

**HM Revenue & Customs**

# **Using and Communicating Tax-Free Childcare:**

**Research with parents and childcare providers**

**Appendix C: Research materials**

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**December 2014**

## Disclaimer

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Published by HM Revenue and Customs, September 2015

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## Appendix C: Research materials

The depth interviews guide is appended below, along with the stimulus used with participants in interviews. The groups' discussion guide was adapted closely from this guide, and is not included here for reasons of brevity.

### Parents' discussion guide

1. Introductions and background	5 mins
<ul style="list-style-type: none"> <li>- Welcome and introduce moderator/notetaker/clients</li> <li>- Explain purpose of the interview – we are conducting research on behalf of HMRC to understand more about how people pay for childcare, and what they think of new government policies in this area</li> <li>- No right and wrong answers, confidentiality, seek permission to audio record the sessions.</li> <li>- We will be presenting them with details of a new scheme to help parents to pay for childcare. We will also be asking them to discuss their personal financial circumstances and history and hope they will be willing to share this with us. Reaffirm confidentiality.</li> <li>- Explain scope of project – interviews with parents in London, Bristol, Manchester, discussion groups and interviews with childcare providers.</li> </ul> <p><b>I'd like to start by understanding more about you. Can you tell me a little bit about...? MODERATOR TO ASK ALL IN TURN:</b></p> <ul style="list-style-type: none"> <li>- Who do you live with?</li> <li>- How many children do you have and how old are they?</li> </ul>	<p><i>Orientates participants gets them prepared to take part in the discussion and establishes their area of knowledge/expertise</i></p> <p><i>Outlines the 'rules' of the interview (including those we are required to tell them about under MRS and Data Protection Act guidelines)</i></p>

<b>2. Choosing childcare</b>	<b>10 mins</b>
<p><b>I'd like to start by having a general discussion around using and paying for childcare.</b></p> <p><b>Firstly, can you describe any work that you do at the moment? IF APPLICABLE: And what work is your partner currently doing?</b></p> <p>PROBE: Role, skill level and sector.</p> <ul style="list-style-type: none"> <li>- How long have you been doing that job?</li> <li>- Is this job permanent, temporary or casual?</li> <li>- Are you self-employed?</li> <li>- What are your working hours? Do you have regular working hours, or do your working hours change regularly?</li> </ul> <p><b>Do you receive any benefits or government support for working families? Which ones? REFER TO SHOWCARD A IF REQUIRED</b></p> <ul style="list-style-type: none"> <li>- How do you receive these? (e.g. cash, bank transfer, other)</li> <li>- How easy/ difficult do you find it to manage the money you receive in these payments?</li> <li>- How happy or otherwise are you with the way you receive these payments? Would you prefer to receive them differently?</li> </ul> <p><b>I'd like to talk about the different childcare providers that you currently use. Which of the different kinds of childcare provider(s) shown on this card do you use now? PRESENT PARTICIPANT WITH SHOWCARD B</b></p> <p>When do you use them?</p> <ul style="list-style-type: none"> <li>- Are there others you use at certain times of the year (e.g. summer holidays)</li> </ul> <p>WORKING WITH THE PARTICIPANT, MAP CHILDCARE USE AND PAYMENTS ON TO TIMELINE GRID (APPENDIX A)</p> <p><b>Why did you decide to use childcare?</b></p> <ul style="list-style-type: none"> <li>- IF REQUIRED, PROBE ON: allowing participant to work, educational opportunities for child, other</li> <li>- What factors did you consider when deciding if to use childcare? What were the important issues?</li> </ul> <p><b>When did you first start to plan your childcare arrangements?</b></p> <ul style="list-style-type: none"> <li>- IF REQUIRED, PROBE ON: when pregnant, when on</li> </ul>	<p><i>In this section we explore how participants use childcare, and how and when they make key decision about childcare.</i></p>

<p>maternity leave, shortly before going back to work, when decided to go back to work, after return to work</p> <p><b>Can you talk me through when you started looking for childcare and how you went about it?</b></p> <ul style="list-style-type: none"> <li>- What factors were you considering while you were searching for a provider?</li> </ul> <p><b>Where did you find information which helped you decide which provider to use?</b></p> <ul style="list-style-type: none"> <li>- IF REQUIRED, PROBE ON: government websites, internet search, agencies, recommendations from friends or family, anything directly from the provider IF HELPFUL, MAP PARTICIPANT'S EXPERIENCE ON TO TIMELINE , NOTING KEY TIMINGS, COMMS TOUCHPOINTS AND BARRIERS</li> </ul> <p><b>What things did you think about when deciding what type of childcare to use? What were the important issues?</b></p> <ul style="list-style-type: none"> <li>- IF REQUIRED, PROBE ON: cost, education value, flexibility, met my needs</li> <li>- And which of these things was the most important when deciding which type of childcare to use?</li> <li>- What was most challenging about looking for childcare? And what was most straightforward?</li> </ul> <p><b>What, if anything, did you do to check the childcare provider was right for you and your child, before making a final decision?</b></p> <ul style="list-style-type: none"> <li>- IF NECESSARY, PROBE: did you visit the childcare provider before making a final decision?</li> <li>- IF VISITED PROVIDER: And why did you visit the provider? What were you checking for?</li> </ul>	<p>Use these questions to explore the key factors in finding and choosing a childcare provider, noting any key timings, touchpoints and barriers.</p>
<p><b>3. Paying for childcare and cost of childcare</b></p>	<p><b>10 minutes</b></p>
<p><b>I'd like to know more about the cost of childcare to your household. Which of the different childcare types do you pay for?</b></p> <ul style="list-style-type: none"> <li>- <b>Who pays for each element? Why?</b></li> <li>- <b>How is the payment made? Why do you use this type of payment?</b> <ul style="list-style-type: none"> <li>o direct debit or bank transfer from personal bank account?</li> <li>o direct debit or transfer using childcare vouchers from salary to provider?</li> </ul> </li> </ul>	<p><i>In this section we explore fully participants' decision-making processes in paying for childcare. This will involve exploring the wider context of their work and finances,</i></p>

