

Ipsos MORI

# The experience of Chinese and Indian customers with tax credits

## *Report appendices*

A Study Conducted for HM Revenue and Customs



Ipsos

May-July 2008

## Appendix A: ENR recruitment approaches

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### *Our approaches to recruiting Chinese ENRs*

Our initial sample source for ENRs was the leads from the Ipsos MORI omnibus survey. On every wave of our general public omnibus study we ask respondents whether they would be happy to be contacted in the future for research purposes. Because the omnibus study is broadly representative of the British population, out of a total of 581 Indian and Chinese leads, just 32 were Chinese. Of these 32, 1 was recruited for interview, 13 were ineligible, 15 were not connected (no answer on multiple attempts or wrong numbers) and 3 refused.

Every Chinese person that we interviewed was given full details of the research, in the hope that, using a 'snowballing' technique, we might be able to secure more interviews from people within their networks, but this did not prove possible.

We also used a face-to-face recruitment approach via Agroni – an agency which specialises in recruiting BAME respondents. Unfortunately this only resulted in two eligible respondents, but neither could be interviewed within our timetable.

With the help and guidance from HMRC's Chinese Race and Equalities Adviser, we also placed an advert in the Chinese Business Gazette on 16 May 2008 in the hope that, having read about the study in their native language in a trusted source, Chinese ENRs would get in contact with us. This resulted in five interviews, all of which were conducted in Cantonese.



HM Revenue  
& Customs

## 探討人們在申請稅 各補貼 (Tax Credits) 的經驗的研究調查

您是否：

- 華人
- 年齡為16至64歲
- 目前並沒有領取稅務補貼 (Tax Credits)



英國稅務海關總署 (HM Revenue & Customs (HMRC)) 現正與獨立研究機構Ipsos MORI合作，尋求華人參與有關稅款補貼的研究調查。您無需對稅務補貼有任何認識。

➔ 如您符合以上的要求，您能參與這項研究調查。您可以以英語、廣東話或普通話接受訪問，並選擇方便您的時間 (包括黃昏及周末) 及地點。訪問內容將絕對保密。英國稅務海關總署將不會在任何時間取得您的姓名或個人資料，而您的個人資料將於調查結束後的兩個月內被銷毀。Ipsos MORI將向參與者提供30英鎊現金，以答謝您抽出時間。

➔ 英國稅務海關總署的種族平等諮詢小組 (Race Equality Advisory Panel) 的陳德梁議員 (Councillor Thomas Chan) 已被邀請此項重要研究，並確定這是個正確的研究調查 (電話：07957 484833)。如欲查詢詳情，您亦可致電Ipsos MORI的Patsy Lam (電話：0207 347 3271) 或Mei Lock (電話：0207 347 3347)，或英國稅務海關總署的Stephanie Freeth (吳浣蕙) (電話：020 7147 3043)。

➔ 如您欲參與此項研究調查，請最遲在5月30日 (星期五) 下午5時前致電與Patsy Lam (電話：0207 347 3271) 或Mei Lock (電話：0207 347 3347) 聯絡。

透過了解人們的體驗和需要，英國稅務海關總署希望能提供高質素的服務及確保人們享有應得的服務及支持。

## Ipsos MORI

英國稅務海關總署 (HM Revenue & Customs)  
顧客及稅項寬減研究及分析部  
(Customer and Tax Credits Research and Analysis)  
Room 2E/09 100 Parliament Street London SW1A 2BQ

## Appendix B: Recruitment quotas

To ensure that effective analysis could be carried out comparing across a number of participant characteristics (such as product eligibility, ethnic group, age-group, gender, income and so on) a broad range of participants were recruited. Recruitment was based on quotas which were determined by HMRC and Ipsos MORI. The tables below describe the targets set for both the claimant and ENR interviews as well as the quota outcomes for each factor.

### Methodology and quotas – Claimant interviews

- 30 interviews split between three geographical areas – respondents recruited from HMRC sample over the telephone. Respondents recruited from Ipsos MORI head office. Interviews were incentivised and conducted in home

Ethnicity	Area	Age	Income	Product	Language	Length of residence
15 Chinese (15 achieved)	10 London (10 achieved)	At least 7 under 35 (3 achieved)	Aim for 8 who have incomes of £19,999 or below (11 achieved) and 7 with incomes £20,000 or over (4 achieved)	Aim for up to 10 receiving WTC only (5 achieved)	At least 10 with no/limited English (11 achieved)	Aim for 5-10 who have lived in the UK less than 5 years (4 achieved)
	5 W.Midlands (5 achieved)					
15 Indian (15 achieved)	4 Leicester (4 achieved)	At least 7 under 35 (5 achieved)	Aim for 8 who have incomes of £19,999 or below (11 achieved) and 7 with incomes £20,000 or over (4 achieved)			
	7 London (7 achieved)					
	4 W.Midlands (4 achieved)					

## WP1 Methodology – Eligible Non-Recipient (ENR) interviews

- Aim for 36 Interviews, 24 achieved. Recruited over the telephone/face-to-face, from various sources: Ipsos MORI omnibus leads, HMRC VCS organisations, local community centres, Chinese newspaper and snowballing

Ethnicity	Area	Age	Income	Product	Language	Length of residence
18 Chinese (6 Achieved)	12 London (5 achieved)	At least 8 under 35 (4 achieved)	Aim for 9 who have incomes of £16,400 or below (4 achieved)	Aim for up to 10 eligible for WTC only (4 achieved)  At least 8 eligible for CTC only (10 achieved)	Aim for at least 10 with no/limited English (7 achieved)	Aim for up to 10 who have lived in the UK less than 5 years (6 achieved)
	6 W. Midlands (1 Newcastle achieved)					
18 Indian (18 achieved)	6 Leicester (6 achieved)	At least 8 under 35 (5 achieved)	Aim for 9 who have incomes of £16,400 or below (7 achieved)			
	6 London (6 achieved)					
	6 W. Midlands (6 achieved)					

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## Appendix C: Claimant advance opt-out letter



TITLE FIRST NAME SURNAME  
ADDRESS 1  
ADDRESS 2  
ADDRESS 3  
ADDRESS 4  
POSTCODE

HM Revenue & Customs  
**Tax Credits**  
Room 2E/09  
100 Parliament Street  
London  
SW1A 2BQ  
020 7147 3089

Internet site [www.hmrc.gov.uk](http://www.hmrc.gov.uk)

Date **13 March 2008**  
Our Ref **TC0000**

Dear ,

### Research to explore people's experiences of Tax Credits

I am writing to ask for your help with an important piece of research. HM Revenue & Customs (HMRC), the government department responsible for tax credits, is currently conducting research to explore people's views and experiences of tax credits. By understanding our customers' experiences and needs, we will aim to provide a high quality service and ensure that people are receiving the service and support that they are entitled to.

You have been selected from HMRC's records as someone who might be eligible to take part in this research. **Please be assured that any information you give as part of this study will be treated as confidential** in accordance with the Data Protection Act. To ensure this confidentiality, we have asked Ipsos MORI, an independent research organisation, to carry out this study for us. Ipsos MORI is completely independent of government and political parties. We can assure you that your name and other personal details will not be quoted in any research findings. If you choose to participate in this research, any information you give during the interview will be held by Ipsos MORI only and will be destroyed two months after the research findings have been delivered. HMRC will not be able to identify any comments that you make in this research.

Ipsos MORI **may** contact you in the next few weeks to ask whether you would be willing to take part in this research and to arrange a suitable time for an interview. Please note that not everyone who receives this letter will be asked to take part in an interview. If you do take part, the interview will be conducted 'face-to-face' in your home or at a location convenient to you and we will do all we can to fit interviews around your schedule. You will also receive **£30 cash** as a thank you for your time.

If you **do not want to take part**, please let Ipsos MORI know before 27<sup>th</sup> March 2008, either by:

- o **Completing the slip at the bottom of the next page** and sending it back in the enclosed postage-paid envelope (you do not need to use a stamp); **or**
- o **Calling Robyn Matthews at Ipsos MORI on freephone number 0808 2385402** and giving her your name and the reference number shown in the top left hand corner above.

If you have any questions about the research, Ipsos MORI will be happy to answer them when they contact you. If you wish to confirm that this is a genuine research study, please contact me, Claudine Edwards, on 020 7147 3089.

Yours sincerely,

A handwritten signature in cursive script that reads "Claudine Edwards".

**Claudine Edwards**

Senior Research Officer, HM Revenue & Customs

英國稅務海關總署 (即以前的稅務局) 委託我們進行一項有關申領稅項抵免額 (tax credits)

的重要調查研究, 為此我們希望與您聯絡, 訪問您在申領稅項抵免額方面的經歷。如果您在閱讀本函方面有任何困難, 請致電 020 7347 3271

與本機構林涓絲小姐聯絡, 提供翻譯服務。本機構 (Ipsos MORI)

是一間獨立的調查研究機構。我們可以向您保證, 參與這項調查研究, 絕對不會影響您現時或將來申領稅項抵免額。

英国税务海关总署 (即以前的税务局) 委托我们进行一项有关申领税项抵免额 (tax credits)

的重要调查研究, 为此我们希望与您联络, 访问您在申领税项抵免额方面的经历。如果您在阅读本函方面有任何困难, 请致电 020 7347 3271

与本机构林涓丝小姐联络, 提供翻译服务。本机构 (Ipsos MORI)

