

NatCen

Social Research that works for society

Technical Report

Panel Study of Tax Credit Customers

Wave 6: Telephone Survey 2013

**Understanding the tax credits system, and the transition to
Universal Credit, and digital services**

HM Revenue and Customs Research Report 320

Colin Payne, Mari Toomse-Smith and Kevin Pickering

NatCen Social Research

June 2014

Disclaimer

The views in this report are the authors' own and do not necessarily reflect those of HM Revenue & Customs.

© Crown Copyright 2014

Copyright in the typographical arrangement and design rests with the Crown. This publication may be reported free of charge in any format or medium provided that it is reproduced accurately and not used in a misleading context. The material must be acknowledged as Crown copyright with the title and source of the publication specified.

Published by HM Revenue and Customs, June 2014

www.hmrc.gov.uk

Contents

Acknowledgements	1
Glossary	2
1 Introduction	3
2 Sample design procedures	4
2.1 Sample design.....	4
2.2 Respondent selection for interview.....	5
2.3 Incentive payments	6
3 Questionnaire.....	7
3.1 Topics covered in telephone interview	7
3.2 Questionnaire development.....	7
3.3 Pilot study.....	7
4 Conducting the fieldwork.....	8
4.1 Opt-out letter from HMRC.....	8
4.2 Advance letter from NatCen	8
4.3 Briefings and interviewer numbers	8
4.4 Interview length	8
5 Summary of overall response	10
5.1 Details of Response	10
6 Weights	12
7 Coding and Editing.....	13
7.1 Introduction.....	13
7.2 Coding and editing task.....	13
7.3 Data checking.....	13
Appendix A. Thank you letter.....	14
Appendix B. Mainstage questionnaire	15
Appendix C. Opt-out letter (Boost).....	55
Appendix D. Advance letter (Panel).....	56
Appendix E. Coding and editing instructions	57

Tables

Table 2.1 Sample distribution.....	5
------------------------------------	---

Table 4.1	Interview length	9
Table 5.1	Response rates	10

Acknowledgements

The authors would like to thank HM Revenue & Customs project manager Gertrud Malmersjo for the direction and advice she has provided throughout the project. We would also like to thank Adam Altoft and Corinne Lewis from HM Revenue & Customs for their support. At NatCen Social Research we would like to extend our thanks to Chris Massett and the Telephone Unit interviewers who ensured that we met our targets. We would also like to thank our colleagues Malisha Beg, Jess Bailey, Julia Griggs and Kirby Swales for their support during the project. Last but not least we would like to thank all of our respondents who gave their time so generously.

Glossary

CATI	Computer Assisted Telephone Interviewing
CTC	Child Tax Credit
HMRC	Her Majesty's Revenue & Customs
NatCen	NatCen Social Research
WTC	Working Tax Credit

1 Introduction

This report is about the research methods used in the sixth wave of the Panel Study of Tax Credit Customers.

In April 2003 the Government introduced Working Tax Credit (WTC) and Child Tax Credit (CTC). Child Tax Credit is paid to families with dependent children (children aged under 16 or 16-19 and in certain types of non-degree level education and training). Working Tax Credit is paid to people whose annual income is below a designated minimum level, and is calculated based on the hours they work. HM Revenue & Customs (HMRC) is responsible for the administration of tax credits.

The study is a major survey of tax credits customers. It asks how customers manage their tax credits claims, what they think about the process and what impact they believe receiving tax credits has had on their life. The study was first commissioned by HMRC in 2008. There have been six waves of the study since and all waves of the study have been carried out by NatCen Social Research.

The findings from the survey series have been used to support the effective delivery of tax credits by exploring customer understanding and experiences of the tax credits system and likely behavioural responses to changes in the system. In particular the 2013 survey focused on:

- The introduction of digital services;
- customers' understanding of the tax credits system;
- and the transition to Universal Credit.

In the first three waves of the study respondents were been interviewed face-to-face with a smaller sub-sample of respondents was then also interviewed by telephone between waves. From the fourth wave the study has involved telephone interviews only:

- Wave 1 – face to face interview (autumn 2008) and telephone interview (summer 2009);
- Wave 2 – face to face interview (autumn 2009);
- Wave 3 – telephone interview (summer 2010) and face to face interview (autumn 2010);
- Wave 4 – telephone interview (autumn 2011);
- Wave 5 – telephone interview (autumn 2012);
- Wave 6 – telephone interview (autumn 2013).

In total, 987 respondents were interviewed (including seven partial interviews) for the 2013 telephone study.

This report focuses on the survey development process, fieldwork and data processing procedures. Chapter 2 describes the sample design. Developmental work on the survey and the conducting of fieldwork are described in chapters 3 and 4. Detailed response rates are documented in chapter 5, and chapter 6 describes the derivation of weights. Chapter 7 describes the procedures for the editing, coding and checking of data.

2 Sample design procedures

2.1 Sample design

A total of 2,142 cases were selected for the 2013 survey sample, with the aim of achieving 1,000 interviews. The 2,142 cases included:

- All tax credits customers who were interviewed in the 2012 wave and who had agreed to be re-contacted (945 cases);
- A boost sample of tax credits customers from the HMRC's tax credits records who had not participated in the previous waves of the study (1,197 cases).

The first group (those who had taken part before) are referred to in this report as the 'panel sample'. In 2011 and 2012 a boost was added to the panel sample, consisting of those who began claiming after the reference period of the preceding waves (July 2008). These cases were retained in this year's panel sample. The reason for adding additional new cases in this wave was to bring the distribution of the sample, with regard to different groups of tax credits customers, closer to the distribution among all tax credits customers and also to include customers who had begun claiming after the boost sample for Wave 5 had been selected (September 2012). Including these cases also enabled us to account for sample attrition. This is referred to as the 'boost sample'. The boost sample was designed to be representative of tax credits population both on its own and when combined with the panel sample.

The panel sample (including the 2011 and 2012 boost) consisted of the following types of tax credits customers:

- **Child Tax Credit only customers** (Claimed between July 2005 and September 2012);
- **Working Tax Credit only customers** (Claimed between July 2005 and September 2012);
- **Child Tax Credit and Working Tax Credit customers** (Claimed between July 2005 and September 2012).

All of the 945 available panel cases were issued.

The boost sample consisted of the following types of tax credit customers:

- **Child Tax Credit only customers** (Claimed between July 2005 and September 2013);
- **Working Tax Credit only customers** (Claimed between July 2005 and September 2013);
- **Child Tax Credit and Working Tax Credit customers** (Claimed between July 2005 and September 2013).

906 cases were first issued for the boost sample. However, as the response rate for both panel and boost was lower than expected, an additional reserve sample of 291 cases was also released during fieldwork. In total 1,197 cases were selected for the boost sample. Thirty-four boost cases opted out from the study, so that 1,163 cases were issued for the fieldwork.

Overall 2,142 cases were selected for the panel and boost sample. The full composition of the tax credits population, selected sample and the distribution of achieved interviews in each of the groups are detailed in Table 2.1.

Table 2.1 Sample distribution			
Sample Group	Population count	Selected	Achieved
Child Tax Credit customer, July 07-July 08	21,538	70	32
Child Tax Credit customer, July 06-July 07	18,810	75	35
Child Tax Credit customer, July 05-July 06	101,382	268	119
Working Tax Credit customer, July 07-July 08	2,794	18	12
Working Tax Credit customer, July 06-July 07	2,124	13	8
Working Tax Credit customer, July 05-July 06	16,268	56	30
CTC and WTC customer, July 07-July 08	18,971	82	42
CTC and WTC customer, July 06-July 07	15,548	77	42
CTC and WTC customer, July 05-July 06	84,205	321	171
Child Tax Credit customer, July 08-Feb 11	72,865	207	87
Child Tax Credit customer, Feb 11-Aug 11	16,389	68	36
Working Tax Credit customer, July 08-Feb 11	12,716	49	24
Working Tax Credit customer, Feb 11-Aug 11	3,391	14	8
CTC and WTC customer, July 08-Feb 11	62,009	191	82
CTC and WTC customer, Feb 11-Aug 11	13,748	42	21
Child Tax Credit customer, Sept 11 - Sept 12	45,431	186	70
Working Tax Credit customer, Sept 11 - Sept 12	11,801	68	21
CTC and WTC customer, Sept 11 - Sept 12	36,277	155	74
Child Tax Credit customer, Oct 12 - Sept 13	46,967	85	37
Working Tax Credit customer, Oct 12 - Sept 13	18,337	34	14
CTC and WTC customer, Oct 12 - Sept 13	34,022	63	22
Total	655,593	2142	987

Of the 987 achieved interviews 556 came from the panel sample and 431 came from the boost sample.

2.2 Respondent selection for interview

The Panel Study sample was a named respondent sample with the names and addresses selected at random from tax credits administrative records, or identified during a previous interview. Only the person named on the tax credits claim or their partner was eligible for the interview.

The intention was to speak to the person who mainly dealt with the tax credits claim in the household, defined as the person who was chiefly responsible for completing forms or contacting HMRC. Questions at the start of the questionnaire asked respondents to confirm whether they were the person in the household who was primarily responsible for managing tax credits, and if not directed the interviewer to interview the person who was. Interviewers were instructed not to conduct proxy interviews and, if the appropriate person was not available, to make appointments to ring back when this person was available.

2.3 Incentive payments

Consistent with many projects of this nature, a gesture of appreciation was given to each participant to thank them for their time. Respondents were sent a thank you letter by NatCen on completion of the interview, containing a £5 voucher that they could redeem for cash at any post office in the country. A copy of the thank you letter can be found in Appendix A.

3 Questionnaire

3.1 Topics covered in telephone interview

The telephone interview covered a range of topics including:

- **Contacting HMRC, use of the internet and future digital services:** Respondents were asked a range of questions about their access to, and use of, the internet; how and when they currently contacted HMRC and their willingness to use digital services in the future.
- **Reporting changes of circumstances and renewing claims:** Respondents were asked about their history of reporting changes of circumstances and renewing claims, whether they had ever neglected to do this or renewed late; and why this was the case.
- **Understanding of tax credits system:** Respondents were given a quiz of a selection of tax credits rules to gauge overall levels of understanding among tax credits customers.
- **The transition to Universal Credit:** Respondents were asked about their awareness and understanding of Universal Credit. This included questions about financial management as Universal Credit will put a greater emphasis on customers to manage their finances, particularly if they are in receipt of multiple benefits.

All respondents were largely asked the same questions (subject to internal routing), irrespective of sample group. The only exception was that only recent claimants were asked about making initial claims. A copy of the questionnaire can be found in Appendix B.

3.2 Questionnaire development

The 2013 questionnaire was a combination of questions that had been used in the 2012 study (and a few from the earlier waves) and new questions on topics not previously covered. The questions were developed by NatCen researchers in consultation with HMRC.

3.3 Pilot study

A full pilot study was conducted to provide information about contacting procedures, interview length and potentially problematic questions. The pilot study was conducted in November 2013 using three interviewers who attended both a briefing and debriefing with the research team. The pilot used Computer Assisted Telephone Interviewing (CATI), the same format as used for the main stage.

The sample for the pilot was drawn afresh, using customers who had not been contacted before, directly from HMRC's records. A total of 148 cases were selected. Of these 21 customers opted out resulting in 127 cases being issued. Twenty-four interviews were completed, with one refusal being recorded. The remainder of the cases were attempted but no contact was made; although most received only two calls before the target number of interviews had been achieved.

Following the pilot study, the research team made several modifications to the wording and structure of the questionnaire in consultation with HMRC.

4 **Conducting the fieldwork**

This section outlines the procedures involved in conducting the fieldwork for this study.

4.1 Opt-out letter from HMRC

All customers in the boost sample were sent a letter notifying them of their selection for the study. The letter offered respondents the opportunity to contact either NatCen or HMRC to opt out of the survey. This is a standard procedure used when a sample is drawn from named records. The letter also stressed that this was a genuine research project, and any information disclosed would be treated in the strictest confidence. Customers in Wales were sent a bilingual English and Welsh letter. Letters were sent to both the boost sample and reserve at the same time, so the reserve could be issued at relatively short notice if required. A copy of the English version of the opt-out letter is included in Appendix C.

In total, 34 sampled cases (three per cent of the in-scope sample) opted out. After removing these cases, 1,163 cases were issued to interviewers (880 as the boost sample, and 283 as reserve).

4.2 Advance letter from NatCen

Panel cases were sent an advance letter a few days before fieldwork to inform them that a NatCen interviewer would contact them by telephone. The letter referred to the respondent's previous participation in the study and emphasised the importance of taking part in the sixth stage. All those with Welsh addresses also received a Welsh translation of the letter(s), with an option to request they be interviewed in Welsh rather than English by NatCen. A copy of the advance letter can be found in Appendix D.

In the two previous waves advance letters were also sent to boost respondents at the end of the opt-out period but this was considered unnecessary for this wave.

4.3 Briefings and interviewer numbers

Two half-day briefings were held by NatCen researchers on 28 November 2013 in Brentwood. In total 23 interviewers attended. The briefings outlined the policy background to the study and information about interviewing processes and procedures. Interviewers were also given the opportunity to carry out a practice interview to familiarise them with the content of the questionnaire.

The interviewers commenced work immediately after attending the briefing. Fieldwork lasted for a total of six weeks (less five days for Christmas), ending on Sunday 12 January 2014.

4.4 Interview length

The mean interview length for the panel and boost sample were 24.1 and 24.9 minutes respectively (Table 4.1). Median interview lengths were slightly shorter at 21.4 for the panel sample and 22.8 minutes for the boost sample.

Table 4.1 Interview length				
	Mean	Median	Minimum	Maximum
Panel sample (those who had taken part in previous waves)	24.1	21.4	2.0	153
Boost sample (those taking part for the first time)	24.9	22.8	10.0	95.5
<i>Unweighted base 986</i>				

5 Summary of overall response

This section gives details of the response rates for the interview.

5.1 Details of Response

Table 5.1 shows the outcomes for the sample that was issued to the interviewers.

Table 5.1 Response rates			
	Total sample	Panel sample (those who had taken part in previous waves)	Boost sample (those taking part for the first time)
Issued cases	2,108	945	1,163
Eligibility established			
Full interview (I)	980	555	425
Partial interview (P)	7	1	6
Refusal (R)	44	20	24
Not eligible (NE)	103	88	15
Eligibility not established			
Non-contact (UN)	675	173	502
Contact, but screening not completed (including refusals) (UC)	234	81	153
Response rates			
Overall Response Rate % (RRo)	53%	70%	40%
Full Response Rate % (RRf)	53%	70%	39%
Co-operation Rate % (COOP)	96%	97%	95%
Contact Rate % (CON)	56%	72%	42%
Eligibility Rate % (ELIG)	91%	87%	97%
Estimated number of eligibles among unknowns (EU)	826	220	634

Formulae

$$RRo = (I+P)/(I+P+R+EU)$$

$$RRf = I/(I+P+R+EU)$$

$$COOP = (I+P)/(I+P+R)$$

$$CON = (I+P+R)/(I+P+R+EU)$$

$$ELIG = (I+P+R)/(I+P+R+NE)$$

$$EU = (UN+UC) \times ELIG$$

Note: Respondents were not eligible for the survey if they were no longer claiming tax credits, had permanently moved outside of the UK or had deceased.

