



**IFF Research**

# High Income Child Benefit Charge Awareness

Technical Appendix

Prepared for HMRC by IFF Research  
October 2018

HM Revenue & Customs Research Report 533

## Appendix A

### Detailed research methodology

- 1.1 This sample was obtained from three sources. Firstly, a database of those who had opted out of receiving Child Benefit payments was provided by HMRC. Secondly, parents who agreed to be contacted for future research following completion of a 2016 IFF survey into experiences of claiming Child Benefit were also sampled. Finally, a lifestyle database was used to target parents with an eligible child who also had an income over £50,000.
- 1.2 Forty-five qualitative interviews were conducted with parents of children aged under 16 (or aged under 20 and in full-time education). Potential participants were contacted by telephone and invited to take part in the research. At this stage, participants were screened to ensure that the High Income Child Benefit Charge was applicable – at least one adult in the household had an annual income before tax of £50,000 or higher.
- 1.3 An in-depth, semi-structured interviewing approach was chosen to allow researchers to explore experiences in detail, respond to the feedback of the participant and tailor their questions accordingly. While the interview content was relatively fluid to allow for differences in individual circumstances, all interviews were underpinned by a discussion guide to ensure that all the necessary points were covered.
- 1.4 The full discussion guide and stimulus materials can be found in Appendices C through H.
- 1.5 Forty-two of the interviews were conducted face-to-face and three were carried out over the phone. Thirty-seven interviews were conducted with individual participants while, for the other eight, couples were interviewed together. Fieldwork began on 4<sup>th</sup> April 2018 and concluded on 15<sup>th</sup> June 2018. Interviews lasted approximately 45-60 minutes.

**Table 1 Participant profile by claim group and age of eldest child**

	Eldest child born in 2012 or before	Eldest child born in 2013 or later	Total Interviews
HICBC Liable	12	7	19
Opt Out	13	3	16
Non-claimant	7	3	10
<b>Total Interviews</b>	<b>32</b>	<b>13</b>	<b>45</b>

- 1.6 Of the 45 families interviewed, 30 had a highest individual income in household over £60,000 and 15 had a highest individual income in household between £50,000 - £60,000.

**Appendix B: Screener**

# S Screener

ASK PERSON WHO ANSWERS PHONE

S1 **Good morning / afternoon / evening. My name is NAME and I'm calling from IFF Research. Please can I speak to NAME?**

Respondent answers phone	1	CONTINUE
Transferred to respondent	2	
Hard appointment	3	MAKE APPOINTMENT
Soft Appointment	4	
Engaged	5	CALL BACK
Refusal	6	CLOSE
Not available in deadline	7	
Fax Line	8	
No reply / Answer phone	9	
Business Number	10	
Dead line	11	

ASK ALL

S2 **Good morning / afternoon, my name is NAME, calling from IFF Research, an independent market research company. We're conducting an important piece of research on behalf of HMRC with parents into the awareness and experiences of certain aspects of Child Benefit.**

**We are hoping to speak to a range of parents, some who have claimed Child Benefit and are still claiming, others who have claimed Child Benefit in the past but no longer do, along with those that have never claimed.**

**[IF SAMPLE FROM CHILD BENEFIT SURVEY – SAMPLE TYPE=1: Around a year ago, you took part in a telephone survey that we were undertaking into more general experiences of Child Benefit and agreed to be contacted for follow up research].**

**We are contacting you to see if you would be happy to take part in this piece of research, it will involve a conversation in person at a time and place convenient to you with one of our senior interviewers, it should last 45 minutes to 1 hour.**

Does this sound like something you would be interested in taking part in?

We are offering a £30/£50 incentive as a thank you.

Continue		CONTINUE
Referred to someone else in household NAME _____	1	TRANSFER AND RE-INTRODUCE
Hard appointment	2	MAKE APPOINTMENT
Soft appointment	3	
Refusal	4	THANK AND CLOSE
Refusal – taken part in recent survey	6	
Not available in deadline	7	

**S3 We are conducting interviews in March and April, just to check, are you available over this time?**

Yes	1	
No	2	THANK AND CLOSE
Don't know	3	THANK AND CLOSE

**S4 This call may be recorded for quality and training purposes only.**

**REASSURANCES TO USE IF NECESSARY**

The interview will take around 45 minutes to 1 hour to complete.

Please note that all data will be reported in aggregate form and your answers will not be reported to our client in any way that would allow you to be identified.

If respondent wishes to confirm validity of survey or get more information about aims and objectives, they can call:

- **MRS: Market Research Society on 0500396999**
- **IFF: Sam Whittaker or Dominic Thomson: 0207 250 3035**
- **HMRC: Yuan Huang Chow: yuan-huang.chow@hmrc.gsi.gov.uk**

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## A Liability for HICBC

ASK ALL

**Thank you, ahead of these interviews, we'd just like to ask you a few questions about your current situation to ensure the research we are conducting is relevant to you. All of the answers you give us will be kept in the strictest of confidence and used for research purposes only.**

A1 **Firstly, do you have any children?**

Yes, one child	1	THANK AND CLOSE
Yes, two or more children [SPECIFY NUMBER]	2	
No	3	
Refused	4	

DS: DISPLAY THIS AS THANK AND CLOSE TEXT THROUGHOUT

**Unfortunately, this research is not relevant to you. Thank you for your time today.**

ASK ALL

A2 **Please could you tell me the age of your [IF 2 OR MORE CHILDREN: youngest] child?**

WRITE IN		
Refused	1	THANK AND CLOSE

IF A2≥20 (YOUNGEST CHILD 20 OR OLDER NOT ELIGIBLE FOR CHILD BENEFIT) – THANK AND CLOSE

ASK IF A2≥16 AND A2<20 (YOUNGEST CHILD BETWEEN 16 AND 19 YEARS OLD)  
**A3 Is your child in full-time education?**

Yes	1	THANK AND CLOSE
No	2	
Don't know	3	

ASK ALL  
**A4 And now, thinking about your [IF 2 OR MORE CHILDREN: eldest] child, were they born...**  
*INTERVIEWER NOTE: IF ONLY ONE CHILD, USE AGE TO CODE UP HERE.*

*IF OVER 7 YEARS OLD=IN 2012 OR BEFORE*

*IF 4 YEARS OLD OR YOUNGER=IN 2013 OR LATER*

*IF 5 OR 6 YEARS OLD WILL NEED TO ASK THE QUESTION*

In 2012 or before	1	
In 2013 or later	2	
Refused	3	

ASK ALL  
**A5 And do you live with a partner? By partner we mean somebody who lives with you in a relationship, and not necessarily a parent of your child or children**

Yes	1	
No	2	

ASK ALL

- A6 **Over the last 12 months, have [IF NOT LIVING WITH PARTNER (A5=2): you, IF LIVING WITH PARTNER (A5=1): either you, or your partner], had an individual annual income of over £50,000 before tax? [IF LIVING WITH PARTNER (A5=1): Please consider individual incomes before tax and not your combined income].**

REASSURANCE TO USE IF NECESSARY: **Everything you tell us will be treated confidentially and used by IFF and HMRC for research purposes only. It will not affect your Child Benefit claim in any way. Any information shared by IFF with HMRC will be anonymised so it will not be possible for HMRC to identify you, or your family from any details you provide to us.**