是一间独立的调查研究机构。我们可以向您保证, 参与这项调查研究, 绝对不会影响您现时或将来申领税项抵免额。

ਇਹ ਖ਼ਤ ਅਸੀਂ ਤੁਹਾਨੂੰ ਖੋਜ ਪੜਤਾਲ ਦੇ ਇਕ ਕੰਮ ਬਾਰੇ ਲਿਖ ਰਹੇ ਹਾਂ ਜੋ ਅਸੀਂ ਟੈਕਸ ਕ੍ਰੈਡਿਟ ਲਈ ਅਰਜ਼ੀ ਦੇਣ ਦੇ ਤੁਹਾਡੇ ਤਜਰਬਿਆਂ ਬਾਰੇ ਐਚ ਐਮ ਰੈਵਿਨਿਊ ਐਂਡ ਕਸਟਮਜ਼ ਲਈ ਕਰ ਰਹੇ ਹਾਂ (ਜਿਹਦਾ ਨਾਂ ਪਹਿਲਾਂ ਇੰਨਲੈਂਡ ਰੈਵਿਨਿਊ ਹੁੰਦਾ ਸੀ)। ਜੇ ਇਸ ਖ਼ਤ ਨੂੰ ਪੜ੍ਹਨ ਵਿਚ ਤੁਹਾਨੂੰ ਕੋਈ ਮੁਸ਼ਕਿਲ ਆ ਰਹੀ ਹੈ, ਤਾਂ ਅਸੀਂ ਧੰਨਵਾਦੀ ਹੋਵਾਂਗੇ ਜੇ ਤੁਸੀਂ ਸੁਤੰਤਰ ਖੋਜ ਏਜੰਸੀ ਇਪਸੋਸ ਮੋਰੀ (Ipsos MORI) ਵਿਚ ਕੁੱਲੀ ਕੋਰ-ਬੈਲਾਗਨ ਨਾਲ ਸੰਪਰਕ ਕਰੋ। ਤੁਸੀਂ ਸਾਡੇ ਨਾਲ ਫ਼ੋਨ ਨੰਬਰ 020 7347 3177 'ਤੇ ਗੱਲ ਕਰ ਸਕਦੇ ਹੋ। ਅਸੀਂ ਬੜੀ ਖ਼ੁਸ਼ੀ ਨਾਲ ਤੁਹਾਡੇ ਲਈ ਤਰਜਮਾ ਕਰਨ ਦੀ ਸਹੂਲਤ ਦਾ ਪ੍ਰਬੰਧ ਕਰ ਸਕਦੇ ਹਾਂ। ਅਸੀਂ ਤੁਹਾਨੂੰ ਯਕੀਨ ਦੁਆਉਂਦੇ ਹਾਂ ਕਿ ਖੋਜ ਪੜਤਾਲ ਦੇ ਇਸ ਕੰਮ ਵਿਚ ਹਿੱਸਾ ਲੈਣ ਨਾਲ ਹੁਣ ਜਾਂ ਆਉਣ ਵਾਲੇ ਸਮੇਂ ਵਿਚ ਤੁਹਾਡੇ ਟੈਕਸ ਕ੍ਰੈਡਿਟ ਲੈਣ 'ਤੇ ਕੋਈ ਅਸਰ ਨਹੀਂ ਪਏਗਾ।

HM ਰੈਵਿਨਿਊ ਆਫ ਕਸਟਮਜ਼ ਯਾਰਾ ਆਥੇ ਇੰਨਲੈਂਡ ਰੈਵਿਨਿਊ ਨਾਮੇ ਪਰਿਚਿਤ ਫ਼ਿਜ਼ ਤਾਦਰ ਪਕ ਥੇਕੇ ਆਮਰਾ ਟੈਕਸ ਕ੍ਰੈਡਿਟ ਦਾਬੀ ਸਾਪਕੇ ਆਪਨਾਰ ਅਭਿਯੰਤਰ ਉਪਰ ਏਕਠਿ ਗੁਰੂਪੂਰ੍ਵ ਰਿਸਾਚ ਸਟੈਡਿ (ਘੋਬਣਾ ਯੋਜਨਾ) ਪਰਿਚਾਲਨਾਰ ਉਦੇਸ਼ੇ ਆਮਰਾ ਆਪਨਾਰ ਸਭੇ ਯੋਗਾਯੋਗ ਕਰਾਓ। ਏਹਿ ਟਿਠਿ ਪੜ੍ਹਤੇ ਆਪਨਾਰ ਕੋਨ ਸਮਸਾ ਠਨੇ ਕੋਸ਼ਿਕੀ ਘੋਸ (Kaushiki Ghose)-ਕੇ ਨਿਰਾਪੇਕ ਘੋਬਣਾ ਸੰਗ੍ਰਾ Ipsos MORI-ਤੇ ਯੋਗਾਯੋਗ ਕਰਨੇ ਆਮਰਾ ਕੁਤਲ ਹੋਵੇ। ਆਪਨਿ ਆਮਾਦਰਾਕੇ 0808 238 5433 ਨੰਬਰ ਕੋਨੇ ਯੋਗਾਯੋਗ ਕਰਨੇ ਪਾਰਨ। ਆਪਨਾਕੇ ਟ੍ਰਾਂਸਲੇਸ਼ਨ ਸਾਰ੍ਵਿਸੇਸ ਸਰਵਰਾਹ ਕਰੇ ਆਮਰਾ ਖ਼ੁਸ਼ੀ ਹੋਵੇ ਏਵ ਏਹਿ ਘੋਬਣਾ ਅੰਸ਼ ਗ੍ਰਹਣ ਕਰਨਾਰ ਠਨੇ ਬਰਤਮਾਨੇ ਅਥਵਾ ਭਵਿਯਾਤੇ ਟੈਕਸ ਕ੍ਰੈਡਿਟ ਦਾਬੀਤੇ ਆਪਨਾਰ ਉਪਰ ਕੋਨ ਧਰਨੇਰ ਪ੍ਰਭਾਵ ਯੇ ਪੜ੍ਹੇ ਨਾ ਸੇ ਵਾਪਾਰੇ ਆਮਰਾ ਆਪਨਾਕੇ ਦੁੱ ਆਸ਼ਾਸ ਪ੍ਰਦਾਨ ਕਰਾਓ।

If you do not wish to be considered for this study, please cut out and return this slip (using the Freepost envelope provided) to: Robyn Matthews, FREEPOST WC 3163, Ipsos MORI, 77-81 Borough Road, London, SE1 1FY.

**Please note that I would prefer not to be contacted about participating in this study.**

**Name (please print): \_\_\_\_\_ Signature: \_\_\_\_\_**

**Our ref: TC0000**

# Appendix D: Discussion guides

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## *Claimant depth interviews*

Tax Credit research J32928  
Depth Interviews - CLAIMANTS  
Discussion Guide FINAL 040408

### **Core objectives**

Interviews are being carried out with both current tax credit claimants and individuals who are eligible but not claiming.

This topic guide is for **current claimants**.

The objectives are to explore the understanding, experiences, perceptions and motivations for claiming tax credits, in particular:

- Their **awareness** and **understanding** of the tax credits system and any differences between Child Tax Credits and Working Tax Credits.
- Their overall **experience** of tax credits (including application, contact with HMRC, receiving payments).
- **Triggers** and **barriers** to claiming tax credits.
- Trusted **sources of information and guidance** on tax credits and other financial products/benefits.
- Suggested routes to **improving take-up** of tax credits among others.
- To test out **proposed HMRC strategies** to increase take-up

### **Outline of the research programme**

- 66 single (30 among current claimants) and 10 paired depth interviews (5 amongst claimants) to be conducted face-to-face by Ipsos MORI executives and directors.
- Interviews in 3 geographical areas (London, Leicester, and the West Midlands).
- Interviews taking place 07 April-08 May 2008.



<b>Interview sections</b>	<b>Notes</b>	<b>Approx timing</b>
<b>1. Introduction and background</b>	Sets the scene and gets background information on participants including household composition	10
<b>2. Customer journey</b>	Explores the emotional and procedural aspects of customers' journey, starting from the initial information gathering before application to current status	10
<b>3. Understanding and awareness of tax credits</b>	Looks into overall understanding of tax credits and perceived similarities and differences to other government assistance and benefits	10
<b>4. Sources of information on tax credits</b>	Examines where participants get their information about tax credits and who they turn to for help when needed	10
<b>5. Experience of tax credits</b>	Grounds the discussion and explores some general issues, such as ease of claims procedure and interactions with HMRC	15
<b>6. Barriers to claiming tax credits</b>	Explores potential reasons why others don't claim and investigates ways of improving take-up (including testing HMRC strategies).	10
<b>7. Managing money</b>	Explores participants' approach to financial management and the role of tax credits	10
<b>8. Impact of tax credits on decision-making</b>	Investigates impact of tax credits on household and compares this to expectations	10
<b>9. Conclusions and key message</b>	Key messages, draws interview to a close	5
<b>Total</b>		90

Key Questions	Notes	Approx timing
<b>1. Introduction and background</b>		
<p><b>1.1 Scene-setting</b></p> <ul style="list-style-type: none"> <li>• Thank interviewee for taking part</li> <li>• Introduce self, Ipsos MORI, HMRC and explain the aim of the interview</li> <li>• Role of Ipsos MORI – research organisation, gather all opinions: all opinions valid, disagreements OK</li> <li>• Confidentiality: reassure all responses anonymous and that information about individual cases will not be passed on to any third party (e.g. HMRC)</li> <li>• Get permission to tape record – transcribe for quotes, no detailed attribution.</li> </ul> <p><b>1.2 Introduction and background info</b>  Reassure interviewees that everything they say to us is confidential, will not be passed to HMRC and will not affect their tax credits claim in any way. Important that the moderator stresses this to put the participant at ease.  <b>IF A PAIRED INTERVIEW, THIS INFORMATION NEEDS TO BE COLLECTED FOR BOTH PARTICIPANTS.</b></p> <ul style="list-style-type: none"> <li>• First name</li> <li>• Where do you live? Who with? (household details)</li> <li>• How long have you lived here? <b>IF THEY WERE BORN OUTSIDE THE UK</b> How long have you lived in the UK?</li> <li>• What do you do? (employment status)</li> </ul> <p><b>IF EMPLOYED:</b>  How many hours do you work each week, on average? How long have you been working these hours? Do your working hours change from week to week, or from month to month?  Do you have more than one job? How many? If so, for how long have you been working in more than one job? Do your working hours stay the same for each job every week, or do they change? How?  Check if necessary: are you self-employed?  Do you consider that you have any disability? If so, has this made it more difficult for you to work?</p>	<p><b>Welcome:</b> orientates interviewee, gets them prepared to take part in the interview</p> <p>Outlines the ‘rules’ of the interview (including those we are required to tell them about under MRS and Data Protection Act guidelines)</p> <p>No detail about specifics (e.g. tax credits) at this stage. This ensures that spontaneity is retained for initial discussions and that the interviewee is not overwhelmed with information</p> <p><b>Introduction:</b> provides contextual background information about the interviewee (which can then be used in the analysis), such as household status, employment status and length of time in the UK.</p> <p><b>Interviewer note:</b> participants might be wary in giving this information, especially if they have not already communicated it to HMRC. It is therefore important to emphasise to them that everything they say will be kept confidential and will not affect their claim.</p> <p>This level of detail will be important at the analysis stage.</p> <p>This captures information on the security of interviewees’ employment.  Moderator to assure respondent all information will remain confidential and will not be passed back to</p>	10 mins