A total of 987 interviews were achieved (including seven partial interviews), giving a total response rate of 53 per cent. The response was higher for the panel sample (i.e. those who had been

contacted in previous waves) compared to that for the boost (70 per cent and 40 per cent respectively).

The response rate in the boost sample was lower than in previous waves. This is mainly due to a high proportion of cases where no contact could be made with a sample member because phone numbers were disconnected, the phone was not picked up after repeated attempts, or the respondent had moved. Rates of non contact were higher in this year's boost because a greater proportion of the sample consisted of customers who had started their claim longer ago increasing the likelihood that their contact details may have changed since they made their initial claim. The response rate for the panel was higher than in previous waves.

6 Weights

Five sets of weights were produced for the analyses of the Panel Study sample:

- For analyses of the 2008 panel sample only: **wt_w123456_panel**
- For analyses of the 2008 panel sample only (but excluding wave 4): **wt_w12356_panel**
- For analyses of all cases (panel and boost sample): **wt_w6_xsect**
- For analyses of the boost sample only: **wt_w6_boost**
- For analyses of the last two waves: **wt_w56_panel**

For the two sets of panel weights (**wt_w123456_panel** and **wt_w12356_panel**), weights were calculated that grossed the relevant samples to the population cell counts for: Child Tax Credit (CTC) (pre-July 2006, July 2006-July 2008); Child Tax Credit and Working Tax Credit (CTC & WTC) (pre-July 2006, July 2006-July 2008); and Working Tax Credit (WTC) (pre-July 08).

For the analyses of all cases, the weights (**wt_w6_xsect**) were generated using the same approach, but with more weighting cells representing the larger sample size and the greater coverage of the sample - the cross-sectional sample includes all recipients up to September 2013, whereas the panel sample includes recipients up to July 2008. The weighting cells were based on the following categories: CTC (pre-July 2006, July 2006-July 2008, July 2008-Aug 2011, Aug 2011-Sept 2013), WTC (pre-July 2008, July 2008-Sept 2013), CTC and WTC (pre-July 2006, July 2006-July 2008, July 2008-Aug 2011, Aug 2011-Sept 2013). The cross-sectional sample is the combined panel sample (including those excluded from wave 4) with the boost sample.

The boost sample was a fresh sample selected to be nationally representative of all registrants up to September 2013. The strategy for the boost sample weights (**wt_w6_boost**) was similar to that of the cross-sectional sample, although the number of weighting cells was smaller as any with small sample sizes were merged. The weighting cells were based on the following categories: CTC (pre-July 2008, July 2008-Aug 2011, Aug 2011-Sept 2013), WTC (pre- Sept 2013), CTC and WTC (pre-July 2008, July 2008-Aug 2011, Aug 2011-Sept 2013).

An additional set of weights was produced which was for analyses of the last two years' data consisting of all members of the panel sample in wave 6 **wt_w56_panel**. This includes all of those in both the panel and boost in wave 5 who also took part in wave 6. The weighting cells were the same as for the cross-sectional weights: CTC (pre-July 2006, July 2006-July 2008, July 2008-Aug 2011, Aug 2011-Sept 2013), WTC (pre-July 2008, July 2008-Sept 2013), CTC and WTC (pre-July 2006, July 2006-July 2008, July 2008-Aug 2011, Aug 2011-Sept 2013).

7 **Coding and Editing**

7.1 Introduction

Coding and editing is the first stage in preparing the data for analysis. It involves a thorough review of all questions where respondents gave a verbatim response. Their responses are then organised into either pre-existing codes (answer categories), or new codes created by the research team, enabling analysis of trends in respondent comments.

A coding and editing framework was developed by the research team using the early data from the first batch of interviews. It was then expanded to a set of full instructions for coders (Appendix E). A briefing was held on 16 December 2013, which all coders were required to attend, where researchers gave an overview of the study and the questions that required coding. A practice run through the edit programme was included.

The first 50 cases completed by each coder were fully checked by supervising staff and any issues were discussed with coders. An additional ten per cent of each coders' work was randomly selected for quality assurance checks.

7.2 Coding and editing task

There were a number of questions where it was not possible for the researchers to predict all the possible responses that could be given by respondents. In these cases, or where interviewers were not confident in coding a response into the existing frame of answers, "Other (please specify)" could be chosen and the verbatim answer given by the respondent recorded in full. The coders had to interpret interviewers' remarks and make changes if required, and code textual answers into a codeframe.

In many instances it was possible to re-code responses using the existing code frame, and coders were instructed to always take this approach if possible. In instances where this was not possible, groups of responses emerged. The researchers looked at early returns from the fieldwork and decided where new codes might be necessary. Coders used these new codes where the existing code frame was not appropriate.

7.3 Data checking

Data checking was undertaken by the researchers, as part of the final step of the data cleaning process, using SPSS syntax. Value and logic checks were used to sense check between answers. The cases that failed the checks were examined in detail to determine whether any of the answers entered by interviewers were clearly inaccurate. The cases where the correct answer was obvious were amended in SPSS.

Appendix A. Thank you letter

Tax Credits and Child Benefit Study

Recently, you kindly took part in the HMRC Tax Credits and Child Benefit Study. Thank you for taking part in the research; your help is much appreciated.

As a token of our appreciation, I enclose a £5 gift voucher which can be exchanged for cash at any Post Office in Britain.

Also enclosed is an information sheet setting out points about the linking of your answers to tax credits records, that we asked you about during your telephone interview. If you chose not to give us permission to link your answers to HMRC information about your claim, then you can ignore this. If you did give us permission to link to your information then this sheet details the guarantees we have made about confidentiality. It also outlines how you can withdraw your permission if you feel this is something you would like to do. If you choose to withdraw your permission you are still fully entitled to the enclosed gift voucher.

Again, thank you very much for helping with this research study.

Yours Sincerely

Appendix B. Mainstage questionnaire

1. Introductory and filter questions (BIntro)

Introduction

{Ask all}

IntroS1

Good morning / afternoon / evening! My name is and I am calling from NatCen Social Research.

Can I check, am I speaking to [name of main respondent from sample] [surname of main respondent from sample]?

[INTERVIEWER – IF NO, ASK TO SPEAK TO NAMED RESPONDENT]

TContinue

[All Panel]

IntroPa

Last year you kindly took part in the HM Revenue and Customs Tax Credits and Child Benefit Study.

At the end of the interview, you agreed to let us contact you again and we recently sent you a letter explaining about the latest stage of the study.

We're contacting you today to confirm whether you are happy to take part in the next stage of this research, and if so to ask you some questions about your experiences of the tax credit system.

TContinue

[All boost]

IntroBo

HM Revenue and Customs recently sent you a letter introducing a study they have asked us to carry out on their behalf.

The study is looking into tax credit customers' experiences and views of the tax credits system. We are contacting you today to confirm whether you would be happy to take part in the research. If you are happy to take part we would then like to ask you some questions about your experiences of the tax credits system.

TContinue

[Ask All]

IntroS2

Would you be happy to take part in the interview?

ADD IF NECESSARY: I need to point out that nothing you say can affect in any way your dealings with HM Revenue and Customs.

ADD IF NECESSARY: The interview should take about 25 minutes.

ADD IF NECESSARY: We will be sending out a £5 voucher as a thank you to everyone interviewed.

ADD IF NECESSARY: I'd like to remind you that NatCen Social Research is an independent research institute and that all of your answers will be treated in accordance with the Data Protection Act.

ADD IF NECESSARY: Taking part in this interview will have no impact on your claim for Tax Credits

1. Yes
2. No
3. Make appointment to ring back

Eligibility and TC status

{Ask All}

Introa

First I would like to check a few things to see whether you are eligible to take part in this research.
TContinue

{Ask all}

ITxCr

Can I just check, are you currently receiving Working Tax Credit, Child Tax Credit, both of these, or neither of these?

1. Working Tax Credit
2. Child Tax Credit
3. Both
4. Neither

{If ITxCr=Neither}

ITxEvr

Have you ever received tax credits?

ADD IF NECESSARY: By tax credits we mean Child Tax Credit or Working Tax Credit.

1. Yes
2. No

{If ITxEvr=yes}

ITxCr2

Can I just check, are you not currently receiving tax credits because ... READ OUT ...

1. ... you are paying back an overpayment,
2. ... you are not entitled to tax credits anymore,
3. ... you did not renew your claim? [stopped claiming]

{If ITxCr2 = 2 or 3 OR If ITxEvr = 2}

InEIEnd

Thank you for taking the time to talk to us. Unfortunately, as you are not currently receiving tax credits, you are not eligible to take part in this study.

INTERVIEWER: END INTERVIEW HERE

: TContI

{Ask All who have NOT been routed to InEIEnd}

IPartn

Can I just check, are you living with a husband/wife or partner at the moment?

1. Yes
2. No

{If Partn = Yes}

TCResp

Who is mainly responsible for dealing with your tax credits claim, is it... READ OUT...

1. You,
2. Your partner or
3. Someone else

{IF TCResp = Partner}

IntPar

As this is a survey about tax credits it may be better for us to interview your partner, as they are mainly responsible for dealing with your tax credits claim. Is your partner available for us to speak to? PROBE FULLY.

1. Yes
2. No – Make an appointment to speak to the partner
3. [REFUSAL] No – Partner does not want to / Cannot do the interview

{IntPar=Yes}

PrIntro

Good morning / afternoon / evening! My name is and I am calling from NatCen Social Research.

I am calling you today to ask a few questions about Tax Credits – may I do that now?

ADD IF NECESSARY: I need to point out that nothing you say can affect in any way your dealings with HM Revenue and Customs.

ADD IF NECESSARY: The interview should take about 25 minutes.

ADD IF NECESSARY: We will be sending out a £5 voucher as a thank you to everyone interviewed.

1. Yes
2. No
3. Make appointment to ring back

{If IntPar=Yes}

PName

First, could I please have your name?

STRING

{If IntPar = No}

PNamePr

Could I just take your partner's name?

INTERVIEWER: NOW CLOSE THE INTERVIEW AND RESTART FROM HERE WHEN YOU CALL BACK AND SPEAK TO THE PARTNER"

STRING

{IF IntPar = No (NOT Refusal)}

PrInt2

Good morning / afternoon / evening! My name is and I am calling from NatCen Social Research.

I am calling you today to ask a few questions about Tax Credits – may I do that now?

ADD IF NECESSARY: I need to point out that nothing you say can affect in any way your dealings with HM Revenue and Customs.

ADD IF NECESSARY: The interview should take about 25 minutes.

ADD IF NECESSARY: We will be sending out a £5 voucher as a thank you to everyone interviewed.

1. Yes
2. No
3. Make appointment to ring back

{Ask All}

DGend

INTERVIEWER: PLEASE CODE SEX OF RESPONDENT

1. Male
2. Female

{Ask all}

Intro2

First I would like to check a few things about your claim for Tax Credits; this is so that I don't ask you questions that won't apply to you.

TContinue

1. *Children*

{Ask all}

IChild

Are there any children aged 15 or under living with you as part of your family?

1. Yes
2. No

{If IChild=Yes}

IChNum

And how many children aged 15 or under are living with you as part of your family?

Range 1..20

{If IChild=Yes}

BChCa

Have you applied for help towards childcare costs as a part of your Tax Credits claim?

1. Yes
2. No

{Ask all}

IChild2

And are there any children aged 16 to 19 living with you as part of your family?

2. Yes
3. No

{If IChild2=Yes}

IChild3

Are any of these children, aged 16 to 19, in full-time education at school, college or 6th form but not studying for a degree-level qualification?

1. Yes
2. No

4. *Work*

{Ask all}

IWork

Can I just check, do you currently have a paid job?

INCLUDE PAID LEAVE AND SELF-EMPLOYMENT AS PAID JOB.

TEMPORARY ABSENCES FROM WORK (E.G. DUE TO SICKNESS, MATERNITY OR PAID LEAVE) SHOULD BE CODED AS WORK.

1. Yes
2. No

{If IWork=Yes}

IWrkhr

How many hours per week do you usually work in this job? DO NOT READ OUT BUT PROBE IF REQUIRED

1. Less than 16 hours
2. 16 to 24 hours
3. 25 to 29 hours
4. 30 to 35 hours
5. 36 hours or more

{If IWork = Yes}

SEmp

Are you working as an employee or are you self-employed in this job?

1. Employee
2. Self-employed

{If IWork=Yes}

WSecJob

Apart from the job you have just told me about, do you do any other paid work that brings in a regular income?

(INCLUDES FOSTERING FEES & SIMILAR ALLOWANCES)

1. Yes
2. No

{If WSecJob = Yes}

SEmpS

Are you self-employed in any of your other jobs?

1. Yes
2. No

{If IWork=Yes}

PaOvr

Do you receive any paid overtime?

1. Yes
2. No

{If IWork = No}

NEmp

How would you describe your current status? READ OUT... CODE ALL THAT APPLY

1. Unemployed and seeking work
2. On a training scheme
3. Full time education/school
4. Sick or disabled (up to 6 months)
5. Sick or disabled (6 months or longer)
6. Looking after the home or family
7. Caring for a sick, elderly or disabled person
8. Retired
9. Other

{If NEmp = Other}

NEmpO

PLEASE WRITE IN OTHER RESPONSE

: STRING [100]

{If IWork = No}

JobEv

Have you had any paid jobs since you started receiving Tax Credits?

1. Yes

2. No

{If JobEv = Yes}

JSEmp

Were you self-employed in any of those paid jobs?

1. Yes
2. No

{IPartn=Yes}

IPWork

Can I just check, does your partner currently have a paid job?

INCLUDE PAID LEAVE AND SELF-EMPLOYMENT AS PAID JOB.

TEMPORARY ABSENCES FROM WORK (E.G. DUE TO SICKNESS, MATERNITY OR PAID LEAVE) SHOULD BE CODED AS WORK.

1. Yes
2. No

{If IPWork=Yes}

IPWrkhr

How many hours a week does your partner usually work in this job? DO NOT READ OUT BUT PROBE IF REQUIRED

1. Less than 16 hours
2. 16 to 24 hours
3. 25 to 29 hours
4. 30 to 35 hours
5. 36 hours or more

{If IPWork = Yes}

SPEmp

Are they working as an employee or are they self-employed in this job?

1. Employee
2. Self-employed

{If IPWork=Yes}

WPSecJob

Apart from the job you have just told me about, does your partner do any other paid work that brings in a regular income?

(INCLUDES FOSTERING FEES & SIMILAR ALLOWANCES)

1. Yes
2. No

{If WpSecJob = Yes}

SPEmpS

Are they self-employed in any of their other jobs?

1. Yes
2. No

{If IPWork=Yes}

PaOvrP

Does your partner receive any paid overtime?