Yes – respondent earned over £50,000	1	
Yes –partner earned over £50,000	2	
Yes – both respondent and partner earned over £50,000 each	3	
No - both earned under £50,000	4	THANK AND CLOSE
DO NOT READ OUT: Don't know	5	
DO NOT READ OUT: Refused	6	

ASK IF NOT HMRC OPT-OUT SAMPLE (SAMSOURCE = 1 OR 2)

- A7 **Please can I just check, is your household currently receiving Child Benefit payments?**

Yes, currently receiving Child Benefit payments	1	CONTINUE
No, not currently receiving Child Benefit payments	2	CONTINUE
Refused / Don't know	3	THANK AND CLOSE

ASK IF NOT HMRC OPT-OUT SAMPLE AND RECEIVING CHILD BENEFIT PAYMENTS  
(SAMSOURCE = 1 OR 2 AND A7=2)

- A8 **At any point, have you chosen to claim Child Benefit but not receive payments? You may have initially been receiving Child Benefit payments but then decided to stop.**

ADD IF NECESSARY: **You may also know this as 'opting out' of Child Benefit payments - you may have done so by responding to a question on the initial Child Benefit claim form or by contacting HMRC in another way to stop receiving Child Benefit payments.**

Yes	1	RECORD AS OPT-OUT
No	2	RECORD AS NON-CLAIMANT
Don't know	3	

CHECK QUOTA

		Eldest child born in 2012 or before (A4=1)	Eldest child born in 2013 or later (A4=2)
<b>HICBC liable</b>	An individual in the household earns over £50,000 and are receiving Child Benefit payments (A6=1-3 and A7=1 OR 3)	1	2
<b>Opt out</b>	An individual in the household earns over £50,000 and have opted out of Child Benefit payments (A6=1-3 and A8=1 OR HMRC OPT-OUT SAMPLE (SAMSOURCE = 3)	3	4
<b>Non-claimants</b>	An individual in the household earns over £50,000 and does not claim Child Benefit (A6=1-3 and A7=2)	5	6

ASK ALL

A9 **Earlier you stated that [IF A6=1: you earned over £50,000] [IF A6=2: your partner earned over £50,000] [IF A6=3: both you and your partner individually earned over £50,000] before tax in the last 12 months, could you please tell me if ...**

**REASSURANCE TO USE IF NECESSARY: Everything you tell us will be treated confidentially and used by IFF and HMRC for research purposes only. It will not affect your Child Benefit claim in any way. Any information shared by IFF with HMRC will be anonymised so it will not be possible for HMRC to identify you, or your family from any details you provide to us.**

The highest earner in the household earns between £50,000 and £60,000	1	
The highest earner in the household earns over £60,000 – Respondent	2	
Highest earner in the household earns over £60,000 – Partner	3	
Don't know	4	



ASK ALL

A10 Finally, please could I confirm for monitoring purposes, what is your ethnic group?

<b>White</b>	<b>English/Welsh/Scottish/Northern Irish/British</b>	<b>1</b>	
	<b>Irish</b>	<b>2</b>	
	<b>Gypsy or Irish Traveller</b>	<b>3</b>	
	<b>Any other White background, write in:</b>	<b>4</b>	
<b>Mixed/multiple ethnic groups</b>	<b>White and Black Caribbean</b>	<b>5</b>	
	<b>White and Black African</b>	<b>6</b>	
	<b>White and Asian</b>	<b>7</b>	
	<b>Any other Mixed/multiple ethnic background, write in:</b>	<b>8</b>	
<b>Asian/Asian British</b>	<b>Indian</b>	<b>9</b>	
	<b>Pakistani</b>	<b>10</b>	
	<b>Bangladeshi</b>	<b>11</b>	
	<b>Chinese</b>	<b>12</b>	
	<b>Any other Asian background, write in:</b>	<b>13</b>	
<b>Black/African/Caribbean/Black British</b>	<b>African</b>	<b>14</b>	
	<b>Caribbean</b>	<b>15</b>	
	<b>Any other Black/African/Caribbean background, write in:</b>	<b>16</b>	
<b>Other ethnic group</b>	<b>Arab</b>	<b>17</b>	
	<b>Any other Ethnic background, write in:</b>	<b>18</b>	
<b>Prefer not to say</b>		<b>19</b>	

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## B Making the appointment

B1 Thank you very much for taking the time to speak to use today and agreeing to take part in the research.

IF HAVE A PARTNER (A5=1): We'd like to speak to you and your partner together as part of this research, would you both be available at a same time and happy to speak to us together?

When would be a good time and place for the interview?

<b>Dates and time</b>	
<b>Location – please record full address and postcode of where the interview is to take place</b>	
<b>Other instructions from respondent – e.g. directions to the venue, or to a specific room, or who they should ask for on arrival</b>	

ASK ALL

B2 And finally, could I just take your name and email address? We will send you a confirmation email with the date, time and location of the interview.

Name: RECORD DETAILS OF RESPONDENT WHO COMPLETED INTERVIEW	
Email address:	

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**B3 And is this the best number to call you on?**

Yes	1	
No (WRITE IN)	2	
Don't know	3	

**Thank you very much for your help.**

THANK RESPONDENT AND CLOSE INTERVIEW

Finally I would just like to confirm that this survey has been carried out under IFF instructions and within the rules of the MRS Code of Conduct. Thank you very much for your help today.

## Appendix C: Discussion Guide

### A Introduction (5 mins)

Introduction by the researcher:

- Name, work for IFF Research, a completely independent research company. We've been commissioned by HM Revenue & Customs (HMRC) to better understand awareness of and decision making around Child Benefit and the high income child benefit charge amongst higher income families. HMRC is keen to ensure that higher income families are making informed decisions about Child Benefit and would like to understand their knowledge of Child Benefit and any relevant experience of interacting with HMRC on this matter
- Your identity will be strictly anonymous – HMRC will not know who IFF has spoken to; and this interview will not affect your own dealings with HMRC, either now or in future.
- The interview will take around 45 minutes to complete. You will be given *[IF INDIVIDUAL £30, IF PAIRED INTERVIEW £50]* as a thank you for completing the interview
- Our report will use anonymised quotes but won't mention anything that could identify you
- I'd be very grateful if you could answer all my questions today, but participation is of course completely voluntary, so if there is something you don't wish to answer, it's fine just to say so.
- Check permission to record – just so I don't have to rely solely on taking notes. The recording will be stored on an encrypted area of our server at IFF and only the IFF researchers and IFF's in-house quality assurers will have access to it.