<ul style="list-style-type: none"> <li>○ cash to provider?</li> <li>○ other?</li> <li>○ How easy do you find it to keep track of these payments? What systems do you have in place to help you do this?</li> </ul> <p>WORKING WITH THE PARTICIPANT, MAP CHILDCARE USE AND PAYMENTS ON TO TIMELINE GRID (APPENDIX A)</p> <p><b>How easy or difficult do you find it to manage paying for formal childcare? Why? PROBE ON THE FOLLOWING</b></p> <ul style="list-style-type: none"> <li>- How easy or difficult is it to save up to pay for childcare?</li> <li>- How easy or difficult is it to manage and keep track of payments? Why?</li> <li>- Do your payments vary throughout the year? (CHECK THIS IS CORRECT ON TIMELINE)</li> <li>- Have you ever been fined by a childcare provider – e.g. late fees, retention payments during holiday time</li> <li>- How easy or difficult are the systems you use to manage childcare payment? Why?</li> </ul> <p><b>To what extent was affordability or cost a consideration in your choice of childcare?</b></p> <ul style="list-style-type: none"> <li>- Did you make a calculation to see if you were better off in work? IF SO, HOW?</li> </ul> <p><b>How easy or difficult was it to weigh up the costs and benefits of using childcare?</b></p> <ul style="list-style-type: none"> <li>- IF REQUIRED PROBE ON: cost versus not returning to work, availability of formal/ informal childcare, etc.</li> </ul> <p><b>Looking back now, how accurate were your calculations of the financial costs of childcare?</b></p> <ul style="list-style-type: none"> <li>- Were there any costs you didn't account for?</li> </ul> <p><b>And how easy or difficult is it for you to compare the cost of different childcare options? Why?</b></p> <p><b>Where would you normally go to find information on financial support for childcare?</b></p> <ul style="list-style-type: none"> <li>- Can you talk me through the information sources you have used in the past?</li> <li>- Have you had any advice or support from your employer regarding paying for childcare?</li> </ul> <p>USING THE TIMELINE, ASK PARTICIPANT TO NAME THE INFORMATION SOURCES THEY USED TO FIND ALL CHILDCARE PROVIDERS, AND INFORMATION SOURCES USED TO SUPPORT THEM IN PAYING FOR CHILDCARE</p>	<p><i>including affordability and whether better-off calculations are important.</i></p>
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<p>Looking at the timeline you have just created, can you talk me through how and when you used this information to make decisions about your childcare?</p> <p>How easy or difficult is it to compare the cost and benefits of different types of government support for childcare? Why?</p> <p>Overall, how would you describe your experience of <i>paying</i> for childcare? How easy or difficult is it? Why?</p> <p>What would you say is good or bad about the current options you have for paying for childcare? Why?</p>	
<p><b>4. The Tax-Free Childcare proposition</b></p>	<p><b>10 mins</b></p>
<p>Have you heard of Tax-Free Childcare?</p> <ul style="list-style-type: none"> <li>- Where did you hear about it? PROBE: Friends? Family? Newspapers? Television? Online? Other?</li> <li>- Can you tell me what you know about it?</li> </ul> <p>I'm going to tell you a bit more about it...</p> <p>READ OUT/ PRESENT PARTICIPANT WITH SHOWCARD C TO READ</p> <ul style="list-style-type: none"> <li>• HMRC is planning to make changes to the financial assistance that is available to working parents for the use of childcare.</li> <li>• If eligible you'll be able to open an online account, which you can pay into to cover the cost of childcare with a registered childcare provider and for every 80p you or someone else pays in, the government will top up an extra 20p.</li> <li>• You will be able to manage your account online.</li> <li>• The government will top up the account with 20% of childcare costs up to a total of £10,000 - the equivalent of up to £2,000 support per child per year.</li> <li>• The scheme will be available for children up to the age of 12 or up to the age of 17 for a child with a disability.</li> <li>• TFC will be available to more families than any of the existing schemes to support parents paying for childcare.</li> <li>• Parents will be unable to claim tax credits, Universal Credit or Employer-Supported Childcare at the same time as TFC. Parents will however, be able to access 15 hours Early Years Childcare Entitlement in addition to Tax-Free Childcare support.</li> <li>• TFC will only be able to be used with regulated and registered childcare providers.</li> </ul> <p>CHECK PARTICIPANT UNDERSTANDS THESE POINTS FULLY</p> <p>What do you think about the offer of Tax-Free Childcare in</p>	<p><i>In this section we will present participants with the Tax-Free Childcare concept. We will explore their views of it, and how they feel it would fit into their life, given what we understand about their decision-making processes.</i></p> <p>The following are a key questions</p> <p><i>Some info on flexibility of scheme:</i></p> <p>The Government will allow multiple people or parties to pay into childcare accounts.</p> <p>Parents will be able to build up balances in their childcare</p>



<p><b>general?</b></p> <ul style="list-style-type: none"> <li>- Can you think of any good points about this idea? PROBE: Manageability, speed, level of support?</li> <li>- And any bad points? PROBE: Manageability, speed, level of support?</li> </ul> <p>IF APPROPRIATE, REFER TO THE TIMELINE CREATED EARLIER IN THE INTERVIEW</p> <p><b>Would the Tax-Free Childcare offer appeal to you? Why? Why not?</b></p> <p>IF THE OFFER APPEALS: <b>Which aspects of the offer appeal to you? Why?</b></p> <ul style="list-style-type: none"> <li>- Support with childcare costs?</li> <li>- Flexibility of payments?</li> <li>- Online management?</li> <li>- Other aspect?</li> </ul>	<p>accounts, for example to use over the summer holidays</p> <p>The Government will allow parents to withdraw money from their childcare account, should they wish to do so</p>
<p><b>5. Using Tax-Free Childcare</b></p>	<p><b>20 mins</b></p>
<p><b>I now have some questions about using Tax-Free Childcare in practice. I'm now going to show you a little more information about how the process would work. SHOW PARTICIPANT SHOWCARD D AND TALK THROUGH THE PROCESS.</b></p> <p><b>Given what we have told you about TFC, how easy or difficult do you think it looks to use?</b></p> <ul style="list-style-type: none"> <li>- What do you think sounds most straightforward about TFC? Why?</li> <li>- Is there is any element of the system you think may be challenging to use or understand?</li> <li>- How do you think you would find using the system? What about other people you know?</li> </ul> <p><b>HMRC are keen to ensure the system is simple to use. What would simple look like to you? PROBE IN FULL</b></p> <p><b><u>UNDERSTANDING ELIGIBILITY FOR THE SCHEME</u></b></p> <p><b>What support or advice would you need to determine whether you were <u>eligible</u> for the scheme?</b></p> <ul style="list-style-type: none"> <li>- What key questions would you like this information to answer?</li> </ul>	<p><i>In this section we will explore participants' views on using Tax-Free Childcare, including support requirements and registration.</i></p> <p>This is a key question</p>

- In what format would you like this information? E.g. online, telephone helpline.

**Would it be helpful to be able to undergo the identification verification process early and to receive early communications regarding the scheme?**

- What might incentivise them to undergo this process early?
- How early would you be prepared to undergo this process?

**What do you think of including a tool for helping you determine whether you are eligible?**

- What do you think of including a tool to check your eligibility in the formal registration process? Why?
- What might this tool look like?
- When it would be useful to have this? Before your go through the identification verification process? After?

**SUPPORT AND ADVICE AROUND COMPARING THE COST**

**How confident would you feel comparing the cost of childcare using the Tax-Free Childcare scheme to other ways of paying for childcare?**

- What would you need help, advice or support with? Why?
- What kind of help would you need?