1. Yes
2. No

{If PaOvr OR PaOvrP = Yes}

PaOvrR

When you reported your income in your last tax credit claim, did you include earnings from paid overtime work done by either yourself or your partner?

1. Yes
2. No

{If IWork = Yes}

{Textfill included when WSecJob = Yes}

MoHr

Would you be interested in working more hours than you usually work in your job [or jobs] at the moment?

1. Yes
2. No

{If MoHr = Yes}

MoHrY

What is preventing you from working more hours? DO NOT READ OUT – ALLOW RESPONDENTS TO ANSWER AND THEN CODE

CODE ALL THAT APPLY

1. Because they want to spend time with their family
2. Because they do unpaid work or study
3. Because they have caring responsibilities
4. Because they have to work the standard hours set by their employer
5. Because of financial reasons
6. Because they are able to claim tax credits
7. Because they are able to claim towards childcare through tax credits
8. Because they are self-employed and it depends on demands for their services
9. Another reason (please specify)

{If MoHrY includes another reason}

MoHrYO

PLEASE WRITE IN OTHER REASON

String [250]

{If MoHr = No AND IWorkhr = 1,2 or 3}

MoHrN

Is there any particular reason why you aren't interested in more hours? DO NOT READ OUT – ALLOW RESPONDENTS TO ANSWER AND THEN CODE

CODE ALL THAT APPLY

1. Because they want to spend time with their family
2. Because they do unpaid work or study
3. Because they have caring responsibilities
4. Because they have to work the standard hours set by their employer
5. Because of financial reasons
6. Because they are able to claim tax credits
7. Because they are able to claim towards childcare through tax credits
8. Because they already work full time across their multiple jobs
9. Another reason (please specify)

{If MoHrN includes another reason}

MoHrNO

PLEASE WRITE IN OTHER REASON

String [250]

Income

{Ask All}

WIntro

I am now going to ask you some questions about your household income.

TContinue

{Ask all}

WIncBP

I will read out some different levels of income for you to choose from. Please could you tell me if you'd prefer me to read out weekly, monthly or annual amounts.

1. Weekly
2. Monthly
3. Annual

{Ask all}

WIncBW

Thinking of your household's total [weekly/monthly/annual] income from all sources, before any deductions for income tax, National Insurance, and so on, is it £[500 per week/2,167 per month/26,000 per year] or more?

1. Yes
2. No

{If WIncBW=Yes}

WIncUp

And is it £[770 per week/3,334 per month/40,000 per year] or more?

1. Yes
2. No

{If WIncUp=Yes}

WincUp1

And is it ... READ OUT

1. between [£770 and £899 / £3,334 and £3,899 / £40,000 and £46,799]
2. between [£900 and £999 / £3,900 and £4,332 / £46,800 and £51,999]
3. or [£1000 / £4,333 / £52,000]and over?

{If WIncUp=No}

WIncUp2

And is it ... READ OUT

1. between [£500 and £599 / £2,167 and £2,599 / £26,000 and £31,199]
2. between [£600 and £699 / £2,600 and £3,032 / £31,200 and £36,399]
3. or between [£700 and £769 / £3,033 and £3,333 / £36,400 and £39,999]?

{If WIncBW=No}

WIncDw

Is it less than £[200 per week/867 per month/10,400 per year]?

1. Yes
2. No

{If WIncDw=Yes}

WincDw1

And is it ... READ OUT

1. up to [£49 / £216 / £2599]
2. between [£50 and £99 / £217 and £432 / £2,600 and £5,199]
3. or between [£100 and £199 / £433 and £866 / £5,200 and £10,399]?

{If WIncDw=No}

WIncDw2

And is it ... READ OUT

1. between [£200 and £299 / £867 and £1,299 / £10,400 and £15,599]
2. between [£300 and £399 / £1,300 and £1,733 / £15,600 and £20,799]
3. or between [£400 and £499 / £1,734 and £2,166 / £20,800 and £25,999]?

{Ask all}

WIncchw

Does your household income tend to vary either from week to week or month to month?

INTERVIEWER: THIS IS A QUESTION OF OPINION

1. Yes
2. No

{If WIncchw = Yes}

WhVary

And why does your household income tend to vary? DO NOT READ OUT BUT PROBE IF REQUIRED

CODE ALL THAT APPLY

1. On a temporary / seasonal contract
2. Working hours vary (contracted change – not overtime)
3. Can sometimes do some overtime
4. Depends on whether receive a bonus
5. Job involves commission
6. Self-employed and demand for their work varies
7. Other (please specify)

{If WhVary includes Other}

WhVaryO

WRITE IN OTHER REASONS WHY HOUSEHOLD INCOME TENDS TO VARY

String [250]

{If WIncchw = Yes}

VaVar

Have you asked for an in-year adjustment to your tax credit claim to help you manage the variations in your household income?

1. Yes
2. No

{Ask All}

BCaID

When completing your tax credits claim, did you experience any difficulties calculating your income? (INTERVIEWER: REMIND IF NECESSARY: Remember that we are interested in the most recent time you made a claim for tax credits.)

1. Yes
2. No
3. Did not need to calculate income
4. Someone else filled in the form
- 5.

{Ask if IPartn = Yes and BCaID NOT 4}

BCaIDP

And did you have any difficulties calculating your partner's income? READ OUT...

[INTERVIEWER: REMIND IF NECESSARY: Remember that we are interested in the most recent time you made a claim for tax credits.]

1. Yes
2. No
3. Did not need to calculate partner's income
4. Someone else filled in the form

2. Help and Advice (BTCCla)

Help and advice

{Ask all}

Intro

I am going to ask you some questions about your experience of claiming tax credits and dealing with HM Revenue and Customs. Throughout the interview I am going to refer to HM Revenue and Customs as HMRC.

T Continue

{Ask all}

QuAdWh

Where do you tend to go **first** for help or advice about Tax Credits? DO NOT READ OUT BUT PROBE IF REQUIRED. CODE ONE ONLY.

IF THEY GIVE MORE THAN ONE RESPONSE ASK WHERE THEY GO **FIRST**

1. Friends or relatives (including other Tax Credit claimants)
2. Letter/leaflet previously received from HMRC
3. Write a letter/fax to HMRC
4. Email to HMRC
5. Call Tax Credit helpline
6. HMRC website
7. Gov.uk or Direct.gov website
8. Another website
9. Visit HMRC Enquiry Centre / Local tax office
10. Job centre/ Jobcentre Plus
11. Citizens Advice Bureau
12. A voluntary/ community/ charitable organisation
13. Independent professional advisor e.g. accountant
14. Local council offices
15. Nowhere (doesn't seek advice)
16. Other (please specify)

{If QuAdWh = Other}

QuAdOt

PLEASE WRITE IN OTHER RESPONSE
STRING [250]

3. Use of online (BWeb)

Access to the internet

{Ask all}

IntroH

I am now going to ask you a few questions about using the Internet.

TContinue

{Ask All}

{Use work text fill if IWork=Yes}

IntAcc

Do you ever use the internet for any reason [other than work]?

1. Yes
2. No

{If IntAcc = Yes}

WDev

Do you ever use any of the following devices to access the internet for personal use? it doesn't matter where you access it or whether you own the device.

READ OUT: CODE ALL THAT APPLY

1. A computer or laptop
2. A tablet
3. A smartphone
4. Any other device? (please specify)

{If WDevice includes Other}

WDevO

WRITE IN OTHER DEVICE(S)

String [100]

{If WDevice= more than one response}

WAccHM

Which of these do you use **the most** to access the internet for personal use? READ OUT...

{Only list answers given at WDevice}

1. A computer or laptop
2. A tablet
3. A smartphone
4. Other [textfill from response to WDeviceO]

{If IntAcc = Yes}

DIntUse

What do you use internet for? Do you use it for... READ OUT...

CODE ALL THAT APPLY

1. General browsing
2. Shopping (to order tickets, goods or services)
3. To send or receive emails
4. Use social networking sites e.g. Facebook, Twitter, Myspace
5. Online banking

{If DintUse includes Online banking}

OBank

Do you ever use the following devices to access online banking... READ OUT...

CODE ALL THAT APPLY

[ONLY LIST ANSWERS GIVEN AT WDevice]

1. A computer or laptop

2. A tablet
3. A smartphone
4. Anything else? (please specify)

{If OBank includes other}

OBankO

WRITE IN OTHER RESPONSE

STRING [250]

{If DintUse includes Online banking}

OBaOf

How often do you usually access online banking? DO NOT READ OUT BUT PROBE IF REQUIRED

1. Everyday
2. Once or more per week (but less than everyday)
3. Once or more per month (but less than once per week)
4. Once or more per year
5. Less than once per year

{If IntAcc = Yes}

WFbTwI

Would you sign up to receive information about tax credits from HMRC via Facebook or Twitter?

ADD IF NECESSARY: Which ones?

1. Yes, both
2. Yes, Facebook
3. Yes, Twitter
4. No

{If IntAcc = no}

InAcNo

Can I just check, why do you not use the Internet? DO NOT READ OUT BUT PROBE IF REQUIRED

CODE ALL THAT APPLY

1. Don't know how to use it
2. Reading or writing difficulties
3. Not interested in internet/computers
4. Prefer speaking to people
5. Can't get on it as it is always busy
6. No need to use it
7. Don't have a computer/device to access the internet
8. No phone line
9. Too expensive (to get the internet)
10. Technical problems (internet or computer not currently working)
11. Other (please specify)

{If InAcNo includes Other}

InAcNoO

WRITE IN OTHER RESPONSE(S)

String [250]

Making a claim

{Ask if SampGrp (from sample file) = 31, 32, 33, 41, 42 or 43}

NewCI

I would now like to ask you some questions about the application stage of the Tax Credits process, please think about your most recent initial claim for tax credits.

Thinking about the Tax Credit application form, how easy or difficult did you find this form to complete; Was it... READ OUT...

1. ...very easy,
2. ...quite easy,
3. ...neither easy or difficult,
4. ...quite difficult,
5. ...or very difficult?

{Ask if SampGrp (from sample file) = 31, 32, 33, 41, 42 or 43}

NCHe

Before you submitted your claim did you call the HMRC tax credits helpline for help with completing your application?

1. Yes
2. No

{Ask if SampGrp (from sample file) = 31, 32, 33, 41, 42 or 43}

NCAf

Did you call the HMRC tax credits helpline **after** you had submitted your last application in order to discuss that application with HMRC?

1. Yes
2. No

{Ask if NCAf = Yes}

NCAfWh

Why did you call the helpline after submitting your claim? DO NOT READ OUT BUT PROBE IF REQUIRED

1. To check they had received the application
2. To find out how long the application would take
3. To check on the progress of the application
4. To change some of the information on the application
5. Other (please specify)

{If NCAfWh includes Other}

NCAfWhO

WRITE IN OTHER RESPONSE
STRING [250]

{Ask if SampGrp (from sample file) = 31, 32, 33, 41, 42 or 43}

TCWeb

Did you use the HMRC website at any point when making your claim?

1. Yes
2. No

{If TCWeb = Yes}

TCWeWh

What information were you looking for when you accessed the HMRC website? DO NOT READ OUT BUT PROBE IF REQUIRED
CODE ALL THAT APPLY

1. The stages of the application process
2. What they needed to do to apply
3. The eligibility criteria for tax credits
4. The application deadlines/dates
5. How to calculate income
6. About other specific rules
7. Other (please specify)

{If TCWeWh includes Other}

TWYesO

WRITE IN OTHER RESPONSE

STRING [250]

{If TCWeb = No}

TCWeNo

Why didn't you use the HMRC website during the application process? DO NOT READ OUT BUT PROBE IF REQUIRED

CODE ALL THAT APPLY

1. I did not need to
2. I don't have access to the internet
3. I don't like using the internet
4. I did not know about the HMRC website
5. No particular reason
6. Other please specify

{If TCWeNo includes Other}

TWNoO

WRITE IN OTHER REASON(S)

String [250]

{Ask if SampGrp (from sample file) = 31, 32, 33, 41, 42 or 43}

InClOn

If you could have submitted your claim online rather than by post, would you have done so?

1. Yes
2. No

{Ask if InClOn = No}

InClWh

Why is that? DO NOT READ OUT BUT PROBE IF REQUIRED

1. No internet access
2. Can't use the internet/not confident using internet
3. Internet not secure enough
4. Prefer to talk to someone
5. Have always done it by phone/post
6. Don't use the internet (no specific reason given)
7. Other

{Ask if InClWh includes Other}

InClWhO

WRITE IN OTHER RESPONSE

STRING [250]

6.

{Ask if InClOn = Yes}

InCTi

Would you still submit your claim online if you could only do so between 7am and midnight?

1. Yes
2. No

4. Changes of Circumstances / Renewals (BTCClb)

Renewals

{Ask all}

RIntro

I'm now going to ask you some questions about renewal of your tax credits claim. Have you ever renewed a tax credits claim?

1. Yes
2. No

{Ask If RIntro = Yes}

RenFo

Thinking about the last time you renewed your claim. Did you : READ OUT...

1. ...Send back a form by post to renew
2. ...Call the HMRC helpline to renew
3. ...Not need to do either?
4. SPONTANEOUS ONLY: Not sure

{Ask If RIntro = Yes}

RenCon

How confident were you that you knew what to do during the last renewal process. Were you...READ OUT...

1. Very confident
2. Fairly confident
3. Neither confident nor unconfident
4. Not very confident,
5. or Not at all confident?

{Ask If RIntro = Yes}

{Include textfill text if RenFo = 2 (Call the HMRC helpline to renew)}

RenCall

Did you call the HMRC tax credits helpline **after** you had submitted your last renewal to discuss that renewal with them? [Don't include any calls you made when doing the renewal itself]

1. Yes
2. No

{If RenCall = yes}

RenWhyC

Why did you call the helpline after submitting your renewal? DO NOT READ OUT BUT PROBE IF REQUIRED

CODE ALL THAT APPLY

1. To check they had received the renewal
2. To find out how long the renewal would take
3. To check on the progress of the renewal
4. To change some of the information on the renewal
5. Other (please specify)

{If RenWhyC includes Other}

ReWhOt

Write in other response

String [250]

{Ask If RIntro = Yes}

RenOn

Would you renew your tax credits claim online if you were able to?

1. Yes
2. No

{Ask if RenOn = No}

ROnWh

Why is that? DO NOT READ OUT BUT PROBE IF REQUIRED
CODE ALL THAT APPLY

1. No internet access
2. Don't use the internet
3. Can't use the internet/not confident using internet
4. Internet not secure enough
5. Prefer to talk to someone
6. Have always done it by phone/post
7. Other (please specify)

{Ask if ROnWh includes Other}

ROnWhO

WRITE IN OTHER RESPONSE
String [250]

{Ask if RenOn = Yes}

ROnTi

Would you still renew your claim online if you could only do so between 7am and midnight?

1. Yes
2. No

{Ask If RIntro = Yes}

RLaEv

Has there ever been a time when you have not managed to renew your tax credit claim on time, for any reason?