<p><b>IF NOT EMPLOYED:</b></p> <p>How long have you been unemployed? Do you or your partner have any disabilities which you feel have prevented you from seeking employment? <b>PROBE IF SO FOR WHICH ONES, WHY THEY HAVE PREVENTED THEM – BARRIERS FACED AND SO ON.</b></p> <ul style="list-style-type: none"> <li>• Do you have any children living in your household? How many? How old is each child? Do any of your children have disabilities?</li> </ul> <p><b>IF THEY HAVE CHILDREN, BRIEFLY PROBE:</b> How do you manage your childcare arrangements at the moment? <i>Probe on extent to which partner, family or friends, nursery, crèche facilities take a role in childcare.</i></p> <ul style="list-style-type: none"> <li>• Do you receive other financial support from the Government? How long have you been receiving them? <b>IF THEY SAY NONE, CHECK WHETHER THEY GET HELP WITH COUNCIL TAX, HOUSING ETC OR RECEIVE CHILD BENEFIT.</b></li> </ul> <p><b>IF A SINGLE INTERVIEW:</b></p> <p>Do you claim tax credits as a single person or as part of a couple? Have you always claimed tax credits on this basis?</p> <ul style="list-style-type: none"> <li>• Do you currently have a partner? Does s/he live in your household? How long have you been together? What does your partner do?</li> </ul> <p><b>IF PARTNER IS EMPLOYED:</b></p> <p>How many hours does your partner work each week, on average? How long has s/he been working these hours? Do his/her working hours change from week to week, or from month to month?</p> <p>Check if necessary: is s/he self-employed?</p> <p><b>IF PARTNER IS NOT EMPLOYED:</b></p> <p>How long has your partner been out of work? <b>MODERATOR TO CHECK IF REGISTERED UNEMPLOYED</b></p> <p><b>IF THERE ARE CHILDREN IN THE HOUSEHOLD</b></p> <p>If your partner were to start a job, would you need to find alternative childcare? <b>PROBE FOR WHETHER CHILDCARE IS A KEY FACTOR IN EMPLOYMENT AND HOW</b></p>	<p>HMRC or be linked to their TC application.</p> <p><b>Moderator note:</b> Do not go into too much detail here, this information should just provide a brief background and overview</p> <p><b>Moderator note:</b> Keep this section brief, we need to get a brief insight into whether the dynamics of the household and whether childcare (and the cost of professional childcare) is a key factor.</p>
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LONG THIS HAS BEEN THE CASE		
2. Customer journey		10 mins
<p><i>Moderator: I now want you to think about the time since you first heard about tax credits. I'd like you to think about things that have happened over that time and how you felt about them'</i></p> <p>Complete a 'customer journey' sheet, showing</p> <ul style="list-style-type: none"> <li>-key <b>milestones</b> in their life over this time period</li> <li>-points where they <b>accessed HMRC</b> (helpline, applying for tax credits, enquiry centre)</li> <li>-<b>emotive hot spots</b>/positive and negative feelings associated with each stage and the journey overall</li> <li>-points of <b>failure or success</b> (both <i>concrete</i> examples e.g. solving the issue and <i>emotional</i> e.g. confidence in HMRC staff)</li> <li>-where the process put a <b>burden</b> on them (e.g. it cost them time/money or was frustrating/irritating).</li> </ul> <p>WHERE RELEVANT How is this different to an ideal situation?</p> <p>PROBE FOR EXAMPLES OF WHAT AN IDEAL JOURNEY WOULD LOOK LIKE – WHERE DOES THEIR EXPERIENCE DEVIATE FROM THAT?</p> <p>Check the following is included:</p> <ul style="list-style-type: none"> <li>• How long they have been claiming tax credits</li> <li>• How/when did they first hear of tax credits</li> <li>• What prompted them to start claiming, sources of information and guidance</li> <li>• Steps to claiming Tax Credits</li> <li>• Any obstacles to making initial claim?</li> <li>• Whether they have always claimed the same tax credits as they are currently receiving.</li> <li>• Which government benefits they were claiming before claiming tax credits, whether claiming tax credits ended this entitlement and any benefits they are currently claiming.</li> <li>• If there have been any major household events since claiming (e.g. new born child, dependant left home, break-up, changes in income etc).</li> </ul>	<p>Use of a 'customer journey' exercise here will enable us to map out events in participants' lives that may have influenced their tax credit status and perceptions regarding tax credits, such as change of partner, birth of new child, etc. This provides a means of allowing us to gather potentially important information in a sensitive way.</p> <p>Customer journeys will be key to refer to within the interview and as part of the analysis</p> <p><b>Moderator note:</b> Do not go into too much detail here, these factors are covered in other sections. This journey should be used as a tool to prompt discussion later and acts as a framework for discussion.</p>	

<p><b>3. Understanding and awareness of tax credits</b></p>		<p><b>10 mins</b></p>
<p>How would you describe tax credits if someone asked you what they were? REASSURE PARTICIPANTS THIS IS NOT A TEST, WE JUST WANT TO SEE HOW THEY THINK TAX CREDITS WORK.</p> <p><i>Prompt where necessary:</i>  <i>Different types of payments. (WTC/CTC) DO NOT MENTION BOTH WTC/CTC SPECIFICALLY</i></p> <ul style="list-style-type: none"> <li>• <i>Value of the credits – and what influences this.</i></li> <li>• <i>How to apply for them</i></li> </ul> <p>Can you tell me what kinds of people are eligible?</p> <p><i>Prompt where necessary:</i></p> <ul style="list-style-type: none"> <li>• <i>Level of income</i></li> <li>• <i>Amount received and number/age of children</i></li> </ul> <p>Have you heard of [Working Tax Credits/Child Tax Credits]? What would you say are the main differences between the two types of tax credits?</p> <p><b>IF CLAIMING OTHER BENEFITS</b></p> <p>How similar or different are tax credits to other government help? IF NECESSARY GIVE EXAMPLES Such as child benefit, jobseekers' allowance or incapacity benefit?</p> <p>PROBE FOR SIMILARITIES/DIFFERENCES</p> <p><b>IF NOT CLAIMING OTHER BENEFITS</b></p> <p>Are you aware of the other types of financial help the government provides?</p> <p>Who is eligible for these? Who are they aimed at?</p> <p>How similar or different are these to tax credits? Why?</p>	<p>This aims to understand how tax credits are perceived and how awareness differs between products/entitlements. Please do not spend too much time on this section.</p>	
<p><b>4. Sources of information on tax credits</b></p>		<p><b>10 mins</b></p>
<p><i>Moderator: "I now want to ask you about where you get information on tax credits."</i></p> <p>How did you first hear about tax credits?</p> <p><i>Explore where they heard about tax credits – probe for</i></p> <ul style="list-style-type: none"> <li>-HMRC,</li> <li>-Jobcentre Plus</li> <li>-community organisations,</li> <li>-employers,</li> <li>-friends, relatives,</li> <li>-television, newspapers, internet.</li> </ul>	<p><b>Interviewer note:</b> assure participant that this is not a test of knowledge.</p> <p>This section will establish who tax credit claimants' opinion formers are, and the extent to which they perceive information from HMRC or information from family, friends and the media to</p>	

<p><i>Try to determine whether information was in the form of advertising or word-of-mouth</i></p> <p><i>For each source of information, explore:</i></p> <ul style="list-style-type: none"> <li>• <i>How easy the information was to understand. What made it easy/less easy?</i></li> <li>• <i>How trustworthy/credible they found the information.</i></li> <li>• <i>Recall of any information or publicity (for radio/TV/ newspaper/ internet/ other source).</i></li> </ul> <p>IF NECESSARY, PROBE WHETHER PARTICIPANT INITIALLY SOUGHT INFORMATION THEMSELVES OR WHETHER IT WAS BROUGHT TO THEIR ATTENTION BY SOMEONE</p> <p>Before you made your tax credits claim, did you approach anyone to ask for help or information, or to check whether you were eligible for tax credits? PROMPT AS NECESSARY: For example, some people may have contacted the Citizens' Advice Bureau or spoken informally to friends.</p> <p>When you have made decisions about tax credits since you applied, what sources of information have you turned to for help? <i>Probe for HMRC, employers, friends, relatives, television, newspapers, internet.</i></p> <p>Which of those has been the most important source of information for you in making your decisions about tax credits? Why do you say that? What makes this source most appropriate for you?</p> <p>If a friend or someone from your community were to ask you where to go for advice and guidance on tax credits, what would you suggest? Why?</p>	<p>have had an influence on their decision-making about tax credits. Aim to tease out which sources are most trusted and salient for participants.</p> <p>Interviewers to note in particular any cultural/language/religion factors which influence the sources participants turn to.</p> <p><b>Interviewer note:</b> Please take note of priority given to cultural versus language or other issues. I.e. is cultural understanding and sensitivity the key thing or being able to get through to the helpline easily?</p>	
<p><b>5. Experience of tax credits</b></p>		<p><b>15 – 20 mins</b></p>
<p><i>Moderator: I'd like to ask you about your experience of applying for tax credits. I'm interested in how useful you have found tax credits overall, how you found the application process, and what kind of impact tax credits have had on you and your household.</i></p> <p>Just to clarify, what type of tax credits are you currently receiving? (e.g. Child Tax Credits, Working Tax Credits, disability related supplements, childcare element)</p>	<p><b>Interviewer note:</b> The discussion is to be focussed on tax credits only – try to steer clear of other benefits such as child benefit.</p> <p>This section will allow us to see what issues are 'top of the mind' in participants' perceptions of tax credits. It will also help the moderator direct his/her questioning during the rest of the interview, by finding out at this early stage any particular</p>	<p>10 mins</p>

