



Real Time Information (RTI): Assessment of impact of 'on or before' reporting

December 2013

1. The requirement for employers to report PAYE information in real time (RTI) to HMRC 'on or before' paying employees is designed to realise efficiencies by integrating reporting with regular payroll processes. It complements long-standing obligations to make deductions and issue payslips when employees are paid. It is also important for the smooth operation of Universal Credit (UC).
2. But we have heard concerns that some small businesses are experiencing additional costs from moving to 'on or before' reporting. In March 2013 we announced a temporary relaxation for small employers (those with up to 49 employees). And we said we would work with businesses to identify whether there were any specific circumstances that we needed to cater for in the longer term.
3. This report sets out the findings of that work. We would like to thank the many people who have given up their time to help us, whether that was by completing the online survey; hosting a visit to explain how real time reporting was working in practice; or helping us work through possible options.

Impact on employers

4. Our analysis of the evidence indicates that the majority of employers are able to file 'on or before' and that they believe they will experience a reduction in their admin burden when the changes to end-of-year processes, i.e. no separate end of year submission, are taken into account.

5. However, a significant minority of employers and agents are struggling to adapt their processes so that they can report 'on or before' without incurring costs.

External research

6. HMRC have commissioned independent external research with a representative sample of employers¹ who started reporting in real time from April 2013. Detailed findings and the full methodology behind this research will be published early next year when the analysis has been concluded. However provisional results from this research are in line with results from independent external research with pilot employers.²
7. When pilot employers were asked directly about the level of burden, including end of year processes, compared with the year before 61% reported that they expect burdens to decrease, with 33% expecting burdens to stay the same and only 5% expecting them to be higher. We expect that while the majority of employers who joined from April 2013 may not yet be experiencing a significant reduction in admin burdens from real time reporting, there will be a similar expectation of burden reduction in the longer term to that found amongst pilot employers.
8. Pilot employers were also asked about the ease of complying with 'on or before' requirements with only around 10% finding this difficult and 90% finding it very or fairly easy. The research with employers who joined in April also specifically addresses 'on or before' reporting and we expect to find that a large majority of employers find complying with it fairly easy or very easy.

¹ Telephone survey of 1,750 employers operating PAYE in real time after April 2013. Random probability sample drawn from the Inter-Departmental Business Register (IDBR).

² Available at <http://www.hmrc.gov.uk/research/report264.pdf> and <http://www.hmrc.gov.uk/research/report281.pdf>

Online survey

9. We ran an online survey over the summer, asking for views about 'on or before' reporting, which received more than 24,000 responses. The full results of the survey are published as an annex to this report.
10. Around 50% of the agents who completed the survey said that they found 'on or before' reporting difficult or fairly difficult. More than 70% of employers who completed the survey said they found 'on or before' reporting easy, with just over 10% finding it very difficult.
11. Although employers and agents who completed the survey felt confident with RTI, 79% of agents and 36% of employers said that their burden had gone up because of real time reporting.
12. While this survey needs to be considered in conjunction with the independent research findings, the results clearly demonstrate that a significant number of employers and agents are experiencing difficulties with reporting PAYE information 'on or before' the date that employees are paid.

Programme of visits

13. We carried out an extensive programme of visits to employers and agents so we could see at first hand what aspects of real time reporting were working well and where there were difficulties. These visits reinforced the conclusions we have drawn from the other evidence – most employers and agents are adapting, but a significant minority are struggling.
14. We have also used these visits to help produce best practice scenarios that we are publishing alongside this report at <http://www.hmrc.gov.uk/payerti/on-or-before.pdf>. The scenarios show how some employers and agents have adapted their processes to enable payment by payment reporting.

Impact of late reporting of RTI on Universal Credit (UC) claimants

15. Employers have asked us to clarify the impact of late reporting of RTI data on UC payments. Where a person is employed and claiming UC, the amount of UC paid takes account of the earnings reported in real time by employers to HMRC.
16. Late reported RTI won't always have an adverse impact on UC payments. But, where the wages or salary are paid in one UC assessment period and reported in a later one, the amount of UC paid will be affected. Sometimes even reporting one day late will cause significant distortions.
17. An example of the effect this can have on an individual is included as an Annex to this report.

