

HM Revenue & Customs Research Report

**Qualitative research to understand
why customers make avoidable
calls to the tax credits helpline**

HM Revenue and Customs Research report 352

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Key Findings

This research was conducted by Ipsos MORI on behalf of HM Revenue & Custom's (HMRC) to understand why tax credits customers who have received a digital acknowledgement of their tax credits claim or renewal made a "progress chasing call" to the tax credits helpline.

SMS acknowledgements for new claims and postal renewals

The use of SMS to acknowledge **new claims** was generally welcomed; participants felt it was a good way for HMRC to confirm receipt of their forms. Their reasons for calling the helpline can be split into four types.

- Calls made before the SMS was received, to confirm that the forms had arrived;
- Calls made because participants were unsure of when the three week timescale began and believed the timeline had passed;
- Calls made for information which was not included in the SMS such as award level; and,
- Calls made in the hope that their claim would be processed more quickly.

Participants who **renewed by post** were also pleased about the introduction of SMS acknowledgements. However recall of having received the message or the information in it was low suggesting that its impact was limited. Calls were made to confirm receipt of the forms and to check progress of their claim. Confusion around the meaning of the renewals deadline also resulted in calls by participants who believed that they needed to receive their award notice by 31st July.

Participants suggested the following improvements to the SMS messages:

- Sending out confirmations sooner;
- Providing a specific date rather than a timescale; and,
- Further SMS updates on a customer's claim.

Acknowledgements for renewals online

Participants were generally impressed with the online system and found it easy to use. However the acknowledgement page was not felt to be sufficiently clear to ensure that customers understood the purpose of the page or pay attention to the information it included. This led to participants making calls to the helpline to check that HMRC had received their renewal. There was also a belief that renewing online would speed up the process which led to participants making progress chasing calls well before the end of the stated eight week timescale. Given it was a new system, participants were also anxious about whether it was working correctly and so called the helpline to check.

Participants suggested the following improvements to the online acknowledgement page:

- Ensuring that the purpose of the page is clear so that customers pay attention to it;
- Giving customers the option to save, print or email the confirmation; and,
- Options for receiving updates either by email or through an online account.

1. Introduction and Background

Tax credits run on an annual cycle and customers need to renew their claim by 31st July each year. Most do this by calling the tax credits helpline and, in the run up to the deadline, call volumes can be extremely high meaning that historically some customers have experienced long waiting times or been unable to get through. Each year, some of these calls are made by customers to check the progress of their new claim or renewal and these calls make it difficult for helpline staff to respond to customers who need to renew or report a change.

So that customers do not feel the need to call the helpline to check on the progress of their claim, HMRC implemented two digital services during the 2014 renewals period. These were an online renewal system and an SMS acknowledgement trial for customers who made a new claim or renewed by post.

This research was conducted with customers who either renewed online or had received an SMS acknowledgement but then made a progress chasing call to the helpline. The purpose of this research was to understand the reasons for these calls and to explore possible improvements to the online and SMS acknowledgements to reduce the number of avoidable calls. The objectives of this study were to:

- Explore how customers feel about communicating with HMRC online or being contacted by SMS.
- Understand how customers respond to SMS and online acknowledgements.
- Explore the reasons for progress chasing calls.
- Highlight areas for improvement to digital services to reduce progress chasing calls.

2. Sampling and Methodology

Ipsos MORI conducted 50 interviews between 13th August and 22nd September 2014 with customers who had received or used digital services and made a progress chasing call to the tax credits helpline during the renewals period this year. These interviews were split across the customer types; 26 with online renewal customers, 13 with customers who had made a new claim, and 11 with customers who had renewed by post.

Figure 1: Sampling breakdown



Interviews were conducted through a mixture of telephone and face-to-face so that the research was not restricted by location of customers in the sample. Seventeen interviews were conducted face-to-face, and 33 over the telephone. The research methodology chosen were qualitative interviews, ideal for exploring customers' views of the acknowledgement and to gain valuable insights about their reasons for calling and their attitudes to the new digital systems.

A participant data sample of customers was provided by HMRC. Following an opt-out process, participants were then recruited by Ipsos MORI's specialist in-house interview team by telephone. For further detail on sampling and method please see the Appendices.

Interpreting qualitative data

Qualitative research is illustrative, detailed and exploratory. It offers insights into the perceptions, feelings and behaviours of people rather than quantifiable conclusions from a statistically representative sample. Owing to the small sample size and the purposive nature with which it was drawn, findings cannot be considered to be representative of the views of tax credits customers as a whole. As such, the word 'participant' has been used throughout the report in reference to an individual who took part in the research.

3. SMS acknowledgements for new claims

Introduction

Participants who had made a new tax credits claim were not necessarily new to the tax credits system; significant changes of circumstance like having a baby or a household break-up meant that their previous claim had ended – sometimes unexpectedly. This meant that these participants had to live without a source of income which they relied on, often at a time when they were experiencing additional costs. As such, their tax credits claim was high priority to them, and they were keen that their claim was processed as swiftly as possible.

Reactions to the SMS and levels of recall

Participants were surprised by the SMS as they had not expected to receive one. This was because HMRC had not told them to expect a confirmation and they had not received SMS communications from HMRC before. That said, participants generally thought that it was a good way to confirm receipt of their tax credits claim and said that it included the kind of information they needed. For participants who were particularly worried about managing their finances until their claim was processed there was a feeling of relief on receipt of the SMS. This was because it reassured them that their forms had not been lost in the post which would have delayed their claim.

There was, however, some confusion over the content of the message, especially regarding the timeline. Participants were uncertain about when the three week timeline started: from when they sent their form; from when HMRC received their form; or, from when they received their SMS acknowledgement - which was typically at least two weeks after posting the forms. This meant that participants were unsure about how long they needed to wait before calling the helpline to find out if there was a problem with their claim.

“Three weeks from when? When you got the form or when you sent the SMS?”

Female, New claim

Levels of recall varied widely. Firstly, there were participants who remembered receiving the message but could not remember the details it included. For example they were not sure whether the acknowledgement specified a timeframe or they remembered that a timeframe was included but were unsure of what it was.

“It said they had received the claim form. Might have mentioned something about it might take up to so many weeks to do it.”

Female, New claim

There were also participants who said that they had not received an SMS acknowledgement. It was not possible to ascertain whether or not this was actually the case. Some participants suggested that they had not received the SMS because they had changed their telephone number and had not provided this to HMRC. Another possible explanation for this lack of recall, based on analysis of the interviews, was that while participants may have received the message they may not have read it fully or they may have deleted it immediately.

Calls to the helpline

Participants who had made a new claim reported a number of reasons for making a call to the helpline. These can be separated into four types based on the key motivation for making the call. Each of these call types are outlined below.

1. Calls to confirm receipt

Calls to confirm receipt were made by participants who were worried that their claim form may not have reached HMRC. These calls were normally made within a few days of participants posting their form. Participants said that they made these calls before they received the SMS, which, they typically reported, arrived between one to two weeks after posting the forms. Participants who made these calls said that they had been anxious about any potential delay to their claim as they were heavily reliant on the money they would receive from tax credits. This meant that they wanted reassurance that their forms had been received and were being processed.

"I need to know as soon as they receive the forms"

Female, New claim

2. Queries about their claim

Query calls were made by participants either to ensure that HMRC had all the information they needed to process their claim or to try and find out details about their claim. These calls were typically made between two and three weeks after participants had returned their claim pack, around the time they received their acknowledgement. Indeed, for these callers, it seemed that the message in the SMS "we'll write if we need more info" planted a seed of doubt that they may not have provided all the relevant details. This, in turn, prompted them to call; they did not want to wait for HMRC to write to them if they had not done everything required of them because this would delay their claim.