*IF PARTICIPANT QUERIES WHAT WE ARE GOING TO COVER:*

- HMRC is keen to understand awareness of Child Benefit with a focus on improving understanding of the High Income Child Benefit charge that was introduced in 2013

## B Household background (5-10 minutes)

I'd like to begin by finding out a bit about you and your family

### B1 So tell me a bit about yourself and your family...

- PROBE: Single / married / parent of child or children / or blended family

### B2 How many children do you have?

- PROBE: Children – number/age of child
- PROBE: Oldest child born 2012 or earlier or 2013 later

### B3 Are you currently working?

- PROBE: IF YES: Employed, Self Employed, both
- PROBE: What is their main job role? Occupation?
- PROBE: Is their partner currently working? Employed, Self Employed, both
- PROBE: What is their main job role? Occupations

### B4 And could you tell me what your individual income is per year? Feel free to provide a rough estimate

- PROBE: Partner's income
- PROBE: How long has income been above the £50K mark

### B5 I'm interested in knowing the extent to which you would say your income varies...

- To what extent does your income go up and down or do you earn the same amount every week/month?
- To what extent does your partner's income fluctuate?
- Has it remained stable / fluctuated in the last few years? Why does it fluctuate

### B6 Can you tell me about any experience that you and/or your partner have of completing self-assessment tax returns?

- PROBE: IF DO COMPLETE SELF ASSESSMENT: How long have they been completing a return for? Do they do this themselves, or use an agent/accountant?

## C Initial understanding of Child Benefit and HICBC (5-10 mins)

I'd now like to talk to you generally about Child Benefit, what you know about, who you think it's for and your own experience of it

### C1 First, can you talk me through what you know about Child Benefit?

- PROBE: This could be what you feel the more general purpose of Child Benefit is
- PROBE: This could be your own experience of receiving Child Benefit
- PROBE: currently / previously claimed / plan to claim in the future
- PROBE: Where did you find out what you know about Child Benefit from?

### C2 And who do you think can claim Child Benefit?

- What do you know about who is eligible for Child Benefit?

### C3 How much, if at all, do you know about the High-Income Child Benefit Charge?

- PROBE: What they know / who it affects / experience of paying it / where they heard about it
- INTERVIEWER *PROBE AROUND TOPIC (WITH SENSITIVITY) UNTIL YOU HAVE ESTABLISHED WHETHER THEY PAY THE HICBC*

INTERVIEWER NOTE: FOR THOSE WITH LOW/NO AWARENESS OF HICBC

**Just to provide you with some more information, the High-Income Child Benefit Charge is a charge for households that have an individual who earns over £50,000 and who receive Child Benefit payments. For individual incomes between £50K and £60K the charge is 1% of the Child Benefit payment for every extra £100 earned over £50,000 per year up to £60,000, where the charge is 100% of the Child Benefit payment.**

### C4 With that in mind, have you heard about the High-Income Child Benefit Charge before today?

- PROBE - YES: What they know / who it affects / experience of paying it / where they heard about it
- PROBE - NO: Does it make sense / any areas unclear / overall reflections on description

ASK SECTION D OF THOSE WHO RECEIVE PAYMENTS (WHO MAY OR MAY NOT PAY HICBC)

## D Experiences of Child Benefit – receive payments (10-15 minutes)

INTERVIEWER: this section is only for people currently receiving Child Benefit but may / or may not be paying the tax charge

**I would now like to focus on your experiences of receiving Child Benefit payments**

### D1 Who currently receives the payments for Child Benefit and whose name was the claim made under?

- IF COUPLE: How did you decide who should make the claim for Child Benefit?
- IF BLENDED FAMILY: Confirm which children claim is on behalf of

### D2 Thinking back to when you first started receiving Child Benefit payments, did you make a conscious decision to receive Child Benefit payments? Or was it something you signed up to without consideration?

- When did you first claim Child Benefit?
  - *INTERVIEWER NOTE: Consider whether this is before the charge was introduced or after (2012 or before or 2013 or after), Will impact wording at D5 and D7*
- Why did you claim Child Benefit payments?
- How did you arrive at this decision? Was it straightforward? Did it require some thought?
- Where did you get the information from regarding claiming Child Benefit?
- What key factors were involved in your decision?
- Were there any potential barriers to receiving Child Benefit payments at all?
- What are the implications for family/ finances/ wellbeing of Child Benefit payments?

### D3 And what has your experience of claiming Child Benefit been like?

- How easy or difficult did you find the initial application process?
- Have you had any problems receiving the payments?

### D4 And do you receive Child Benefit payments for all your eligible children (all those who are under 19 and in full-time education)?

- IF NOT: Why not? Why did you decide to take a different approach for different children?

**D5** IF STARTED CLAIMING CHILD BENEFIT AFTER charge INTRODUCED: **At the time when you first received Child Benefit payments, IF STARTED CLAIMING CHILD BENEFIT BEFORE charge INTRODUCED: At the time the High Income Child Benefit charge was introduced, was your salary or your partner's salary already over £50,000 or did it increase to this level later?**

INTERVIEWER: for those with experience of paying the HICBC tax charge (or who have acknowledged that they need to pay it) - check answers from Section C

**D6** **We've already touched on the High-Income Child Benefit Charge but I'm interested in understanding your experiences of paying it in more detail...**

- How do you pay, or plan to pay the HICBC?
- IF COUPLE: Check if recipient of Child Benefit pays the charge or if partner
- IF ONE PARTNER RECEIVES PAYMENTS BUT OTHER PAYS CHARGE: Does the fact that one of you pays the charge and one of you receives the payments cause any challenges? How did you decide who should be paying the charge?
  - Did you know that the person with the higher income is the one liable to pay the charge? IF YES: How did you become aware of this?
- How easy / straightforward is it?
- IF THEY HAVEN'T PAID IT YET BUT AGREE THEY NEED TO – is there anything you're not sure about the process of paying the tax charge?
- IF PAID IT ALREADY – Are there any key issues or challenges around paying the charge and what are they?
- Is there anything unclear or questions they needed answering

**D7** IF STARTED CLAIMING CHILD BENEFIT AFTER charge INTRODUCED: **Did you start paying the High Income Child Benefit Charge as soon as your income or your partners income reached £50,000 or was there a delay?**

IF STARTED CLAIMING CHILD BENEFIT BEFORE CHARGE INTRODUCED: **Did you start paying the High Income Child Benefit Charge as soon it was introduced or was there a delay?**

- IF DELAY: Why was this? What prompted you to start paying it?
- PROMPT: how did you know when to pay the high income Child Benefit charge?

INTERVIEWER: for those with no experience of paying the HICBC – check answers Section C. It is important for the respondent to feel reassured that this is not an exercise designed to check up on them but merely one that is designed to understand and improve awareness around HICBC

**D8** **HMRC wants to understand how it can improve knowledge of the High-Income Child Benefit Charge. We are therefore interested in understanding how you feel about the charge (now that you have heard the explanation above)...**



- IF NOT ALREADY ESTABLISHED: Is taking part in this research the first time you have heard about the High Income Child Benefit Charge?
- Can you tell me how clear you are about the requirement for high income families to pay the tax charge, if they receive Child Benefit?
- Is anything not clear?
- As far as you understand it, could the High Income Child Benefit Charge apply to your household?
- If you are liable for the High Income Child Benefit Charge, then the high earner (IF A COUPLE that is the person who earns over £50000) must pay the High Income Child Benefit Charge through self-assessment.....
  - a. How easy or difficult would this be for you?
  - b. IF ALREADY COMPLETE SELF ASSESSMENT (SEE B6): Did this fit easily into your usual process of completing a self-assessment return already?
- And what could HMRC be doing to make families more aware of this charge?