INTERVIEWER: EXPLAIN IF REQUIRED: by 'on time' we mean by 31st July

1. Yes
2. No

{If RLaEv = Yes}

RLate

What were the reasons you did not renew on time the last time? DO NOT READ OUT BUT PROBE IF REQUIRED. CODE ALL THAT APPLY

1. Waiting for documents (e.g. P60) / Collecting information
2. Did not know about the deadline
3. Award is £0 so don't need to
4. Unable to get through to the helpline
5. Did not get a reminder from HM Revenue & Customs
6. Disorganised / Forgot to renew / Personal circumstances
7. Thought I was no longer eligible/entitled to tax credits
8. Other (please specify)

{If RLate=other}

RLateO

RECORD OTHER ANSWER
STRING [60]

Changes of circumstance

{Ask All}

ChCiEv

In the past 12 months, have you informed HMRC of a change in your circumstances related to your Tax Credits claim?

1. Yes
2. No

{If ChCiEv = yes)

WhChRe

What was the change of circumstance? DO NOT READ OUT BUT PROBE IF REQUIRED
CODE ALL THAT APPLY

1. Respondent moved home
2. Respondent or their partner changed job
3. Respondent or their partner's working hours changed
4. Respondent or their partner's income changed
5. Respondent or their partner started working 30 or more hours per week
6. A child left full-time education
7. A child over 16 continued in full time education
8. Respondent or their partner had a baby
9. Childcare costs changed
10. Child became eligible
11. Changed bank account
12. Partner moved in or out
13. Change in disability status of child
14. Changes to other benefits
15. Other

{If WhChRe=other}

WhChReO

PLEASE ENTER OTHER RESPONSE
STRING

{Ask All}

ChReWh

Thinking about all of the times your circumstances have changed while you have been claiming Tax Credits, when do you usually report changes of circumstances? Is it... READ OUT...

1. ...As soon as they occur,
2. ...Within 1 month,
3. ...Within 3 months,
4. ...or do you wait until renewal?
5. SPONTANEOUS ONLY: Other (please specify)
6. SPONTANEOUS ONLY: Never had/reported a change in circumstances

{If ChReWh = Other}

ChReWhO

PLEASE WRITE IN OTHER RESPONSE
String [255]

{Ask All}

NonRep

Has there ever been a time when you have not reported a change of circumstance to HMRC, for any reason?

ADD IF NECESSARY: Remember your answers will be treated in the strictest confidence. You will not be reported to HMRC and your answers will not affect your Tax Credits claim or any other dealings with HMRC.

1. Yes
2. No

{Ask If NonRep = Yes}

NRCh

What was the change in circumstances? DO NOT READ OUT BUT PROBE IF REQUIRED

1. Respondent moved home
2. Respondent or their partner changed job
3. Respondent or their partner's working hours changed
4. Respondent or their partner's income changed
5. Respondent or their partner started working 30 or more hours per week
6. A child left full-time education
7. A child over 16 continued in full time education
8. Respondent or their partner had a baby
9. Childcare costs changed
10. Child became eligible
11. Changed bank account
12. Partner moved in or out
13. Change in disability status of child
14. Changes to other benefits
15. Other (please specify)

{If NRCh=other}

NRChO

PLEASE ENTER OTHER RESPONSE

STRING

{If NonRep=Yes}

CCowh

Why did you not report this change?

DO NOT READ OUT BUT PROBE IF REQUIRED

CODE ALL THAT APPLY

1. Would not affect amount of Tax Credit award
2. I have not got round to it
3. Did not think about reporting the change when it occurred
4. Too much of a burden
5. HMRC should already know about this change from another source
6. Ways to tell HMRC inconvenient/too expensive
7. Have more important things to get sorted first
8. It is not a permanent change
9. Too busy or too stressed to report
10. No reason, not planning on ever reporting this change
11. Concerned that payment would reduce
12. Did not know that I had to
13. Change too small to bother reporting
14. Just forgot/disorganised
15. Other (PLEASE SPECIFY)

{If CCowh = other}

CCowo

PLEASE ENTER OTHER REASON FOR NOT REPORTING THIS CHANGE

STRING [100]

{Ask If NonRep = Yes}

{Text-fill based on number of responses at NRCh: If one response use 'singular' text-fill. If more than one response use 'plural' text-fill}

NREff

Did you think [this change / these changes] of circumstance would have an effect on your tax credit award? ADD IF NECESSARY: We are still talking about the change[s] you didn't report to HMRC.

1. Yes
2. No

{If ChCiEv = Yes}

CCDealt

After you reported the most recent change of circumstances, did you contact HMRC to check if they had dealt with that change of circumstances?

1. Yes
2. No

{CCDealt = Yes}

CChkle2

How long was there between you reporting the change of circumstances and you contacting HMRC for the first time to check if they had updated your tax credits claim? DO NOT READ OUT BUT PROBE IF REQUIRED

1. Within a week
2. Within 2 weeks
3. Within 3 weeks
4. Within 1 month
5. More than 1 month

{CCDealt = Yes}

CChkH

And still thinking about your most recent change of circumstances, when you contacted HMRC to check if they have updated your tax credits claim, how did you get in contact? DO NOT READ OUT BUT PROBE IF REQUIRED

1. By calling HMRC tax credit helpline
2. In writing to HMRC
3. Other (please specify)

{If CChkH = 3}

CChkHO

How did you get in contact? WRITE IN
String [250]

{CCDealt=Yes}

CChkNum

How many times did you contact HMRC to check if they had dealt with your most recent change of circumstances? If you were sometimes not able to get through to an advisor please only include times you did speak with someone.

1...95

{If ChCiEv = Yes}

ChOn

Would you report a change of circumstances online if you were able to?

1. Yes
2. No

{If ChOn = No}

ChOnN

Why is that? DO NOT READ OUT BUT PROBE IF REQUIRED
CODE ALL THAT APPLY

1. No internet access
2. Don't use the internet

3. Can't use the internet/not confident using internet
4. Internet not secure enough
5. Prefer to talk to someone
6. Have always done it by phone/post
7. Other (please specify)

{If ChOnN includes Other}

ChOnNO

WRITE IN OTHER REASON(S)

STRING [250]

{Ask if ChOn = Yes}

COnti

Would you still report a change online if you could only do so between 7am and midnight?

1. Yes
2. No

5. Responsibilities as TC Customers and views on error and fraud (BTCResp)

Test about specific rules

{Ask All}

TestIng

HMRC are interested to know whether customers are aware of particular features of tax credits. Could you tell me if you think the following statements about tax credits are true or false. We are not testing you personally; we are just interested in awareness across all tax credit customers. Some of these questions are quite difficult so if you don't know the answer then that is fine.
TContinue

{Ask if ITxCr = 1 or 3}

TestA

Firstly; you can get 100% of your childcare costs paid for by tax credits, do you believe this to be...
READ OUT...

1. True;
2. or False?

{Ask All}

TestC

Regular overtime does not count towards the minimum hours you need to work to receive tax credits, do you believe this to be ... READ OUT...

1. True;
2. or False?

{Ask All}

TestE

If you receive a Tax Credit overpayment HMRC can reduce your award until the money is paid back, do you believe this to be ... READ OUT...

1. True;
2. or False?

{Ask All}

TestF

When a partner moves in to your home you can wait up to 6 months before you report it to HMRC, do you believe this to be ... READ OUT...

1. True;
2. or False?

{Ask All}

TestG

Joint claims include partners who live together, not just those who are legally married or in a civil partnership, do you believe this to be.... READ OUT

1. True
2. or False?

{Ask All}

TestH

If you are in a partnership but you haven't reported it to HMRC you could be liable to pay back your entire tax credits award, do you believe this to be.... READ OUT

1. True
2. or False?

{Ask if ITxCr = 1 or 3}

TestJ

You don't need to calculate your exact childcare costs, you only need to give HMRC a rough estimate, do you believe this to be.... READ OUT

1. True
2. or False?

{Ask if ITxCr = 2 or 3}

TestK

If your child is 16 or over and leaves education you can still claim Child Tax Credit, do you believe this to be ... READ OUT ...

1. True
2. or False?

6. Financial management (BUniCr)

Financial Management

{Ask All}

Intro

This next set of questions asks about Tax Credits and how you budget.

Tcontine

{ITxCr=1, 2 or 3}

TCUse

What do you currently use tax credits for?

DO NOT READ OUT BUT PROBE IF REQUIRED

CODE ALL THAT APPLY

1. Childcare
2. Child's savings
3. Food/meals for your child
4. Clothes/shoes for your child
5. Child's school trips / out-of-school activities
6. Treats for your child
7. Food for self (and/or partner)
8. Clothes/shoes for self (and/or partner)
9. Other expenses on self (and/or partner)
10. Family trips/holidays
11. Household bills
12. To pay off debts
13. Savings
14. Put into general household expenditure
15. To help support my/my partner's business
16. To make rent or mortgage repayments
17. Petrol
18. Other travel expenses (e.g. bus fares)
19. Other (please specify)

{Ask if TCUse includes Other}

TCUseO

PLEASE WRITE IN

STRING

{If TCUse =more than one response}

TCImp

And, which of these do you spend the **most** of your tax credits payments on?

[ONLY DISPLAY THOSE SELECTED AT TCUse]

CODE ONE ONLY

1. Childcare
2. Child's savings
3. Food/meals for your child
4. Clothes/shoes for your child
5. Child's school trips / out-of-school activities
6. Treats for child
7. Food for self [and/or partner]
8. Clothes/shoes for self [and/or partner]
9. Other expenses on self [and/or partner]
10. Family trips/holidays
11. Household bills
12. Pay off debts

13. Savings
14. Put into general household expenditure
15. To help support my/my partner's business
16. To make rent or mortgage repayments
17. Petrol
18. Other travel expenses (e.g. bus fares)
19. Other

{Ask all}

BuTiFr

When organising your finances, do you tend to budget... READ OUT... INTERVIEWER: CODE ONE ONLY

1. ...day to day
2. ... weekly,
3. ... fortnightly,
4. ... monthly
5. ... not at all,
6. ... or in another way?

{If BuTiFr = in another way}

BuTiOt

How do you tend to budget?

: STRING [255]

{ITxCr=1, 2 or 3}

Payfre

Do you receive your tax credits payment weekly, or every four weeks

PROBE TO CLARIFY

1. Every week
2. Every four weeks

{If Payfre = every week}

PMonth

If you were paid every four weeks, would it affect you?

1. Yes
2. No

{If PMonth = Yes}

PMoWh

How would this affect you?

INTERVIEWER: EXPLAIN IF NECESSARY: it doesn't matter if they would not choose this voluntarily – they need to comment on how this would affect them if it did happen

DO NOT READ OUT BUT PROBE IF REQUIRED, CODE ALL THAT APPLY

1. I would be likely to run out of money before the end of the month
2. I would get into debt
3. I would find it harder to budget
4. Have specific weekly outgoings
5. Would not be able to afford some things
6. Other income is paid weekly
7. General difficulties
8. Other

{If PMoWh=other}

PMonthO

PLEASE RECORD OTHER RESPONSE
STRING

{Ask all}

RuOu

Do you ever find that you run out of money before the end of the week or month?

1. Yes
2. No

{Ask if RuOu = Yes}

RuOuOf

How often do you usually find that you run out of money before then end of the week or month?

Would you say it was ... READ OUT...

1. ...always,
2. ...most weeks/months,
3. ...more often than not,
4. ...sometimes,
5. ...hardly ever?
6. SPONTANEOUS: Don't know/too hard to say/varies too much to say

{Ask all}

Debt

Over the last 12 months have you had any trouble with debts that you have found hard to repay?

(By debt we mean all debt not just tax credit overpayments)

1. Yes
2. No

{If Debt = Yes}

DebtWh

Over the past 12 months, how often would you say you have had trouble with debts that you found hard to repay. (By debt we mean all debt not just tax credit overpayments)

Was it...READ OUT...

1. ...almost all the time,
2. ...quite often,
3. ...only sometimes?

{Ask if ITxCr = 1, 2 or 3}

TCSav

Do you ever save any of your Tax Credits award?

1. Yes
2. No

{If TCSav = Yes}

TCSaMu

How much of a typical tax credits payment do you look to save? DO NOT READ OUT BUT
PROBE IF REQUIRED TO SELECT CATEGORY

1. More than three quarters
2. Three quarters
3. Between half and three quarters
4. Half
5. Between a quarter and a half
6. One quarter
7. Less than one quarter

{Ask All}

OthBen

Not including tax credits, do you receive any state benefits?

INTERVIEWER: Explain if necessary: You do not have to tell us which ones, nor how much you receive.

1. Yes
2. No

{If OthBen = Yes}

OBlInHe

Would you find it helpful to see information about all your benefits presented in one place?

1. Yes
2. No

Universal Credit

{Ask all}

FUnC

Have you ever heard of Universal Credit?

PLEASE CODE 1. (YES) IF THERE IS **ANY** AWARENESS, NO MATTER HOW VAGUE THIS MAY BE.

1. Yes
2. No

{If FunC=Yes}

FImp

Do you think the introduction of Universal Credit will affect you?

IF ASKED WHAT UNIVERSAL CREDIT IS: WAIT FOR RESPONDENTS TO ANSWER AND THEN EXPLAIN THAT: Universal Credit is a new type of benefit that will gradually replace tax credits. It incorporates several benefits in one, including tax credits

IF THEY WANT MORE INFORMATION REFER THEM TO THIS WEBSITE:

www.hmrc.gov.uk/taxcredits/universal-credit.htm

1. Yes
2. No

{If FunC=Yes}

FDep

Do you know which government department will be administering Universal Credit?

1. Yes
2. No

{If FDep=Yes}

FDepWh

Which one will it be?

CODE ALL THAT APPLY

DO NOT READ OUT OR PROBE

SOME RESPONDENTS MAY USE OLD NAMES FOR DWP (E.G. DEPARTMENT FOR SOCIAL SECURITY (DSS), DEPARTMENT FOR EMPLOYMENT ETC.). IF YOU BELIEVE THEY ARE ESSENTIALLY REFERRING TO THE DWP (DEPARTMENT FOR WORK AND PENSIONS) PLEASE CODE ALL OF THESE AS DWP.

1. HMRC
2. DWP
3. JobcentrePlus
4. Other

{If FDepWh=other}

FDepWhO

PLEASE RECORD OTHER RESPONSE

STRING

{If FUnC = No}

BeChAw

Are you aware that there may be changes to the way tax credits are managed over the next few years?

1. Yes
2. No

{If BeChAw = Yes}

BeChAf

Do you think these changes will affect you?

IF ASKED WHAT UNIVERSAL CREDIT IS: WAIT FOR RESPONENTS TO ANSWER AND THEN EXPLAIN THAT: Universal Credit is a new type of benefit that will gradually replace tax credits. It incorporates several benefits in one, including tax credits

IF THEY WANT MORE INFORMATION REFER THEM TO THIS WEBSITE:

www.hmrc.gov.uk/taxcredits/universal-credit.htm

1. Yes
2. No

{Ask all}

UCIn

And, if you wanted to find out more about Universal Credit who or where would you go to?