The other type of query call was those made by participants to find out information about their claim, including award level and likely payment date which would help them with their household budgeting. Knowing when the payments would start also prevented uncertainty about money appearing in their bank account. As tax credits payments sometimes started before a customer received their award notice, calls were made to ascertain that this money was a tax credits payment and to check that the amount was correct and they had not been overpaid.

3. Applying pressure

Calls to 'apply pressure' were made by participants who believed that calling the helpline would mean that they could explain their circumstances to an adviser with the hope that their claim would be processed faster. These participants explained that they had success using this tactic regarding other benefits (for example when making a new claim for Child Benefit or Income Support).

"I thought maybe they could help me out and push it forward"

Female, New claim

These participants had typically experienced a change of circumstances, for example their partner had moved out, their grandchild had come to live with them, or they had recently had

a baby. Such changes brought with them increased financial outgoings which made the break in their tax credits claim particularly unwelcome. Indeed, participants spoke of how they struggled financially in this time, with some accumulating debt.

“Most of my calls were out of desperation. It wasn't just a case of oh well I'm entitled to it I'll see how it's going.”

Female, New claim

While not all were convinced that these calls would make a difference, making them made these participants feel that they were doing something to influence the process, rather than passively waiting for their claim to be processed. However, in some cases, participants reported that an adviser had told them that they would put a note on their case which they hoped meant that their claim would be processed more quickly.

4. Belief that the deadline had passed

These calls were made by participants who believed that their three week deadline had passed. It may be that participants had deleted their message by the time they called and so did not know exactly when they received the message. They may also be explained by confusion around the timeline, assuming that the three weeks began from when HMRC received their form, not from when they received the message.

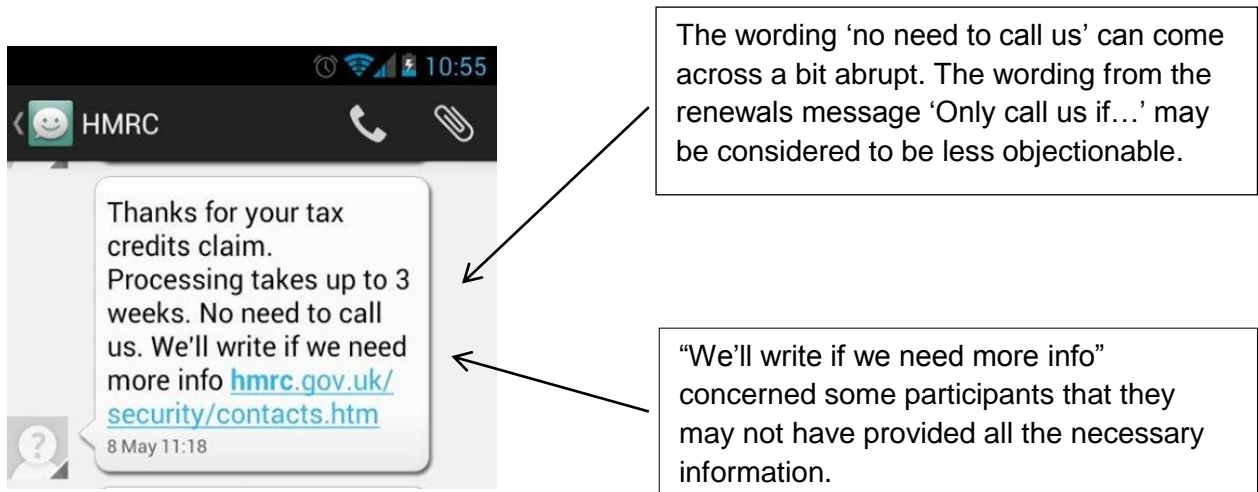
Possible improvements

Key improvements suggested by participants were:

1. **Send the SMS acknowledgement sooner.** Participants did not recall receiving an SMS until between one and two weeks after sending their form but began calling within a few days of sending this. Sending an acknowledgement sooner may reduce calls to confirm receipt. Additionally, telling customers that they will receive an SMS may prevent some early confirmation calls as customers may be encouraged to wait for it.
2. **Include a date in the SMS rather than a timescale for processing.** This should reduce calls from customers believing that the deadline had passed.
3. **Provide further updates on the progress of claims.** After the initial acknowledgement participants would also like a further SMS or other digital update to say when their claim would be processed by and when they should expect their first payment. These updates may prevent both query calls and those made to apply pressure, as it may help satisfy these callers that their claim is being processed swiftly.

On the whole, participants were generally positive about the content of the SMS, but some changes were suggested. These are highlighted overleaf.

Figure 2: SMS acknowledgement improvements



Further tweaks to the wording to address these concerns may also help to reduce the number of progress chasing calls new claims customers make to the helpline.

4. SMS acknowledgements for renewals by post

Reasons why participants renewed by post

Participants renewed by post because it felt like the natural way to respond to a paper form that is sent to them; indeed, doing this had become a habit. There were also perceived advantages of renewing by post rather than via the helpline; participants said they were keen to avoid potentially lengthy wait times to speak to an adviser and that it was also considerably cheaper.

When asked about whether they might use the online system next year, participants tended to be unaware that the system was available, which perhaps is unsurprising given that it was only introduced this year. When they heard about the online renewal system, participants were generally pleased that they would have this option and suggested that they might use it. Participants thought that it would be quicker and, for those concerned about cost, a better option as it would be the only free method of renewing their claim. They believed that it would be quicker, as they would not have to post their form or wait on the helpline to speak to an adviser. There was also a belief that it would mean that their renewal would be processed more quickly, as it was assumed that this would be a simpler system for HMRC to manage. There were, however, concerns identified with using an online renewals system, particularly by those participants who lacked confidence using computers who thought they might find it difficult to access or use. Additionally, negative experiences of other online government services (such as the online tax self-assessment service) discouraged some participants from renewing their tax credits claim online; they assumed that the tax credits renewal system would be similarly complex and so chose to renew in the way that they had always done.

Reactions to the SMS and levels of recall

Participants were enthusiastic about the introduction of SMS acknowledgements for postal renewals. They said that an SMS was an appropriate method for a confirmation message and that it was reassuring to know that HMRC had received their form.

It's good because then I know they received renewal and how long it will take."

Female, Postal renewal

There were some criticisms that the message was generic and impersonal because it did not give any details specific to their renewal and so lacked relevance. Participants who felt like this wanted a more personalised message which included a date that specified when their claim would be processed by rather than a timeline.

Level of recall of the SMS message varied. Firstly, there were participants who did not remember receiving an SMS at all – either because they did not receive one or they had forgotten about it. They were, however, very positive about the idea of receiving an acknowledgement suggesting that if they had, they would have been unlikely to call the helpline.

Secondly, there were participants who remembered that they had received an acknowledgement but were unable to remember the details – particularly with regard to the timelines.

*“It said ‘thank you we received your application. And don't need send anything.’
Didn't say how long it would take.”*

Female, Postal renewal

A third group of participants remembered that they had received the acknowledgement and the information in it, including the timeframe. However, these participants reported confusion over when the timescales referred to, leaving them unsure about how long they needed to wait.

“They should have received the forms about 2 weeks ago so do I just need to wait another 6 weeks?”

Female, Postal renewal

Calls to the helpline

The types of calls made by postal renewal participants were similar to those made by new claim participants but the timing and in some cases, motivation of the calls differed between the two groups. The four types of calls made by postal renewal participants are discussed below.