Could UC design be changed?

18. DWP have considered whether UC design and policy could be fundamentally changed to accommodate monthly reporting by employers where employees are paid more frequently. They have concluded that assessing all UC claims by reference to a fixed monthly reporting date would not be feasible.
19. The design of UC is intended to help smooth household cash flow by adjusting the amount of credit to respond to fluctuations in salaries or wages. Monthly reporting would mean bigger gaps for some claimants between a fall in wages and a compensating UC payment. This could cause significant difficulties for vulnerable claimants with additional processes needed to deal with high volumes of hardship cases.
20. The policy intent of ensuring work pays would be undermined if people receive less money while in work than they would have done if they were not working.

21. In addition, there could be costs for employers in dealing with questions from anxious or confused employees. Some employees may also ask their employer for a loan to help them through hardship.

Should there be any changes to the core reporting rules?

22. The detrimental effect of late reporting on the amount of UC paid to people means a permanent change to the core 'on or before' reporting rules is not feasible. We believe new technologies and processes provide an opportunity to minimise the cost of processing payroll but recognise these may take some time to develop and be adopted.
23. We will therefore implement a time-limited relaxation for micro employers. The relaxation will mean that, until April 2016, existing employers with nine or fewer employees may report payments 'on or before' the last pay day of the month. Full details of what the relaxation means and who qualifies are set out in guidance.
24. We believe that this strikes the right balance between acknowledging the genuine difficulties that some employers and agents currently have, while being clear that all employers need to adapt to 'on or before' reporting by April 2016.
25. The temporary relaxation for employers with 49 or fewer employees will end as planned on 5 April 2014 and be replaced by this narrower, time-limited relaxation for micro employers.
26. The new relaxation will not be offered to new employers. It is important that new businesses set up the most efficient processes from the outset, including ensuring that they are in a position to give their employees payslips each time they are paid. By implementing 'on or before' reporting from the time they take on their first employee, new employers should avoid additional costs of change later.
27. There are other specific exceptions to the 'on or before' reporting rules and these will remain. They are set out at <http://www.hmrc.gov.uk/payerti/on-or-before.pdf> and include:

- a. Allowing all employers seven days to report payments to casual workers, including to harvest casuals and casual beaters
- b. Allowing all employers to report ad hoc payments such as an advance to a new starter when the payroll is next run.

Other support to adapt to ‘on or before’ reporting

- 28. In addition to the time-limited relaxation, we want to help employers and agents to adapt their businesses processes to ‘on or before’ reporting as soon as possible.
- 29. We are publishing best practice scenarios alongside this report at <http://www.hmrc.gov.uk/payerti/on-or-before.pdf>. They address some of the common concerns we have heard, including reasons that were reported as causing difficulty through the online survey.
- 30. For example, the scenarios recognise that real time reporting captures a snapshot of payroll information at a point in time. We know that corrections and updates happen in payroll regularly, and accept that corrections may not be reported until the next time payroll is run. So long as the employer has taken reasonable care, and operated payroll in a way that is generally considered to be good practice, they can be confident that corrections will not attract any penalty.
- 31. We are also continuing to work with software developers to ensure software can address common concerns, for example some software is not able to make additional submissions in a pay period. And we will continue to work with employers, agents, developers and representative bodies to monitor use of the time-limited relaxation and to understand the concerns of businesses and help those who are struggling to report ‘on or before’ to do so in good time for April 2016.

Example of impact of late reporting on a UC claimant

1. Sunil and Rahul are both 27, single with no children. They both work for a garage and their hours vary depending on how busy the garage is.
2. They are paid monthly on the 28th of each month, and both receive the same amount of pay. Sunil's assessment date for UC is the 7th of each month. Rahul's is the 1st of each month.
3. The employer reports the wages he has paid a week late, so they are reported on the 5th of the next month. For example, the wages paid on 28th November are reported on 5th December.