**HMRC would like to help parents decide which options for childcare support are best for them. What could the Government provide to help you understand the cost of childcare and benefit of different support options?**

- IF NECESSARY, PROBE: Face-to-face advice, telephone helpline, printed information, online information
- PROBE ONLINE: where online? t websites (Government, independent sources such as Money Advice Service, other?), social media, online forums? What would advice online look like?

**Do you think you would use an online calculator? SHOW SHOWCARD E (ENTITLED TO CALCULATOR) TO PARTICIPANT IF REQUIRED**

- IF YES: How would you use this?
  - o Making comparisons between different options supporting you in paying for childcare?
  - o Using the calculator to help you understand if you would be better off in work – and by how much?
  - o Understanding your entitlement under TFC?
  - o Understanding if you were eligible for TFC?

This is an important question – a key issue is what parents need to know and when.

HMRC want to understand whether parents would prefer 'rule of thumb'

<p>- Would you trust an online calculator? Why/ why not?</p> <p>- When would you find it helpful to have access to the calculator?</p> <p>- How long would you expect to spend using it?</p> <p>- How accurate would you expect the information from a calculator to be? Would you prefer an exact or ballpark figure?</p> <p><b>Have you ever used a Government eligibility checker or calculator before?</b></p> <p>- What did you think was good – or bad – about it?</p> <p><b>Have you ever used a non-Government eligibility checker or calculator before?</b></p> <p>- What did you think was good – or bad – about it?</p> <p><b>Whose role do you see it as to provide a calculator?</b> PROBE Tax credits helpline/website, ESC helpline/website, jobcentres etc</p> <p><b><u>REGISTRATION PROCESS PREFERENCES</u></b></p> <p><b>I would now like to talk to you about the <u>registration process</u> for Tax-Free Childcare.</b></p> <ul style="list-style-type: none"> <li>• In order to use Tax-Free Childcare an eligible parent would have to register online, have their eligibility checked and then the account would be opened.</li> <li>• At this stage eligibility checking will confirm that information provided in the registration process is correct.</li> <li>• The new system will not be fully available until autumn 2015<sup>1</sup>, but HMRC are considering allowing parents to register early.</li> </ul> <p><b>Is this something that would appeal to you? Why? What do you think the advantages of registering early would be?</b></p>	<p>estimates or case studies/examples compared to something more comprehensive (but more time-consuming to complete).</p>
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<sup>1</sup> At the time the research was conducted Tax-Free Childcare accounts were expected to be available in autumn 2015. The launch date for Tax-Free Childcare has since been confirmed as from early 2017, this delay was a direct result of a legal challenge. Further information is available here:

<https://www.gov.uk/government/news/government-confirms-tax-free-childcare-launch-date-as-it-welcomes-judgment-from-supreme-court>

**HMRC are considering three options for early registration:**  
PLEASE READ OUT AND PROVIDE PARTICIPANT WITH  
SHOWCARD F

- **Allowing parents to have their identity verified, to make full registration quicker once the system is available and allow parents to receive communications about the system;**
- **Allowing parents to have their identity verified, to register and have their eligibility confirmed, to make opening the account and top-up payments quicker once the system is available; and**
- **Allowing parents to have their identity verified, register, and open their account early. Opening the account early would allow parents to start saving, and government contributions would be added once the scheme officially starts (but not before).**

**What do you think of these options?**

- Which sounds the most appealing? Why?
- Which would most encourage you engage with the scheme early? Why?

**What sort of information would you need in order to decide whether to register for Tax-Free Childcare?**

- PROBE: household eligibility, conditions, details on how it works
- How would you like to access this information? IF NECESSARY, PROBE: Face-to-face advice, telephone helpline, printed information, online information

**Is there anything that would stop you registering early for this system?**

**Thinking of the first option, would it be helpful to be able to undergo the identification verification process early and to receive early communications regarding the scheme? Why/ why not?**

- What would encourage you to do this?

**Thinking of the third option, assuming you were able to open an account early, is this something you would consider? Why? Why not?**

- IF NO: why would this not appeal to you?
- IF YES: why would this appeal?
- Would it encourage you to register for the system early?
- If you were able to determine if you were eligible early on, would this affect your view of registering early? How?

**And would you consider making early payments into the account? You would not receive government contributions until the scheme starts, but you would be able to use the money you save to pay for childcare later. Why? Why not?**

**IF THERE IS MORE THAN ONE CHILD IN THE HOUSEHOLD: The roll-out of the policy may be staged, with 0-5 year-olds initially eligible, followed by older children. Given this, when would you prefer to register your older children?**

- PROBE – Only when the scheme is available for older children? Why?
- Or at the same time you register your younger children? Why?

**HMRC are considering having the information that parents input into the eligibility checker pre-populated in the formal registration process. What do you think of this? Why?**

**Overall, can you talk me through exactly what kind of support/ advice would be most useful to you?**

- At what point in looking for childcare and support in paying for it would you want the advice? IF NECESSARY, REFER BACK TO TIMELINES FROM EARLIER

**Is there any information on the system you would like to receive from childcare providers? What would that be?**

**Overall, given everything we've discussed, what would make the scheme most user-friendly for you?**

6. Communications around Tax-Free Childcare	15 mins
<p>I'd now like to ask you what you think about the following messages about TFC. Thinking about whether the Tax-Free Childcare option appeals to you, which of these slogans would encourage you to use Tax-Free Childcare? PRESENT PARTICIPANT WITH SHOWCARD G AND ASK THEM TO READ IT</p> <ul style="list-style-type: none"> <li>• "£2000 per child, per year to support your childcare needs";</li> <li>• "For every 80p you pay in the government will top up an extra 20p towards your childcare";</li> <li>• "The scheme is flexible - you can pay into your account as an when you like"</li> <li>• "Tax-Free Childcare supports parents returning to work";</li> <li>• " Tax-Free Childcare is fair - it applies to all eligible parents, wherever they work, including self-employed parents."</li> <li>• "The scheme will be simple to use and delivered online."</li> <li>• " Tax-Free Childcare will help 1 million more working families"</li> </ul> <p><b>How easy or difficult are these messages to understand?</b></p> <ul style="list-style-type: none"> <li>- Is there anything here that requires more explanation?</li> <li>- What else do you feel you need to know?</li> </ul> <p><b>How credible or otherwise do you find the messages? Why?</b></p> <p><b>Do you think they would encourage you to take-up Tax-Free Childcare? Why?</b></p> <p><b>Where would you expect to see these messages?</b></p> <ul style="list-style-type: none"> <li>- Television, radio, online, poster campaign, leaflets, word of mouth</li> </ul> <p><b>Who would you expect to see them from?</b></p> <ul style="list-style-type: none"> <li>- Government, childcare provider, local authority, schools, healthcare workers, social services</li> </ul> <p><b>When would you expect to hear about TFC before it goes live? How far ahead of registration would like to hear about it? Why?</b></p>	<p>Explores participants' response to proposed messages around Tax-Free Childcare.</p>