1. Calls to confirm receipt

Similarly to new claims participants, calls were made by postal renewal participants to check that HMRC had received their form. These participants tended to wait longer than new claims participants before calling, generally reporting that they called a week or more after posting their forms. These calls were made by participants who either reported that had not received an SMS acknowledgement or that they had not received it before they made the call.

“A confirmation 2.5 weeks after sending them off isn't really a confirmation.”

Female, Postal renewal

The main reason for confirmation calls by these customers was to check that their forms had not been lost as some had experienced this in the past. These calls were also made by participants who felt they had received conflicting information from HMRC. They reported that after receiving an acknowledgement they then received SMS reminders to renew their claim which led them to question whether their renewal had actually been received.

2. Checking progress

Participants called to check progress when they felt that their renewal was taking a long time to process. These calls were often prompted when participants heard that their friends and family had renewed at a similar time and had already received their award notice. This prompted participants to think that there might be a problem with their claim so they called to check up on it:

“It seemed really funny that I'd sent mine in by paper weeks before anyone else and they'd all heard back within like three or four days of them sending it in.”

Female, Postal renewal

Progress chasing calls were also made by participants who relied heavily on their tax credits claim. They stated that while they understood that it could take up to eight weeks for their renewal to be processed they still wanted to check on the status of their claim. This was because they did not want to wait for this amount of time only to find out that there was an issue which could lead to delays to their payments.

Participants tended to make progress chasing calls around five or six weeks after posting their forms. They were prompted to call at this time because this is when they started to hear that others they knew had already had their claims processed, or they felt that they had waited longer than they had expected.

3. Concern about the tax credits renewal deadline

Confusion around the meaning of the renewals deadline also prompted some calls. These participants believed that their tax award notice needed to be processed by the 31st July renewals deadline which meant that they called in response to the upcoming renewals deadline to check on their claim. This was in part driven by a reaction to television and radio adverts that reminded participants of the deadline and they were concerned that if they had not heard from HMRC by this date then their payments might stop.

“It had been about 4-5 weeks but the ads were on all the time and there wasn’t long until the deadline. I didn’t want my money to stop”

Female, Postal renewal

The timing of these calls did not seem to be related to the number of weeks since they received their acknowledgement but as a response to the upcoming tax credits renewals deadline.

4. Belief that their deadline had passed

As with new claims participants, postal renewal participants also called the helpline when they believed that the timescale they had been given had passed. This tended to be six to eight weeks after they had received their acknowledgement. Participants assumed that the amount of time that they had to wait indicated that something might have gone wrong with their claim so they called to see what the problem was.

Based on analysis of the findings around understanding of the eight week timescale and the reported dates of participants receiving the SMS and making the call, it may be that some of these calls were made before the eight weeks had passed. Indeed, as with new claims participants, there was confusion about when they should start counting eight weeks from; whether it was from when they posted the forms or when they received the confirmation message.

“8 weeks from when?”

Female, Postal renewal

Possible improvements

Key improvements suggested by participants were:

- 1. Sending a confirmation sooner.** Participants expected that their forms would have been received within a week of posting them and wanted confirmation of this as soon as possible. If confirmation is not possible in a week, then participants said it may also help if customers are advised that they will receive a confirmation and when they should expect to receive this. These changes should help to prevent calls confirming receipt.
- 2. Clarity around deadlines.** Participants wanted to be given a specific date that their renewal would be processed by. For example rather than “Processing takes up to 8 weeks” the phrase could be worded as: “Processing will take up to 8 weeks from today’s date. Yours will be processed by 14/07/2014.” This change may reduce the number of calls from customers who think that their deadline has passed.
- 3. Provide further updates on the progress of claims.** Participants calling to check progress thought that they would have been less likely to call if they had received a further message to say that their renewal was still being processed and they would hear by a certain date.

In addition to the improvements outlined above, the evidence also suggested that some participants may have benefited from clarity about the renewals deadline. Calls made by participants who believed that they needed their new award notice before the deadline may have been prevented if they had been aware that they only needed to submit their renewal before this date.

5. Acknowledgements for renewals online

Experiences of the online system

Participants reported a number of reasons for choosing to renew online. Most of these related to expectations of how an online system would be better than the alternatives. They believed that it would be quicker, as they would not have to post their form or wait on the helpline to speak to an adviser. There was also a belief that it would mean that their renewal would be processed more quickly, as it was assumed that this would be a simpler system for HMRC to manage. They thought it would be cheaper as they would not need to pay for a stamp or the cost of a call to the helpline. Participants also reported a general preference for using online systems where possible, with some describing this as a habit rather than reporting specific advantages of renewing online rather than by another method.

Participants felt that the online system mostly lived up to these expectations. Indeed, their experiences of using the online service to renew a claim were overwhelmingly positive. One of the main comments made about the system was that they found it very simple to use and that the instructions were easy to follow.

“I thought it would be quicker and it was. It was literally a 5 minute job. It was everything I thought it would be”.

Female, Online renewal

The online renewal system was convenient for participants, enabling them to complete their renewal on a tablet or their smartphone whilst they were doing something else. Participants appreciated that they could renew at a time that suited them and that they did not have to call the helpline during the day when they were busy with other things. Participants with young children were particularly pleased about this as it meant they could renew in the evening whilst their children were in bed. Indeed, some participants had already tried to renew by telephone but because they could not reach an adviser and they had heard about renewing online from the automated message, they then decided to pursue this option.

Although their experience of the online system was positive, participants reported that they had lacked confidence in it with some questioning whether it had worked correctly or that their forms had been received by HMRC. To some extent, the simplicity of the system encouraged this lack of confidence because participants were not convinced that they had done everything that they needed to. Additionally, the information bar on the site stating that they were using a BETA system made some wonder how well tested the process was.

“At one stage the system said it was beta; that made me less confident in it”.

Female, Online renewal

Participants' views on the system were also influenced by other factors such as the outcome of their renewal. Participants who were informed that they were no longer eligible for tax credits, and were not able to understand why this was the case, attributed the stopping of their claim to the online renewal system. The basis for this perception was that they did not believe their circumstances had changed and had never experienced this problem before,

and so they linked the issue with having renewed online. This meant that they would not want to use the system again.

Reactions to the online acknowledgement and levels of recall

Levels of awareness and recall of the online acknowledgement varied from participants who thought they had not received one at all, through to participants who paid careful attention and made a note of the details provided to them.

In cases where the participants reported that there was no acknowledgement page, evidence suggested the most likely explanation was that they had clicked the 'finish' button without paying attention to the content on the rest of the page. This was based on their description of using the system; that they input details and clicked through quickly to submit and tended to remember having clicked 'finish'. Additionally, their views on the content of the acknowledgement page during the interview suggested that it did not immediately resonate with them as being important and containing information they might need. These participants tended to make calls to seek confirmation of their renewal, typically within one or two weeks after renewing online.

Other participants vaguely remembered that they had seen a final page but did not remember that any important information was given. Typically, they remembered seeing a screen with the words "thank you" but no more than that. Participants who remembered seeing the page and understood that it was an acknowledgement did not always read the page fully and so missed some of the key information such as the date, timescale or their renewal number.

"It comes up 'thank you, and your reference number is...' but they don't give you a date."

Female, Online renewal

However, there were participants who recognised the screen as an acknowledgement and retained all of the key information from it. These participants described having read the page carefully and knowing the information was important. They tended to either take a screen shot of the page or take note of the key details in case they needed to refer back.

"One page right at the end saying your tax credit has been renewed and thank you... I took a screen shot of the page"

Female, Online renewal

Acknowledgement of renewal was identified as the most problematic aspect of the system. Participants did not think that the acknowledgement page was as salient as it could be and did not recognise it as a confirmation of receipt.