*Ask all in this section i.e. all who are receiving Child Benefit payments – whether or not are paying the HICBC*

**D9 Did you know that you can make a claim for Child Benefit but then opt out of receiving payments?**

**And were you aware that even if you opt out of receiving the Child Benefit payment there are advantages of claiming Child Benefit such as...**

- Receiving National Insurance credits for your state pension
- Ensuring your children will automatically receive a NI number when they reach 16
- PROBE: Awareness / where they may have found this out
- PROBE: How compelling these are as reasons for making/maintaining a claim and why

**D10 Based on the information that I've given you today, what do you think you will do now in terms of your Child Benefit claim?**

INTERVIEWER: Note which of the options below respondent would go for, so prompt if necessary

- Do nothing - continue in current situation
- Stop claiming Child Benefit altogether
- Stop receiving the payments / opt out
- Pay the charge

## E ASK SECTION E OF THOSE WHO HAVE OPTED OUT OF PAYMENTS E Experience of Child Benefit – payment opt out (10-15 minutes)

### E1 I'd like to understand why you decided to opt out of receiving Child Benefit payments?

- What was your key reason for opting out of receiving payments?
- PROBE – partner didn't want to pay HICBC / self-assessment system too cumbersome / they didn't want to pay HICBC / don't need the money / wanted to maintain NI credits for state pension / other
- How did you find out that this was an option?
- What do you know about any other reasons for claiming Child Benefit?
- What impact has not receiving the payments had on your family?

### E2 Have you ever received Child Benefit payments or did you opt-out right at the start of your claim?

- IF PREVIOUSLY RECEIVED PAYMENTS:
  - Why did you decide to 'opt out' rather than just stopping your claim altogether? *PROMPT: the benefits of opting out such as National Insurance Credits which count towards state pension and child automatically getting NI number*
  - What triggered you to opt-out?
  - Did you opt-out as soon as your or your partner's income reached a certain level?
  - Have you opted back in to receiving payments following opting out?
- IF NOT OPTED IN AND OUT: Are you aware that when you have opted out of receiving payments, you can reverse your decision and opt back in to receiving payments at a later date if your circumstances or income change?
- IF OPTED IN AND OUT: How many times have you done this? What are your reasons for doing so? How easy do you find this process? Are you aware that if you opt back in, depending on you or your partner's income, you may be liable to pay the High Income Child Benefit Charge?

### E3 How did you let the Child Benefit Office know that you wanted to opt out of receiving Child Benefit payments?

- PROBE: Through completing a claim form when a child was born? Online? Or through contacting the Child Benefit Office in another way?
- Did the fact that the claimant had to be the one to opt out cause any issues in opting out of receiving the payments (regardless of who is liable for the charge)? PROBE: What were these issues? How did you overcome these?

INTERVIEWER: for those with previous experience of paying the HICBC - check answers from Section C

**E4 We've already touched on the High-Income Child Benefit Charge but I'm interested in understanding whether the charge influenced your decision to opt-out of receiving the Child Benefit payments...**

- How easy / straightforward did you find making the charge?
- Where there any key issues or challenges around doing it and what were they?
- Was there anything unclear or any questions they needed answering?
- Did it impact on your decision to opt-out of receiving Child Benefit payments? Did you opt out of receiving payments specifically so that you didn't need to pay the charge?

**E5 There are some advantages of having a Child Benefit claim and opting out of payments rather than not having a claim at all. How aware are you that opting out means you are still entitled to Child Benefit and ...**

- Can still qualify for National Insurance Credits which count towards state pension
- Ensures your children automatically receive a NI number when they reach 16
- PROBE: Awareness of benefit(s) / where / how they may have found this out
- PROBE: Whether these are compelling reasons for making a claim
- Are these the reasons why you chose to opt out rather than stop your claim altogether?
- Other reasons

INTERVIEWER NOTE: Ask the following if not fully covered above

**E6 Were you aware that you can receive payments and then pay the High-Income Child Benefit Charge through self-assessment?**

- PROBE: Awareness / where they may have found this out
- PROBE: Perceived benefits and potential interest in this option

F ASK SECTION F OF THOSE WHO HAVE NOT CLAIMED  
**F Personal experience of Child Benefit – non-claimants (10-15 minutes)**

**F1 We understand that you are not claiming Child Benefit at the moment, have you ever claimed before?**

**F2 I would like to understand why you have decided not to claim Child Benefit at the moment. What were the reasons for this decision?**

- What was the key reason for not claiming?
- Are you aware of any disadvantages of not claiming?
- PROBE: Any knowledge / interest in financial and non-financial advantages of claiming Child Benefit
- PROBE: Sources of information where they found this out. PROMPT: Bounty Pack, Gov.uk website.
- Did you receive the Bounty Pack at the birth of your child? IF YES: Did you also look at / access the Child Benefit claim pack after receiving the Bounty Pack?
- What impact has not claiming had on your household?

INTERVIEWER: for those with previous experience of paying the HICBC - check answers from Section C

**F3 We've already touched on the High-Income Child Benefit Charge but I'm interested in understanding your experiences of paying this charge in more detail...**

- How easy / straightforward was it?
- Where there any key issues or challenges around doing it and what were they?
- Was there anything unclear or any questions they needed answering?
- How did it impact on your decision not to claim Child Benefit? Why?

INTERVIEWER NOTE: Ask if not fully covered above

**F4 Where you aware, for example, that you can receive payments and then pay the High-Income Child Benefit Charge through self-assessment?**

- PROBE: Awareness / where they may have found this out
- PROBE: Perceived benefits and potential interest in this option

**F5 Did you know that you can make a claim for Child Benefit but then opt out of receiving payments?**

**And were you aware that even if you opt out of receiving the Child Benefit payment there are advantages of claiming Child Benefit such as...**

- Receiving National Insurance credits for your state pension
- Ensuring your children will automatically receive a NI number when they reach 16
- PROBE: Awareness / where they may have found this out
- PROBE: How compelling these are as reasons for making/maintaining a claim and why

**F6 Now I've told you about opting out and the associated benefits, are you now likely to claim Child Benefit and opt out of the payments?**

- Would you need more information to decide?
- If YES: What would be the best method to communicate this to you? Where would you look for more information? Would you use gov.uk?
- What areas of information are you most interested in?

ASK ALL

## **G Communication review (20 minutes)**

**I'm interested in understanding whether anything helped to inform your decision about claiming Child Benefit; opting out of payments or paying the tax charge.**

**G1 What information did you consider when you made your most recent decision about claiming or not Child Benefit?**

- PROBE: What have they taken into consideration: Bounty Child pack, information provided gov.uk or another website, social media, **friends/ family**, another source
- In your view – what was the most important/ significant/ impactful thing you learnt?
- PROBE: Did you have to look for additional information from any source? Where did you look?

INTERVIEWER: If received communications, link responses to communication(s) received

**G2 How useful was the information that you received?**

- How clear were the options?
- Did you learn anything new about claiming Child Benefit or the High Income Child Benefit charge?
- Did it make any difference to whether/how you claimed Child Benefit?
- How clear was it that – if you wanted to receive Child Benefit payments - then you might need to pay the High Income Child Benefit Charge through a self-assessment tax return?
- How clear was it that if you didn't want to pay the tax charge - you could opt-out of receiving Child Benefit payments?