<p><b>Can you rank the messages in order of importance to you?</b></p> <ul style="list-style-type: none"> <li>- Can you explain why you have chosen this order?</li> </ul> <p><b>If you could only pick three messages to encourage you to take up TFC, which would they be? Why?</b></p> <ul style="list-style-type: none"> <li>- Why these three? Is anything really important to you still missing?</li> <li>- And why this order?</li> <li>- And what order would you deliver the messages in?</li> </ul> <p><b>What type of messages do you think have the most impact on you?</b></p> <ul style="list-style-type: none"> <li>- Messages that tell you about the possible impacts of what you do?</li> <li>- Ones that just give you information about what you need to do?</li> <li>- Or messages that tell you what other people, who are like you, are doing?</li> <li>-</li> </ul> <p><b>Thinking now about <u>early registration</u>, which of the messages would encourage you to do this if it was then followed by information about registration? Why? PROBE IN DEPTH</b></p> <p><b>How would you like to receive these messages?</b></p> <ul style="list-style-type: none"> <li>- IF NECESSARY, PROBE: Face-to-face advice, telephone helpline, printed information, online information</li> </ul> <p><b>When would it be most useful to receive messages and information like this? REFER BACK TO THE TIMELINES IF REQUIRED</b></p>	
<p><b>7. Key messages and conclusions</b></p>	<p><b>5 mins</b></p>
<p><b>Summing up the key themes from our discussion, what do you think are the most important issues for HMRC to consider when they roll-out Tax-Free Childcare?</b></p> <ul style="list-style-type: none"> <li>- How can they make it simple for you?</li> <li>- What is the most important thing they need to tell you?</li> </ul> <p><b>Thanks again for your contributions today. To help with the development of the Tax-Free Childcare scheme HMRC may undertake further work, testing products and the design of the system itself.</b></p>	<p><i>Summing up the discussion, and key messages, including an exploration of what participants' recommendations are to improve Tax-Free Childcare.</i></p>

**Would you be happy to be contacted by HMRC to take part in this work?**

If you agree, we will pass your contact details to HMRC who will store them securely for a period of six months. They may contact you within this timeframe to take part in more work into Tax-Free Childcare. Further, please note that if you agree your responses – to either this piece of work or any future ones – will not be linked to your contact details; your contributions will remain completely anonymous. Further, you are not under any obligation to say yes to this request; if you decline, your dealings with HMRC either now or in the future will not be affected in any way.

Yes/No. – NOTE ANSWER

**Would you be happy to be contacted by another organisation, contracted by HMRC, to take part in further work testing products and the design of the system itself.**

If you agree, we will pass your contact details to HMRC who will store them securely for a period of six months and, in turn, may pass them on to another third party who may contact you within this timeframe to take part in more work into Tax-Free Childcare. Further, please note that if you agree your responses – to either this piece of work or any future ones – will not be linked to your contact details; your contributions will remain completely anonymous. Further, you are not under any obligation to say yes to this request; if you decline, your dealings with HMRC either now or in the future will not be affected in any way.

Yes/no – NOTE ANSWER

**Finally, is there anything else you think is relevant and wish to discuss?**

**Thank participants; explain the next steps (e.g. what HMRC will do with the findings). THANK AND CLOSE. Reassure about confidentiality.**

*PLEASE ASK THESE RECONTACT QUESTIONS – HMRC MAY WANT PARTICIPANTS TO TAKE PART IN FURTHER RESEARCH*



## Parents' stimulus

### Showcard A

- A Income Support
- B Employment & Support Allowance
- C Jobseeker's Allowance (Unemployment Benefit)
- D Incapacity Benefit
- E Disability Living Allowance
- F Social Fund
- G Council Tax Benefit
- H Attendance Allowance
- I Child Maintenance
- J Tax Credits
- K Child Benefit
- L Carers Allowance/Invalid Care Allowance (ICA)
- M Employer Supported Childcare
- N Universal Credit
- O Other

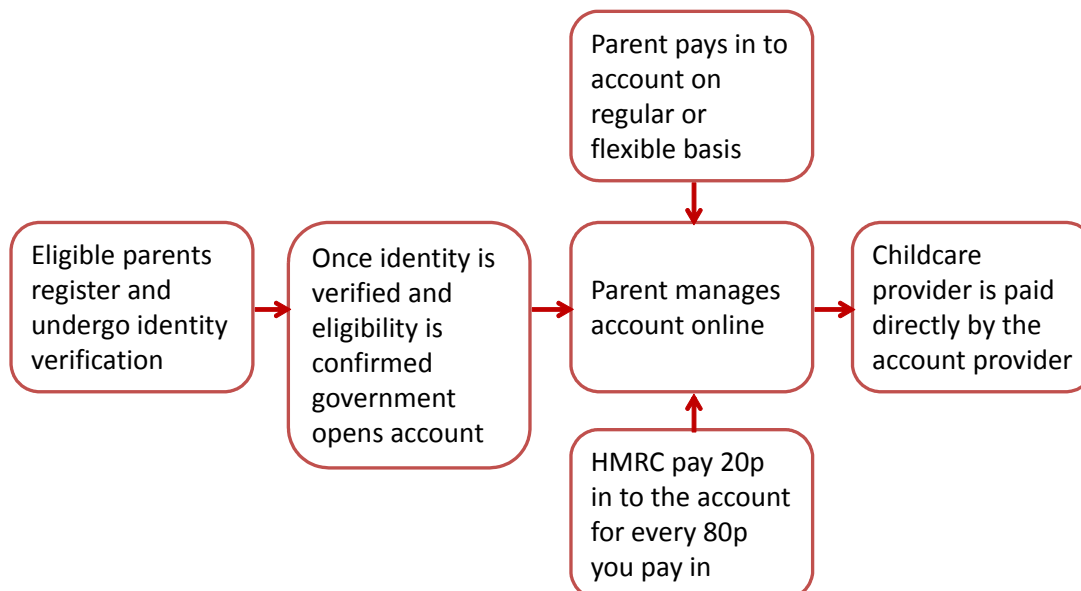
### Showcard B

- A Nursery school or nursery class
- B Special day school or nursery/ unit for children with special educational needs
- C Day nursery or crèche
- D Playgroup or pre-school
- E Childminder
- F Nanny / au pair or childcarer in the home / paid babysitter who comes to home
- G Breakfast club / After school club
- H Holiday club/scheme
- I My ex-husband/wife/partner / the child's non-resident parent
- J Another relative
- K A friend or neighbour
- L Other nursery education provider
- M Other childcare provider

## Showcard C: About Tax-Free Childcare

- HMRC is planning to make changes to the financial assistance that is available to working parents for the use of childcare.
- If eligible you'll be able to open an online account, which you can pay into to cover the cost of childcare with a registered childcare provider and for every 80p you or someone else pays in, the government will top up an extra 20p.
- You will be able to manage your account online.
- The government will top up the account with 20% of childcare costs up to a total of £10,000 - the equivalent of up to £2,000 support per child per year.
- The scheme will be available for children up to the age of 12 or up to the age of 17 for a child with a disability.
- TFC will be available to more families than any of the existing schemes to support parents paying for childcare.
- Parents will be unable to claim tax credits, Universal Credit or Employer-Supported Childcare at the same time as TFC. Parents will however, be able to access 15 hours Early Years Childcare Entitlement in addition to Tax-Free Childcare support.
- TFC will only be able to be used with regulated and registered childcare providers.