	Sep	Oct	Nov	Dec
Pay	£400	£300	£500	£150
Sunil's UC (reported in same period)	£124	£189	£59	£286
Sunil's total	£524	£489	£559	£436
Rahul's UC (reported in the next period)	£124	£124	£189	£59
Rahul's total	£524	£424	£689	£209

4. Reporting the information a week late makes a significant difference to the amount of money that Rahul has to spend and undermines the UC policy intent of making work pay.

Real Time Information (RTI): Results of online survey into 'on or before' reporting

1. HMRC ran an online survey over the summer, asking for views about 'on or before' reporting. This Annex sets out the full results of that survey. Headline results are summarised at paragraphs 9 – 12 of the main report above.
2. Employers and agents responded to the survey on a pro-active basis and were not selected to give weighted samples of the employer and agent populations. This means that the results cannot be regarded as fully representative of the experiences of the entire population who operate PAYE. This limits the statistical analysis that may be performed on the data – for example, confidence intervals for particular answers cannot be calculated.
3. Questions 3 – 23 were answered by agents and payroll software providers. Questions 24 – 44 were answered by employers and pension providers.
4. Some questions asked respondents to select all options that apply. As a single respondent can select multiple options, overall totals are not meaningful for these questions.
5. Some questions asked for numerical answers, for example asking how many clients an agent has. For these, the response average, the response total and the response count is given:
6. The response average refers to the average number given as the answer – for example question 3 shows an average of 71.75 clients per agent.
7. The response total refers to the total number given by all respondents – for example question 3 shows that the agents who completed the survey reported that they operate payroll for a total of 272,733 clients.

8. The response count refers to the number of respondents who answered that particular question – for example 3801 people answered question 3.
9. For all other questions, basic percentage breakdowns by category are calculated.
10. Null (blank) responses are not included in these results.

Survey data results

- 1) Questions 1-2: All respondents
- 2) Questions 3-23: Agents and payroll software providers
- 3) Questions 24-44: Employers and pension providers.

1) Questions for all respondents

1. Are you reporting PAYE in real time?		
Answer Options	Response Percent	Response Count
Yes	97.7%	23884
No	2.3%	555
answered question		24439

2. Please indicate in what capacity you are responding?		
Answer Options	Response Percent	Response Count
Accountant/agent providing payroll services or a payroll bureau	22.2%	5111
Payroll software provider	0.9%	214
An employer or internal employee who manages payroll	76.5%	17618
Pension provider	0.3%	77
answered question		23020

2) Questions for agents and payroll software providers

3. For how many employer clients do you operate payroll?			
Answer Options	Response Average	Response Total	Response Count
Accountant/agent providing payroll services or a payroll bureau	71.75	272733	3801
Payroll software provider	404.60	36414	90
answered question			3900

4. Roughly when did you start processing payroll for employers?

Answer Options	Response Percent	Response Count
Less than 1 year ago	4.5%	213
1-5 years ago	19.3%	907
6-10 years ago	21.9%	1026
More than 10 years ago	53.4%	2505
Don't know	0.9%	44
answered question		4695

5. Which best describes the payroll software you use for RTI submissions for your employer clients? If you use different types for different employers please select more than one.