DO NOT READ OUT BUT PROBE IF REQUIRED

CODE ALL THAT APPLY

1. Friends, family or colleagues
2. Search on the internet
3. HMRC
4. Jobcentre Plus/DWP
5. Citizens Advice Bureau or other voluntary organisation
6. My local authority
7. Other

{If UCIn=other}

UCInO

PLEASE RECORD OTHER RESPONSE

STRING [100]

Overpayments

{Ask if ITxCr = 1, 2 or 3}

OvPa

Are you currently paying back an overpayment?

1. Yes

2. No

{Ask OvPa = No}

OvPaEv

Have you ever been told by HMRC that you have received a tax credit overpayment?

1. Yes
2. No

{If OvPaEv = Yes OR ITxCr2 = 1 or OvPa=Yes}

OvPaD

And what did you do when you found out about your most recent overpayment. Did you... READ OUT...

CODE ALL THAT APPLY

1. ...Contact the HMRC helpline (phoned HMRC)
2. ...Look online for help or guidance
3. ...Ask friends or family for help or guidance
4. ...Ask about it at the Jobcentre or Jobcentre Plus
5. ...Go to another organisation (e.g. Citizens Advice Bureau)
6. ...Do anything else? (Please specify)
7. SPONTANEOUS ONLY: None of these things

{If OvPaD includes Other}

OvPaDO

WRITE IN OTHER RESPONSE

String [250]

{If OvPaEv = Yes OR ITxCr2 = 1 or OvPa=Yes}

OvPaAp

Did you appeal or dispute the decision? ADD IF NECESSARY: We are still referring to your most recent overpayment

1. Yes
2. No

{Ask if OvPaAp = Yes}

OPApH

What did you do in order to dispute the decision?

DO NOT READ OUT BUT PROBE IF REQUIRED

CODE ALL THAT APPLY

1. Contacted HMRC helpline (phone HMRC)
2. Looked online for help or guidance
3. Asked friends or family for help or guidance
4. Asked about it at the Jobcentre or Jobcentre Plus
5. Went to another organisation (e.g. Citizens Advice Bureau)
6. Other

{Ask if OPApH = Other}

OPApHO

WRITE IN OTHER RESPONSE

String [250]

Childcare

{If IChild=Yes}

{Textfills based on number of children (IChNum) and whether they have a partner (IPartn)}

CCInt

The next section is about childcare that you may use to look after your child[ren]. By 'childcare' I mean care carried out by anyone other than yourself [or your partner]. This does **not** include time when your child[ren] [is/are] at **school** during school hours but it does include **both formal and informal** childcare arrangements

Have you used any type of childcare in the last 12 months?

1. Yes
2. No

{If CCInt = Yes}

CCReg

Do you use 'registered' or 'approved' childcare? By this we mean carers that are registered and inspected by Ofsted in England or the Care and Social Services Inspectorate for Wales.

1. Yes
2. No

{If CCInt =Yes}

CCUsTy

In the past year have you ever used any of the following formal childcare providers?

INTERVIEWER: READ OUT AND CODE ALL THAT APPLY

- 1 Day nursery
- 2 Registered childminder or registered Nanny
- 3 Breakfast club or After school club/ activities
- 4 Holiday club/scheme?
- 5 SPONTANEOUS: have not used any of these

{If CCUsTy includes any of 1-4}

{Textfill based on number of answers at CCUsTy: If one response then use [*Answer given at CCUsTy*]; if two responses given then use 'either of these types' and if three or more responses were given use 'any of these types'}

NoFor

How many children do you have using [*answer given at CCUsTy*/either of these types/any of these types] of childcare at the moment?

RANGE 0-20

{If CCInt =Yes}

CCInf

And in the past year have you ever used any of these types of childcare, these are known as

Informal childcare: READ OUT... CODE ALL THAT APPLY

1. Free of charge playgroup or pre-school
2. Baby-sitter who came to your home
3. A relative
4. A friend or neighbour
5. Au-pair or unregistered Nanny
6. Another type of childcare?
7. SPONTANEOUS: have not used any of these

{Ask if CCUsTy includes 1-4 OR CCInf includes 1-6}

{Textfills based on number of children (IChNum) and whether they have a partner (IPartn)}

CCHrT

During term time how many hours per week [is your child/are your children] cared for by someone other than you [or your partner] (on average)? Please exclude any time your child[ren] spend[s] at school. [If more than one of your children is cared for by someone else please give us the combined average for all of your children].

ADD IF NECESSARY You should also exclude any activities or clubs at school including breakfast clubs or after-school clubs.

RANGE 0...250

{Ask if CCUsTy includes 1-4 OR CCInf includes 1-6}

CCHrV

Do these hours change during the school holidays?

1. Yes
2. No

{Ask of CCHrV = Yes}

{Textfills based on number of children (IChNum) and whether they have a partner (IPartn)}

CCHrH

During school holidays how many hours per week [is your child/are your children] cared for by someone other than you [or your partner] (on average)? [ADD IF NECESSARY: If more than one of your children is cared for by someone else please give us the combined average for all of your children].

RANGE 1...250

{Ask if (IWork OR IPWork = Yes) AND CCInt = Yes}

{Text fill:

IF IWork AND IPWork = Yes textfill = 'your employer or your partner's employer'

IF IWork = Yes and IPWork = No textfill = 'your employer'

IF IWork = No and IPWork = Yes textfill = 'your partner's employer'}

CCEmp

Does [your employer/ your partner's employer/ your employer or your partner's employer] offer you help to pay for the cost of your childcare?

1. Yes
2. No

{If CCEmp=Yes}

CCEmpU

Do you make use of this offer?

1. Yes
2. No

{Ask if (IWork OR IPWork = Yes) AND CCInt = Yes}

IF IWork AND IPWork = Yes textfill = 'your employer or your partner's employer'

IF IWork = Yes and IPWork = No textfill = 'your employer'

IF IWork = No and IPWork = Yes textfill = 'your partner's employer'}

CCNur

Does [your employer/ your partner's employer/ your employer or your partner's employer] have their own nursery at your workplace?

1. Yes
2. No

{If CCNur=Yes}

CCNurU

And do you use it?

1. Yes
2. No

{Ask if (IWork OR IPWork = Yes) AND CCInt = Yes}

CCVou

Do you use childcare vouchers (sometimes known as Employer Supported Childcare Schemes)?

1. Yes
2. No

{Ask if CCInt = Yes}

CCFree

In England and Wales all 3 and 4 year olds are entitled to 10-15 hours of free early education at nurseries, children's centres, childminders or some playgroups each week (for at least part of the year). Some 2 year olds are also eligible.

Have you made use of this offer for... READ OUT... CODE ALL THAT APPLY.

1. 2 year-olds;
2. or 3&4 year olds?
3. DO NOT READ OUT: Neither

7. *Future digital services*

{Ask if IntAcc = Yes}

DigInt

The Government is looking to put more of its services online, and would like to explore how that could work for tax credit customers. Don't worry if you don't use the internet that much, we are at the early stages of development and are looking for your initial feedback..

Firstly how likely or unlikely would you be to use the following...

TContinue

{Ask if IntAcc = Yes}

TCApp

A tax credit app for mobile phones or tablets which would give reminders to renew your claim and where you could follow the progress of your claim or renewal, Would you be... READ OUT...

1. Very likely,
2. Quite likely,
3. Neither likely nor unlikely,
4. Quite unlikely,
5. Very unlikely?

{Ask if IntAcc = Yes}

EmCom

(And how likely would you be to use) A service where you could sign-up to receive communications from HMRC by email, (IF NECESSARY: Would you be... READ OUT...)

1. Very likely,
2. Quite likely,
3. Neither likely nor unlikely,
4. Quite unlikely,
5. Very unlikely?

{Ask if IntAcc = Yes}

WebAcc

(And how likely would you be to use) A Tax Credit account page where you could log in and see all your details about your tax credits claim, a bit like an online bank account? (IF NECESSARY:

Would you be... READ OUT...)

1. Very likely,
2. Quite likely,
3. Neither likely nor unlikely,
4. Quite unlikely,
5. Very unlikely?

{Ask if IntAcc = Yes}

ReEmPo

If you could communicate with HMRC via email, how likely would you be to request your renewals notice via email instead of post, (IF NECESSARY: Would you be... READ OUT...)

1. Very likely,
2. Quite likely,
3. Neither likely nor unlikely,
4. Quite unlikely,
5. Very unlikely?

{Ask if IntAcc = Yes}

EmIChk

Would you be happy for HMRC to contact you via email instead of post if they had any queries about information you submitted during a renewal or change of circumstances?

1. Yes
2. No

{Ask if IntAcc = Yes}

RConf

If you could receive confirmation that HMRC have received your renewal details or your change in circumstance etc, would you prefer to receive these via...

(INTERVIEWER: READ OPTIONS 1-3 ONLY) CODE ONE ONLY

1. Email
2. Text message
3. Letter?
4. (SPONTANEOUS) Both email and text message
5. (SPONTANEOUS) Don't know

{Ask if IntAcc = Yes}

SecInt

Finally, thinking about online security, how comfortable would you feel using the following services...

TContinue

{Ask if IntAcc = Yes}

SecEm

Receiving information from HMRC via email; would you feel... READ OUT...

1. Very comfortable,
2. Quite comfortable,
3. Neither comfortable nor uncomfortable,
4. Quite uncomfortable,
5. Very uncomfortable?

{Ask if IntAcc = Yes}

SecPo

Accessing your tax credit details online via an online account... (ADD IF NECESSARY: Would you feel... READ OUT...)

1. Very comfortable,
2. Quite comfortable,
3. Neither comfortable nor uncomfortable,
4. Quite uncomfortable,
5. Very uncomfortable?

{Ask if IntAcc = Yes}

SecRe

Renewing your tax credits claim online... (ADD IF NECESSARY: Would you feel... READ OUT...)

1. Very comfortable,
2. Quite comfortable,
3. Neither comfortable nor uncomfortable,
4. Quite uncomfortable,
5. Very uncomfortable?

{Ask if IntAcc = Yes}

SecApp

Using a tax credit app to report changes to your personal circumstances and receive reminders about tax credits... (ADD IF NECESSARY: Would you feel... READ OUT...)

1. Very comfortable,
2. Quite comfortable,
3. Neither comfortable nor uncomfortable,
4. Quite uncomfortable,
5. Very uncomfortable?

7. Additional Demographics, Recontact, Data Linkage and Close (BEnd)

Additional demographics

{Ask all}

ADIntro

We are coming towards the end of the interview now and I am now just going to ask you some background questions

TContinue

{Ask All}

DBDay

What was your age last birthday?

: Range 0...97

{Ask All}

HHPb

Do you have any physical or mental health conditions or illnesses that reduce your ability to carry out day to day activities and which have lasted or are expected to last for 12 months or more?

INTERVIEWER: THIS IS A QUESTION OF OPINION.

1. Yes
2. No

{Boost OR Panel IF TCResp = Partner}

ADEth

How would you describe your ethnic background?

INTERVIEWER: ALLOW THE RESPONDENT TO ANSWER SPONTEOUSLY AND CODE AS APPROPRIATE. IF YOU ARE UNSURE PLEASE CLARIFY USING THE CATEGORIES BELOW. READ OUT ENTIRE LIST IF REQUESTED BY RESPONDENT.

1. White – British
2. White – Irish
3. Any other white background (please describe)
4. Mixed – White and Black Caribbean
5. Mixed – White and Black African
6. Mixed – White and Asian
7. Any other mixed background (please describe)
8. Asian or Asian British – Indian
9. Asian or Asian British – Pakistani
10. Asian or Asian British – Bangladeshi
11. Any other Asian/Asian British background (please describe)
12. Black or Black British – Caribbean
13. Black or Black British – African
14. Any other Black/Black British background (please describe)
15. Chinese
16. Any other (please describe)

{If ADEth =3 or 7 or 11 or 14 or 16}

ADEthO

RECORD OTHER ETHNIC GROUP

STRING [250]

{Boost OR Panel IF TCResp = Partner}

ADFiLa

(Can I check,) is English your first or main language?

INTERVIEWER: ALLOW RESPONDENT TO ANSWER, PROBE IF NECESSARY.

1. Yes, English is first or main language

2. No, another language is first or main language
3. Respondent is bilingual in English with another language

{Boost OR Panel IF TCResp = Partner}

KExam1

Did you pass any exams at a school, college or university?

1. Yes
2. No

{IF KExam1 = 1}

KExam2

What is the highest level of educational qualification that you have?

INTERVIEWER: PROBE TO CODE. PRESS F9 FOR HELP SCREEN

1. Degree or higher degree or equivalent; NVQ or SVQ levels 4 or 5
2. Higher educational qualification below degree level
3. A levels or Highers; NVQ or SVQ level 3
4. level or GCSE equiv (grades A-C); CSE grade 1; NVQ or SVQ level 2
5. GCSE grades D-G; CSE grade 2-5; NVQ or SVQ level 1
6. Other quals (inc vocational and foreign quals below degree level)
7. No formal qualifications

INTERVIEWER HELP SCREEN:

Degree or Degree equivalent, and above

- Higher degree and postgraduate qualifications
- First degree (including B.Ed.)
- Postgraduate Diplomas and Certificates (including PGCE)
- Professional qualifications at degree level e.g. graduate member of professional institute, chartered accountant or surveyor
- NVQ or SVQ level 4 or 5

Other Higher Education below degree level

- Diplomas in higher education & other higher education qualifications
- HNC, HND, Higher level BTEC
- Teaching qualifications for schools or further education (below Degree level standard)
- Nursing, or other medical qualifications not covered above (below Degree level standard)
- RSA higher diploma

A levels or equivalent

- A level or equivalent
- AS level
- SCE Higher, Scottish Certificate Sixth Year Studies or equivalent
- NVQ or SVQ level 3
- GNVQ Advanced or GSVQ level 3
- OND, ONC, BTEC National, SCOTVEC National Certificate
- City & Guilds advanced craft, Part III (& other names)
- RSA advanced diploma 122

GCSE/O Level grade A*-C, vocational level 2 and equivalents

- NVQ or SVQ level 2
- GNVQ intermediate or GSVQ level 2
- RSA Diploma
- City & Guilds Craft or Part II (& other names)
- BTEC, SCOTVEC first or general diploma et
- O level or GCSE grade A-C, SCE Standard or Ordinary grades 1-3

Qualifications at level 1 and below

- NVQ or SVQ level 1
- GNVQ Foundation level, GSVQ level 1
- GCSE or O level below grade C, SCE Standard or Ordinary below grade 3
- CSE below grade 1
- BTEC, SCOTVEC first or general certificate
- SCOTVEC modules
- RSA Stage I, II, or III
- City and Guilds part 1
- Junior certificate

Recontact

{Ask all}

FFolltc

It is possible that we may want to contact you again in about 6 to 12 months time about taking part in another interview. Would you be willing for us to contact you again?