## Showcard D: The Tax-Free Childcare process



## Showcard E: The tax free childcare process

**Your Details**

To work out your entitlement we need to know [whether you are single or in a couple](#), how many children under 20 you have (if in doubt see [when to include children](#)), whether anyone else lives in your home (such as a relative or a lodger) and your [housing status](#).

If you are a full-time student, aged under 18, in hospital/residential care, a prisoner or on strike, living abroad or not a British or Irish citizen our estimate may not be correct. If you fall into one of these categories please see [groups not included in the calculator](#).

Please note: the calculator's estimates are based on the information you supply to give you an idea of your potential entitlements. For organisations that can provide individual assistance see [more advice on benefits](#).

Benefit and tax credit rates change every April. Please select which rates you would like us to use. More information is also available on the [date rate changes take effect](#).

Are you single or in a couple?

Number of dependent children, including any expected?

Does anyone else live in your home?

What is your housing status?

Are you a British or Irish citizen?

Are you in hospital/ residential care, a prisoner, on strike, living abroad or a full-time student?

Work out my entitlements for year:

I live in:

Your postcode:

## Showcard F: Early registration options

1. Parents have their identity verified only to make full registration quicker once the system is available. Parents can receive communications about the system.
2. Parents have their identity verified and can register once eligibility is confirmed. This makes opening the account and top-up payments quicker once the system is available. They can receive communications about the system.
3. Parents have their identity verified, register, and open their account early. They can make early payments in (which will not be topped up until the system starts) and receive communications about the system.

## Showcard G: messages

"£2000 per child, per year to support your childcare needs";

"For every 80p you pay in the government will top up an extra  
20p towards your childcare";

"The scheme is flexible - you can pay into your account as an  
when you like"

"Tax-free childcare supports parents returning to work"

" Tax-free childcare is fair - it applies to all eligible parents,  
wherever they work, including self-employed parents."

"The scheme will be simple to use and delivered online."

" Tax-free childcare will help 1 million more working families"

## Childcare providers discussion guide

<p><b>1. Introductions and background</b></p>	<p><b>5 mins</b></p>
<ul style="list-style-type: none"> <li>- Welcome and introduce moderator/notetaker/clients</li> <li>- Explain purpose of the interview – we are conducting research on behalf of HMRC to understand more about how people pay for childcare, and what they think of new government policies in this area</li> <li>- No right and wrong answers, confidentiality, seek permission to audio record the sessions.</li> <li>- We will be presenting them with details of a new scheme to help parents to pay for childcare.. Reaffirm confidentiality.</li> <li>- Explain scope of project – interviews and discussion groups with parents in London, Bristol, Manchester, and interviews with childcare providers.</li> </ul> <p><b>I'd like to start by understanding more about you. Can you tell me a little about what you do?</b></p> <ul style="list-style-type: none"> <li>- IF AN AGENCY OR ORGANISATION: what is your role?</li> <li>- IF AN INDIVIDUAL: Do you provide childcare through an agency or direct to parents?</li> </ul> <p><b>How long have you been working/ operating as a childcare provider?</b></p> <p><b>How many parents are registered with you at this time?</b></p>	<p><i>Orientates participants gets them prepared to take part in the discussion and establishes their area of knowledge/ expertise</i></p> <p><i>Outlines the 'rules' of the interview (including those we are required to tell them about under MRS and Data Protection Act guidelines)</i></p>
<p><b>2. Childcare provision</b></p>	<p><b>10 mins</b></p>
<p><b>I would like to start by finding out a bit more about what you do and how parents pay for your services. Which of the different kinds of childcare shown on this card do you provide? PRESENT PARTICIPANT WITH SHOWCARD A</b></p> <p><b>When are parents most likely to use your services?</b></p> <ul style="list-style-type: none"> <li>- When are you most busy?</li> <li>- Does provision change at different times of year (e.g. summer holidays)</li> <li>- How far in advance do parents have to register with you to use your service?</li> </ul> <p><b>I would like to talk a bit about how parents pay you. Can you briefly describe how and when parents currently pay your fees?</b></p> <ul style="list-style-type: none"> <li>- How does this vary among parents?</li> </ul>	<p><i>In this section we explore how participants provide childcare, and how they are paid by their current clients. We also explore whether they are currently in receipt of any government assisted payments such as childcare vouchers, which will help frame</i></p>