- Was anything not clear / required more information on?

**G3 Where would you expect to find out about Child Benefit and the High Income Child Benefit Charge?**

- How do you think HMRC should communicate about this?
- Where would you ideally like to find this information? PROBE: Social media, forms / leaflets / self-assessment form

**I just want to talk through some key items of communication with you**

INTERVIEWER NOTE: Go through the different communications asking the questions below

1a – *Claiming Child Benefit payments leaflet*

1b – *Child benefit – getting your claim right booklet Page 2 and Page 5 Q68*

1c – *Child benefit – claim form Page 1 and Page 7 section*

1d - *High Income Child Benefit Tax Charge Gov.uk webpage: show 'Stop Child Benefit' page and probe as below,*

**G4 What do you think of the information presented in the...?**

- Are the instructions/messaging clear?
- What words or phrases are clear/unclear?
- Do you feel this message is relevant?

**G5 To what extent is the information clear regarding...**

- Your options/ reasons to claim Child Benefit?
- The High-Income Child Benefit Charge?
- Claiming Child Benefit but opting out of receiving the payments
  - PROMPT: Is it clear that this differs from not claiming in these materials?
  - The main applicant is the one who can opt out of receiving payments
  - IF STIMULUS 1D STOP CHILD BENEFIT CHARGE PAGE: By the term 'Stop' here, does this make it clear that this differs from not claiming? Would you read on to find out the full details once you reach the page?
- The other benefits resulting from claiming Child Benefit
- IF STIMULUS 1D: The term and what is meant by 'Adjusted Net Income'

**G6 What improvements would you make...**

- What about regarding layout/ design/ content

**G7** Is there anything missing in these communications, or anything else that you wanted to know?

- Is there anything not clear / anything missing / any questions unanswered?

**G8** HMRC has developed an online calculator to help families to understand how much Child Benefit they can receive and the level of the High Income Child Benefit tax charge that may apply.

**SHOW RESPONDENT TAX CALCULATOR ONLINE** - <https://www.gov.uk/child-benefit-tax-calculator> (OR APPENDIX A: Screenshot of Child Benefit tax calculator if not possible to get online in interview)

- Have they ever heard of / seen / used the calculator?
- IF YES: How useful was this tool?
- How easy or difficult was it to use?

**SHOW ALL RESPONDENTS HICBC gov.uk pages (OR Appendix B: Screenshots of completion and results of Gov.uk Child Benefit tax Calculator if not possible to get online in interview)**

- How useful is this tool?
- How easy do you feel it would be to use?
- PROBE: Any particular difficulties completing the information required, or terms that they're unsure about?
- What are the benefits of having access to this?
- Would you consider using this tool, or one like it in the future?

## H Wrap up (5 minutes)

**H1** Reflecting on what we have discussed and looked at today, has this any way changed how you feel about claiming Child Benefit?

- PROBE: What do you feel is now different? Why?
- PROBE: Have you learnt anything new?
- Will you do anything differently because of something you've learnt or heard during this interview?

**H2** What, if any, other comments would you like to make on the topics we've been discussing today?

Appendix D: Claiming Child Benefit payments leaflet

## Claiming Child Benefit payments

Do you or your partner have an individual income of more than £50,000 a year?

If the answer is **NO**, you don't need to read on.

If the answer is **YES**, you or your partner will have to pay a **High Income Child Benefit Charge** on some or all of the Child Benefit you receive. If you and your partner both earn more than £50,000 a year, the partner with the higher income will have to pay the tax charge.

### Your options

It's important that you still claim Child Benefit for your child, but you can choose whether or not you receive the payments.

**If you choose to receive the payments**, you will have to fill in a Self Assessment tax return and pay the tax charge.

If you're part of a couple, the partner with the higher income will have to fill in a tax return and pay the tax charge.

**If you choose not to receive the payments**, you and your partner won't have to pay the tax charge or fill in a tax return - unless you need to for other reasons.

**Whatever you choose to do, make sure you claim Child Benefit by filling in the Child Benefit claim form. It protects your State Pension and helps your child get their National Insurance number.**

### Protect your State Pension

Filling in the claim form helps you get National Insurance credits. These credits protect your State Pension if you stay at home to look after your child or have gaps in your National Insurance record.

### Help your child get their National Insurance number

Filling in the claim form means your child will be registered to get a National Insurance number when they are 16 years old.

If you later choose to stop getting Child Benefit payments, **only** the person who claimed it can stop the payments.

For more information go to  
[www.gov.uk/child-benefit-tax-charge](http://www.gov.uk/child-benefit-tax-charge)




HM Revenue  
& Customs




## Appendix E: Getting your claim right booklet



 [www.gov.uk/child-benefit](http://www.gov.uk/child-benefit)  
Child Benefit Helpline number  
0300 200 3100  
Child Benefit textphone number  
0300 200 3103

# Child Benefit - Getting your claim right

Use these notes to help you

There's an online claim form you can use at  
 [www.gov.uk/government/publications/child-benefit-claim-form-ch2](http://www.gov.uk/government/publications/child-benefit-claim-form-ch2)

We've a range of services for disabled people. These include guidance in Braille, audio and large print. Most of our forms are also available in large print. Contact our helplines for more information.

Ffoniwch 0300 200 1900 i dderbyn fersiynau Cymraeg o ffurflenni a chanllawiau.

## Introduction

### About Child Benefit

Child Benefit can be paid to people bringing up a:

- child under the age of 16
- young person up to the age of 20, if they're in full-time non-advanced education or approved training

### When to claim Child Benefit

You should claim Child Benefit as soon as:

- your baby is born and registered (babies born in the UK need to be registered at the General Register Office)
- a child comes to live with you
- you adopt a child - if you're in the process of adopting a child, apply for Child Benefit as soon as the child comes to live with you

### Who should claim Child Benefit

If you have arrived in the UK and you aren't working, you usually won't be able to claim Child Benefit until you have lived in the UK for 3 months.

 For more information, go to [www.gov.uk/child-benefit-move-to-uk](http://www.gov.uk/child-benefit-move-to-uk)

You should fill in the enclosed claim form if you're responsible for a child. You don't need to be the parent of the child and you may be entitled to Child Benefit even if the child doesn't live with you.

Only one person can receive Child Benefit for a child. If you or your partner already get Child Benefit, the same person normally claims for any new children.

If you're bringing up children, you may not be working or paying a National Insurance contribution. If you get Child Benefit for a child under the age of 12, you'll receive weekly National Insurance credits to protect your future entitlement to the State Pension.

If you're a couple and one of you works and pays National Insurance contributions and the other one stays at home to care for the child, the person who's not working could protect their State Pension by claiming Child Benefit.

You can claim Child Benefit no matter how much you earn or have in savings.

If you or your partner have an individual income of £50,000 a year or less, you'll not be affected by the following even if both of your incomes add up to more than £50,000.