IF NECESSARY ADD: You do not have to say now whether you would actually do an interview, just whether it would be OK for us to contact you about it.

1. Yes
2. No

{Ask all}

FFolltcO

Would you be willing for NatCen to pass your contact details on to another research organisation if they were to carry out another interview for this study in 6 to 12 months?

IF NECESSARY ADD: You do not have to say now whether you would actually do an interview, just whether it would be OK for them to contact you about it.

1. Yes
2. No

{Ask All}

FFolUp

Sometime in the future, there may be further research on related topics. If there was another study, would it be all right for us to contact you again?

1. Yes
2. No

{Ask All}

FFolOth

And would you be happy to allow NatCen to pass your contact details on to another research agency to re-contact you in relation to further research on behalf of HMRC?

1. Yes
2. No

{Ask All}

FFolDWP

In the future, the Department for Work and Pensions (DWP) may take over the Tax Credit Panel Study and wish to conduct follow up interviews. Would you be happy for your name, contacts details and the answers to be passed on to DWP if they were to take over the study?

ADD IF NECESSARY: The information would only be used for research purposes. DWP would write to you about any further interviews and you will be welcome to decline taking part if this happens.

1. Yes
2. No

Data linkage

{Panel Sample Only (and if respondent or partner agreed to data linking at last wave)}

FLnkCon

Our records show that last year you kindly gave permission to add information from the HM Revenue and Customs database to your answers on this study. Are you happy for this permission to continue?

1. Yes

2. No – respondent wishes to withdraw permission

{Boost Sample (or Panel Sample if they declined last year)}

FDatLnk

HM Revenue and Customs holds information about benefits, tax credits and employment. We would like to add this information to your answers from the questions we have just asked you.

This would be used to:

- * Create a more accurate picture of people's work history, benefits and needs
- * Help researchers and policymakers to be better informed in their work to improve programmes designed to help people

In order to do this we need your permission to pass your full name, sex, date of birth and address to HM Revenue and Customs.

- * The information will only be used for research and statistics.
- * The information will be kept confidential.
- * Names and addresses are never included in the results and no individual can be identified from the research
- * Your personal details will not be passed to anyone else outside the research team at NatCen and HM Revenue and Customs
- * The information will not be used to work out whether anyone is claiming tax credits or benefits they should not be.
- * Any current or future claims for tax credits or benefits will not be affected.
- * You can withdraw your permission to link to these records at any time by completing the form we will send you. This will not affect your future participation in the study.

TCONTINUE

{Boost Sample (or Panel Sample if they declined last year)}

FDatLnp

Can we have your permission to pass on your full name, sex, date of birth and address to HM Revenue and Customs?

1. Yes
2. No

{Ask All}

Thank

That finishes the questions for this study. Thank you very much for your help.

As you may already know, we are sending a £5 voucher to everyone who has taken part in this study.

8. Checks and updates to contact details

{Ask all}

EAddrC3

Can I check that the address we have for you is correct?

READ OUT, SPELLING ANY WORDS THAT MAY HAVE BEEN RECORDED INCORRECTLY

We have ... READ OUT

[1st line of address from sample]

[2nd line of address from sample]

[3rd line of address from sample]

[4th line of address from sample]

[5th line of address from sample]

[Postcode from sample]

1. Yes, address correct
2. No, address incorrect

{If IAddrCh OR EAddrC3=No}

EAddr

PLEASE CORRECT THE ADDRESS
FIRST LINE
STRING [30]

EAddr2
PLEASE CORRECT THE ADDRESS
SECOND LINE
STRING [30]

EAddr3
PLEASE CORRECT THE ADDRESS
THIRD LINE
JUST PRESS ENTER IF NO MORE TO ADD
STRING [30]

EAddr4
PLEASE CORRECT THE ADDRESS
FOURTH LINE
JUST PRESS ENTER IF NO MORE TO ADD
STRING [30]

EAddr5
PLEASE CORRECT THE ADDRESS
FIFTH LINE
JUST PRESS ENTER IF NO MORE TO ADD
STRING [30]

EAddr6
PLEASE CORRECT THE ADDRESS
POSTCODE
STRING [8]

EAddrCo
PLEASE READ THE ADDRESS BELOW, AND CONFIRM IT IS CORRECT
[EAddr1]
[EAddr2]
[EAddr3]
[EAddr4]
[EAddr5]
[EAddr6]
GO BACK AND CHANGE IF NOT CORRECT
1. ADDRESS CORRECT
2. ADDRESS INCORRECT

{Ask all}

ENmCor
WAS THE RESPONDENT'S NAME CORRECT AND COMPLETE?
1. Yes
2. No

{If ENmCor=No}

ECorTI
ENTER RESPONDENT'S TITLE

ECorNam
ENTER RESPONDENT'S NAME

ECorSur

ENTER RESPONDENT'S SURNAME

{Ask if any of FFolltc, FFolltcO, FFolUp or FFolOth = Yes}

ETel

Can I just check [is the number/are the numbers we have for you correct]? READ OUT AND SELECT THE NUMBERS THAT ARE **CORRECT**

[List all of the phone numbers from the sample file (up to four):]

1. Phone1
2. Phone2
3. Phone3
4. Phone4
5. None of these numbers are correct

{Ask if ETel includes any valid numbers from the list (i.e. Phone1 – Phone4)}

ETelOt

Are there any other numbers that we could use to contact you?

1. Yes
2. No

{Ask if ETel = 5 (None of the numbers are correct) OR ETelOt = Yes}

ELandI

What's the first telephone number we could contact you on?

STRING [20]

{Ask if ETel = 5 (None of the numbers are correct) OR ETelOt = Yes}

EMobile

What's the second telephone number we could contact you on?

STRING [20]

{Ask if any of FFolltc, FFolltcO, FFolUp or FFolOth = Yes}

EEmail

And could you please tell me your e-mail address?

STRING [75]

Appendix C. Opt-out letter (Boost)



I am writing to ask for your help with an important study.

Her Majesty's Revenue & Customs (HMRC) has asked NatCen Social Research, an independent research organisation, to speak to a specially selected group of people about their experience and views of the tax credits system.

The study is voluntary but it is important that we speak to as many of those selected as possible to give us a good picture of what is happening across Britain.

Anything you say during the interview will be treated in accordance with the Data Protection Act. Your name, or any other personal details that could identify you, will not be quoted in the research findings. The names of people who take part will not be passed on to anyone outside NatCen without their permission.

An interviewer may contact you in December or early January. The interviewer will explain more about the study and ask you to take part. The interview should take 25 minutes and most people find these research studies interesting and worthwhile. We do hope you will take part in this important study, and that you will enjoy speaking to one of our interviewers. As a token of our appreciation, those who take part will receive a £5 gift voucher.

If you would like to confirm that this is a genuine research study for HMRC, please contact me, Gertrud Malmersjo, on 0300 0586 246 or at the address above. If you do not wish for an interviewer to contact you please ring the NatCen project team on FREEPHONE 0800 652 9294 before **Sunday 24th November**. If you do write or phone, please remember to give your full name and the reference number at the top of this letter.

I would like to reassure you that whether or not you take part in this study will not affect any of your current or future dealings with HM Revenue & Customs. I hope you will be able to help with this important study.

Yours sincerely,

Appendix D. Advance letter (Panel)

Tax Credits and Child Benefit Study

In previous years you have kindly taken part in the Tax Credits and Child Benefit Study. The research is being conducted on behalf of HM Revenue and Customs (HMRC) by NatCen Social Research, an independent research organisation. As part of the next stage of the study, we are contacting people by telephone to ask them about their recent experiences of claiming tax credits and their views on possible future changes. The study is voluntary but it is important that we speak to as many of those selected as possible to give us a good picture of what is happening across Britain.

In the next few weeks an interviewer from NatCen will contact you by telephone to ask you some questions about tax credits. The interview should take about 25 minutes and most people find these research studies interesting and worthwhile.

All your answers will be treated in accordance with the Data Protection Act. You will not be identified in the findings of this study. The names of those who take part in the study will not be passed to anyone outside NatCen without their permission.

We would also like to reassure you that your decision whether or not to take part in this study will not affect any benefits or tax credits claims, or any other dealings with HMRC.

We do hope you will take part in this important study, and that you will enjoy speaking to one of our interviewers. As a token of our appreciation, those who take part will receive a £5 gift voucher.

If you wish to check that this is a genuine research study by HMRC, please contact Gertrud Malmersjo, on 0300 0586 246. If you have any other queries about the study please contact us on FREEPHONE 0800 652 9294.

Yours Sincerely,

Appendix E. Coding and editing instructions

NOTE: this was an internal document meant only for coders and was therefore prepared for them rather than an external audience. Any information included in these notes should not be treated as tax credits guidance or as a guide to past or future government policy.

Introduction

Coding

The coding of many of the responses in the interview was taken care of within CATI programme, through the use of largely closed questions. There are, however, a number of questions where all possible responses could not be envisaged prior to the interview or where the interviewer was not confident enough to code the responses to existing code frames (these are semi-open questions). In these cases respondents are given the opportunity to offer other answers which are then transcribed by interviewers.

In many instances it will be possible to code these responses back into the existing code frame. This should always be the coder's first response. However, this will not always be possible, as new, distinct group(s) of responses may emerge. The researchers have looked at some early returns from the field and decided where new codes might be necessary. Coders should use these where the existing code frame is not appropriate. Any other difficult cases should be referred to the researchers with a note being made on the fact sheet.

Editing

The editor's role is to tidy up the data when it arrives from the Telephone Unit in order to improve the data quality and accuracy. Editing is to be done in Blaise in CAPI mode for editing. To aid this process, editors will have access to fact sheets for each respondent. The fact sheets contain summary data that should be used to indicate solutions to inconsistencies and errors.

In this study, the main tasks will be to:

- interpret interviewer notes; and
- rid the data of any incorrect coding.

Making changes

As a general rule, you should only make changes where you have a reason to do so – such as an interviewer note which explains the situation. You can also make changes where a keying error is clear and apparent. However, this should only be done when it is an obvious mistake.

If you encounter a problem with the data that you cannot resolve, please flag this for either a supervisor or a researcher to review.

Please note that you should NEVER delete a case unless you have been instructed to do so by the supervisor or researcher.

This document should be used in conjunction with the questionnaire.

9. Fact sheets

Listed on the fact sheet, in addition to the notes and responses for coding, are a number of details that should help you with the coding exercise. Please take a moment to read through this information before starting to make changes. You do not need to 'action' these comments.

Interviewer notes

The first stage of the edit is to interpret **all** notes made by interviewers using the Blaise notepad facility. These are listed on the fact sheet under 'remarks'. Using these notes, it may be possible to establish what the correct response should have been and subsequently code a response into an existing code frame. The presence of a note in Blaise is indicated by a small paper clip symbol which appears beside the answer field where the note was made. To check these notes double click on the paper clip symbol. Interviewers are instructed to make a note at the precise question concerned, but sometimes they might be at an adjacent question instead.

Resolving hard checks

You may come across an occasional hard check in the edit program, though this will be rare. In these instances, you have to take action (by changing an answer) in order to move on. There should be clear instructions on screen when a hard check comes up – follow these to move past the check.

As a general rule, if you are going to change an answer, you **MUST** record the original answer on the fact sheet, along with the question name, and flag this to a supervisor.

Empty answer boxes

If you come across an 'empty' answer box in the edit program, check to see if there is a good reason why this has been left blank. For example, you may have changed an answer which has brought different questions on to the route. To move forward, enter CTRL R. If there are a lot of empty answers, please bring this to the attention of a supervisor, who will know whether it is happening in other cases too.

If an interview has been coded as 'full interview' but you get to a point where there is no more information, i.e. the interview is incomplete, please note the serial number and refer it to a supervisor.

10. Background information

This is the sixth wave of a study commissioned by HM Revenue and Customs (HMRC) to learn about people's experience of claiming tax credits. Previous waves have involved both CAPI and CATI interviews but in this wave we are only conducting CATI interviews. The study is a major effort to understand the experiences of tax credit customers. It asks about how people go about claiming tax credits, what they think about the process and how receiving tax credits has affected their life.

The results from the study will help HMRC to:

- make claiming tax credits easier for people;
- make the tax credits system more effective;
- look at the effects of recent changes to the tax credit rules; and
- find out how well the changes that have been made to the process are working.

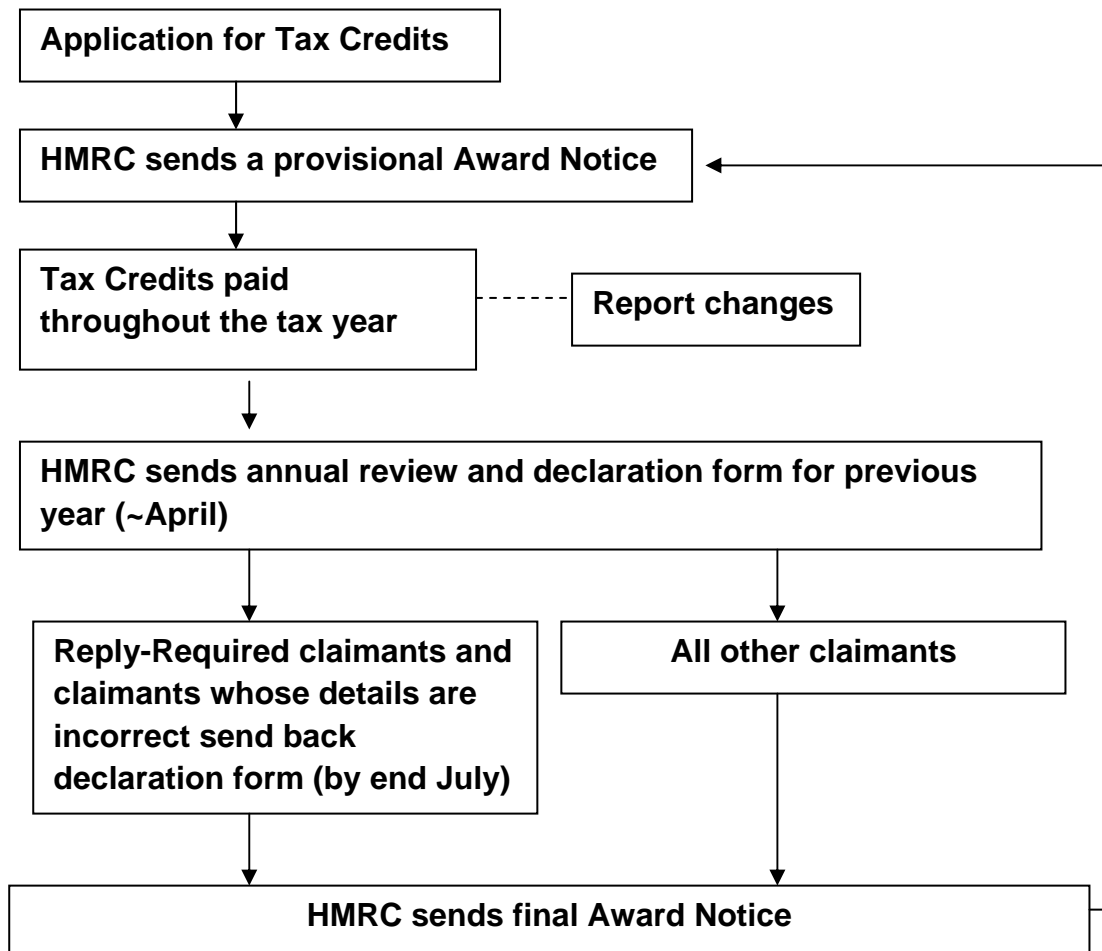
The study will also provide data that will inform HMRC about how they can best deliver the tax credits system and whether tax credits are meeting their policy aims.