<p><b>5.1 Deciding to apply for tax credits</b></p> <p>What made you apply for tax credits?</p> <p>Explore:</p> <ul style="list-style-type: none"> <li>• <i>Personal circumstances that led to their application.</i></li> <li>• <i>Need that they were trying to address, if any.</i></li> <li>• <i>Whether need was unplanned or part of general household budget planning.</i></li> <li>• <i>Attracted to the idea of supplementing their household income</i></li> <li>• <i>If they heard about tax credits and wanted to claim what they were entitled to, i.e. no strong need.</i></li> <li>• <i>Encouraged by something/someone else. If so, who/what?</i></li> <li>• <i>Straightforward and easy process/might as well</i></li> </ul> <p>What, if anything, did you know about tax credits when you first made your claim?</p> <p>How soon after hearing about tax credits did you apply for them? IF MORE THAN A WEEK OR SO What made you wait?</p> <p>When you applied, did you know you would be eligible? IF SO How? Where did you know this from?</p> <p>What, if anything, put you off applying for tax credits? PROBE FULLY, E.G. FILLING IN FORMS, LANGUAGE, STIGMA, NOT WORTH EFFORT</p> <p>What convinced you to apply despite this?</p> <p>Did you talk to anyone before deciding to apply for tax credits? IF SO Who did you speak to? Why?</p> <p><b>5.2 The application process</b></p> <p>What was the application process like?</p> <p>Explore:</p> <ul style="list-style-type: none"> <li>• <i>Whether it was easy or difficult. PROBE WHY</i></li> <li>• <i>Method used (e.g. paper, in person, etc).</i></li> <li>• <i>Whether anyone helped them in completing the application (e.g. external agency, family,</i></li> </ul>	<p>issues that the participant/s tend to focus on when they think and reason about tax credits.</p> <p>Throughout this section moderator to take note of any cultural-specific, religious or language issues</p> <p><b>Interviewer note:</b> The reviews process is when a claimant queries or appeals against a decision regarding their tax credits.</p> <p>Again, moderator to take note of any cultural-specific, religious or language issues.</p> <p><b>Interviewer note:</b> Try to steer the discussion away from anything more than a general discussion of impacts here, as these will be discussed in detail later in the interview.</p> <p><b>Interviewer note:</b> Try to avoid concentrating on <u>only</u> negative examples, try to get a broad picture of experience over the whole time of claiming tax credits.</p>
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friend, employer).

- *Helpfulness of the staff at HMRC (probe for differences between face-to-face, telephone helpline and online assistance).*
- *Whether the process took account of their situation or needs (if relevant, probe particularly for cultural or language issues).*
- *Understanding of why decisions were made (e.g. level of entitlement, refusal, repayment requirement).*
- *Experience of reviews process, if relevant.*

PROBE WHERE RELEVANT: How could the process have been improved?

IF HAVE RECEIVED ANY OTHER BENEFITS OR GOVERNMENT SUPPORT How does your experience compare to claiming for other government support? Was it easier or more difficult? Why? PROBE TO DISCOVER WHICH ASPECTS WERE MORE POSITIVE/NEGATIVE

ALL

If you have contacted HMRC about tax credits since your application, what was that like?

Explore:

- *Why did they contact? Renewals? Change of circumstances? Any other reason (eg had a query)?*
- *Whether it was easy or difficult.*  
PROBE WHY: E.G. LANGUAGE/GETTING THROUGH TO A MEMBER OF STAFF/GENERAL HELPFULNESS OF STAFF
- *Method used (e.g. paper, in person, telephone etc).*
- *Helpfulness and understanding of the staff.*
- *Duration of the contact*

IF NEGATIVE EXPERIENCE: How do you think the service could be improved? PROBE FOR EXAMPLES

Overall, how satisfied have you been with your experience of claiming tax credits? PROBE FOR POSITIVE/NEGATIVE EXPERIENCES.

Why do you say that?

IF RECEIVING OTHER BENEFITS

PROBE FOR DIFFERENCES FROM OTHER



<p>BENEFITS/GOVT SUPPORT e.g.</p> <p>-HOUSING BENEFIT</p> <p>-COUNCIL TAX BENEFIT</p> <p>-INCAPACITY BENEFIT</p> <p>IF HAVE BEEN RECEIVING TAX CREDITS FOR MORE THAN 12 MONTHS: Has your experience of claiming tax credits changed over time? How?</p>		
<b>6. Barriers to claiming tax credits</b>		<b>10 mins</b>
<p><i>Moderator: "There are still many people who are eligible for tax credits but don't apply for them."</i> Thinking specifically about friends, family or people in your community, why do you think they might not apply for tax credits? FIRST PROBE FOR SPONTANEOUS. PROBE ANY MENTIONS OF CULTURALLY/RELIGION SPECIFIC REASONS.</p> <p>It might be useful to think back to when you first applied for tax credits.</p> <p>Then explore factors such as:</p> <ul style="list-style-type: none"> <li>• <i>Understanding and awareness of tax credits. E.g. not knowing they exist, uncertainty over eligibility</i></li> <li>• <i>How they are perceived personally – benefit or entitlement?</i></li> <li>• <i>How they are perceived by friends and family.</i></li> <li>• <i>Not knowing whether they would be eligible/difficulties in working out income/moving from unemployment.</i></li> <li>• <i>Whether claiming is worthwhile – does the amount justify applying? Will their circumstances be changing?</i></li> <li>• <i>How easy it is to apply. E.g. complex forms, language.</i></li> <li>• <i>Cultural/religious barriers?</i></li> <li>• <i>Any stigmas associated with claiming? Are tax credits seen as a relevant or appropriate form of financial help</i></li> </ul> <p>PROBE FOR RELATIVE IMPORTANCE OF EACH FACTOR</p> <p>IF PAIRED INTERVIEW MAKE SURE BOTH PARTICIPANTS RESPOND AND PROBE FOR DIFFERENCES</p>	<p>This asks participants to put themselves in non-claimants' shoes. Specific probing should uncover any underlying factors associated with community/cultural/religious issues and perceptions.</p> <p><b>Interviewer note:</b> The focus here is improving take-up among Indian/Chinese people rather than take-up overall.</p> <p>This section tests out a pilot initiative HMRC will be carrying out across BME</p>	

<p>What would encourage these people to apply for tax credits? If any of these applied to you, what convinced you to apply?  <b>PROBE SPONTANEOUS MENTIONS FULLY</b></p> <p><i>Then explore:</i></p> <ul style="list-style-type: none"> <li>• <i>More or better information from HMRC (explore differences between the <u>amount</u> and <u>quality</u> of information). Which source or medium would be best used to disseminate this information?</i></li> <li>• <i>More/better Information from other sources (e.g. local community groups, places or worship, community centres, Citizens' Advice, childcare centres, Jobcentre Plus etc).</i></li> <li>• <i>Provision of help with the application process. <b>PROBE ON TYPE OF HELP – LANGUAGE OR UNDERSTANDING THE FORM</b></i></li> <li>• <i>Advertising campaigns (explore TV/radio/internet/local or national and cultural media newspapers/leaflets)</i></li> </ul> <p>Which of these do you think would be most important in convincing people to apply? Why? <b>PROBE SPECIFICALLY HOW BIG THE IMPACT OF SUGGESTION WOULD BE</b></p> <p>In an effort to increase awareness of tax credits, HMRC are hoping to work more with community and religious leaders to reach all those who are eligible. What are your thoughts on this idea? <b>PROBE FOR BOTH POSITIVE AND NEGATIVE REACTIONS</b>  Why do you think that?</p> <p>What do you think is the best way to increase awareness? <b>PROBE FOR WORD-OF-MOUTH/LEAFLETS/DISCUSSION FORUMS/MEETINGS</b></p> <p>How effective do you think this approach would be? Why? What kind of impact would it have?</p> <p>Who do you think would respond best to this and why?</p>	<p>communities. Please fully probe all reactions, both positive and negative, looking into what the impact could be.</p>	
<p><b>7. Managing money</b></p>		<p><b>10 mins</b></p>
<p><i>Moderator: "I'd now like to talk a bit about how you balance your finances and manage money."</i>  Who typically manages the money in your household? <b>PROBE TO WHAT EXTENT DECISIONS AND PLANNING ARE DONE JOINTLY OR BY ONE PERSON</b></p> <p>How do you normally manage your money?  <i>Explore:</i></p>	<p>This part of the interview starts with a general discussion about financial management and budgeting. This allows interviewees to ground the discussion in their day-to-day lives and is important to build the trust between interviewee and interviewer.</p>	

<ul style="list-style-type: none"> <li>• <i>How far is it planned or reactive? Why?</i></li> <li>• <i>What kinds of things do you <u>have</u> to pay for? Can you put any of them off until the next month? Which ones/ why do you say that?</i></li> <li>• <i>How easy or difficult do you find it? Why?</i></li> <li>• <i>How has it changed over time? IF CHANGED What kind of things caused the change?</i></li> </ul> <p>When you manage your money, do you think of tax credits as part of your income each month, or as something separate? Why do you say that?</p> <p>To what extent has receiving tax credits made a difference to how much you spend each month? Explore:</p> <ul style="list-style-type: none"> <li>• <i>Do you spend more, less or about the same as before?</i></li> <li>• <i>Do you spend the tax credits on specific things? E.g. bills, food, drinks, clothing, leisure activities, paying back loans/credit.</i></li> <li>• <i>Are you able to save more money each month as a result of receiving tax credits? If so, do you add this money to an existing savings account? What are these savings used for? E.g. leisure/preparing for the future?</i></li> </ul>	<p>It also allows the interviewer to access some of the general financial issues and areas of concern for the interviewee, which is helpful when evaluating the relative importance of tax credits to the interviewee.</p> <p>Some respondents might find it difficult to talk about budgeting in an abstract fashion. Because of this, this section is structured around the use of an interactive 'income/outgoings' sheet.</p> <p>Managing money: this explores financial planning and management in more depth. Moderator to probe for any underlying factors behind money management attitudes.</p> <p>Impact of tax credits: Please keep this section brief</p>	
<b>8. Impact of tax credits on decision-making</b>		<b>10 mins</b>
<p>What impact has receiving tax credits had on you and your household? Explore impact on:</p> <ul style="list-style-type: none"> <li>• <i>Their household income – minor or serious.</i></li> <li>• <i>Life/finances before and after tax credits</i></li> <li>• <i>Their ability to manage their money and everyday costs.</i></li> <li>• <i>Household debt.</i></li> <li>• <i>Their or their partner's employment situation (if spontaneously mentioned).</i></li> <li>• <i>Extension of maternity leave, or changes in their household's division of care and work.</i></li> <li>• <i>Childcare arrangements (if spontaneously mentioned).</i></li> </ul> <p>USE TIME JOURNEY SHEET TO ASK: Has the importance of tax credits changed over time for your household? How? PROBE FOR EXPECTED AND ACTUAL ROLE OF TAX CREDITS</p> <p>Was the impact of receiving tax credits any different to what you expected when you first applied? How?</p> <p>IF A PAIRED INTERVIEW: <i>check the extent to which</i></p>	<p>This section looks into the role of tax credits in their overall planning and financial capability – are tax credits perceived as an important income source or a non-essential 'bonus'?</p> <p><b>Interviewer note:</b> Responses will need to be probed extensively and carefully in order to ascertain any unexpected impacts that claiming tax credits may have had.</p> <p>The aim of this section is to understand whether tax credits exceeded expectations or not.</p>	