"It just kind of said 'thank you' and I thought 'Oh OK, so we're finished', not 'here's a reference number' "

Female, Online renewal

Online renewals participants were surprised not to receive an acknowledgement by email. They stated that they were used to online retailers emailing them to confirm purchases made and assumed that a similar system would be in place here. Participants were also concerned

that an on-screen acknowledgement might appear automatically whether their renewal had been accepted or not, and so expected an email confirmation as proof that it had been.

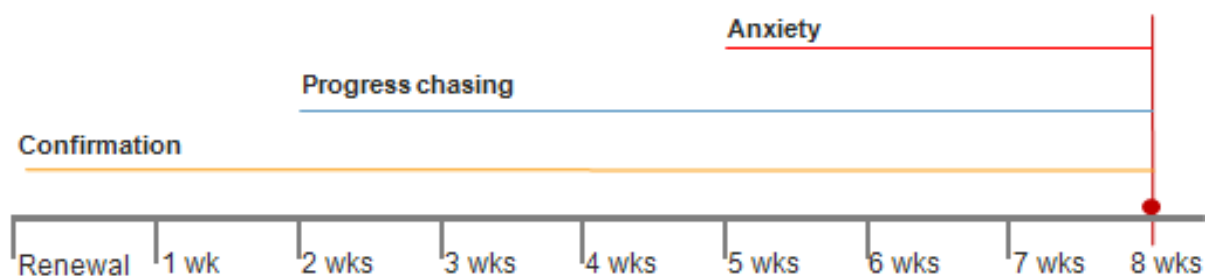
"On the screen it might just be like a standard message, whether it goes through or not...When I pay my phone bill sometimes it says online we haven't received your payment and then I get an email through saying we have received your payment."

Female, Online renewal

Calls to the helpline

Online renewal participants made three types of call to the helpline; confirmation calls, progress chasing calls and anxiety related calls. The timing of these calls is shown below.

Figure 3: Reasons for calling the helpline



1. Confirmation calls

Participants who called to confirm did so because they were not sure that they had renewed correctly or because they did not believe that they had received a confirmation. Typically these participants reported making the call within 24 hours of completing their online renewal.

Some of these calls were made by participants who did not think that they had received a confirmation because they had not noticed the on-screen acknowledgement. This meant that they wanted to confirm that their renewal had been submitted properly.

"It's telling you that you've finished the form but not that it's completed or that HMRC have actually received it."

Female, Online renewal

Confirmation calls were also made by participants who had noticed the acknowledgment screen but lacked confidence in the system because it was new and they were using it for the first time. These participants expressed a need for a confirmation provided outside of the online system so they would be reassured the information they had provided had been received by HMRC. The common expectation here was that they would receive an email, which would include the information they needed and also reassure them that their renewal had been submitted. They stated that had they received an email, then they would not have called the helpline.

"I thought 'I'm not happy, I just don't feel comfortable that they've received it' so I called them and straight away they said 'we've got it' and that was it."

Female, Online renewal

2. Progress chasing calls

Progress chasing calls were made for a number of reasons, all of which related to participants' expectations about how long it would take for their claim to be renewed. The main reason for these calls was that participants tended to presume that an online renewal would be processed more quickly than if they had renewed via another method. Indeed, this was the only aspect of the system that did not meet their expectations and was compounded by the fact that they felt that their online renewal had taken longer than their renewals in previous years.

This expectation was highest among those who had not noticed the timescale provided in the acknowledgement. These participants reported that they had normally received their award notice within a few weeks of renewing and so expected that an online renewal would be processed at least as quickly as this. When their award notice did not arrive within the timeframe they had expected, they called the helpline as they assumed there was a problem. For some, the expectation that online renewals would be processed more quickly was so high that even seeing the eight week timeframe did not necessarily deter them from believing that their renewal would still be processed within a few weeks. Again, this led to participants making calls to progress chase because they thought they would receive their award notice within a few weeks despite being made aware that it could take up to eight.

Another reason for progress chasing calls was that participants needed their award notice for other claims, such as student grants and help towards education costs for their children. Since many of the deadlines for education awards and grants are also in summer, these participants were anxious to receive their award notice so that they could apply for these other forms of help and support.

"I needed the award through to claim free school meals and a clothing grant for school uniform. I wanted to know how much longer it would take"

Female, Online renewal

3. Anxious calls

Anxiety calls were driven by a concern that something had gone wrong with the renewal. This was partly because these participants felt that they had never waited so long for their award notice but also because it was a new system and, as time went on, they became increasingly worried that their renewal forms might not have been received. This was compounded by the fact that participants were not sure that they had received a confirmation.

"Nearly eight weeks. I had never waited that long before and knew other people who'd had theirs back."

Female, Online renewal

Participants reported that they made these calls around five weeks after they had renewed their claim. Participants also became increasingly concerned as they approached the renewals deadline, and they called in the week leading up to the 31st July.

"Around a week before the deadline I was just a bit uncertain, especially when you keep seeing the adverts saying 'don't forget to renew'. It makes you worry".

Female, Online renewal

Possible improvements

Key improvements suggested by participants were:

- 1. Make the purpose of the acknowledgement clear.** In order to highlight the importance of this page participants suggested a prompt on the page before the acknowledgement, such as 'you will now receive your confirmation, please wait for this and take note of this information'. Changes to the formatting and content of the acknowledgement itself were also suggested to improve clarity about the purpose of the screen, and are highlighted in Figure 4 below. If the key pieces of information – that this is a confirmation, what their renewal number is and the date their renewal will be processed by – stand out, then calls to confirm receipt should be reduced.
- 2. Offer the options for participants to print, save or have a copy of the confirmation sent to them via email.** This gives participants choice and encourages engagement with the page. Participants who started to worry after about five or six weeks may also be more reassured if they have a copy of the information which they can refer back to which explains that the process will take eight weeks. It is important to note that some participants were not comfortable receiving emails from HMRC because of past experience or knowledge of email scams. For example there was a participant who had lost money due to an email scam from someone pretending to be from HMRC. Having alternative options to print or save the confirmation, could overcome this.
- 3. Provide further updates on the progress of renewals.** Providing the option to have progress updates either by email or through an online account which shows the status of their renewal may prevent progress chasing calls and anxious calls.

Figure 4: Online acknowledgement improvements

The screenshot shows a GOV.UK page with the following content:

- Header: GOV.UK logo, BETA: This is a [trial service](#). Help us improve it - send your [feedback](#).
- Sub-header: HM Revenue & Customs logo.
- Main heading: **Thank You**
- Section: **We have received your tax credit renewal**
- Text: Renewal number: 200000000000007
- Text: Renewal date: 5:53pm, Monday 28 April 2014
- Section: **What happens next**
- Text: We will work out how much you'll get. The amount will be confirmed in a letter called an 'award notice'.
- Text: Check your award notice. If you think anything on it is wrong, contact the Tax Credit Office.
- Text: It can take 8 weeks to arrive - you should get yours by 23 June 2014.
- Text: Your payments will carry on as usual but your payments might change while your renewal is being dealt with.
- Button: Finish
- Footer: [Get help with this page.](#)

Annotations on the right side of the screenshot:

- Annotation 1 (pointing to 'Thank You'): The heading does not communicate the purpose of the page. Alternatives suggested include:
'This is your confirmation'
'We have received your renewal'
- Annotation 2 (pointing to 'Renewal date: 5:53pm, Monday 28 April 2014'): Key information which many missed. Font could be larger/ bold to make this stand out.
- Annotation 3 (pointing to 'It can take 8 weeks to arrive - you should get yours by 23 June 2014.'): The timescale and 'you should get yours by' was felt to be key and should be more

5. Conclusion

Greater use of technology was generally welcomed by customers – those who used a digital service, or received an SMS from HMRC were generally impressed. They were happy that HMRC is beginning to communicate with them in a new way and make claim management easier for customers.