The study has followed a panel of tax credit customers over the past five years to see how their circumstances and experiences have changed. These panel respondents have previously been interviewed face to face and asked about a range of issues relating to tax credits.

This year we have also introduced an additional boost sample to make sure that the sample continues to be representative of all tax credit customers. This is important as it will allow us to capture the views of newer customers, who may have different views about the tax credits system than those who have been claiming for some time. These boost respondents have been contacted for the first time during this CATI wave and have been asked a slightly different set of questions than the panel. Despite these differences the questionnaire was set up as a single programme (as there was a high degree of overlap) and therefore you are likely to come across respondents from both the boost and panel samples. The coding instructions outlined below are comprehensive and cover the questions asked to the panel, the boost, and to both sets of respondents.

11. The tax credits process

Whilst carrying out the coding and editing it may be useful to have a basic understanding of how the tax credit system works. The administration of tax credits is carried out by HM Revenue and Customs (HMRC) and works on an annual cycle. Recipients must renew their award each year in order to carry on receiving tax credits. They are also required to report changes in their circumstances throughout the year.



Coding Instructions

Block: BIntro

Question Type: Other String

Question Name: NEmpO (following on from NEmp)

Multi or Single Code: Single code

Question Text: How would you describe your current status?

Codes	Categories	Examples of what to include
01	Unemployed and seeking work	
02	On a training scheme	
03	Full time education/school	
04	Sick or disabled (up to 6 months)	
05	Sick or disabled (6 months or longer)	
06	Looking after the home or family	
07	Caring for a sick, elderly or disabled person	
08	Retired	
09	Other	DO NOT USE IN THE EDIT
NEW Codes:		
10	Part-time education	Part-time at college or university
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BIntro

Question Type: Other String

Question Name: MoHrYO (following on from MoHrY)

Multi or Single Code: Multi-code

Question Text: What is preventing you from working more hours?

Codes	Categories	Examples of what to include
01	Because they want to spend time with their family	
02	Because they do unpaid work or study	
03	Because they have caring responsibilities	Include caring for friends, relatives and children (for any reason, including if they have health problems/disability) but not reference to <u>cost</u> of childcare (code 11). Also include reference to needing to pick up children or parents etc. only being able to look after child for part of the day.
04	Because they have to work the standard hours set by their employer	Any reference to not being able to get more hours, wanting more hours and them not being available or their workplace not having enough hours available.
05	Because of financial reasons	NOT Childcare costs (code 11)
06	Because they are able to claim tax credits	
07	Because they are able to claim towards childcare through tax credits	
08	Because they are self-employed and it depends on demands for their services	Any reference to them not having enough business/work in their <u>own</u> business/self employment NOT if it's a company that they work for that doesn't have enough business/work (and by implication enough hours) – that should be code 4
09	Other	DO NOT USE IN THE EDIT
NEW Codes:		
10	Health reasons	Any reference to health, health problems or disability
11	Childcare costs	Any reference to the <u>cost</u> of childcare/childcare being too expensive
12	Currently looking for a job with more hours	Any reference to them trying to find another job/a job with more hours NOT wanting more hours at <u>current</u> workplace (Code 4)
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BIntro

Question Type: Other String

Question Name: MoHrNO (following on from MoHrN)

Multi or Single Code: Multi-code

Screen 6 of 34

Question Text: Is there any particular reason why you aren't interested in working more hours?

Codes	Categories	Examples of what to include
01	Because they want to spend time with their family	
02	Because they do unpaid work or study	
03	Because they have caring responsibilities	Include caring for friends, relatives and children (for any reason, including if they have health problems/disability) but not reference to <u>cost</u> of childcare (code 11). Also include reference to needing to pick up children or parents etc. only being able to look after child for part of the day.
04	Because they have to work the standard hours set by their employer	Any reference to not being able to get more hours, wanting more hours and them not being available or their workplace not having enough hours available.
05	Because of financial reasons	
06	Because they are able to claim tax credits	
07	Because they are able to claim towards childcare through tax credits	
08	Because they already work full time across their multiple jobs	Any reference to having other jobs (including self-employment)
09	Other	DO NOT USE IN THE EDIT
NEW Codes:		
10	Health reasons	Any reference to health, health problems or disability
11	Childcare costs	Any reference to the <u>cost</u> of childcare/childcare being too expensive
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BIntro

Question Type: Other String

Question Name: WhVaryO (following on from WhVary)

Multi or Single Code: Multi-code

Question Text: Why does your household income tend to vary?

Codes	Categories	Examples of what to include
01	On a temporary / seasonal contract	Any reference to work being seasonal or having a range of temporary jobs. Also include working for an 'agency' or as a 'temp'
02	Working hours vary (contracted change – not overtime)	Include any reference to shifts and variable shift work. Also include any reference to being 'relief' or 'supply' staff or being on a zero hours contract
03	Can sometimes do some overtime	Include additional pay for 'on call' or similar payments for occasional unsociable hours
04	Depends on whether receive a bonus	
05	Job involves commission	
06	Self-employed and demand for their work varies	
07	Other	DO NOT USE IN THE EDIT
NEW Codes:		
08	Some income comes from investments and return can vary	Include rental income, returns from any shares or investments, income from trust or other funds.
95	Other specific answer	
96	Vague or irrelevant	Include any reference to some things being paid on different days of the month/in different weeks in this category. We are only interested in changes to the overall amount of income, not when it is received. E.g. 'Jobseekers is paid every two weeks' or 'some benefits paid monthly' etc. should be coded here.
97	Editor can't deal with	

Block: BTCCla

Question Type: Other String

Question Name: QuAdOt (following on from QuAdWh)

Multi or Single Code: Single code

NB: This is a single code question so if multiple responses given please code 'Vague or irrelevant'.

Question Text: Where do you tend to go first for help and advice about tax credits?

Codes	Categories	Examples of what to include
01	Friends or relatives (including other tax credit claimants)	Any friend or relative
02	Letter/leaflet previously received from HMRC	
03	Write a letter to HMRC	
04	Email to HMRC	
05	Call Tax Credit Helpline	When on telephone to HMRC; telephones or rings HMRC; rings Tax Credit 'office' NOT if visits office (code 9)
06	HMRC Website	
07	Gov.uk or Direct.gov website	
08	Another website	Web searches, search engines
09	Visit HMRC enquiry centre/local tax office	
10	Job Centre/Jobcentre Plus	
11	Citizens Advice Bureau	
12	A voluntary/community/charitable organisation	Advice organisations/bureaus/offices, including those for particular groups (e.g. Polish, Bangladeshi etc.) or any other support groups. Also include groups or sessions run at libraries or community centres/groups
13	Independent professional advisor e.g. accountant	Accountant; personal accountant
14	Local council offices	
15	Nowhere	Never needed to get advice; no need etc.
16	Other	DO NOT USE IN THE EDIT
NEW Codes:		
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BWeb

Question Type: Other String

Question Name: WDevO (following on from WDev)

Multi or Single Code: Multi-code

Question Text: Do you ever use any of the following devices to access the internet for personal use?

Codes	Categories	Examples of what to include
01	A computer or laptop	
02	A tablet	Include brand names such as 'iPad' NOT an E-Reader (code 5)
03	A smartphone	Include any reference to using a mobile phone
04	Other	DO NOT USE IN THE EDIT
NEW Codes:		
05	E-Reader	Kindle, electronic book NOT any sort of tablet (code 2)
06	Games console	Xbox, Playstation, Wii
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BWeb

Question Type: Other String

Question Name: OBankO (following on from OBank)

Multi or Single Code: Multi-code

Screen 11 of 34

Question Text: Do you ever use any of the following devices to access online banking?

Codes	Categories	Examples of what to include
01	A computer or laptop	
02	A tablet	Include brand names such as 'iPad' NOT an E-Reader (code 5)
03	A smartphone	Include any reference to using a mobile phone
04	Other	DO NOT USE IN THE EDIT
NEW Codes:		
05	E-Reader	Kindle, electronic book NOT any sort of tablet (code 2)
06	Games console	Xbox, Playstation, Wii
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BWeb

Question Type: Other String

Question Name: InAcNoO (following on from InAcNo)

Multi or Single Code: Multi-code

Question Text: Why do you not use the internet?

New Codeframe		
Codes	Categories	Examples of what to include
01	Don't know how to use it	Include all those who don't know how the internet/computers works; inc. 'not very good at it' etc BUT NOT those who can't (or struggle to) read or write or have general literacy issues (Code 2)
02	Reading or writing difficulties	Can't read or write; struggle to read or write; dyslexic
03	Not interested in internet/computers	'Don't bother'; never got into computers; no interest. 'Hate computers'
04	Prefer speaking to people	Either on the phone or face-to-face; inc. 'find it impersonal' etc,
05	Can't get on it as it is always busy	It is always busy; someone else is always on it
06	No need to use it	Don't need to use it
07	Don't have a computer/device to access the internet	
08	No phone line	
09	Too expensive (to get the internet)	Include reference to both initial and ongoing costs
10	Technical problems	Computer or internet not working
11	Other	DO NOT USE IN THE EDIT
NEW Codes:		
12	Don't have time to go on it	Reference to <u>personally</u> not having time/being too busy NOT Internet/computer being busy (Code 5)
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BWeb

Question Type: Other String

Question Name: NCAfWhO (following on from NCAfWh)

Multi or Single Code: Multi-code

Screen 12 of 34

Question Text: Why did you call the helpline after submitting your claim?

New Codeframe		
Codes	Categories	Examples of what to include
01	To check they had received the application	Any reference to being concerned the application hadn't been received (including supporting documentation)
02	To find out how long the application would take	Include reference to generally asking about the rest of the application process but not chasing them/checking on progress of their application (code 4)
03	To check on the progress of the application	Include reference to checking on progress or 'chasing them to start the claim' or similar responses
04	To change some of the information on the application	Include reference to circumstances changing during the application process or immediately after submitting application but NOT about changes that happened <i>after</i> the renewal process was complete
05	Other	DO NOT USE IN THE EDIT
NEW Codes:		
06	To confirm details/talk through a complicated application	Any reference to wanting to ensure HMRC understood the information in the claim/details about the claim
95	Other specific answer	
96	Vague or irrelevant	Include any reference relating to checking how to complete the application or getting help or information about how to submit it/what to do. We are only interested in answers that relate to actions immediately <i>after</i> the application was submitted and before the outcome was known. Also include any reference to discussing the <i>outcome</i> of the claim. Any answers like this should be coded here. Also include vague answers like 'just wanted to talk to someone'.
97	Editor can't deal with	

Block: BWeb

Question Type: Other String

Question Name: TWYesO (following on from TCWeWh)

Multi or Single Code: Multi code

Screen 12 of 34

Question Text: What information were you looking for when you accessed the HMRC website?

Codes	Categories	Examples of what to include
01	The stages of the application process	
02	What they needed to do to apply	
03	The eligibility criteria for tax credits	
04	The application deadlines/dates	
05	How to calculate income	
06	About other specific rules	
07	Other	DO NOT USE IN THE EDIT
NEW Codes:		
08	How much they would/may receive in tax credits	Any reference to what they would be entitled to, what payments they'd receive, how much they'd get
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BWeb

Question Type: Other String

Question Name: TWNoO (following on from TCWeNo)

Multi or Single Code: Multi code

Screen 13 of 34

Question Text: Why didn't you use the HMRC website during the application process?

Codes	Categories	Examples of what to include
01	I did not need to	Any reference to the process being straightforward or easy (i.e. did not need information, help or support) or already having enough information/guidance
02	I don't have access to the internet	
03	I don't like using the internet	Include any reference to lack of experience or confidence etc. using the internet
04	I did not know about the HMRC website	
05	No particular reason	
06	Other	DO NOT USE IN THE EDIT
NEW Codes:		
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BWeb

Question Type: Other String

Question Name: InCIWhO (following on from InCIWh)

Multi or Single Code: Multi code

Question Text: Why would you not have submitted your claim online rather than by post?

Codes	Categories	Examples of what to include
01	No internet access	Include people not having a device to access the internet (i.e. no computer)
02	Can't use the internet/not confident using internet	
03	Internet not secure enough	Include any reference to not wanting to put personal information online or privacy
04	Prefer to talk to someone	
05	Have always done it by phone/post	Any reference to a simple preference to doing it by phone or post but not for any specific reason
06	Don't use the internet (no specific reason given)	Include not liking the internet. Also include not wanting to go on the internet in the evenings (i.e. if have been on it all day at work)
07	Other	DO NOT USE IN THE EDIT
NEW Codes:		
08	Doesn't have time to get onto the internet to do it	'No time', 'too busy'.
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BTCC1b

Question Type: Other String

Question Name: ReWhOt (following on from RenWhyC)

Multi or Single Code: Multi-code

Screen 13 of 34

Question Text: Why did you call the helpline after submitting your renewal?

New Codeframe		
Codes	Categories	Examples of what to include
01	To check they had received the application	Any reference to being concerned the renewal hadn't been received (including supporting documentation)
02	To find out how long the renewal would take	Include reference to generally asking about the rest of the renewal process but not chasing them/checking on progress of their renewal (code 4)
03	To check on the progress of the renewal	Include reference to checking on progress or 'chasing them to renew the claim' or similar responses
04	To change some of the information on the renewal	Include reference to circumstances changing during the renewal process or immediately after submitting renewal but NOT about changes that happened <i>after</i> the renewal process was complete
05	Other	DO NOT USE IN THE EDIT
NEW Codes:		
06	To confirm details/talk through a complicated application	Any reference to wanting to ensure HMRC understood the information in the claim/details about the claim
95	Other specific answer	
96	Vague or irrelevant	Include any reference relating to checking how to complete the application or getting help or information about how to submit it/what to do. We are only interested in answers that relate to actions immediately <i>after</i> the application was submitted and before the outcome was known. Also include any reference to discussing the <i>outcome</i> of the claim. Any answers like this should be coded here. Also include vague answers like 'just wanted to talk to someone'.
97	Editor can't deal with	

Block: BTCClb

Question Type: Other String

Question Name: ROnWhO (following on from ROnWh)

Multi or Single Code: Multi code

Question Text: Why would you not renew your tax credit claim online if you were able to?