Answer Options	Response Percent	Response Count
Commercial software – customised to my business	12.1%	563
Software developed in-house	1.4%	63
Commercial software – off the shelf	73.4%	3422
HMRC's Basic PAYE Tools (BPT)	19.9%	926
Free commercial payroll software	1.5%	72
Don't know	0.3%	16
Don't use software	0.2%	11
Other (please specify)		74
answered question		4659

6. When did you first report PAYE in real time for at least one of your clients?

Answer Options	Response Percent	Response Count
Before April 2013 as part of the pilot roll-out	14.7%	693
April 2013	81.9%	3848
May 2013	1.6%	75
June 2013	0.9%	44
July 2013	0.3%	12
August 2013	0.3%	16
September 2013	0.2%	11
answered question		4699

7. When considering the pay frequencies operated for all your clients, roughly how many of your clients pay their employees: (Please provide number for each option e.g. 0-250)

Answer Options	Response Average	Response Total	Response Count
Daily	.28	349	1234
Weekly	15.43	54,068	3502
Fortnightly	2.44	4,281	1757
Four weekly/ Lunar	26.62	50,579	1899
Monthly	117.91	522,716	4431
Quarterly	7.07	9,275	1310
Annual	12.96	20,653	1592
Other	1.12	969	868
answered question			4665

8. How many of your clients have changed their pay frequency in respect of their payments to employees since starting to report PAYE in real time? (Please provide a number for each response e.g. 0-250)

Answer Options	Response Average	Response Total	Response Count
Pay more often	6.02	9,322	1547
Pay less often	8.08	18,302	2264
Payments have remained the same	75.81	306,208	4037
answered question			4590

9. How many of your clients make additional payments to employees outside the normal payroll run?

Answer Options	Response Average	Response Total	Response Count
Insert the number of your clients that make additional payments to employees outside the normal payroll run	4.39	18,929	4315
answered question			4315

10. When considering additional payments (supplementary runs) to employees outside the normal payroll run, what method do you use to report these payments to HMRC? (please select all that apply)

Answer Options	Response Percent	Response Count
In next payroll run (on a Full Payment Submission) in the same tax month	14.9%	644
In next payroll run (on a Full Payment Submission) in the next tax month	17.1%	738
Immediately on an additional FPS	11.8%	509
My clients do not make additional payments	64.8%	2799
Other (please specify)		105
<i>answered question</i>		4319

11. Does your payroll software allow you to make additional payments outside of the normal payroll run?

Answer Options	Response Percent	Response Count
Yes	24.8%	1153
No	20.6%	957
Don't know	22.9%	1065
I do not issue payments outside of normal payroll run	31.8%	1481
<i>answered question</i>		4656

Questions 12 – 19 below sought agents' views on the costs and burdens of 'on or before' reporting. Agents who took part in the survey were fairly evenly split between those who regarded compliance as easy and those who saw it as difficult. The main causes of difficulty for agents (respondents were asked to select all that applied) were:

- a. **Timeliness of date received from client**
- b. **Difficulty in confirming payments to be processed with client in time**
- c. **Quality of data received from client**
- d. **Additional cost to client due to increased frequency of reporting**
- e. **Irregular nature of payments to employees**
- f. **Availability of someone to submit the information**

12. Under RTI, employers (or their agents) are required to submit their return before or at the same time as paying their employees. In general, have you found complying with this requirement:

Answer Options	Response Percent	Response Count
Very easy	10.5%	495
Fairly easy	38.6%	1823
Fairly difficult	28.5%	1346
Very difficult	21.7%	1026
Don't know	0.8%	36
answered question		4726

13. For how many of your clients do you find “on or before” reporting difficult?

Answer Options	Response Average	Response Total	Response Count
Accountant/agent providing payroll services or a payroll bureau	26.67	89462	3354
Payroll software provider	56.17	2584	46
answered question			3400

14. Please state the number of clients for whom you find “on or before” reporting difficult for each organisational size outlined below. (Please provide a number e.g. 0-250 for all that apply - if you have no difficulty please enter 0 in the final box)

Answer Options	Response Average	Response Total	Response Count
0 (i.e. sole trader with no employees/director?)	5.31	3,896	734
1 – 4 employees	19.20	46,087	2400
5 – 9 employees	7.49	13,529	1806
10 – 49 employees	6.37	9,036	1418
50 – 99 employees	5.31	3,417	643
100 – 249 employees	4.34	2,343	540
250 + employees	3.86	1,954	506
I have no difficulty with on or before reporting	6.75	5,427	804
answered question			3734