<p><i>participants' views are similar or different regarding the impact of tax credits. If they are different, probe further to establish reasons.</i></p> <p>Overall, how do you feel personally about receiving tax credits? <i>Explore positive versus negative. E.g. increased confidence when looking for work, heightened sense of security or stigma, association with benefits, reliance on state. Consider the impact of any perceived stigma on the community</i></p> <p><b>PROBE FOR ANY DIFFERENCES BETWEEN ATTITUDES TO WTC/CTC</b></p> <p><b>IF STIGMA NOT MENTIONED</b>  What about what others think about tax credits?  <b>PROBE FOR IMPACT ON THEIR PERCEPTIONS AND PERCEPTIONS OF OTHERS IN THEIR COMMUNITY</b></p>		
<p><b>9. Conclusion and key message</b></p>		<p><b>5 mins</b></p>
<p>Finally, just to conclude, can you summarise for me what you think about tax credits as a whole?</p> <p><b>IF A PAIRED INTERVIEW:</b> <i>explore the extent to which their key thoughts and messages are similar or different.</i></p> <p>If you were to advise HMRC how to improve take-up of tax credits in your community, what would your key message be?</p> <p>Would you be willing to take part in further research on tax credits as part of this project? We can assure you that all we have discussed today will remain confidential and HMRC will not be passed any personal information. <b>REASSURE THAT THE DETAILS OF THIS INTERVIEW WILL NOT BE PASSED ON TO HMRC</b></p> <p>Thank interviewee, explain the next steps (e.g. what HMRC will do with the findings) and close.</p>	<p>Formally ends the interview and provides reassurance that the findings will be both appreciated by and useful to HMRC.</p>	

## ***ENR depth interviews***

**Tax Credit research J32928  
Depth Interviews – NON CLAIMANTS  
Discussion Guide FINAL 040408**

### **Core objectives**

Interviews are being carried out with both current tax credit claimants and individuals who are eligible but not claiming.

This topic guide is for **non claimants**.

The objectives are to explore the understanding and awareness of tax credits and the barriers to claiming.

- Their **awareness** and **understanding** of the tax credits system and any differences between Child Tax Credits and Working Tax Credits.
- Their **perception** of tax credits and whether this is different to other products/entitlements.
- **Barriers** to claiming tax credits.
- Trusted **sources of information and guidance** on financial products/benefits.
- Suggested routes to **improving take-up** of tax credits among others.
- To test out **proposed HMRC strategies** to increase take-up

### **Outline of the research programme**

- 66 single (36 among non claimants) and 10 paired depth interviews (5 amongst non-claimants) to be conducted face-to-face by Ipsos MORI executives and directors.
- Interviews in 3 geographical areas (London, Leicester, and the West Midlands).
- Interviews taking place Early April - 8 May 2008.

Interview sections	Notes	Approx timing
<b>1. Introduction and background</b>	Sets the scene and gets background information on participants including household composition	10
<b>2. Experiences of claiming benefits</b>	Grounds the discussion and explores some general issues, such as ease of claiming entitlements and benefits	10
<b>3. Managing money</b>	Explores participants' approach to managing money and attitudes to saving and debt	10
<b>4. Sources of information</b>	Examines where participants get their information about benefits/financial assistance and who they turn to for help when needed	15
<b>5. Understanding and awareness of tax credits</b>	Looks into overall understanding of tax credits and perceived similarities and differences to other government assistance and benefits	15
<b>6. Barriers to claiming tax credits</b>	Explores potential reasons why individuals don't claim	15
<b>7. Routes to improving take-up</b>	Investigates ways of improving take-up and tests reactions to HMRC's pilot approach.	15
<b>9. Conclusion and key message</b>	Key messages, draws interview to a close	5
<b>Total</b>		95 minutes

Key Questions	Notes	Approx timing
<b>1. Introduction and background</b>		
<b>1.1 Scene-setting</b> <ul style="list-style-type: none"> <li>• Thank interviewee for taking part</li> <li>• Introduce self, Ipsos MORI, HMRC and explain the aim of the interview</li> <li>• Role of Ipsos MORI – research organisation, gather all opinions: all opinions valid, disagreements OK</li> <li>• Confidentiality: reassure all responses anonymous and that information about individual cases will not be passed on to any third party (e.g. HMRC)</li> </ul>	<p><b>Welcome:</b> orientates interviewee, gets them prepared to take part in the interview</p> <p>Outlines the 'rules' of the interview (including those we are required to tell them about under MRS and Data Protection Act guidelines)</p>	10 mins

<ul style="list-style-type: none"> <li>• Get permission to tape record – transcribe for quotes, no detailed attribution.</li> </ul> <p><b>1.2 Introduction and background info</b></p> <p>Reassure interviewees that everything they say to us is confidential, will not be passed to HMRC and will not affect any claims they are currently making or may make in the future. Important that the moderator stresses this to put the participant at ease.</p> <p>IF A PAIRED INTERVIEW, THIS INFORMATION NEEDS TO BE COLLECTED FOR BOTH PARTICIPANTS.</p> <ul style="list-style-type: none"> <li>• First name</li> <li>• Where do you live? Who with? (household details)</li> <li>• How long have you lived here? IF THEY WERE BORN OUTSIDE THE UK How long have you lived in the UK?</li> <li>• What do you do? (employment status)</li> </ul> <p><b>IF EMPLOYED:</b></p> <p>How many hours do you work each week, on average? How long have you been working these hours? Do your working hours change from week to week, or from month to month?</p> <p>Do you have more than one job? How many? If so, for how long have you been working in more than one job? Do your working hours stay the same for each job every week, or do they change? How?</p> <p>Check if necessary: are you self-employed?</p> <p><b>IF NOT EMPLOYED:</b></p> <p>How long have you been unemployed? Do you or your partner have any disabilities which you feel have prevented you from seeking employment? PROBE IF SO FOR WHICH ONES, WHY THEY HAVE PREVENTED THEM – BARRIERS FACED AND SO ON.</p> <ul style="list-style-type: none"> <li>• Do you have any children living in your household? How many? How old is each child?</li> </ul> <p><b>IF THEY HAVE CHILDREN:</b> How do you manage your childcare arrangements at the moment?</p> <p><i>Probe on extent to which partner, family or friends, nursery, crèche facilities take a role in childcare. Probe on number of hours childcare provided.</i></p> <ul style="list-style-type: none"> <li>• Which government benefits, if any, do you or</li> </ul>	<p>No detail about specifics (e.g. tax credits) at this stage. This ensures that spontaneity is retained for initial discussions and that the interviewee is not overwhelmed with information</p> <p><b>Introduction:</b> provides contextual background information about the interviewee (which can then be used in the analysis), such as household status, employment status and length of time in the UK.</p> <p><b>Interviewer note:</b> participants might be wary in giving this information. It is therefore important to emphasise to them that everything they say will be kept confidential and will not affect any claims they make.</p> <p>This level of detail will be important at the analysis stage.</p> <p>This captures information on the security of interviewees' employment.</p> <p><b>Moderator note:</b> Keep this section brief, we need to get a brief insight into whether the dynamics of the</p>
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<p>your partner receive? How long have you been receiving them? IF THEY SAY NONE, CHECK WHETHER THEY GET HELP WITH COUNCIL TAX, HOUSING ETC.</p> <ul style="list-style-type: none"> <li>• IF THEY DO NOT RECEIVE ANY BENEFITS/ENTITLEMENTS: Have you ever received any government benefits or entitlements? Which ones? PROBE FOR DETAIL E.G. HOW LONG AGO, WHAT PROMPTED THEM STOPPING THE CLAIM.</li> </ul> <p>IF A SINGLE INTERVIEW:</p> <ul style="list-style-type: none"> <li>• Do you currently have a partner? Does s/he live in your household? How long have you been together? What does your partner do?</li> </ul> <p>IF PARTNER IS EMPLOYED:</p> <p>How many hours does your partner work each week, on average? How long has s/he been working these hours? Do his/her working hours change from week to week, or from month to month?</p> <p>Check if necessary: is s/he self-employed?</p> <p>IF PARTNER IS NOT EMPLOYED:</p> <p>How long has your partner been out of work?</p> <p>IF THERE ARE CHILDREN IN THE HOUSEHOLD</p> <p>If your partner were to start a job, would you need to find alternative childcare? PROBE FOR WHETHER CHILDCARE IS A KEY FACTOR IN EMPLOYMENT AND HOW LONG THIS HAS BEEN THE CASE</p> <p><b>1.3 Recent life events</b></p> <p><b>WITH ALL PARTICIPANTS</b></p> <p><i>Moderator: 'I'd like to get an idea of things that have happened in your household in the last couple of years. This could include things like starting a new job, people coming into or leaving the household etc.'</i></p> <p><b>REASSURE PARTICIPANTS THAT THIS WILL REMAIN CONFIDENTIAL, THERE IS NO NEED TO GIVE TOO MUCH DETAIL</b></p> <p>Complete a 'time journey' sheet, showing key milestones in their life over the last couple of years. Check:</p> <ul style="list-style-type: none"> <li>• IF RELEVANT How long they have been working in their current jobs, where were they were working before?</li> </ul>	<p>household and whether childcare (and the cost of professional childcare) is a key factor.</p> <p>Use of a 'life events' exercise here will enable us to map out events in participants' lives and get a clearer understanding of their financial lifestyle. It may uncover some of the factors that dissuade them from claiming tax credits and can form a basis for the later discussion to work from. Moderators should use this as a tool to probe areas later in the discussion</p>
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<ul style="list-style-type: none"> <li>• IF RELEVANT When they started claiming other benefits/entitlements, what prompted them to start that claim e.g. jobcentre, community sources, and whether the claim has changed over time</li> </ul> <p>If there have been any major household events (e.g.</p> <ul style="list-style-type: none"> <li>-new born child,</li> <li>-dependant child left home,</li> <li>-marriage/partner moved in to home/break-up,</li> <li>-changes in income/job</li> <li>-changes in benefits claimed/entitlements etc).</li> </ul>		
<p><b>2. Experiences of claiming benefits</b></p>		<p><b>10 mins</b></p>
<p><b>IF HAVE CLAIMED/ARE CURRENTLY CLAIMING ANY BENEFITS/ENTITLEMENTS:</b>  Moderator: <i>'You said you have claimed some financial help from the government before, I'd like to talk about how you heard about them and what the application process was like.'</i></p> <p>TAKING EACH ONE IN TURN</p> <p>What made you apply?</p> <p>Explore:</p> <ul style="list-style-type: none"> <li>• <i>Personal circumstances that led to their application.</i></li> <li>• <i>Need that they were trying to address, if any.</i></li> <li>• <i>Whether need was unplanned or part of general household budget planning.</i></li> <li>• <i>If they heard about the benefit and wanted to claim what they were entitled to, i.e. no strong need.</i></li> <li>• <i>Community influences?</i></li> </ul> <p>What, if anything, put you off applying? PROBE FULLY, E.G. FILLING IN FORMS, LANGUAGE, STIGMA, NOT WORTH EFFORT</p> <p>What was the application process like?</p> <p>Explore:</p> <ul style="list-style-type: none"> <li>• <i>Whether it was easy or difficult. PROBE WHY</i></li> <li>• <i>Method used (e.g. paper, in person, etc).</i></li> <li>• <i>Whether anyone helped them in completing the application (e.g. external agency, family, friend, employer).</i></li> <li>• <i>Helpfulness of staff (probe for differences</i></li> </ul>	<p><b>Interviewer note:</b> The discussion is to be focussed on whatever benefits they have recently applied for. This is to gauge the motivations and barriers to applying. This can be used as a background to discussing their perceptions towards TC later.</p> <p>Please keep this section brief, it is not the focus of the interview.</p> <p>This will help the moderator direct his/her questioning during the rest of the interview, by finding out at this early stage any particular issues that the participant/s tend to focus on during the application process.</p> <p>Throughout this section moderator to take note of any cultural-specific, religious or language issues</p>	