<p>- IF NECESSARY PROBE ON CASH, CHEQUE, DIRECT DEBITS, EMPLOYER-SUPPORTED CHILDCARE, FREQUENCY OF PAYMENT</p> <p><b>There are a number of ways in which parents can fund their childcare, do you currently receive any government or employer supported payments, such as childcare vouchers?</b></p> <ul style="list-style-type: none"> <li>- What sort of payments do you receive?</li> <li>- What are the advantages of receiving payment in this way?</li> <li>- Are there any disadvantages of receiving payment in this way?</li> <li>- Do you request deposits or retainer fees for your service?</li> </ul> <p><b>I would now like to talk to you a little about how parents choose their childcare provider.</b></p> <p><b>From your experience, where do parents go for information to help them decide which provider to use?</b></p> <ul style="list-style-type: none"> <li>- IF REQUIRED, PROBE ON: government websites, internet search, agencies, recommendations from friends or family</li> </ul> <p><b>When do you think parents start to think about their childcare provision?</b></p> <ul style="list-style-type: none"> <li>- IF REQUIRED, PROBE ON: when pregnant, when on maternity leave, when deciding whether to go back to work?</li> </ul> <p><b>What do parents think about when deciding what type of childcare to use? What are the important issues?</b></p> <ul style="list-style-type: none"> <li>- IF REQUIRED, PROBE ON: cost, education value, flexibility, met my needs</li> <li>- And which of these things is the most important when deciding which type of childcare to use?</li> </ul> <p><b>Do parents weigh up different options before coming to a final decision on childcare? How do they do this?</b></p> <ul style="list-style-type: none"> <li>- IF REQUIRED, PROBE ON: Ofsted reports, visiting providers, speaking to friends and family.</li> </ul> <p><b>What role do childcare providers play in helping parents explore these options?</b></p> <ul style="list-style-type: none"> <li>- What could the government do to support childcare providers when helping parents with their childcare options? What sort of information could government provide? And how would you expect to access information? PROBE IF NECESSARY: Online support/ guides, leaflets, telephone</li> </ul>	<p><i>receptiveness to TFC.</i></p>
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<p><b>3. The Tax-Free Childcare proposition</b></p>	<p><b>10 mins</b></p>
<p><b>Have you heard of Tax-Free Childcare?</b></p> <ul style="list-style-type: none"> <li>- Where did you hear about it? PROBE: Friends? Family? Colleagues? Newspapers? Television? Online? Other?</li> <li>- Can you tell me what you know about it?</li> </ul> <p><b>I'm going to tell you a bit more about it...</b></p> <p>READ OUT/ PRESENT PARTICIPANT WITH SHOWCARD B TO READ</p> <ul style="list-style-type: none"> <li>• <b>HMRC is planning to make changes to the financial assistance that is available to working parents for the use of childcare.</b></li> <li>• <b>Tax-Free Childcare payments will be paid out of parents' online childcare accounts to qualifying childcare providers' bank accounts Parents can pay into their account to cover the cost of childcare with a registered childcare provider and for every 80p they pay in, the government will top up an extra 20p.</b></li> <li>• <b>Parents will also be able to use the online account to pay qualifying childcare providers electronically.</b></li> <li>• <b>Parents will be able to manage their account online.</b></li> <li>• <b>The scheme will be available for children up to the age of 12 or up to the age of 17 for a child with a disability.</b></li> <li>• <b>TFC will be available to more families than any of the existing schemes to support parents paying for childcare.</b></li> <li>• <b>Parents will be unable to claim tax credits, Employer-Supported Childcare or Universal Credit at the same time as TFC. However, those who claim tax credits or Universal Credit can access the Early Years Free Childcare Entitlement.</b></li> <li>• <b>TFC will only be able to be used with regulated and registered childcare providers.</b></li> </ul> <p><b>What do you think about the offer of Tax-Free Childcare in general?</b></p> <ul style="list-style-type: none"> <li>- Can you think of any good points about this idea? PROBE: Manageability, speed, level of support?</li> <li>- And any bad points? PROBE: Manageability, speed, level of support?</li> </ul> <p><b>And where might you expect to find further information on Tax-Free Childcare?</b></p> <ul style="list-style-type: none"> <li>- Online, telephone, websites, through employer or agency, childcare representative body, local authority.</li> </ul>	<p><i>In this section we explore fully provider's understanding of the Tax-Free Childcare offer. We then present the offer to them and explore their receptiveness and hesitations. We also ask providers whether they think the offer will be appealing to parents,</i></p> <p><i>NOTE TO MODERATOR: It is likely that providers will register for TFC by providing their details and then will be able to paid by the account provider.</i></p>

<p><b>Is the idea of being paid for childcare through the Tax-Free Childcare scheme appealing to you? Why/why not?</b></p> <p>PROBE IF NECESSARY</p> <ul style="list-style-type: none"> <li>- Being paid through a government agency?</li> <li>- Commercial advantage?</li> <li>- Timeliness of payments?</li> <li>- Other aspect?</li> </ul> <p><b>Childcare providers will qualify for Tax-Free Childcare if they are registered with a regulatory body such as Ofsted.</b></p> <p><b>What would most encourage you to sign up to the Tax-Free Childcare scheme?</b></p> <ul style="list-style-type: none"> <li>- IF REQUIRED, PROBE ON: dependability of payment, supports and encourages parents, other</li> </ul> <p><b>What might discourage you signing up to the Tax-Free Childcare scheme?</b></p> <p>IF REQUIRED, PROBE ON: complexity, understanding, trust, other concerns</p> <p><b>And do you think the offer will be appealing to parents?</b></p> <p>IF THEY THINK THE OFFER APPEALS: <b>Which aspects of the offer do you think will appeal to parents? Why?</b></p> <ul style="list-style-type: none"> <li>- Support with childcare costs?</li> <li>- Flexibility of payments?</li> <li>- Online management?</li> <li>- Other aspect?</li> </ul>	
<p><b>4. Using Tax-Free Childcare</b></p>	<p><b>15 mins</b></p>
<p><b>I now have some questions about using Tax-Free Childcare in practice. I'm now going to show you a little more information about how the process would work. SHOW PARTICIPANT SHOWCARD C AND TALK THROUGH THE PROCESS.</b></p> <p><b>Given what we have told you about TFC, how easy or difficult do you think it looks to use?</b></p> <ul style="list-style-type: none"> <li>- What do you think sounds most straightforward about TFC? Why?</li> <li>- Is there is any element of the system you think may be challenging to use or understand?</li> <li>- How do you think you would find using the system? What about other people you know?</li> </ul>	<p><i>In this section we will explore participants' views on using Tax-Free Childcare, including support requirements and registration. We also ask providers to draw on their</i></p>



**HMRC are keen to ensure the system is simple to use. In your opinion how would the scheme need to operate to be simple to use? PROBE IN FULL**

*experience of working with parents to discuss support to parents with registration.*

**I would now like you to think about the process you might go through when deciding whether to sign up for the Tax-Free Childcare scheme.**

**What support or advice would you need to determine whether signing up to the Tax-Free Childcare scheme was right for you or your business?**

- PROBE IF NECESSARY: face to face advice, helpline, leaflets, website, other

**We now just want to move on and talk about what may impact upon your decision to be part of the scheme.**

**What sort of things might you think about when considering joining the scheme?**

- PROBE IF NECESSARY: commercial advantage, being paid through the account rather than from parents directly, timely payments the admin time / cost of signing up?
- Are there any particular points in the year when you might be more or less likely to consider signing up?

**As mentioned earlier, only childcare providers registered with a regulatory body, such as Ofsted, will be able to sign up to be paid through Tax-Free Childcare. What do you think about this?**

- Are there any advantages of this process for providers? For parents?
- Are there any disadvantages for providers? For parents?
- IF NECESSARY PROBE: fairness, complexity, complicated

**Are you currently registered with Ofsted?**

**IF YES: why did you register with Ofsted?**

- Was it easy to register or were there any barriers?

*NOTE TO MODERATOR: Childcare providers qualify for TFC if they are registered with a regulator body, such as Ofsted or the equivalent devolved authority. The definition covers*