There are, however, small changes that could be made to ensure that digital services are as effective as possible. Ensuring that acknowledgements are sent as soon as possible, providing updates and expanding digital services to include email confirmations could help reassure customers that their claim has been received and that they do not need to speak to an adviser. Further, there is a risk that online services do not always provide the “personal touch” that customers like which may mean that some will always prefer to speak to a person on the helpline.

SMS acknowledgements

Both new claims and postal renewal participants were pleased about the use of SMS acknowledgements in the tax credits system. One of the key concerns for these participants was that their forms may not have been received by HMRC and so getting an SMS confirming this, was felt to be a good way of reassuring customers. However, given that some made calls to confirm receipt before getting the SMS, this acknowledgement may not have been as effective as possible in reassuring customers.

Additionally, the SMS did not communicate the timescale for processing new claims or renewals clearly enough for participants. Being provided with a three or eight week timescale was not as salient as a specific date and confusion was also caused by when the timescale began, leading to calls being made before the three or eight weeks had passed. Participants suggested that these issues could be overcome if the SMS had been sent out sooner and if it provided a specific date their claim or renewal would be processed by. These changes may help to prevent some avoidable calls being made to the helpline.

Finally, providing further updates detailing progress on processing of new claims may prevent calls from these customers who may be heavily reliant on the money and concerned about any potential delay in receiving it.

Online acknowledgements

Participants' expectations of the online renewal system were high and, for the most part, they felt that the system lived up to these. Participants who renewed online were hoping for a quicker, simpler and convenient system provided free of charge and they felt that their experience was all of these things. However, awareness and recall of the on-screen acknowledgement was low and this, along with some concerns about using a new online system for the first time, led to calls being made to the helpline to confirm that it had worked.

Participants suggested that the on-screen acknowledgment could be improved to make the purpose and importance of the information provided clearer to customers and make them take notice of it. Adding options for saving or printing the page were felt to be good ways of encouraging engagement with it and for recording the information it contained.

However, participants felt that the most convenient and reassuring method of confirmation would be an email. Email confirmations were a key element that participants felt were missing. Providing these could increase confidence in the system, as it would feel like an external validation of renewal. A confirmation would also enable customers to file and refer back to it when needed, providing reassurance that they had renewed and letting them know when to expect their new award notice. This would give them the information and confidence they need to wait and not call the helpline until this date has passed.

Appendix A: Methodology

Ipsos MORI conducted 50 depth interviews with tax credits customers. These interviews were divided between the three research groups: tax credits customers who had made a new claim via post, customers who had renewed their claim via post, or customers who had renewed their claim online.

A qualitative approach was adopted to obtain thorough details of the participants' opinions of being contacted by HMRC through digital channels, their experiences of using the new digital systems and their reasons for calling the helpline. In-depth interviews were deemed to be most appropriate for a research area that could cover potentially sensitive issues relating to household finances and reliance on tax credits payments. Depth interviews allowed interviewers to build rapport with customers and ask them in depth about their reasons for calling the helpline.

Interviews took place in August and September 2014. Interviews took one hour and were conducted either over the telephone or face-to-face in participants' homes. Seventeen were conducted face-to-face and 33 over the telephone.

As is common practice in qualitative research, all participants received £30, or £25 for a telephone interview, from Ipsos MORI as a gesture of appreciation.

Analysis of the findings was conducted throughout the fieldwork period using a framework approach to analysis alongside regular analysis sessions with the interview team.

Appendix B: Sampling and Recruitment

A sample was provided by HMRC from tax credits records. To ensure that we were able to interview customers who had made a progress chasing call following receipt of a digital acknowledgment, a random sample of customers was drawn from HMRC's contact centre database which was used to flag customers who had made a progress chasing call.

Participants were recruited by telephone following a mailed letter that introduced the research and allowed participants an opportunity to opt out of the work.

Initially there were some issues with the customer sample. The Ipsos MORI research team conducted a small number of interviews at the beginning of fieldwork with customers who were not in quota for the study. They were not in quota because they had not made a progress chasing call, and had called for other reasons, such as a change in circumstances, or in response to a letter from HMRC. As a result the approach was modified so that during recruitment customers were asked why they had called to ensure that the research team interviewed the right customers.

The research was conducted with participants across the UK. Telephone interviews allowed for a geographical breadth of fieldwork across Scotland, Northern Ireland, England and Wales. Face-to-face fieldwork was conducted in Manchester, Birmingham, Nottingham, Derby, Hertfordshire and London.

As we were using a randomly drawn sample and due to time constraints, we did not set quotas on demographics for this research. However, at recruitment stage, we did record a number of personal and tax credits claim characteristics to ensure that we recruited a diverse range of customers. These include:

- Gender
- Household structure: Couples with and without children/ Single people with and without children.
- Household income: under £12k, £12k-£20k and over £20k per annum
- Tax credits claims: child tax credit, working tax credit or both
- Length of claim: under one year, between one and two years and longer than two years.

We aimed to conduct a mixture of telephone and face-to-face interviews for each of the groups of interest. However as there were particular issues with eligibility in the new claims customer group this approach was modified slightly and it was decided that no further face-to-face interviews with this group would take place. This meant that the number of face-to-face interviews with this group were lower than expected. The final quotas achieved are outlined in the table below.

Table 1: Quotas achieved by customer type and interview type

	New claim by post	Renewed claim by post	Online renewal
Face-to-face	3	5	9
Telephone	10	6	17
Total	13	11	26

Appendix C: Research materials

The discussion guide used with participants who took part in an in-depth interview is below.

Timings	1. Introduction and Background	Notes and Prompts
5 mins	<p><u>Welcome and introduction</u></p> <ul style="list-style-type: none"> - Thank participant for taking part. - Introduce self, Ipsos MORI. - Emphasise that we will be talking about their experiences of the tax credits system and their recent renewal or claim. - Confidentiality: reassure that all responses are anonymous and that information that can be linked back to individuals will not be passed on to anyone, including back to HMRC or any other Government Department. - Explain outline of the research. - Role of Ipsos MORI – independent research organisation (i.e. independent of GOVERNMENT), gather all opinions: all opinions valid. Remind that there are no right or wrong answers. Commissioned by HMRC to conduct the research. - Reassure that a claim for any current or future tax credits claim or other benefits claim will not be affected in any way. - Get permission to digitally record – transcribe for quotes, no detailed attribution. <p><u>Personal Background</u></p> <p>I'd like to start by learning a little about you.</p> <ul style="list-style-type: none"> - Can you just tell me a bit about you and your household? PROBE: What it's like living here, who they live with, how long they have lived there, number of adults in household, whether they have children? How old are they? Are you paying for childcare for them? - Are you working at the moment? N.B. ask about self-employment too. What kind of work do you do? PROBE: number of employers, number of hours, sector, skills level, stability of employment - IF APPLICABLE: What about your partner – what kind of work do they do? Do they work full time/ part time? Number of hours? 	<p>Welcome: orientates participant, gets them prepared to take part in the interview.</p> <p>Outlines the 'rules' of the interview (including those we are required to tell them about under MRS and Data Protection Act guidelines).</p> <p>If a paired depth, ask these questions to both participants.</p>
Timings	2. General attitudes to finances and understanding of tax credits	Notes and Prompts
5 mins	<p>I'd now like to ask you a few questions about your tax credits claim.</p> <p>Can you tell me who is responsible for managing the</p>	<p>This section will be used to understand the participant's approach to financial</p>