15. For clients for whom you find “on or before” reporting difficult, which of the following industry sectors are they from? (Please select all that apply)

Answer Options	Response Percent	Response Count
Agriculture, forestry and fishing,	10.9%	368
Accountancy & bookkeeping	3.4%	114
Construction;	30.1%	1018
Consultancy	17.6%	596
Domestic services (e.g. cleaning)	13.0%	440
Engineering	9.7%	330
Financial services	5.5%	186
Healthcare	9.8%	331
Hospitality (e.g. hotels, restaurants, bars, event management, etc)	32.2%	1090
Manufacturing;	10.0%	337
Mining/quarrying	0.4%	15
Recruitment	4.1%	139
Security	2.4%	80
Transport & storage;	8.7%	293
Voluntary sector/charity	5.9%	199
Wholesale & retail	29.5%	998
I have no difficulty with on or before reporting	15.7%	533
Other (please specify)		530
answered question		3386

16. What causes you (as an agent) difficulty in submitting PAYE information in real time on or before the day employees are paid (Please select all that apply):

Answer Options	Response Percent	Response Count
Lack of immediate access to internet	6.6%	243
Remoteness from office where payroll is run	10.5%	387
Irregular nature of payments to employees	25.8%	951
Time of day payments are made to employees	15.3%	564
Availability of someone to submit the information	23.2%	853
Unfamiliarity with the new RTI process	3.1%	115
Quality of data received from client	32.2%	1185
Timeliness of data received from client	57.7%	2126
Difficulty in confirming payments to be processed with client in time	49.5%	1824
Additional cost to client as a result of increased reporting frequency	27.5%	1011
Increase in number of payments to be processed	14.0%	516
Reconciliation of FPS to payroll totals	4.5%	167
Software issues	6.4%	236
I have no difficulty with on or before reporting	12.7%	468
Other (please specify)		353
answered question		3682

17. During 2013/14 there is a temporary relaxation of 'on or before' reporting which allows small employers to report by the end of the tax month instead. Do you use this relaxation for any of your clients?

Answer Options	Response Percent	Response Count
Yes	53.6%	2351
No	46.4%	2033
answered question		4384

18. When the temporary relaxation ends do you expect costs for these clients to increase?

Answer Options	Response Percent	Response Count
Increase a lot	38.9%	909
Increase a little	39.6%	924
Stay the same	21.4%	499
Decrease a little	0.1%	3
Decrease a lot	0.0%	0
answered question		2335

19. Given your client profile, how confident are you overall that you, as an agent, are able to deal with PAYE in real time?

Answer Options	Response Percent	Response Count
Very confident	32.9%	1425
Fairly confident	53.7%	2327
Not very confident	10.4%	449
Not at all confident	2.6%	111
Don't know	0.6%	24
answered question		4336

20. Under RTI do you think the burden of dealing with Income Tax and National Insurance has:

Answer Options	Response Percent	Response Count
Increased	69.1%	3003
Stayed the same	25.8%	1123
Decreased	4.2%	182
Don't know	0.9%	40
answered question		4348

21. Under RTI do you think the costs of dealing with Income Tax and National Insurance have:

Answer Options	Response Percent	Response Count
Increased	71.3%	3095
Stayed the same	25.3%	1099
Decreased	1.7%	72
Don't know	1.8%	76
answered question		4342

22. One year from now do you think the burden of dealing with Income Tax and National Insurance under RTI will

Answer Options	Response Percent	Response Count
Increase	36.1%	1566
Stay the same	55.0%	2383
Decrease	4.9%	214
Don't know	4.0%	172
answered question		4335

23. One year from now do you think the costs of dealing with Income Tax and National Insurance under will

Answer Options	Response Percent	Response Count
Increase	39.4%	1719
Stay the same	52.7%	2302
Decrease	2.9%	126
Don't know	5.0%	217
answered question		4364