<p><i>between face-to-face, telephone helpline and online assistance).</i></p> <ul style="list-style-type: none"> <li>• <i>Whether the process took account of their situation or needs (if relevant, probe particularly for cultural or language issues).</i></li> <li>• <i>Understanding of why decisions were made (e.g. level of entitlement, refusal, repayment requirement).</i></li> </ul> <p>PROBE WHERE RELEVANT: How could the process have been improved?</p> <p>Overall, how satisfied have you been with your experience of claiming? PROBE FOR POSITIVE/NEGATIVE EXPERIENCES. PROBE FOR RELATIVE SATISFACTION</p> <p><b>IF HAVE NEVER CLAIMED ANY BENEFITS/GOVERNMENT ENTITLEMENTS:</b></p> <p>Why do you think you have never applied for any government assistance? PROBE FIRST FOR SPONTANEOUS THEN EXPLORE:</p> <p>AS ELSEWHERE, PROBE CULTURAL/RELIGIOUS INFLUENCES</p> <ul style="list-style-type: none"> <li>• <i>Too difficult or time consuming</i> PROBE FURTHER e.g. <i>understanding the form, language, too much paperwork</i></li> <li>• <i>Uncertain about eligibility</i> PROBE <i>Have you looked into whether you would be eligible for any assistance. IF NOT Why?</i></li> <li>• <i>Bad experiences of others. IF SO Who?</i> <i>Community, friends, family, hearsay?</i></li> <li>• <i>No financial need</i> <i>IS INCOME CHANGEABLE OR STABLE OVER TIME? PROBE FULLY.</i></li> <li>• <i>Lack of information and guidance</i> <i>IF SO What kind of information would help you most? Where would it come from?</i></li> <li>• <i>Reaction of other people</i> <i>IF SO, PROBE FURTHER e.g. who would have an opinion? What judgements, if any, would be made? How much does this matter?</i></li> </ul> <p>PROBE FULLY FOR OTHER REASONS</p>	<p>Again, moderator to take note of any cultural-specific, religious or language issues. <b>Interviewer note:</b> Try to steer the discussion away from anything more than a general discussion here, as these will be discussed in relation to tax credits later in the interview. Where appropriate, moderators can refer back to financial journeys.</p> <p><b>Interviewer note:</b> Specifically probe on those saying they do not need help – why do they say this? Is it linked to stigma/association with 'poverty'?</p>	
<p><b>3. Managing money</b></p>		<p><b>10 mins</b></p>
<p>Moderator: "I'd now like to talk a bit about how you balance your finances and manage money."</p>	<p>This section will be an important basis for analysis –</p>	

<p>Who is normally manages the money in your household? PROBE TO WHAT EXTENT DECISIONS AND PLANNING ARE DONE JOINTLY OR BY ONE PERSON</p> <p>IF A PAIRED INTERVIEW NOTE ANY DIFFERENCES IN OPINION AND PROBE</p> <p>How do you normally manage your money? Explore:</p> <ul style="list-style-type: none"> <li>• How far is it planned or reactive? Why?</li> <li>• What kinds of things do you <u>have</u> to pay for? Can you put any of them off until the next month? PROBE FOR DIFFERENCE BETWEEN BILLS, FOOD ETC AND LUXURIES, LEISURE SPENDING ETC Which ones/ why do you say that?</li> <li>• How easy or difficult do you find it? Why?</li> <li>• How has it changed over time? IF CHANGED What kind of things caused the change?</li> </ul> <p>How important is saving to you and your household? PROBE FOR REASONS, WHAT SAVINGS ARE FOR</p> <p>Do you have any savings? Can you afford to save at the moment? IF YES; PROBE FOR WHAT SAVINGS ARE FOR e.g. children/holiday/Christmas/birthdays/emergencies IF NO: Why? PROBE FOR INABILITY VERSUS LACK OF PLANNING</p> <p>And do you have any household debt? INTERVIEWER TO PROBE AS APPROPRIATE ON ATTITUDES TO DEBT – IS DEBT AN ACCEPTABLE REALITY OR SOMETHING THAT SHOULD BE AVOIDED?</p>	<p>the aim is to get a clearer view of how the participant approaches money management. Are they planners? Do they spend freely and worry about it later? What are their attitudes to savings and debt?</p> <p>Moderator to note how interviewee defines 'luxuries' and 'essential spending'</p> <p>Please reassure participants that all information will remain confidential, we are looking for attitudes rather than personal details.</p>	
<b>4. Sources of information</b>		
<p><i>Moderator: This next section covers where you typically go to for information on money matters</i></p> <p>Where would you go if you needed information or advice with financial matters (such as entitlement to benefits or tax credits)? PROBE FOR MOST IMPORTANT/INFLUENTIAL SPONTANEOUS SOURCES.</p> <p>Then explore briefly:</p> <ul style="list-style-type: none"> <li>• Family/friends</li> <li>• Community group/ representative IF SO Who?</li> <li>• Citizens' Advice Bureau</li> <li>• HMRC enquiry centre</li> <li>• Local tax office</li> <li>• JobCentre Plus</li> <li>• Other government department</li> </ul>	<p>This brief section looks into participants' likely sources of information, relative trust and salience to them.</p> <p><b>Interviewer note:</b> Please take note of priority given to each source and probe for underlying reasons e.g. cultural sensitivity/trust/credibility/unbiased source.</p>	<b>10 mins</b>

<ul style="list-style-type: none"> <li>Local authority</li> </ul> <p>How much would you trust the information from these sources? Why? PROBE DIFFERENCES Would you do what they suggest? Why?</p> <p>And where would you <i>ideally</i> like to go for advice and information? Why? PROBE FOR REASONS e.g, convenience/trust/more relevant to them?</p>		
<p><b>5. Understanding and awareness of tax credits</b></p>		<p><b>15 mins</b></p>
<p>Have you ever heard of tax credits?</p> <p><b>5.1 Sources</b></p> <p><b>IF HAVE HEARD OF TAX CREDITS, PROBE FURTHER:</b></p> <ul style="list-style-type: none"> <li>Where did you first hear about TC?</li> </ul> <p><i>Probe for</i></p> <ul style="list-style-type: none"> <li>-HMRC,</li> <li>-community organisations,</li> <li>-employers,</li> <li>-friends, relatives,</li> <li>-television, newspapers, advertisements, internet.</li> </ul> <p><i>For each source of information, explore:</i></p> <ul style="list-style-type: none"> <li>How easy the information was to understand. What made it easy/less easy?</li> <li>How trustworthy/credible they found the information.</li> <li>Recall of any information or publicity (for radio/TV/ newspaper/ internet/ other source).</li> </ul> <p>PROBE IF NECESSARY Have you ever been provided with information about tax credits, for instance by someone from HMRC or by a community representative?</p> <p>And have you sought any information about tax credits yourself? IF SO Where did you look? Was the information what you were looking for? IF NOT Why not? Did you go on to make a claim?</p> <p>IF TAX CREDITS WERE BROUGHT TO THEIR ATTENTION BY SOMEONE ELSE Who? How?</p> <p>If a friend were to ask you where to go for advice and guidance on tax credits, what would you suggest? Why?</p>	<p>Moderator to note recognition of both tax credits and HMRC –this will be important for later analysis</p>	