	<p>household budget?</p> <p>Where do your tax credits fit into your incomings?</p> <ul style="list-style-type: none"> - Who receives the tax credits money? - What do you use your tax credits money for? <p>Are you receiving any other benefits currently?</p> <p>PROMPT: Job Seekers Allowance, Disability Living Allowance/Personal Independence Payment, Employment Support Allowance,</p> <p>How long have you been claiming tax credits?</p> <ul style="list-style-type: none"> - Can you tell me how much you receive in tax credits? - Which tax credits are you receiving (Working Tax Credit and/or Child Tax Credit)? - Has the amount of tax credit you receive ever changed? <p>PROBE: If yes, probe for what the change was. What do you think might have caused it to change?</p> <p>Do you know when the deadline for renewals is?</p> <p>PROBE: How do you know that? Where did you hear that?</p> <ul style="list-style-type: none"> - What would happen if you didn't renew your claim by the deadline? <p>How easy/difficult do you find it to claim tax credits? What do you find particularly easy/difficult?</p> <p>(If applicable) Has it always been like this, or was it easier/more difficult when you first made the claim?</p> <ul style="list-style-type: none"> - Have you ever received help from someone when filling in a tax credits claim? Who helped you? What parts did they help you with? Have they helped you with all your claims or just one/ some of them? Why did you need help with that/those claims? - How much contact have you had with HMRC over the course of your claim? PROBE: Do you have a preference for the way that you usually contact them? Why do you prefer to contact them this way? PROBE: How often do you use the HMRC or Gov.UK website? <p>How important would you say that your tax credits award is to you/ and your family?</p>	<p>management. It will also explore the participant's understanding of tax credits and how their tax credits claim fits into the household budget.</p> <p>Customers' approach to managing their claim will help us explore the benefits and disadvantages that they perceive with online renewals.</p>
Timings	3. Experience of tax credits claim/ renewal this year	Notes and Prompts
15 mins	<p>I would now like to ask you in a little more detail about your tax credits claim/ renewal.</p> <p>Did you make a new claim or did you renew a claim?</p> <p>IF RENEWAL: Did you renew online or by post?</p>	<p>This section explores customers' experiences of the claim or renewals process. It explores the online process in depth to uncover</p>

	<p>IF RENEWED ONLINE:</p> <p>The online renewal process was introduced this year.</p> <p>When did you renew your claim? PROMPT: As soon as they could? A few weeks into the renewal period? Just before the deadline? Why then?</p> <ul style="list-style-type: none"> - Is this when you would normally renew? If not, then when would they normally renew and why was it different this year? <p>Why did you decide to renew online this year?</p> <ul style="list-style-type: none"> - What were your expectations about renewing online? - What did you think it would be like? - How do you normally renew your claim? How did online renewal compare to this? PROMPT: in terms of speed, ease, time taken? - To what extent were your expectations met? <p>How did you find the online renewal system?</p> <ul style="list-style-type: none"> - Was it easy or difficult to use? Why do you say this? - Can you tell me if there were any advantages of renewing online? And were there any disadvantages? <p>Did you have any help filling in the form?</p> <ul style="list-style-type: none"> - Who helped you? - How did they help you? / which parts did they help you with? - Do you normally get help with renewing your tax credits claim? <p>Were you able to use the online service the first time you tried?</p> <p>When using the online service tax credits customers need to enter their tax credits renewal number, a 15 digit code, to use the service.</p> <ul style="list-style-type: none"> - Did you know what information you were being asked to enter? - Could you easily find this information? - How did you find inputting your renewal number? - Did you have to enter this number multiple times before you were able to use the service? <p>And how did you find the process of filling in the rest of the online form?</p> <ul style="list-style-type: none"> - Did you understand what information you needed? - Did you have all the information that you needed? - Were you able to fill in the form in one sitting or did you log out and complete it at a later stage/ date? Why did you do it this way? 	<p>ways in which this could be improved. It also asks those who claimed/ renewed by post why they preferred to do it by post. NB. Note whether the customer mentions the acknowledgement spontaneously as you ask about how the process was different this year.</p>
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	<p>How was your experience of going through the form?</p> <ul style="list-style-type: none"> - Did you need to report a change? Did the form allow you to do this? - Were you logged out/ thrown out of the system at any point for selecting a certain response? - What did you do then? - Did you have to go through the form again? <p>How was your experience overall? Would you renew your claim online next year?</p> <p>Is there any way that the process could have been made better? How?</p> <p>IF RENEWED BY POST:</p> <p>Why did you decide to renew by post?</p> <ul style="list-style-type: none"> - Is this how you normally renew? - Was there anything different about your renewal this year? <p>Do you know about other ways you can renew your claim?</p> <ul style="list-style-type: none"> - Probe around use of online renewals - Have you tried to use the online system? If so, what happened? <p>IF CLAIMED OR RENEWED BY POST:</p> <p>Do you think that you will renew your claim online or by post next year?</p> <ul style="list-style-type: none"> - Why do you think you will do this? <p>If would still renew by post: Why would you renew your claim next year by post instead of online?</p> <p>For new claims:</p> <p>What did you think about the tax credits claiming process?</p> <p>Did you find the process easy or difficult?</p>	
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Timings	4. Reactions to the acknowledgement	Notes and Prompts
15 mins	<p>ONLINE:</p> <p>After you submitted your renewal this year. Did you receive an online acknowledgement?</p> <p>IF THEY REMEMBER:</p> <ul style="list-style-type: none"> - Do you remember what it said? What did it say? - Did it tell you how long it should take to process your information? - Did it include a date on it for when you should receive your award notice? What date did it say? - Did this make sense? <p>What did you think about it at the time?</p> <ul style="list-style-type: none"> - Did you expect to see something like this or was it unusual? - How did it make you feel? - Did you expect to see / receive anything else? - Did you keep the acknowledgement for reference? Why/why not? - Did you print out any of this information? - What did you print? Why did you do this? - How easy or difficult was it to do this? <p>IF DON'T REMEMBER: Explain that all customers who completed online would have had the following text displayed on their screen after they finished the renewal form.</p> <p>ALL ONLINE: If f2f show them the online SHOWCARD 2 , or if telephone read out SHOWCARD 2 .</p> <p>(For those who hadn't remembered receiving it) Now that you have seen/ heard the acknowledgement - do you remember receiving this acknowledgement?</p> <p>How could the acknowledgement be made more memorable?</p> <p>ALL ONLINE:</p> <p>What do you think about it? What do you think about HMRC communicating with you in this way? Why do you think this?</p> <p>What do you think it means?</p> <p>What do you think about the lay out? Is it clear? Is it easy to read?</p> <p>What do you think about the language used? PROMPT: is it memorable/ meaningful/ reassuring/ or not memorable/ meaningful or reassuring? How could it be improved? Are there any words or phrases that are particularly</p>	<p>This section works through customers' unprompted impressions of the acknowledgement.</p> <p>The participant is then shown or read the acknowledgement that they received so that we can explore their reactions to it, and to see if customers think that it could be improved.</p>