3) Questions for employers and pension providers

24. As an employer or pension provider, do you

Answer Options	Response Percent	Response Count
Operate your payroll in-house	95.6%	16527
Part outsource	2.7%	458
Fully outsource	1.7%	296
answered question		17281

25. Has this changed under RTI?

Answer Options	Response Percent	Response Count
Yes, we have outsourced more of the payroll work	1.6%	273
Yes, we have brought more of the payroll work in-house	1.6%	268
No	96.9%	16703
answered question		17244

26. As an employer/pension provider, how many employees/pensioners does your organisation have?

Answer Options	Response Percent	Response Count
0 (i.e. Sole trader with no employees e.g. director)	2.2%	380
1 – 4	38.6%	6676
5 – 9	18.7%	3227
10 – 49	24.8%	4279
50 – 99	4.6%	794
100 – 249	3.9%	674
250 +	7.1%	1227
Don't know	0.2%	27
<i>answered question</i>		17284

27. When did your business register with HMRC as an employer/pension provider?

Answer Options	Response Percent	Response Count
Less than a year ago	2.8%	482
Between 1-5 years ago	18.0%	3106
Between 6-10 years ago	17.5%	3021
More than 10 years ago	54.2%	9347
Don't know	7.5%	1300
<i>answered question</i>		17256

28. What industry sector are you in?

Answer Options	Response Percent	Response Count
Agriculture, forestry and fishing,	7.1%	895
Accountancy & bookkeeping	1.9%	243
Construction;	14.4%	1811
Consultancy	9.6%	1203
Domestic services (e.g. cleaning)	1.5%	190
Engineering	7.3%	921
Financial services	3.3%	418
Healthcare	7.8%	985
Hospitality (e.g. hotels, restaurants, bars, event management, etc)	6.7%	839
Manufacturing;	9.9%	1241
Mining/quarrying	0.1%	14
Recruitment	1.2%	152
Security	0.5%	67
Transport & storage;	4.2%	527
Voluntary sector/charity	9.4%	1180
Wholesale & retail;	14.9%	1864
Other (please specify)		4935
answered question		12550

29. Which best describes the payroll software you use?

Answer Options	Response Percent	Response Count
Commercial software – customised to my business	10.6%	1790
Software developed in-house	0.6%	100
Commercial software – off the shelf	42.7%	7207
HMRC's Basic PAYE Tools (BPT)	41.7%	7042
Free commercial software	1.7%	287
Don't know	1.2%	210
Don't use software	1.5%	255
Other (please specify)		432
answered question		16891

30. When did you begin reporting PAYE in real time?

Answer Options	Response Percent	Response Count
Before April 2013 as part of the pilot roll-out	6.8%	1166
April 2013	88.5%	15254
May 2013	1.9%	322
June 2013	1.1%	193
July 2013	0.8%	134
August 2013	0.7%	124
September 2013	0.3%	44
answered question		17237

31. How often do you pay your employees? (Select all that apply)

Answer Options	Response Percent	Response Count
Daily	0.6%	99
Weekly	35.4%	6053
Fortnightly	2.9%	494
Four weekly/ Lunar	3.1%	536
Monthly	73.3%	12516
Quarterly	1.3%	217
Annual	1.1%	194
Don't know	0.1%	22
Other (please specify)		310
answered question		17081

32. Since you started reporting PAYE in real time, has the frequency of payment to your employees:

Answer Options	Response Percent	Response Count
Increased	1.0%	168
Decreased	3.1%	528
Stayed the same	96.0%	16577
answered question		17273

33. How often do you make payments to employees between regular payroll runs?

Answer Options	Response Percent	Response Count
Never	87.5%	15124
Less than once a month	6.7%	1150
More than once a month but less than every week	2.9%	493
Weekly	2.1%	369
More than once a week	0.9%	152
answered question		17288