<p><b>5.2 Understanding of tax credits</b></p> <p><b>IF HAVE HEARD OF TAX CREDITS</b></p> <p>How would you describe tax credits if someone asked you what they were?</p> <p>Can you tell me what kinds of people are eligible?</p> <p><i>Prompt where necessary:</i></p> <ul style="list-style-type: none"> <li>• <i>Eligibility criteria</i></li> <li>• <i>Application process</i></li> <li>• <i>Timescales involved</i></li> <li>• <i>Product differentiation</i></li> <li>• <i>Value of TC awards</i></li> <li>• <i>Level of income</i></li> <li>• <i>Amount received and number/age of children</i></li> </ul> <p><i>If do not mention both WTC/CTC specifically:</i></p> <p>Have you heard of [Working Tax Credits/Child Tax Credits]? What would you say are the main differences between the two types of tax credits?</p> <p><b>IF CLAIMING OTHER BENEFITS:</b></p> <p>How similar or different are tax credits to other government help? IF NECESSARY GIVE EXAMPLES Such as child benefit, jobseekers' allowance or incapacity benefit?</p> <p>Why do you think you claim these benefits and not Tax Credits?</p> <p><b>PROBE FOR SIMILARITIES/DIFFERENCES</b></p> <p><b>IF NOT CLAIMING OTHER BENEFITS:</b></p> <p>What other kinds of financial help does the government provide?</p> <p>Who is eligible for these? Who are they aimed at?</p> <p>How similar or different are these to tax credits? Why?</p> <p>Are any of these types of government assistance aimed at you?</p> <p>IF YES, which ones? IF RELEVANT, why don't you apply?</p> <p>IF NO, why do you think this is? IF APPROPRIATE PROBE FOR CULTURAL/ETHNICITY REASONS E.G ONLY AVAILABLE FOR UK CITIZENS Should there be?</p> <p><b>IF HAVE NOT HEARD OF TAX CREDITS:</b></p> <p><i>Moderator: 'They are a type of financial assistance provided by the government, specifically by HM Revenue and Customs.' i.e. Money is paid weekly or monthly into a person's bank/building society account. To get Tax Credits you have to fill in an application form giving details of your income and</i></p>		
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<p><i>other information about you and your household.</i></p> <p>What kind of government benefits or assistance do you know about? ENCOURAGE PARTICIPANT TO THINK OF THINGS FRIENDS, FAMILY OR COLLEAGUES HAVE CLAIMED.</p> <p>REITERATE THIS IS NOT A TEST</p> <p>Who are these benefits aimed at? PROBE FOR DIFFERENCES ACROSS EACH PRODUCT/BENEFIT MENTIONED.</p> <p>Are there any types of government assistance aimed at you?</p> <p>IF YES Which ones? IF RELEVANT Why don't you apply for it?</p> <p>IF NO Why do you think this is? IF APPROPRIATE PROBE FOR CULTURAL/ETHNICITY REASONS E.G ONLY AVAILABLE FOR UK CITIZENS</p> <p>Should there be?</p> <p><b>ASK ALL</b></p> <p>Have you ever checked to see whether you were eligible for tax credits?</p> <p>PROMPT AS NECESSARY: For example, some people may have contacted the Citizens' Advice Bureau or spoken informally to friends.</p> <p>IF YES: What was the outcome?</p> <p>Did you apply for tax credits? How long ago was this?</p> <p>IF CLAIM SUCCESSFUL: What was the value of the tax credits? REASSURE OVER CONFIDENTIALITY</p> <p>Why did you stop claiming? PROBE WHAT CIRCUMSTANCES CHANGED, INCOME/BREAK-UP/CHILD BEYOND ELIGIBLE AGE, NOT WORTH IT</p>		
<p><b>6. Barriers to claiming tax credits</b></p>		<p><b>15 mins</b></p>
<p><i>Moderator: "Many people who are eligible for tax credits don't apply for them. I'd like get your thoughts on why this might happen."</i></p> <p><i>"Let me give you an idea of how much can be claimed. A family with three children and household income of £25,500 p.a. would be entitled to around £196 per week. A single person earning £10,000 p.a. would be entitled to around £47 per week. More money may be payable in certain circumstances, for example if there is a disabled person in the</i></p>	<p>This focuses the discussion on tax credits. Specific probing should uncover any underlying factors associated with community/cultural issues and perceptions.</p>	

<p>household or if both parents are working and paying childcare costs.”</p> <p>From the information you've given, you are likely to be eligible for tax credits. Why do you think you are not currently claiming tax credits? FIRST PROBE FOR SPONTANEOUS.</p> <p>Then explore factors such as:</p> <ul style="list-style-type: none"> <li>• Understanding and awareness of tax credits. E.g. not knowing they exist, uncertainty over eligibility</li> <li>• How they are perceived personally – benefit or entitlement? Dependence on the state?</li> <li>• How they are perceived by friends and family. IF SO, PROBE WHETHER THIS IS BY A SPECIFIC FAMILY MEMBER/COMMUNITY MEMBER</li> <li>• Bad experience of others with TC – including problems with reporting changes of circumstances or overpayment</li> <li>• Bad personal experience with TC</li> <li>• Whether claiming is worthwhile – does the amount justify applying? Will their circumstances be changing?</li> <li>• How easy it is to apply. E.g. complex forms, language.</li> <li>• Attitudes about receiving help from the state</li> </ul> <p>PROBE FOR RELATIVE IMPORTANCE OF EACH FACTOR</p> <p>If you had to choose one or two main reasons why you are not currently claiming, what would they be? PROBE FULLY</p> <p>Do you feel that Tax Credits are relevant to you?</p> <p>IF NO, why do you think this?</p> <p>IF 'NOT WORTH CLAIMING' FOR TAX CREDITS What amount would make it worthwhile to claim? Would you be encouraged to claim if your entitlement came as a lump sum? Why?</p> <p>Ask what they would do with TC if they received it? Children/Leisure/Savings?</p> <p>IF PAIRED INTERVIEW MAKE SURE BOTH PARTICIPANTS RESPOND AND PROBE FOR DIFFERENCES</p>	<p><b>Interviewer note:</b> Remember the focus here is improving take-up among Indian/Chinese people rather than take-up overall. This is a key section of the guide and moderators will need to probe extensively to capture all the subtle factors underlying their reasons.</p>	
<p><b>7. Routes to improving take-up</b></p>		<p><b>15 mins</b></p>
<p>Moderator: HMRC is keen to ensure that as many people who are eligible for tax credits apply for them.</p> <p>What would encourage people to apply for tax</p>	<p>Moderator: Remember here we are interested in take-up in the Indian/Chinese</p>	

<p>credits? And how about you specifically?  <b>PROBE SPONTANEOUS MENTIONS FULLY</b></p> <p><i>Then explore:</i></p> <ul style="list-style-type: none"> <li>• <i>More or better information from HMRC or the government (explore differences between the <u>amount</u> and <u>quality</u> of information).</i></li> <li>• <i>More/better Information from other sources (e.g. community centres/groups, Citizens' Advice, childcare centres, Jobcentre Plus etc).</i></li> <li>• <i>Provision of help with the application process. <b>PROBE ON TYPE OF HELP – LANGUAGE OR UNDERSTANDING THE FORM</b></i></li> <li>• <i>Advertising campaigns (explore TV/radio/internet/local or national newspapers/leaflets) + community media (e.g. community/group newspapers etc)</i></li> <li>• <i>HMRC outreach</i></li> </ul> <p><b>PROBE FOR EXAMPLES WHERE POSSIBLE – WHY WOULD THEY BE SUCCESSFUL?</b></p> <p>Who would respond best to these?</p> <p>Which of these do you think would be most important in convincing people to apply? Why? And which would be most important for you personally?</p> <p>In an effort to increase awareness of tax credits, HMRC are hoping to work more with community and religious leaders to reach all those who are eligible. What are your thoughts on this idea? <b>PROBE FOR BOTH POSITIVE AND NEGATIVE REACTIONS</b>  Why do you think that?</p> <p>What do you think is the best way to increase awareness? <b>PROBE FOR WORD-OF-MOUTH/ LEAFLETS/ DISCUSSION FORUMS/MEETINGS</b></p> <p>Who do you think would respond best to this?</p>	<p>community specifically</p> <p>This section tests out a pilot initiative HMRC will be carrying out across BME communities. Please fully probe all reactions, both positive and negative, looking into what the impact could be.</p>	
<p><b>8. Conclusion and key message</b></p> <p>Finally, just to conclude, can you summarise for me what you think about tax credits as a whole?  <b>IF A PAIRED INTERVIEW:</b> <i>explore the extent to which their key thoughts and messages are similar or different.</i>  If you were to advise HMRC how to improve take-up of tax credits in your community, what would your key message be?  <b>IF APPROPRIATE:</b> We are also looking to interview more people in this area, and they would also receive £30 as a thank you. If you can suggest anyone who would be happy to take part, let us know.  <b>REASSURE WE WOULD NOT PASS THEIR INFORMATION TO HMRC AND INFO WOULD</b></p>	<p>Formally ends the interview and provides reassurance that the findings will be both appreciated by and useful to HMRC.</p> <p>If participant wishes to have more information, please refer them to the Tax Credit Helpline number 0845 3003909. Reassure that interpretation services are available.</p> <p>Moderator to check with project team (Rea/Jerry)</p>	<p><b>5 mins</b></p>



<p>ONLY BE FOR THE PURPOSES OF THIS STUDY Thank interviewee, explain the next steps (i.e. what HMRC will do with the findings) and close.</p>	<p>which quotas need prioritising. Moderators to leave contact details with participant and encourage them to make initial contact with other possible interviewees.</p>	
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## Claimant discussion groups

Tax credit research J32928  
Discussion Group - CLAIMANTS  
Discussion Guide FINAL 9<sup>th</sup> May 2008