### Child Benefit for people who have an income of more than £50,000 a year

If either you or your partner have an individual income of more than £50,000 a year the person with the higher income will have to pay an extra Income Tax charge on some or all of the Child Benefit that you get paid. When making your claim you can choose either:

- not to have Child Benefit paid to you - if you get Child Benefit for any other children, those payments will also stop, and you or your partner will not have an extra tax charge
- to have Child Benefit paid to you, but you or your partner will need to pay an extra tax charge on the Child Benefit you receive

The extra tax charge will be:

- 1% of the Child Benefit paid for every £100 of income received over £50,000 and up to £60,000
- a charge equal to the full amount of Child Benefit paid for income over £60,000

If you or your partner have an individual income between £50,000 and £60,000, you may want to be paid Child Benefit as the extra tax charge will be less than the amount of benefit you can get.

If you or your partner have to pay the extra tax charge, you should register for self-assessment if you haven't already done so.

 For more information, go to [www.gov.uk/register-for-self-assessment](http://www.gov.uk/register-for-self-assessment)

It's important to fill in the Child Benefit claim form even if you don't want to be paid, as this can help to protect your future State Pension and help your child get their National Insurance number.

### Child Benefit for people who aren't sure if their income is more than £50,000

If you're not sure if either you or your partner have an individual income of more than £50,000 a year, you should decide to be paid Child Benefit. You or your partner will be liable to an extra tax charge later if one of you does have an income of more than £50,000.

 For more information about the tax charge, go to [www.gov.uk/child-benefit-tax-charge](http://www.gov.uk/child-benefit-tax-charge)

## Page 7 of your claim form

### Question 68

Only answer this question if either you or your partner have an individual income of more than £50,000 a year.

It's important to claim Child Benefit to protect your State Pension.

You can decide not to be paid Child Benefit if you don't want to pay the extra tax charge. See 'Child Benefit for people who have an income of more than £50,000 a year' on page 2.

If you're not sure of your or your partner's individual income, see 'Child Benefit for people who aren't sure if their income is more than £50,000' on page 2.

For more information, go to [www.gov.uk/child-benefit-tax-charge](http://www.gov.uk/child-benefit-tax-charge)

### Question 73

We encourage you to consider the benefits of having your Child Benefit paid into an account that is in:

- your name
- the name of your husband, wife or partner - if you have one
- the names of you and your husband, wife or partner
- the name of someone acting on your behalf
- the names of you and a person acting on your behalf

Payment into an account in your own name allows you to access your Child Benefit when you need it.

However, if you want to use an account that isn't in your name, you may do so. It'll be your responsibility to make sure you get the money or that the money is used in the way you want.

We can't pay into:

- more than one account
- a Nationwide account that is in someone else's name

If you want to remain in charge of your Child Benefit, the best way to do that is to have it paid into an account in your own name. It may not be as easy to access your payments if these are paid into an alternative account.

### Questions 69 and 70

Child Benefit is usually paid every 4 weeks. However, you can choose to get your Child Benefit paid weekly if you're bringing up children on your own, or you (or your partner if you have one) are receiving:

- Income Support
- income-based Jobseeker's Allowance
- Pension Credit
- income-related Employment and Support Allowance
- Universal Credit

If you want Child Benefit to be paid weekly, tell us at question 70 why you qualify.

If you qualify and choose to get your Child Benefit paid weekly, you must tell us immediately if you stop:

- bringing up children on your own
- getting at least one of the above benefits

If this happens, we may stop paying your Child Benefit weekly and change it to paying you every 4 weeks.

### Question 75

Make sure you enter the sort code shown on your bank card or statements from your bank or building society. If the account isn't in your name you'll need to get the branch sort code. This is usually 6 digits. Include any zeros - for example, 00 11 22.

### Question 76

Your account number is usually 8 digits and is shown on your statements or chequebook. If the account isn't in your name you'll need to get the bank account details. Include any zeros - for example, 00123456.



If too much Child Benefit is paid into your account you'll have to pay back any money you shouldn't have been paid.

For example, if you tell us something that affects how much we pay you and we don't have time to change your payment, you'll have to pay back any money you shouldn't have been paid.

### Question 77


If your account is with a building society, or a bank that was a building society, you may have an additional reference number. This number may be called:

- a roll number
- an account reference
- an account number

If you're not sure which numbers to enter, check with your bank or building society. If your account is not with a bank or building society, for example an account with a Credit Union or other provider, you should always check with them what information they need from you in order to pay the money into your account.



Appendix F: Child Benefit claim form




**HM Revenue  
& Customs**

## Child Benefit claim form


**Claim now, or you could lose money**  
Child Benefit can only be backdated 3 months

**Claiming Child Benefit can help to protect your State Pension  
and get your child their National Insurance number**

 For more information, go to [www.gov.uk/child-benefit/what-youll-get](http://www.gov.uk/child-benefit/what-youll-get)

To help you fill in this form to claim Child Benefit, use guidance CH2 Notes, 'Child Benefit - Getting your claim right'. These notes contain important information that you should read. Answer all the questions that apply to you, writing clearly in capital letters and send us all of the documents that we ask for. If you don't, we may need to get in touch with you, which will delay your claim.

If you need more help or information:

-  go to [www.gov.uk/child-benefit](http://www.gov.uk/child-benefit)
  - phone the Child Benefit Helpline on 0300 200 3100
  - textphone the Child Benefit Helpline on 0300 200 3103

**State Pension**


Claiming Child Benefit will make sure that you're registered to receive National Insurance credits, which can help to protect your State Pension. You will automatically receive these credits if you get Child Benefit for a child under 12.

The information below only applies to you if, your or your partner's individual income is more than £50,000 a year. If it doesn't apply, go straight to page 2 and fill in this claim form.

---

**Important information if you or your partner have an individual income of more than £50,000 a year**

If either you or your partner have an individual income of more than £50,000 a year, then the partner with the higher income has to pay Income Tax on some, or all of the Child Benefit you receive. The tax is known as the 'High Income Child Benefit Charge'.

-  For more information, go to [www.gov.uk/child-benefit-tax-charge](http://www.gov.uk/child-benefit-tax-charge)

If this applies to you or your partner, you should still claim Child Benefit for your child, as it can help to protect your State Pension and will make sure your child receives a National Insurance number. But you have a choice about whether or not you receive the payments. You can jointly decide either:

- to receive Child Benefit payments and declare them for tax purposes
- not to receive Child Benefit payments and not have to pay a tax charge

Even if you decide not to receive Child Benefit payments, it's very important that you still complete and send us this form to claim Child Benefit for your child.


Claiming Child Benefit makes sure that you get National Insurance credits to protect your State Pension.

Claiming Child Benefit will also mean that your child gets their National Insurance number shortly before their 16th birthday.

Part 4 of this claim form lets you tell us if you want to be paid Child Benefit.

**Help with making your decision**

- 1 **I (or my partner) have an individual income between £50,000 and £60,000 a year. Should I still claim and be paid my Child Benefit?**  
 The tax will be charged at a rate of 1% of the Child Benefit paid for every £100 of income over £50,000. So the tax charge will be less than the total amount of Child Benefit you receive.  
 It's important that you still claim Child Benefit to help protect your State Pension, and you might also want to keep getting Child Benefit payments and declare them for Income Tax purposes.
- 2 **I (or my partner) have an individual income of more than £60,000 a year. Should I still claim, even if I don't want to be paid my Child Benefit?**  
 The tax charge you would have to pay would be equal to the total amount of Child Benefit you receive.  
 It's important that you still claim Child Benefit to help protect your State Pension, but you might decide not to receive the payments to avoid paying the tax charge.