34. When do you report these additional payments to HMRC? (please select all that apply)

Answer Options	Response Percent	Response Count
In next regular payroll run (on a Full Payment Submission) in the same tax month	44.6%	896
In next regular payroll run (on a Full Payment Submission) in the next tax month	30.6%	615
Immediately on an additional FPS	30.7%	616
Other (please specify)		134
answered question		2008

Questions 35 – 44 below sought employers' views of the costs and burdens of RTI and 'on or before' compliance. 70 per cent of employers who took part in this survey regarded compliance with 'on or before' reporting as fairly or very easy. The main causes of difficulty for employers (respondents were asked to select all that applied) were:

- Unfamiliarity with new RTI processes
- Availability of someone to submit the information
- Lack of immediate access to the internet

35. Under RTI, you are required to submit returns to HMRC on or before the date you pay employees. Have you found this requirement:

Answer Options	Response Percent	Response Count
Very easy	30.8%	5311
Fairly easy	40.6%	7006
Fairly difficult	16.4%	2830
Very difficult	10.4%	1789
Don't know	1.8%	306
answered question		17242

36. Which of the following statements reflects what you found difficult about having to submit returns to HMRC on or before the date you pay employees (please select all that apply)?

Answer Options	Response Percent	Response Count
Lack of immediate access to internet	17.3%	1836
Remoteness from office where payroll is run	10.1%	1077
Irregular nature of payments to employees	11.6%	1234
Time of day payments are made to employees	7.4%	784
Availability of someone to submit the information	27.4%	2916
Unfamiliarity with the new RTI process	28.4%	3025
Additional costs as a result of increased reporting frequency	9.5%	1014
Increase in number of payments to be processed	4.6%	489
Reconciliation of FPS to payroll totals	10.6%	1123
Software issues	12.8%	1365
I have no difficulty with on or before reporting	26.6%	2833
Other (please specify)		1778
answered question		10635

37. Do you think the requirement to report on or before the date you pay employees has become easier to manage over time?

Answer Options	Response Percent	Response Count
Yes	46.6%	5272
No	53.4%	6035
answered question		11307

38. During 2013/14 there is a temporary relaxation of 'on or before' reporting which allows small employers to report by the end of the tax month instead. Do you use this relaxation?

Answer Options	Response Percent	Response Count
Yes	19.9%	3411
No	80.1%	13711
answered question		17122

39. When the temporary relaxation ends do you expect your costs?

Answer Options	Response Percent	Response Count
Increase a lot	11.8%	397
Increase a little	22.5%	756
Stay the same	65.4%	2197
Decrease a little	0.1%	5
Decrease a lot	0.1%	2
answered question		3357

40. Overall, how confident are you that your business is able to deal with PAYE in real time?

Answer Options	Response Percent	Response Count
Very confident	37.2%	6333
Fairly confident	50.1%	8533
Not very confident	8.5%	1452
Not at all confident	3.4%	585
Don't know	0.8%	136
answered question		17039

41. Under RTI do you think the burden of dealing with Income Tax and National Insurance has:

Answer Options	Response Percent	Response Count
Increased	36.4%	6213
Stayed the same	52.8%	9009
Decreased	8.7%	1476
Don't know	2.0%	349
answered question		17047

42. Under RTI do you think the costs of dealing with Income Tax and National Insurance have:

Answer Options	Response Percent	Response Count
Increased	25.8%	4405
Stayed the same	68.7%	11713
Decreased	2.5%	423
Don't know	3.0%	511
answered question		17052

43. One year from now do you think the burden of dealing with Income Tax and National Insurance under RTI will

Answer Options	Response Percent	Response Count
Increase	13.2%	2242
Stay the same	73.1%	12430
Decrease	6.8%	1156
Don't know	6.9%	1181
<i>answered question</i>		17009

44. One year from now do you think the costs of dealing with Income Tax and National Insurance under RTI will

Answer Options	Response Percent	Response Count
Increase	13.8%	2352
Stay the same	75.8%	12882
Decrease	3.1%	531
Don't know	7.3%	1236
<i>answered question</i>		17001