Key Questions	Notes	Approx timing
<b>Background</b>		<b>2</b>
<p><b>1 Scene-setting</b></p> <ul style="list-style-type: none"> <li>- Thank participants for taking part</li> <li>- Introduce Ipsos MORI moderators and note takers</li> <li>- Role of Ipsos MORI – research organisation, gather all opinions: all opinions valid, disagreements OK</li> <li>- Brief Introduction about the research – mention that Ipsos MORI is carrying out this project on behalf of HMRC, who are looking at the take up of tax credits amongst certain communities.</li> <li>- Confidentiality: reassure all responses will not be traced back to individuals or affect their tax credit claim in any way.</li> <li>- Explain that group will be recorded - will transcribe for quotes, no detailed attribution.</li> <li>- The discussion will be held in English, but the moderator may well be able to help with translating word/phrases</li> </ul> <p><b>2 Introduction and background info</b></p> <ul style="list-style-type: none"> <li>• Get participants to introduce themselves to each other: e.g. NAME, WHERE THEY HAVE COME FROM</li> <li>• Where do you live? Who with? (household details)</li> <li>• How long have you lived here? IF THEY WERE BORN OUTSIDE THE UK How long have you lived in the UK?</li> <li>• What do you do? (employment status)</li> </ul> <p>We recently conducted a set of one-to-one interviews with people who are claiming tax</p>		<p><b>10 mins</b></p> <p><b>10 mins</b></p>

<p>credits, which some of you took part in and we would like to follow that up with some detail about the process people go through when claiming.</p>		
<p><b>2. TC awareness</b></p>		<p><b>15 mins</b></p>
<p>When you first heard about TC, were you informed about it by another person? Who was this person and why was this effective? How much awareness of TC would you say that you had before claiming?</p> <p>What struck you as the most attractive feature of claiming tax credits/what would attract you to claim?</p> <p>Do you know how much you receive in TC? (each week, month, year?)</p>	<p>Duration of awareness to be measured – days/weeks/months/years?)</p> <p>To consider whether it's the ease of claiming and receiving, the choice of the frequency of their claim, the privacy of claiming (not having to queue up in welfare offices etc.)</p> <p>Moderator to reassure participants that they do not need to know the value of their claim, just whether they are aware of the value of the claim.</p>	<p>10 mins</p>
<p><b>3. The claims process</b></p>		<p><b>20 mins</b></p>
<ul style="list-style-type: none"> <li>• Roughly, how long after you initially heard of TC did you complete the application?</li> <li>• Thinking back to the claims process, can you remember how easy or difficult it was? Why do you say this?</li> <li>• Did anyone else make the claim or help you with the process – IF HAVE PARTNER – what was your partner's involvement in the process, if any?</li> <li>• Did you know the name of the Government Department that pays tax credits?</li> <li>• IF HAVE RECEIVED ANY OTHER BENEFITS OR GOVERNMENT SUPPORT? How does your experience compare to claiming for other government support? Was it easier or more difficult? Why?</li> </ul> <p>What was the application process like?</p> <p>Explore:</p> <ul style="list-style-type: none"> <li>• Whether it was easy or difficult. PROBE WHY</li> <li>• Method used (e.g. paper, in person, etc).</li> <li>• Whether anyone helped them in completing the application (e.g. external agency, family, friend, employer).</li> <li>• Which parts of the application form were</li> </ul>	<p>Moderator to measure the time lapse between becoming aware and claiming TC and probe why.</p> <p>Probe to discover whether they describe the TC claim process, and not confuse it with a benefit claim process.</p> <p>PROBE to discover whether these are community-based services or whether they are mainstream advisory services.</p>	

<p>more straightforward than others?</p> <ul style="list-style-type: none"> <li>• Helpfulness of the staff at HMRC (probe for differences between face-to-face, telephone helpline and online assistance).</li> <li>• <i>Helpfulness of guidance notes that came with the claim form</i></li> <li>• Whether the process took account of their situation or needs (if relevant, probe particularly for cultural or language issues).</li> <li>• Understanding of why decisions were made (e.g. level of entitlement, refusal, repayment requirement).</li> <li>• Could the process have been improved – in which case, where could this improvement have taken place?</li> </ul> <p>Have you ever used an accountant? Would you go to an accountant or seek financial advisory services or information about tax credits?</p>		
<p><b>4. Barriers to claiming</b></p>		<p><b>15 mins</b></p>
<p>Thinking specifically about friends, family or people in your community, why do you think they might not apply for tax credits? FIRST PROBE FOR SPONTANEOUS.</p> <p>PROBE ANY MENTIONS OF CULTURALLY/RELIGION SPECIFIC REASONS.</p> <ul style="list-style-type: none"> <li>• Did anything put you off claiming in the first instance? What sort of barriers were these? PROBE for <ul style="list-style-type: none"> <li>-cultural/age/gender barriers</li> <li>-not knowing where to go for information</li> <li>-not knowing if you were eligible</li> <li>-not thinking tax credits were for you</li> <li>-perceptions of the government/ being 'on the government radar'</li> </ul> </li> <li>• Were any of these barriers insurmountable? Did any of them mean that you believed that you would never claim?</li> <li>• Did you face any language barriers when you made your claim – did you understand the terminology used?</li> <li>• Did you understand the letters that HMRC sent through to you? Was there any terminology that was not clear?</li> <li>• Have you ever used the language assistance facility that HMRC have (Do you know what this is called)? IF SO – what was this for? To</li> </ul>		

<p>interpret a conversation? To explain the content in a letter? How useful was it?</p> <ul style="list-style-type: none"> <li>• IF USED LANGUAGE SUPPORT – did you feel more secure when the information was translated into your native language? IF NOT MENTIONED Did the information seem more reliable? More trustworthy? IF YES Why?</li> <li>• Have you ever been to an HMRC enquiry centre (face-to-face)? IF SO How helpful was this? IF APPLICABLE How does this compare to the telephone helpline?</li> </ul>		
<p><b>5. Increasing awareness of tax credits</b></p>		<p><b>15 mins</b></p>
<p>What would encourage Chinese/Indian people to apply for tax credits? If any of the barriers you mentioned applied to you, what convinced you to apply? PROBE SPONTANEOUS MENTIONS FULLY</p> <p><i>Then explore:</i></p> <ul style="list-style-type: none"> <li>• <i>More or better information from HMRC (explore differences between the <u>amount</u> and <u>quality</u> of information). Which source or medium would be best used to disseminate this information?</i></li> <li>• <i>More/better Information from other sources (e.g. local community groups, places of worship, community centres, Citizens' Advice, childcare centres, Jobcentre Plus etc).</i></li> <li>• <i>Provision of help with the application process. PROBE ON TYPE OF HELP – LANGUAGE OR UNDERSTANDING THE FORM</i></li> <li>• <i>Advertising campaigns (explore TV/radio/internet/local or national and cultural media newspapers/leaflets)</i></li> </ul> <p>Which of these do you think would be most important in convincing people to apply? Why? PROBE SPECIFICALLY HOW BIG THE IMPACT OF SUGGESTION WOULD BE</p> <p>In an effort to increase awareness of tax credits, HMRC are hoping to work more locally with community and religious leaders to reach all those who are eligible. What are your thoughts on this idea? PROBE FOR BOTH POSITIVE AND NEGATIVE REACTIONS Why do you think that? What types of people would it reach/not reach?</p> <p>How about working with religious leaders and groups to help spread awareness of tax credits? Would this be a good approach? Why/why not?</p>	<p>Consider whether 'community' is interpreted as 'local' geography or Chinese community</p> <p>Probe for the name of these media stations, whether they are UK-based, or Chinese/Indian-based Probe for why information via their specified medium is trusted.</p>	

<p>What do you think is the best way to increase awareness? PROBE FOR WORD-OF-MOUTH/LEAFLETS/DISCUSSION FORUMS/MEETINGS</p> <p>How effective do you think this approach would be? Why? What kind of impact would it have?</p> <p>Who do you think would respond best to this and why?</p> <p>Do you read adverts in your community press? Do you find them useful? What kinds of people read these?</p> <p>PROBE FOR:</p> <ul style="list-style-type: none"> <li>▪ the names of the publications viewed,</li> <li>▪ where these are published, where they get these from, i.e. Chinese supermarkets, community centres</li> <li>▪ the general content of such publications.</li> </ul> <p>FOR CHINESE GROUP: USE LIST OF MEDIA SOURCES PROVIDED TO USE AS EXAMPLES/PROMPTS</p> <p>BOTH GROUPS: Do you read any international Chinese/Indian newspapers? Are these trusted sources of information? Why?</p> <p>Do you listen to /watch specific radio/TV stations? Which ones? Would these be an appropriate way to raise awareness of tax credits? What kinds of people would this reach?</p> <p>What about satellite TV channels- which do you watch? Are these trusted sources of information?</p> <p>PROBE FOR DETAILS OF WHAT ADS SHOULD CONTAIN. E.G, TYPE OF INFORMATION/ LANGUAGE/ IMAGES/ BENCHMARKS/ CASE STUDIES</p>		
<p><b>6. Conclusion and key message</b></p>		<p><b>5 mins</b></p>
<p>Finally, just to conclude, can you summarise for me what you think about tax credits as a whole?</p> <p>If you were to advise HMRC how to improve take-up of tax credits in your community, what would your key message be?</p> <p>Thank interviewee, explain the next steps (e.g. what HMRC will do with the findings) and close.</p>		<p>10 mins</p>

## **Appendix E: XSight analysis**

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In order to analyse and interpret the information collected thoroughly, the research team used QSR XSight software. This provides a means of building a structured and searchable framework within which to categorise data. XSight is also designed to work as a knowledge management tool to formally capture and organise data from a variety of different moderators, meaning that it is ideally placed to assist researchers in their analysis of large-scale qualitative projects.

After the pilot interviews, the core team constructed a series of charts or frameworks based on key themes emerging from the research, against which each piece of data was plotted. These frameworks evolved over the course of fieldwork as further issues emerged. Moderators reviewed transcripts and recordings of the data and 'marked them up' systematically to make sure all relevant pieces of information were included on the framework charts. Information was recorded in both verbatim and summary form.

Once all the data had been entered into XSight, the research team then began to identify underlying patterns and themes within the data. XSight allows for output that can easily be customised, with the verbatims and articulations from a particular question exported into excel. This is useful when focusing on a particular question in detail, and filters can be run on these results depending on sample characteristics, making analysis a much more procedural, streamlined process.