-  For more information, read the notes with this form or go to [www.gov.uk/child-benefit-tax-charge](http://www.gov.uk/child-benefit-tax-charge)

CH2 MM XXXXXXX

Page 1

HMRC 04/17

## 4 Higher income earners

**i** Only answer question 68 if either you or your partner have an individual income of more than £50,000 a year.

If you or your partner have an individual income of:

- more than £60,000 a year - a tax charge equal to the Child Benefit payment will apply, so you may not want to be paid Child Benefit
- between £50,000 and £60,000 a year - a tax charge of less than the Child Benefit payment will apply, so you may want to be paid Child Benefit

If you're not sure if either you or your partner have an individual income of more than £50,000, read page 2 of the CH2 Notes.

**68 Do you want to be paid Child Benefit?**  
Only answer this question if either you or your partner have an individual income of more than £50,000 a year. Read page 5 of the CH2 Notes.

No  I don't want to be paid Child Benefit, but I want to protect my State Pension. Go to the declaration on page 8

Yes  I want to be paid Child Benefit. I understand that I or my partner may have to pay an Income Tax charge. Go to question 69

For office use 11

## 5 How you want to be paid

**i** We normally pay Child Benefit every 4 weeks into a bank or building society account. Page 5 of the CH2 Notes tells you if you can be paid every week.

**69 Do you want to be paid Child Benefit every week?**

No  If No, go to question 71

Yes  If Yes, go to question 70

**70 To get Child Benefit every week tick all boxes which apply to you or your partner**

I am a single parent

I or my partner receive one or more of the following:

- Income Support
- income-based Jobseeker's Allowance
- Pension Credit
- income-related Employment and Support Allowance
- Universal Credit

**71 Do you already get Child Benefit?**

No  If No, go to question 73

Yes

**72 Do you want to change the bank or building society we pay your Child Benefit into?**

No  If No, go to the declaration on page 8

Yes  If Yes, go to question 73

## 6 Bank details

**i** Read page 5 of the CH2 Notes before filling in this section.

We can pay Child Benefit into an account that you nominate if the account is capable of receiving direct credit transfer, for example a suitable bank or building society account.

**73 Tick the box which applies to you**

The account is in my name, go to question 74

The account is in someone else's name - tell us the name of the account holder in the box below

The account is in joint names - tell us the names of the account holders in the boxes below

Name 1

Name 2

**74 Name of the bank or building society**  
If you have a Post Office® card account, write 'Post Office'.

**75 The branch sort code.** Read page 5 of the CH2 Notes.

-  -

**76 The account number.** Read page 5 of the CH2 Notes.

**77 If the account is with a building society, tell us the roll or reference number if you have it**  
Read page 5 of the CH2 Notes.

**78 If you don't have an account that we can pay into, put an 'X' in this box**

For office use 12

For office use 13

For office use 14

For office use 15

**Important**  
Complete the declaration on page 8.



## Appendix G: High Income Child Benefit Charge gov.uk page



[Home](#) > [Childcare and parenting](#) > [Financial help if you have children](#)

# High Income Child Benefit Tax Charge

1. [Overview](#)
2. [Pay the tax charge](#)
3. [Stop your Child Benefit](#)
4. [Restart your Child Benefit](#)
5. [Your circumstances change](#)

## 1. Overview

You may have to pay a tax charge, known as the 'High Income Child Benefit Charge', if you have an individual income over £50,000 and either:

- you or your partner get Child Benefit
- someone else gets Child Benefit for a child living with you and they contribute at least an equal amount towards the child's upkeep

It doesn't matter if the child living with you is not your own child.

Use the [Child Benefit tax calculator](#) to work out if you're affected by the tax charge.

### If you're affected by the tax charge

You can choose not to get Child Benefit payments, but you should still fill in the Child Benefit claim form. This will help you get [National Insurance credits](#) which count towards your [State Pension](#).

Claiming Child Benefit also means your child will get their [National Insurance number](#) automatically shortly before they're 16. They won't have to apply for one themselves.

### Already getting Child Benefit

You can either:

- [stop getting Child Benefit](#) - sometimes known as 'opting out'
- carry on getting Child Benefit and [pay any tax charge](#) at the end of each tax year

### What counts as income

To work out if your income is over the threshold, you'll need to work out your 'adjusted net income'.

Your adjusted net income is your total [taxable income](#) before any personal allowances and less things like Gift Aid.

Use the [Child Benefit tax calculator](#) to get help with your adjusted net income.

Search

### Related content

- [Child Benefit tax calculator](#)
- [Report changes that affect your Child Benefit](#)
- [Claim Child Benefit](#)
- [Self Assessment tax returns](#)

Explore the topic

[Child Benefit](#)

[Financial help if you have children](#)

[Next →](#)

[Pay the tax charge](#)

### 3. Stop your Child Benefit

To stop your Child Benefit you can either:

- [fill in an online form](#) - you'll need to set up a Government Gateway account if you don't have one
- [contact the Child Benefit Office by phone or post](#)

You can't use the online form if you're an [appointee](#) or [authorised agent](#).

You can't stop your Child Benefit if you're using it to pay back an overpayment (or to pay back certain other benefits from another country).

### Responsibilities after your Child Benefit stops

You must [pay any tax charge](#) owed for each tax year up to the date your Child Benefit stops.

Use the [Child Benefit tax calculator](#) to work out what you owe each tax year and when it's due.

Even after your payments stop, you must [report any changes](#) in your family life that affect your entitlement to Child Benefit.

## Appendix H: gov.uk HICBC Calculator

The screenshot shows a web browser window displaying the gov.uk Child Benefit tax calculator. The browser's address bar shows the URL <https://www.gov.uk/child-benefit-tax-calculator>. The page features the gov.uk logo and a search bar at the top. The breadcrumb trail is: Home > Childcare and parenting > Financial help if you have children. The main heading is "Child Benefit tax calculator". Below this, it states "Use this tool to work out:" followed by a list of two bullet points: "how much Child Benefit you receive in a tax year" and "the High Income Child Benefit tax charge you or your partner may have to pay". A prominent green button labeled "Start now >" is positioned below the list. To the right, a section titled "Financial help if you have children" contains links for "High Income Child Benefit Tax Charge", "Claim Child Benefit", and "Child Benefit rates", along with a "More" link. Below this, a section titled "Elsewhere on GOV.UK" includes a link for "Self Assessment tax returns". The "Before you start" section provides additional context: "You may be affected by the tax charge if your income is over £50,000. Your partner is responsible for paying the tax charge if their income is more than £50,000 and higher than yours. You'll need the dates Child Benefit started and, if applicable, [Child Benefit stopped](#)." The page also notes "Last updated: 19 February 2018" and includes a link for "Is there anything wrong with this page?".