<p><b>IF NO: Why did you decide not to register with Ofsted?</b></p> <ul style="list-style-type: none"> <li>- PROBE ON QUALIFICATION LEVELS, FEES, OTHERS</li> <li>- Does not being Ofsted registered have an impact on your views of TFC?</li> <li>- Would not being able to be involved in the scheme mean you might consider becoming Ofsted registered?</li> </ul> <p><b>And is there any support or advice you might need to determine whether you qualify to receive Tax-Free Childcare payments?</b></p> <p><b>I would now like to talk to you about the <u>registration process</u> for Tax-Free Childcare.</b></p> <ul style="list-style-type: none"> <li>• In order to use Tax-Free Childcare a qualifying provider would have to register online and provide contact and bank details.</li> <li>• The new system will be available for parents to use in Autumn 2015<sup>2</sup>, but HMRC would like childcare providers to register before this date so that there are providers available when the system opens to parents.</li> </ul> <p><b>Is registering before the system is available to parents something that would appeal to you? Why? What do you think the advantages of registering early would be?</b></p> <p><b>Is there anything that would stop you registering before the system is available to parents? Why?</b></p> <ul style="list-style-type: none"> <li>- Would you be happy to register online?</li> </ul> <p><b>When would you be most likely to register for a Tax-Free Childcare account?</b></p> <ul style="list-style-type: none"> <li>- Are there any times of year when you are more likely to register? Why? Why not?</li> <li>- Are there any times of year when you are less likely to register? Why? Why not?</li> </ul> <p><b>What sort of information would you need in order help you</b></p>	<p><i>Independent schools registered with the Independent Schools Inspectorate, as well as domiciliary care inspected by the CQC.</i></p>
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<sup>2</sup> At the time the research was conducted Tax-Free Childcare accounts were expected to be available in autumn 2015. The launch date for Tax-Free Childcare has since been confirmed as from early 2017, this delay was a direct result of a legal challenge. Further information is available here:

<https://www.gov.uk/government/news/government-confirms-tax-free-childcare-launch-date-as-it-welcomes-judgment-from-supreme-court>

**register with the Tax-Free Childcare scheme?**

- PROBE: qualifying, conditions, details on how it works
- How would you like to access this information? IF NECESSARY, PROBE: Face-to-face advice, telephone helpline, printed information, online information

**On balance, do you think you would register early for the scheme? Can you tell me why?**

- Are there any particular things which might encourage you to sign up early?

**IF AN AGENCY OR ORGANISATION: Who in the business would make the final decision as to whether you would join the Tax-Free Childcare scheme?**

- Site Manager? Head Office decision?

**Now I am going to talk to you about how you think parents might use the Tax-Free Childcare scheme.**

**In your experience, do you think parents compare the costs of childcare?**

- How confident do you think parents feel comparing these costs?

**And how confident do you think they will feel comparing the cost of the Tax-Free Childcare scheme to other government support that they may currently receive, such as tax credits?**

- What might they need help, advice or support with? Why?
- What kind of help would they need?

**HMRC would like to help parents decide which options for childcare support are best for them, as parents will be unable to access the Tax-Free Childcare scheme if they are claiming tax credits, Universal Credit or ESC. What do you think HMRC could provide to help parents understand the cost of childcare and benefit of different support options?**

- IF NECESSARY, PROBE: Face-to-face advice, telephone helpline, printed information, online information

**Do you think parents would use an online calculator? USE SHOWCARD D AS PROMPT IF NEEDED.**

- IF YES: How would they use this?
  - o Making comparisons between different options supporting you in paying for childcare?
  - o Using the calculator to help you understand if you would be better off in work – and by how much?

<ul style="list-style-type: none"> <li>○ Understanding your entitlement under TFC?</li> <li>○ Understanding if you were eligible for TFC?</li> <li>- When would they find it helpful to have access to the calculator?</li> </ul> <p><b>Do you already direct parents to existing online calculators e.g. entitled to?</b></p> <p>- IF YES: Do parents find these helpful? IF NO: Do you currently provide or direct parents to financial information about childcare? How? Emails? Leaflets?</p> <p><b>If there was an online calculator would you want to put the link to it on your website (if you have one)?</b></p>	<p><i>NOTE TO MODERATOR:</i></p> <p><i>Parents are not entitled to tax credits or Universal Credit at the same time as TFC.</i></p> <p><i>They can however access the Early Years free childcare entitlement.</i></p>
<p><b>5. Communications around Tax-Free Childcare</b></p>	<p><b>15 mins</b></p>
<p><b>I'd now like to ask you what you think about the follow messages about TFC. HMRC will be using the following messages to communicate with parents. Which of these slogans do you think would encourage parents to take up Tax-Free Childcare? PRESENT PARTICIPANT WITH SHOWCARD E AND ASK THEM TO READ IT</b></p> <ul style="list-style-type: none"> <li>● "£2000 per child, per year to support your childcare needs";</li> <li>● "For every 80p you pay in the government will top up an extra 20p towards your childcare";</li> <li>● "The scheme is flexible - you can pay into your account</li> </ul>	<p><i>Explores participants' response to proposed messages around Tax-Free Childcare, and asks for suggestions.</i></p>

as an when you like"

- "Tax-Free Childcare supports parents returning to work";
- "Tax-Free Childcare is fair - it applies to all eligible parents, wherever they work, including self-employed parents."
- "The scheme will be simple to use and delivered online."
- " Tax-Free Childcare will help 1 million more working families"

**How easy or difficult do you think parents will find these messages to understand?**

- Is there anything here that requires more explanation?
- What else do you feel you need to know about the scheme as a childcare provider?

**How credible or otherwise do you think parents will find the messages? Why?**

**Do you think they will encourage parents to take up TFC? Why?**

**Where do you think parents would like to see these messages?**

- Who might they expect to see them from?
- IF NECESSARY PROBE ON: childcare provider, government

**Which of these messages do you think would resonate most strongly with parents?**

**Which would you be most comfortable communicating to prospective and existing customers?**

**When Tax-Free Childcare is introduced, to what extent will parents look to you – and other providers – for information, advice and support? PROBE IN FULL**

**What sort of material could HMRC give you to help you explain the Tax-Free Childcare offer to the parents you work with?**

- What sort of information would materials contain?
- What format would materials come in? PROBE: leaflets, online etc.

<p>- Where might you expect parents to access materials?</p> <p><b>Now I want you to think about the sort of messages that might appeal to providers, when encouraging them to sign up for TFC.</b></p> <p><b>What type of messages do you think would have the most impact on providers signing up to provide childcare through TFC scheme?</b></p> <ul style="list-style-type: none"> <li>- Messages that tell you about the possible impact of signing up?</li> <li>- Ones that just give you information about what you need to do to sign up?</li> <li>- Or messages that tell you what other providers are doing?</li> </ul> <p><b>Can you think of any specific benefits to providers offered by signing up for the scheme that HMRC should use when designing messages for childcare providers?</b></p> <ul style="list-style-type: none"> <li>- The potential for extra business? Simplicity of the system?</li> </ul> <p><b>How would you like to receive these messages?</b></p> <ul style="list-style-type: none"> <li>- IF NECESSARY, PROBE: Telephone helpline, printed information, online information</li> </ul> <p><b>When would it be most useful to receive messages and information like this?</b></p>	
<p><b>6. Key messages and conclusions</b></p>	<p><b>5 mins</b></p>
<p><b>Summing up the key themes from our discussion, what do you think are the most important issues for HMRC to consider when they roll-out Tax-Free Childcare?</b></p> <ul style="list-style-type: none"> <li>- How can they make it simple for you?</li> <li>- What is the most important thing they need to tell you?</li> </ul> <p><b>Thanks again for your contributions today. To help with the development of the Tax-Free Childcare scheme HMRC may undertake further work, testing products and the design of the system itself.</b></p> <p><b>Would you be happy to be contacted by HMRC to take part in this work?</b></p> <p>If you agree, we will pass your contact details to HMRC who will store them securely for a period of six months. They may contact</p>	<p><i>Summing up the discussion, and key messages, including an exploration of what participants' recommendations are to improve Tax-Free Childcare.</i></p> <p>PLEASE ASK THESE RECONTACT QUESTIONS –</p>

you within this timeframe to take part in more work into Tax-Free Childcare. Further, please note that if you agree your responses – to either this piece of work or any future ones – will not be linked to your contact details; your contributions will remain completely anonymous. Further, you are not under any obligation to say yes to this request; if you decline, your dealings with HMRC either now or in the future will not be affected in any way.