	<p>difficult to understand? Which ones? Why do you say this?</p> <p>If you had to repeat this message to a friend, in your own words, what would you say?</p> <p>POSTAL:</p> <p>After you submitted your claim/ renewal this year. Did you receive a text message from HMRC?</p> <p>IF THEY REMEMBER:</p> <ul style="list-style-type: none"> - Do you remember what it said? What did it say? - Did it say anything about how long HMRC would take to deal with your renewal/claim? How long did it say? - Did it make sense? <p>What did you think about it at the time?</p> <ul style="list-style-type: none"> - Was it helpful or not helpful to have a text message acknowledgement? Why do you think that? - Did you expect to receive something like this or was it unusual? - How did it make you feel? - Did you keep the text for reference? Why/why not? <p>IF DON'T REMEMBER AND CLAIMED/ RENEWED BY POST:</p> <p>Explain that customers who claimed or renewed by post recently and provided a mobile number would have been sent a text message by HMRC after their form had been received.</p> <p>ALL POSTAL:</p> <p>If f2f show them SHOWCARD 1A for claims or SHOWCARD 1B for renewals. If telephone read out SHOWCARD 1A for claims or SHOWCARD 1B for renewals.</p> <p>For those who didn't remember receiving it before: Now that you have seen/ heard the acknowledgement - do you remember receiving this text?</p> <p>How could the acknowledgement be made more memorable?</p> <p>ALL POSTAL</p> <p>What do you think about it? Do you think HMRC should send acknowledgements by text message? Why do you think this?</p> <p>Do you have a preference in the way that HMRC contacts you? Would you prefer a letter or a text message? Why would you prefer to be contacted this way?</p> <p>What do you think about HMRC communicating with you this way generally?</p>	
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	<ul style="list-style-type: none">- What are the advantages/disadvantages? Why do you say this?- Do you receive text messages from other organisations? For example from your bank, utility and energy companies or any other organisations? <p>(If yes) what do you think about this? Is there anything different about the way HMRC does this?</p> <p>What do you think about the lay out? Is it clear? Is it easy to read?</p> <p>What do you think about the language used? PROMPT: is it memorable/ meaningful/ reassuring/ or not memorable/ meaningful or reassuring? How could it be improved? Are there any words or phrases that are particularly difficult to understand? Which ones? Why do you say this?</p> <p>If you had to repeat this message to a friend, in your own words, what would you say?</p>	
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Timings	5. Progress making call	Notes and Prompts
10 mins	<p>HMRC's records say that you called their tax credits helpline after you submitted your claim/ renewal.</p> <p>Do you remember how many times you called the helpline? (You can use the timeline in Appendix A to record these)</p> <p>Do you remember the reasons why you made this/ these call/s? PROBE: Were you unsure about whether you had submitted a renewal? Did you need to provide any details that you hadn't been able to provide before? Did you need to add more information? Did you think that there was a problem with your claim/ that HMRC had not processed it?</p> <p>If applicable: thinking about when you made the call to check on progress of your claim:</p> <p>When did you make this call (roughly)? PROBE: was it immediately after making your claim/ a few days after/ a few weeks after?</p> <p>Did anything happen after you submitted your claim/ renewal that prompted you to make a call?</p> <p>What did you think the outcome of calling HMRC would be? Why do you say this? Have you called HMRC after you have already renewed before? What are these calls normally about?</p> <p>What did you think that HMRC would be able to help you with on the call? PROMPT: Did you think that they could confirm if your claim/ renewal had been processed? Did you think that they could offer you advice or support? - And did they help you? How? - Did they offer reassurance? How?</p> <p>How did you feel after speaking to them? PROBE: Was the adviser able to answer all the questions you had? Were you satisfied that your renewal had been processed? Why/? Did you feel you needed to call again?</p> <p>Was there anything HMRC could have done that would have made you feel that you didn't need to make this call? <i>(Interviewer instruction: ask follow up questions based on the reasons that they called.)</i></p> <p>PROBE: Could HMRC have provided more information in the acknowledgement? Do you think that you would have called if you had received a second confirmation?</p> <p>HMRC hopes that on receiving the online acknowledgement or text, customers will not feel the need to call the helpline.</p>	<p>This section explores why customers made a progress chasing call and looks at how the acknowledgement could be better designed to prevent customers calling when they don't need to.</p> <p>Interviewer note: These are key questions to understand the reasons why customers felt that they needed to call the helpline. Please probe fully to understand reasons behind making this call.</p> <p>Interviewer note: Respondents will have been told that it can take 8 weeks to process their information on the acknowledgement and when they should expect to hear back from HMRC about their award for online renewals. Customers who renewed or claimed by post will have been told that it takes 8 weeks to process a renewal and 3 weeks to process a new claim. It will be interesting to see if they called before they had reached that date and why.</p> <p>Interviewer instruction: Fully probe all</p>