Home > Childcare and parenting > Financial help if you have children

# Child Benefit tax calculator

Use this tool to work out:

- how much Child Benefit you receive in a tax year
- the High Income Child Benefit tax charge you or your partner may have to pay

[Start now >](#)

### Financial help if you have children

[High Income Child Benefit Tax Charge](#)  
[Claim Child Benefit](#)  
[Child Benefit rates](#)  
[More](#)

### Elsewhere on GOV.UK

[Self Assessment tax returns](#)

### Before you start

You may be affected by the tax charge if your income is over £50,000.

Your partner is responsible for paying the tax charge if their income is more than £50,000 and higher than yours.

You'll need the dates Child Benefit started and, if applicable, [Child Benefit stopped](#).

Last updated: 19 February 2018

[Is there anything wrong with this page?](#)



The screenshot shows a web browser window with the URL <https://www.gov.uk/child-benefit-tax-calculator/main>. The page features the GOV.UK logo and a search bar. Below the navigation bar, there is a 'Home' link and a large heading 'Child Benefit tax calculator'. The form consists of three numbered steps:

- 1 How many children do you want to claim Child Benefit for?**  
A dropdown menu is shown with the number '1' selected.
- 2 Which tax year are you claiming for?**  
A text explanation states: 'Tax years run from 6 April to 5 April the following year.'  
Five radio button options are listed:
  - 2012 to 2013
  - 2013 to 2014
  - 2014 to 2015
  - 2015 to 2016
  - 2016 to 2017
- 3 Are you claiming for only a part of the tax year for any of your children?**  
Two radio button options are listed:
  - Yes
  - No

**4 Enter your income details for the tax year:**

- don't combine your household income
- use your partner's income if it's higher than yours
- you can get some of this information from your P60, P11D, employer or tax adviser

Salary before tax (with pension contributions deducted)

£

Other employment income - for example bonuses

£

Taxable benefits provided by your employer - for example the value of any medical insurance, company car, or anything else included on your P11D

£

Income from pension(s) before tax - for example from a state pension

£

Other income before tax - for example profits from self-employment, taxable savings, dividends

£

Income from property before tax - for example rental income

£

**5 Enter details of any allowable deductions (optional):**

Income from property before tax - for example rental income

£

**5 Enter details of any allowable deductions (optional):**

Pension contributions deducted from your pay (don't include contributions deducted before tax)

£

Pension contributions not paid from your salary (the amount you actually paid, not the grossed-up amount)

£

Retirement annuity contracts

£

Cycle scheme

£

Gift Aid donations

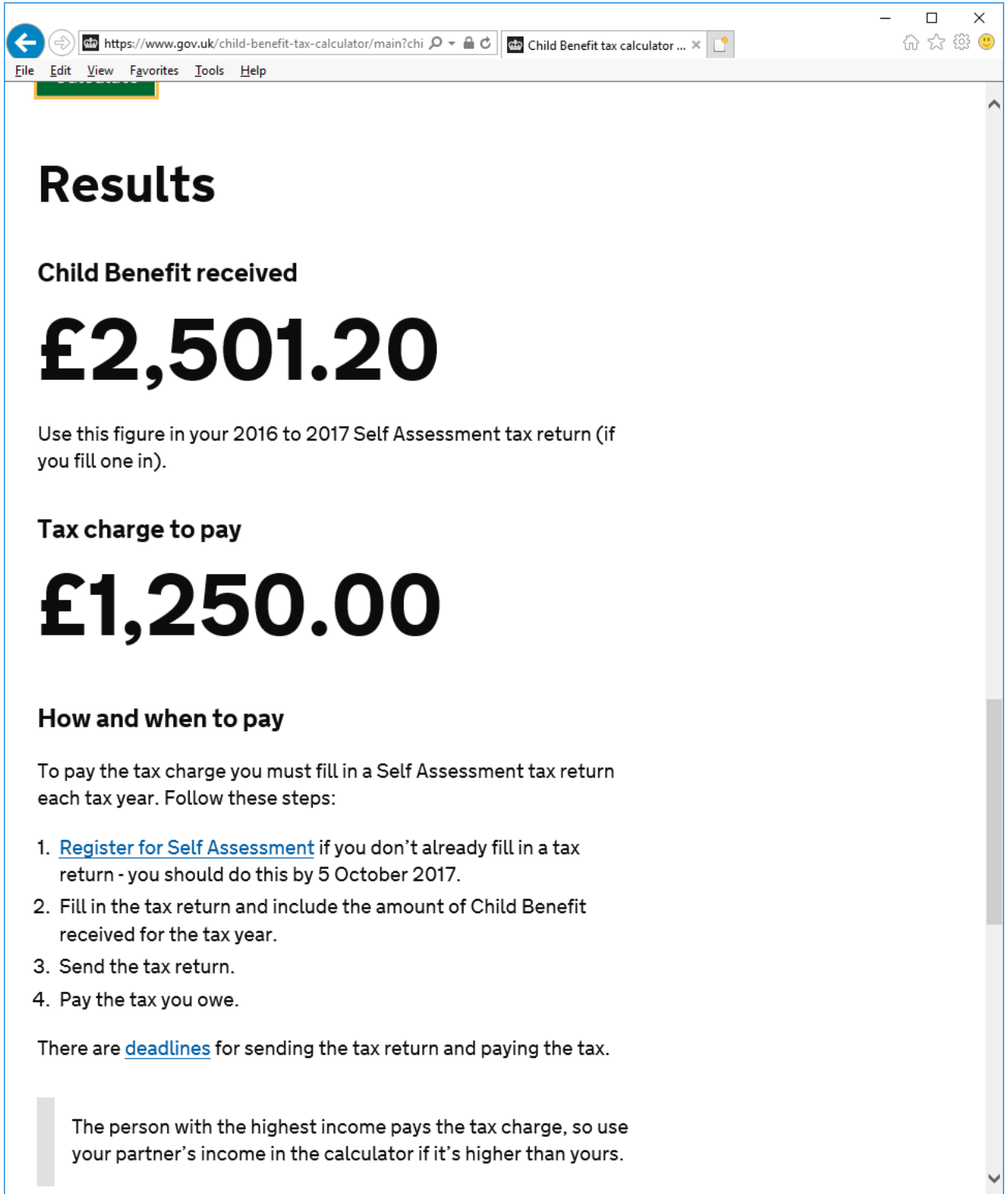
£

**Calculate**

[Is there anything wrong with this page?](#)

**Services and information**

**Departments and policy**



The screenshot shows a web browser window with the URL <https://www.gov.uk/child-benefit-tax-calculator/main?chi>. The page title is "Child Benefit tax calculator". The main content is titled "Results" and displays the following information:

- Child Benefit received**  
**£2,501.20**
- Use this figure in your 2016 to 2017 Self Assessment tax return (if you fill one in).
- Tax charge to pay**  
**£1,250.00**
- How and when to pay**  
To pay the tax charge you must fill in a Self Assessment tax return each tax year. Follow these steps:
  1. [Register for Self Assessment](#) if you don't already fill in a tax return - you should do this by 5 October 2017.
  2. Fill in the tax return and include the amount of Child Benefit received for the tax year.
  3. Send the tax return.
  4. Pay the tax you owe.There are [deadlines](#) for sending the tax return and paying the tax.

A grey box at the bottom contains the text: "The person with the highest income pays the tax charge, so use your partner's income in the calculator if it's higher than yours."