*HMRC MAY WANT PARTICIPANTS TO TAKE PART IN FURTHER RESEARCH*

Yes/No. – NOTE ANSWER

**Would you be happy to be contacted by another organisation, contracted by HMRC, to take part in further work testing products and the design of the system itself.**

If you agree, we will pass your contact details to HMRC who will store them securely for a period of six months and, in turn, may pass them on to another third party who may contact you within this timeframe to take part in more work into Tax-Free Childcare. Further, please note that if you agree your responses – to either this piece of work or any future ones – will not be linked to your contact details; your contributions will remain completely anonymous. Further, you are not under any obligation to say yes to this request; if you decline, your dealings with HMRC either now or in the future will not be affected in any way.

Yes/no – NOTE ANSWER

**Finally, is there anything else you think is relevant and wish to discuss?**

**Thank participants; explain the next steps (e.g. what HMRC will do with the findings). THANK AND CLOSE. Reassure about confidentiality.**

## Childcare providers stimulus

### Showcard A

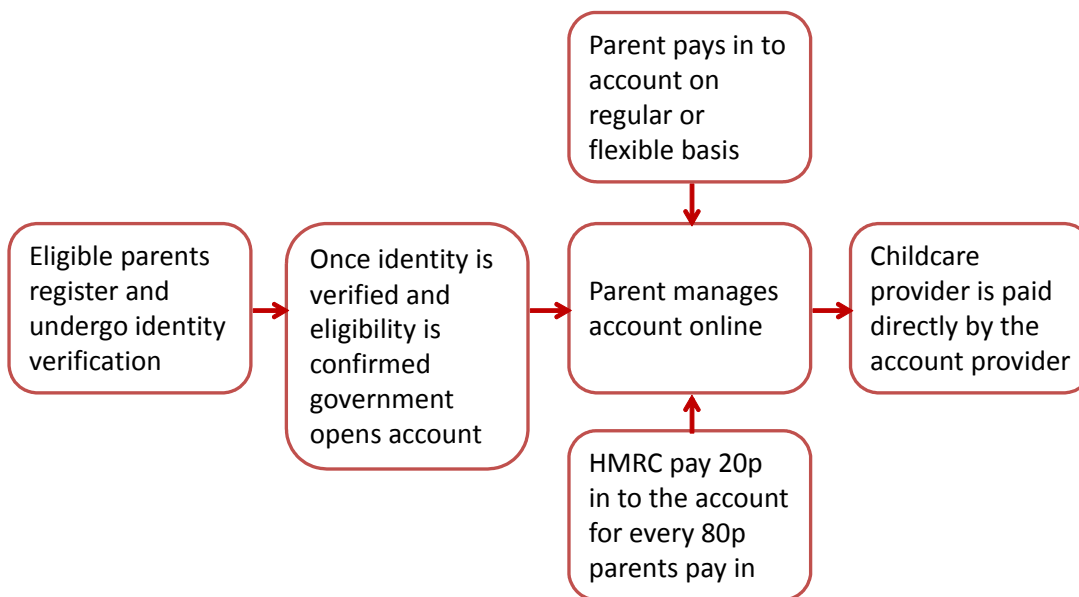
- A Nursery school or nursery class
- B Special day school or nursery/ unit for children with special educational needs
- C Day nursery or crèche
- D Playgroup or pre-school
- E Childminder
- F Nanny / au pair or childcarer in the home / paid babysitter who comes to home
- G Breakfast club / After school club
- H Holiday club/scheme
- I My ex-husband/wife/partner / the child's non-resident parent
- J Another relative
- K A friend or neighbour
- L Other nursery education provider
- M Other childcare provider

### Showcard B: About Tax-Free Childcare

- HMRC is planning to make changes to the financial assistance that is available to working parents for the use of childcare.
- Tax-Free Childcare payments will be paid out of parents' online childcare accounts to qualifying childcare providers' bank accounts.
- The scheme will be available for children up to the age of 12 or up to the age of 17 for a child with a disability.
- TFC will be available to more families than any of the existing schemes to support parents paying for childcare.
- Parents will be unable to claim tax credits, Universal Credit or Employer-Supported Childcare at the same time as TFC. Parents will however, be able to access 15 hours Early Years Childcare Entitlement in addition to Tax-Free Childcare support.
- TFC will only be able to be used with regulated and registered childcare providers.



## Showcard C: The Tax-Free Childcare process



## Showcard D: Entitledto Calculator

The screenshot shows the 'Your Details' section of the Entitledto Calculator. At the top, there is a navigation bar with icons and labels for: Your Details, Age and Disability Status, Bedroom Calculator, Out of Work Benefits, Benefits you receive, Council Tax and Housing Costs, Net Income, and Results. The 'Your Details' section contains the following text and form fields:

To work out your entitlement we need to know [whether you are single or in a couple](#), how many children under 20 you have (if in doubt see [when to include children](#)), whether anyone else lives in your home (such as a relative or a lodger) and your [housing status](#).

If you are a full-time student, aged under 18, in hospital/residential care, a prisoner or on strike, living abroad or not a British or Irish citizen our estimate may not be correct. If you fall into one of these categories please see [groups not included in the calculator](#).

Please note: the calculator's estimates are based on the information you supply to give you an idea of your potential entitlements. For organisations that can provide individual assistance see [more advice on benefits](#).

Benefit and tax credit rates change every April. Please select which rates you would like us to use. More information is also available on the [date rate changes take effect](#).

Are you single or in a couple?

Number of dependent children, including any expected?

Does anyone else live in your home?

What is your housing status?

Are you a British or Irish citizen?

Are you in hospital/ residential care, a prisoner, on strike, living abroad or a full-time student?

Work out my entitlements for year:

I live in:

Your postcode:

## Showcard E: messages

- "£2000 per child, per year to support your childcare needs";
- "For every 80p you pay in the government will top up an extra 20p towards your childcare";
- "The scheme is flexible - you can pay into your account as an when you like"
- "Tax-free childcare supports parents returning to work"
- " Tax-free childcare is fair - it applies to all eligible parents, wherever they work, including self-employed parents."
- "The scheme will be simple to use and delivered online."
- " Tax-free childcare will help 1 million more working families"