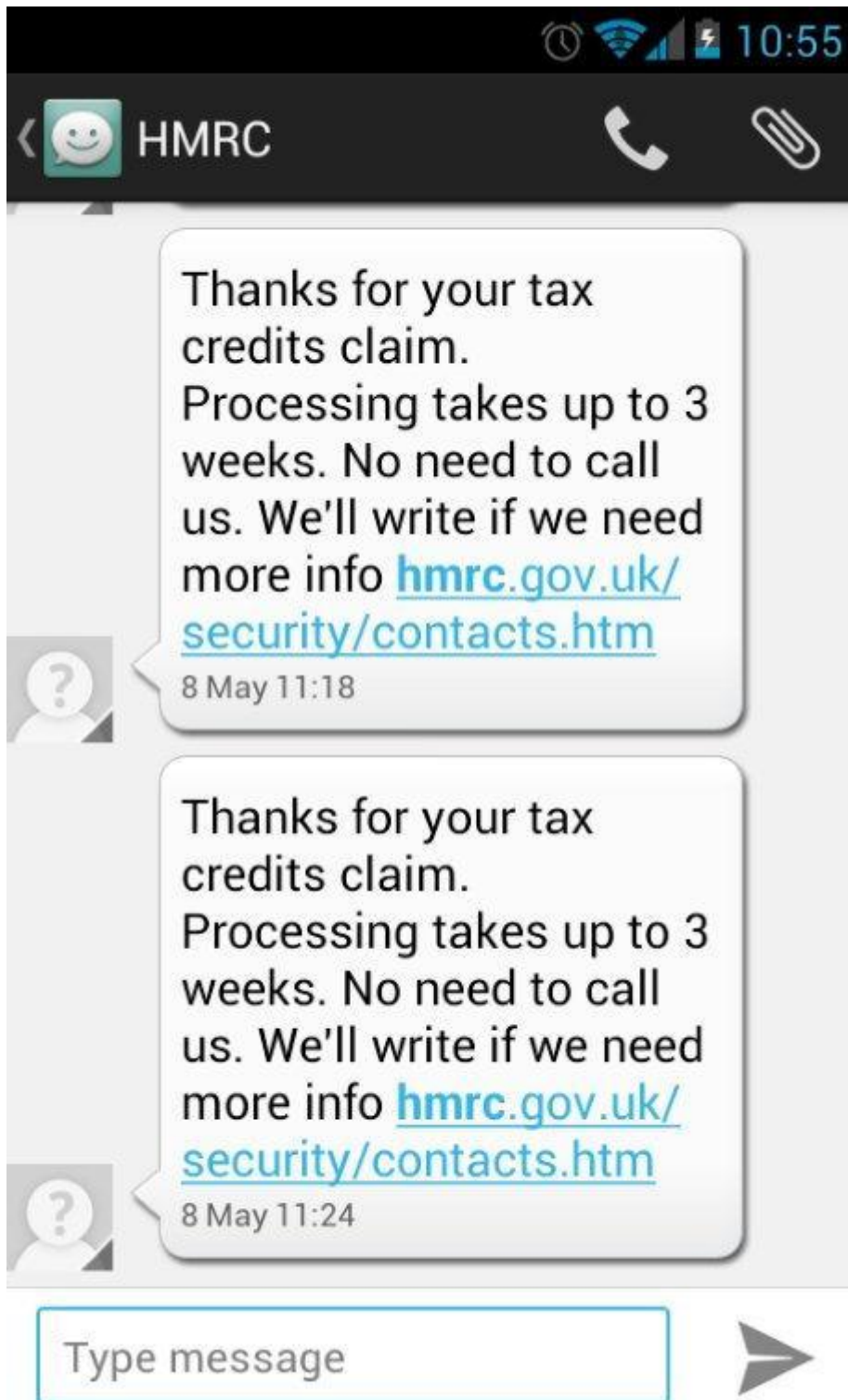
<p>Thinking again about the auto-acknowledgement. Do you feel that the message applied to your reasons for calling the helpline or not? Why/ why not?</p> <p>If Yes: Why did you feel the need to call the helpline?</p> <p>If no: Did you think that you needed to supply more information? Did you think that you needed to report a change?</p> <p>IF NEW CLAIM:</p> <p>In the acknowledgement HMRC said that it could take up to 3 weeks to process your information – do you remember if you called before the 3 weeks had passed?</p> <p>IF RENEWAL:</p> <p>In the acknowledgement HMRC said that it could take up to 8 weeks to process your information – do you remember if you called before the 8 weeks had passed?</p> <p>ALL:</p> <p>Do you remember why you called at that time? PROMPT: Did you think that the time stated had already passed? Did you want to know the progress of your claim? Did you want to know when you would receive your tax credits payment?</p> <p>What do you think would be the best way to design the acknowledgement so that customers don't feel the need to call the helpline to check the progress of their claim? PROMPT: What do you think the key message should be?</p> <p>How do you think it should be laid out?</p> <p>How would you make the acknowledgement memorable?</p> <p>What do you think is the best way for HMRC to confirm that they have received your information digitally? PROMPT: by text, on-screen acknowledgement or email?</p> <p>Why do you think this?</p> <ul style="list-style-type: none"> - And with this method is there anything about the way you receive it for example the timing of it, or how it is displayed, or any other details that you think would make it more memorable? - And is there anything that would make it more reassuring? <p>If the acknowledgement was designed as you have described, do you think you would have been more or less</p>	<p>answers given to opposite question on whether the acknowledgement applied to their reasons for calling. For example if respondent said that they wanted to check on their claim, what exactly did they want to check, e.g. did they want to check how much longer it would take, whether they had submitted all the required information etc.)</p>
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	<p>likely to have made a call to HMRC? Or would it be about the same as before?</p> <ul style="list-style-type: none"> - Why do you think that? - Would you still call? - If they would still call: Why do you think you would still call HMRC? <p>Is there something else that HMRC could have done that would have meant that you would not have needed to call the helpline? PROMPT: Why would this have helped?</p>	
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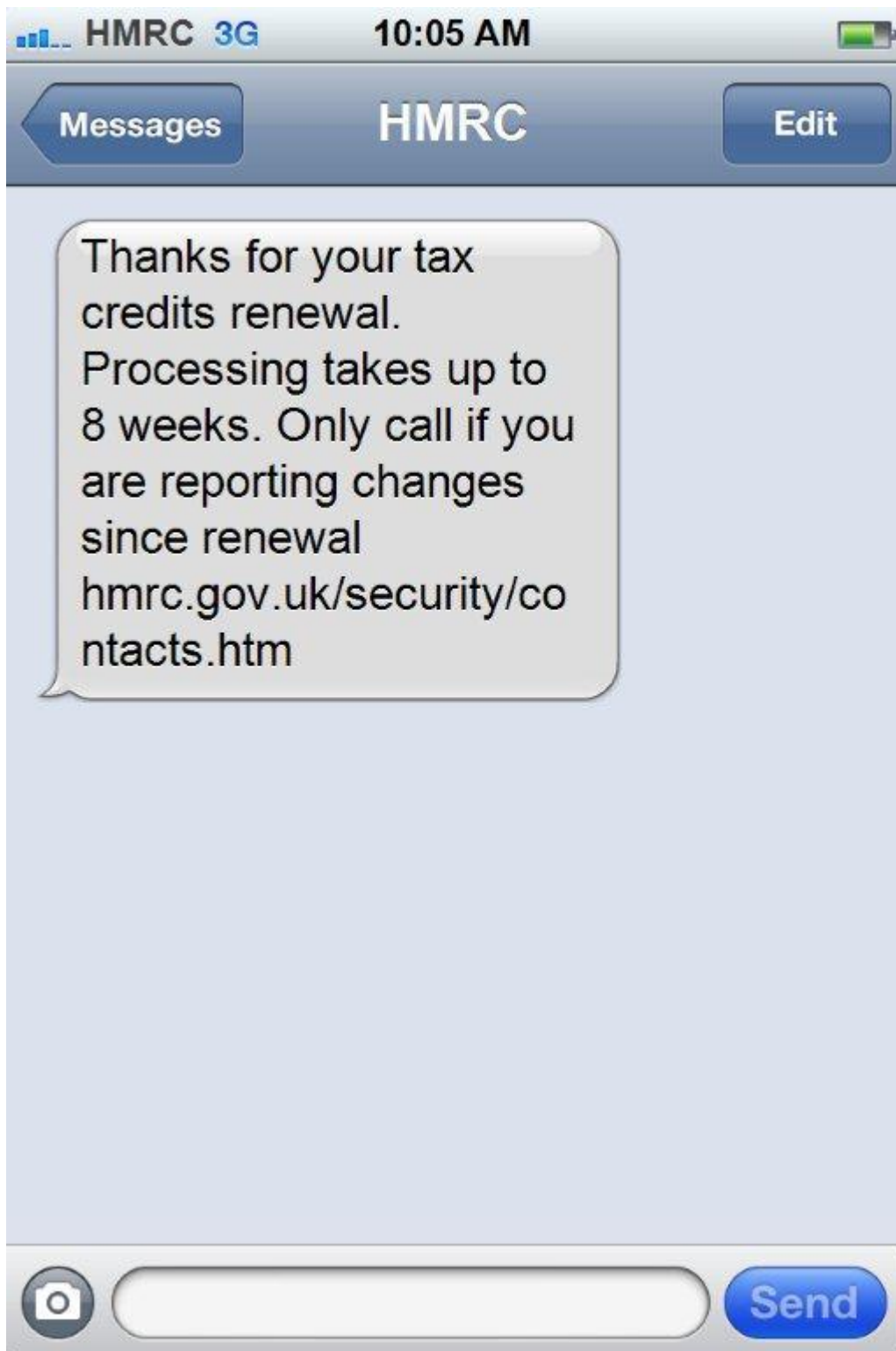
Timings	6. Conclusions	Notes and Prompts
5 mins	<p>Thinking about everything we've discussed today, what do you think is the best way for HMRC to make sure that customers don't feel the need to check on the progress of their claim after they have submitted their tax credits claim or renewal claim?</p> <ul style="list-style-type: none"> - Is there anything else you think is relevant and wish to discuss? <p>Thank participant; explain the next steps (e.g. what HMRC will do with the findings).</p> <p>THANK AND CLOSE. Reassure about confidentiality</p>	Identifies the key findings and any other issues.

SMS stimulus

SHOWCARD 1A – NEW CLAIMS



SHOWCARD 1B – RENEWALS



Online Stimulus

SHOWCARD 2

Thank You

We have received your tax credit renewal

Renewal number: 200000000000007

Renewal date: 5:53pm, Monday 28 April 2014

What happens next

We will work out how much you'll get. The amount will be confirmed in a letter called an 'award notice'.

Check your award notice. If you think anything on it is wrong, contact the Tax Credit Office.

It can take 8 weeks to arrive - you should get yours by 23 June 2014.

Your payments will carry on as usual but your payments might change while your renewal is being dealt with.

[Finish](#)

[Get help with this page.](#)