Codes	Categories	Examples of what to include
01	No internet access	Include people not having a device to access the internet (i.e. no computer)
02	Don't use the internet	Include not liking the internet. Also include not wanting to go on the internet in the evenings (i.e. if have been on it all day at work)
03	Can't use the internet/not confident using internet	
04	Internet not secure enough	Include any reference to not wanting to put personal information online or privacy
05	Prefer to talk to someone	
06	Have always done it by phone/post	Any reference to a simple preference to doing it by phone or post but not for any specific reason
07	Other	DO NOT USE IN THE EDIT
NEW Codes:		
08	Doesn't have time to get onto the internet to do it	'No time', 'too busy'.
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BTCC1b

Question Type: Other String

Question Name: RLateO (following on from RLate)

Multi or Single Code: Multi code

Screen 14 of 34

Question Text: What were the reasons you did not renew on time the last time?

Codes	Categories	Examples of what to include
01	Waiting for documents (e.g. P60) / Collecting information	
02	Did not know about the deadline	
03	Award is £0 so don't need to	
04	Unable to get through to the helpline	Any reference to not being able to 'get through' to HMRC. Also include not being able to get through at certain times (e.g. 'not able to get through at weekends')
05	Did not get a reminder from HM Revenue & Customs	
06	Disorganised / Forgot to renew / Personal circumstances	Any reference to forgetting or running out of time etc. also include illness or other specific personal circumstances
07	Thought I was no longer eligible/entitled to tax credits	
08	Other	DO NOT USE IN THE EDIT
NEW Codes:		
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BTCC1b

Question Type: Other String

Question Name: WhChReO (following on from WhChRe)

Multi or Single Code: Multi code

Screen 14 of 34

Question Text: What was the change of circumstances?

Codes	Categories	Examples of what to include
01	Respondent moved home	
02	Respondent or their partner changed job	Including starting a new job (including a secondary job) or redundancy / leaving a job for any reason (including having to leave work because of illness). Also include becoming self employed.
03	Respondent or their partner's working hours changed	Also include temporary changes in work hours (i.e. 'temporary increase in hours') UNLESS specifically mention that they began working more than 30 hours (code 5). Also include any other changes in hours (e.g. proportion of hours worked in different jobs)
04	Respondent or their partner's income changed	Include any referrals to wage, salary, income or earnings. Also include 'confirmation' of these things
05	Respondent or their partner started working 30 or more hours per week	
06	A child left full-time education	Including college. Leaving school or college to go to university should be coded HERE
07	A child over 16 continued in full-time education	Any reference to going to college but NOT university (code 6)
08	Respondent or their partner had a baby	Also include any reference to maternity or paternity leave
09	Childcare costs changed	Or childcare started / ended (the latter perhaps because the child started going to nursery or school, or another relative is looking after them)
10	Child became eligible	For example when a teenage child has started college or other further education.
11	Changed bank account	
12	Partner moved in or out	Or any referral to a partner being added or removed from the claim. Also include reference to relationships 'breaking up'
13	Change in disability status of child	Include any references to a child becoming registered as disabled or their status as disabled changing slightly but not being revoked
14	Changes to other benefits	Changes to the respondent or partner's benefit entitlement, perhaps due to illness or a new claim
15	Other	DO NOT USE IN THE EDIT
NEW codes		
16	Child moved in or out	Any reference to a child moving in or out of the household NOT changes to education status of child (code 6 or 7)

95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BTCClb

Question Type: Other String

Question Name: ChReWhO (following on from ChReWh)

Multi or Single Code: Single Code

Question Text: Thinking about all of the times your circumstances have changed while you have been claiming tax credits, when do you usually report changes of circumstances?

Codes	Categories	Examples of what to include
01	As soon as they occur	
02	Within 1 month	Any period less than a month (e.g. within a week)
03	Within 3 months	
04	Wait until renewal	
05	Other	DO NOT USE IN THE EDIT
06	Never had/reported a change in circumstances	Include “only just started claiming”; “never had to report a change” etc.
NEW Codes:		
07	Any specific period over three months	Every 6 months; ‘once a year when I do my accounts’
95	Other specific answer	
96	Vague or irrelevant	Not currently claiming tax credits
97	Editor can't deal with	

Block: BTCC1b

Question Type: Other String

Question Name: NRChO (following on from NRCh)

Multi or Single Code: Multi code

Question Text: What was the change in circumstances? (This is the same question as above but it is being asked in a different context)

Codes	Categories	Examples of what to include
01	Respondent moved home	
02	Respondent or their partner changed job	Including starting a new job (including a secondary job) or redundancy / leaving a job for any reason (including having to leave work because of illness). Also include becoming self employed.
03	Respondent or their partner's working hours changed	Also include temporary changes in work hours (i.e. 'temporary increase in hours') UNLESS specifically mention that they began working more than 30 hours (code 5). Also include any other changes in hours (e.g. proportion of hours worked in different jobs)
04	Respondent or their partner's income changed	Include any referrals to wage, salary, income or earnings. Also include 'confirmation' of these things
05	Respondent or their partner started working 30 or more hours per week	
06	A child left full-time education	Including college. Leaving school or college to go to university should be coded HERE
07	A child over 16 continued in full-time education	Any reference to going to <i>college</i> but NOT <i>university</i> (code 6)
08	Respondent or their partner had a baby	Also include any reference to maternity or paternity leave
09	Childcare costs changed	Or childcare started / ended (the latter perhaps because the child started going to nursery or school, or another relative is looking after them)
10	Child become eligible	For example when a teenage child has started college or other further education.
11	Changed bank account	
12	Partner moved in or out	Or any referral to a partner being added or removed from the claim. Also include reference to relationships 'breaking up'
13	Change in disability status of child	Include any references to a child becoming registered as disabled or their status as disabled changing slightly but not being revoked
14	Changes to other benefits	Changes to the respondent or partner's benefit entitlement, perhaps due to illness or a new claim
15	Other	DO NOT USE IN THE EDIT
New codes		
16	Child moved in or out	Any reference to a child moving in or out of the household NOT changes to education

		status of child (code 6 or 7)
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BTCClb

Question Type: Other String

Question Name: CCowo (following on from CCowh)

Multi or Single Code: Multi code

Screen 18 of 34

Question Text: Why did you not report this change?

Codes	Categories	Examples of what to include
01	Would not effect amount of Tax Credit award	
02	I have not got round to it	
03	Did not think about reporting the change when it occurred	
04	Too much of a burden	Any reference to it being too hard, e.g. "have several jobs so difficult to explain, tell them"; too much hassle
05	HM Revenue and Customs should already know about this change from another source	Any reference to thinking someone else will do it (e.g. employer or agency)
06	Ways to tell HMRC inconvenient/too expensive	
07	Have more important things to get sorted first	
08	It is not a permanent change	
09	Too busy or too stressed to report	
10	No reason, not planning on ever reporting this change	
11	Concerned that payment would reduce	
12	Did not know that I had to	
13	Change too small to bother reporting	Anything that specifically referencing the change being too small to need to do it/bother doing it
14	Just forgot/disorganised	'went over my head'; I always forget these things
15	Other	DO NOT USE IN THE EDIT
New codes		
16	Waiting for correct paperwork/didn't have the required documents	Include 'waiting for tax returns to be done' or any other preparation of wider accounts
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BTCClb

Question Type: Other String

Question Name: CChkHO (following on from CChkH)

Multi or Single Code: Single code

Screen 19 of 34

Question Text: When you contacted HMRC to check if they had updated your tax credit claim, how did you get in contact?

Codes	Categories	Examples of what to include
01	By calling HMRC tax credit helpline	
02	In writing to HMRC	
03	Other (specify)	DO NOT USE IN THE EDIT
NEW Codes:		
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BTCC1b

Question Type: Other String

Question Name: ChOnNO (following on from ChOnN)

Multi or Single Code: Multi code

Question Text: Why would you not report a change of circumstances online if you were able to?

Codes	Categories	Examples of what to include
01	No internet access	Include people not having a device to access the internet (i.e. no computer)
02	Don't use the internet	Include not liking the internet. Also include not wanting to go on the internet in the evenings (i.e. if have been on it all day at work)
03	Can't use the internet/not confident using internet	
04	Internet not secure enough	Include any reference to not wanting to put personal information online or privacy
05	Prefer to talk to someone	
06	Have always done it by phone/post	Any reference to a simple preference to doing it by phone or post but not for any specific reason
07	Other	DO NOT USE IN THE EDIT
NEW Codes:		
08	Doesn't have time to get onto the internet to do it	'No time', 'too busy'.
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BUniCr

Question Type: Other String

Question Name: TCUseO (following on from TCUse)

Multi or Single Code: Muliti code

Screen 21 of 34

What do you currently use tax credits for?

Codes	Categories	Examples of what to include
01	Childcare	Pay nursery fee
02	Child's savings	
03	Food/meals for your child	
04	Clothes/shoes for your child	
05	Child's school trips / out-of-school activities	
06	Treats for child	Christmas presents for children
07	Food for self [and / or partner]	
08	Clothes/shoes for self [and/or partner]	
09	Other expenses on self [and/or partner]	
10	Family trips/holidays	
11	Household bills	To pay off Council Tax; Gas heating, any household utility bills
12	To pay off debts	
13	Savings	
14	Put into general household expenditure	Living expenses; 'everything'
15	To help support my/my partner's business	
16	To make rent or mortgage repayments	
17	Petrol	Fuel
18	Travel expenses other than petrol	Bus fares; car insurance
19	Other	DO NOT USE IN THE EDIT
NEW Codes:		
20	Books for child	Include books for school
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BUniCr

Question Type: Other String

Question Name: BuTiOt (following on from BuTiFr)

Multi or Single Code: Single Code

Question Text: How do you tend to budget?

Codes	Categories	Examples of what to include
01	Day to day	
02	Weekly	
03	Fortnightly	
04	Monthly	
05	Not at all	Statements about spending money 'when they have it' and not spending when they don't or 'just paying bills as they come in'
06	Other	DO NOT USE IN THE EDIT
NEW Codes:		
07	Varies: different things managed in different ways	
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BUniCr

Question Type: other string

Question Name: PMonthO (Following on from PMoWh)

Multi or Single Code: Multi code

Question Text: How would this [payments being made monthly] affect you?

Codes	Categories	Examples of what to include
01	I would be likely to run out of money before the end of the month	
02	I would get into debt	Include need to use overdrafts, credit cards or borrow money. Also include any charges for doing this i.e. 'overdraft charges'
03	I would find it harder to budget	Any general statements about finding budgeting harder; not being used to budgeting in this way; not being able to budget properly; needing to re-learn how to budget; needing to plan more; that it's easier to plan and budget weekly
04	I have specific weekly outgoings	Any mention of specific weekly costs or things that have to be paid for weekly
05	Would not be able to afford some things	Specific reference to not being able to afford things e.g. heating, school dinners, food BUT NOT IF IT IS SPECIFICALLY RELATED TO IT NEEDING TO BE PAID WEEKLY (Code 06)
06	Other income is paid weekly	Difficulties related to other income being paid weekly/over a different period
07	General difficulties	General statements about difficulties or not being able to cope UNLESS coded elsewhere
08	Other	DO NOT USE IN THE EDIT
New codes		
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BUniCr

Question Type: Other Open

Question Name: FDepWho (following on from FDepWho)

Multi or Single Code: Multicode

Screen 22 of 34

Question Text: Which government department will be administering Universal Credit?

Codes	Categories	Examples of what to include
01	HMRC	
02	DWP	Also include old names for DWP: Department for Social Security (DSS), Department for Employment, Department for Pensions etc.
03	Jobcentre Plus	
04	Other	DO NOT USE IN THE EDIT
NEW Codes:		
05	Local council/local authority	
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BUniCr

Question Type: Other String

Question Name: UCInO (following on from UCIn)

Multi or Single Code: Muliti code

Question Text: And, if you wanted to find out more about Universal Credit who or where would you go to?

Codes	Categories	Examples of what to include
01	Friends, family or colleagues	
02	Search on the internet	"Google it"
03	HMRC	'Tax Credit helpline' or just 'helpline' should be coded here. Include any attempt to contact HMRC, irrespective of method
04	Jobcentre Plus / DWP	DWP website. Also include references to 'the Department of Social Security (DSS) or 'benefits agency' etc.
05	Citizens Advice Bureau or other voluntary organisation	
06	My local authority	Include 'civic centre' or 'town hall'
07	Other	DO NOT USE IN THE EDIT
NEW Codes:		
08	Accountant	
09	Gov.uk / Direct.gov	'Government website'
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BUniCr

Question Type: Other String

Question Name: OvPaDO (following on from OvPaD)

Multi or Single Code: Muliti code

Question Text: And when you found out about your most recent overpayment did you...

Codes	Categories	Examples of what to include
01	Contact the HMRC helpline (phoned HMRC)	
02	Look online for help or guidance	
03	Ask friends or family for help or guidance	
04	Ask about it at the Jobcentre or Jobcentre Plus	
05	Go to another organisation (e.g. Citizens Advice Bureau)	
06	Other	DO NOT USE IN THE EDIT
07	None of these things	Include reference to 'just paid it' or 'just accepted it'
NEW Codes:		
08	Contacted HMRC in another way	Any method of contacting HMRC, including going to an office in person EXCEPT phoning them or phoning the helpline (code 1)
09	Contacted their MP (Member of Parliament)	
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BUniCr

Question Type: Other String

Question Name: OPAPHO (following on from OPAPH)

Multi or Single Code: Muliti code

Screen 23 of 34

Question Text: What did you do in order to dispute the decision?

Codes	Categories	Examples of what to include
01	Contact the HMRC helpline (phoned HMRC)	
02	Look online for help or guidance	
03	Ask friends or family for help or guidance	
04	Ask about it at the Jobcentre or Jobcentre Plus	
05	Go to another organisation (e.g. Citizens Advice Bureau)	
06	Other	DO NOT USE IN THE EDIT
NEW Codes:		
07	Contacted HMRC in another way	Any method of contacting HMRC, including going to an office in person EXCEPT phoning them or phoning the helpline (code 1)
08	Contacted their MP (Member of Parliament)	
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BEnd

Question Type: Other String

Question Name: ADEthO (following on from ADEth)

Multi or Single Code: Single Code

Question Text: How would you describe your ethnic background?

Codes	Categories	Examples of what to include
01	White - British	
02	White – Irish	
03	Any other White background (please describe)	Code anyone who specifically says they are white English, Welsh or Scottish in THIS category. Also include any white European or mix of White British and White European
04	Mixed – White and Black Caribbean	
05	Mixed – White and Black African	
06	Mixed White and Asian	
07	Any other Mixed background (please describe)	
08	Asian or Asian British - Indian	
09	Asian or Asian British – Pakistani	
10	Asian or Asian British – Bangladeshi	
11	Any other Asian or Asian British background (please describe)	
12	Black or Black British - Caribbean	
13	Black or Black British – African	
14	Any other Black/Black British background (please describe)	
15	Chinese	
16	Any other (please describe)	DO NOT USE IN THE EDIT
NEW Codes:		
95	Other specific answer	This is where you should put anyone who won't go into any other category
96	Vague or irrelevant	
97	Editor can't deal with	