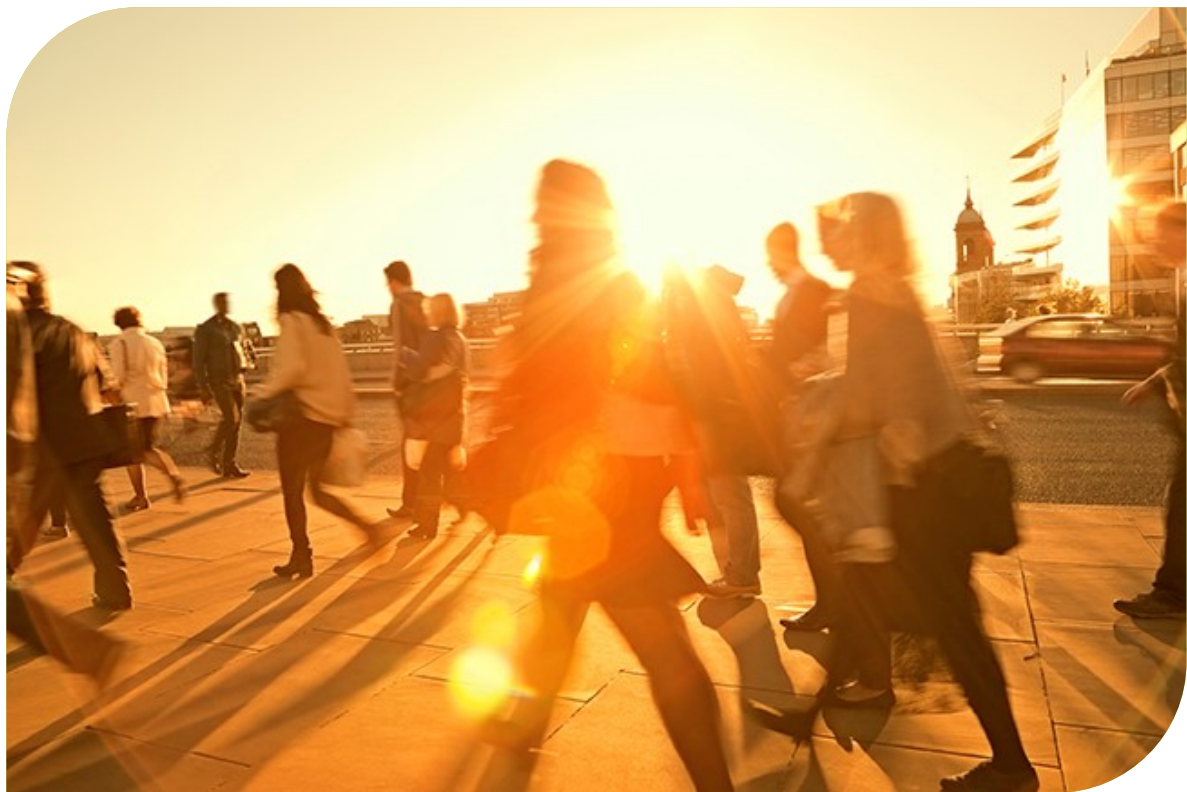


Child Benefit Customer Survey

HM Revenue and Customs Research Report 470

January 2017



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1 Executive Summary

- 1.1 Child Benefit was introduced in 1977 as a regular payment to parents and guardians of children and young people under a certain age. HMRC commissioned this research to improve understanding of Child Benefit customers' experiences, behaviours and attitudes, to help inform future development and improvements to current Child Benefit processes.
- 1.2 The findings in this report are based on 1,012 telephone interviews with Child Benefit claimants, conducted in October and November 2016.

Knowledge, attitudes, and usage of Child Benefit

- 1.3 Overall, most claimants felt informed about claiming Child Benefit (77%), with seven in ten (71%) aware that HMRC administer the payment and three-quarters (76%) aware of the approximate amount of Child Benefit that they receive in each payment.
- 1.4 Nine in ten (89%) claimants said they relied on Child Benefit to some degree; 58% said that they relied on it 'a lot'. Three-quarters of claimants (77%) said that they usually passed at least some of their Child Benefit payment directly to their children, either as pocket money (32%), savings (33%) or in another way (49%). The majority of claimants (89%) spent at least some of the money not directly passed to their children and half (48%) saved at least some that wasn't passed directly to the child. Where Child Benefit was spent, it was most commonly spent on day-to-day costs (77%), school trips or extracurricular activities (48%), presents or days out (45%), or saved for the child's education (27%).

Claimant experience of contact with HMRC

- 1.5 A quarter (23%) of Child Benefit claimants had needed to find out more information about their claim in the last two years. The most common approach amongst those who had a query was to consult HMRC's website or Gov.uk (41%), call HMRC's telephone helpline (29%) or use a search engine to look online (29%). Satisfaction was high among those who used a source provided by HMRC; 94% of those who accessed HMRC's website/gov.uk and 89% of those who used HMRC's telephone helpline rated them as 'useful'.
- 1.6 Official online sources such as HMRC's website or gov.uk topped the list of sources claimants would use in the future if they needed to find out information about Child Benefit (58%), whilst one in eight (13%) would use HMRC's telephone helpline.
- 1.7 Of claimants who had made a new claim for Child Benefit within the last five years, almost all (96%) said that they were satisfied with the claims process.
- 1.8 Since making their most recent claim, around two in five claimants (38%) had contacted HMRC. The most common reason was for amending claim details (19%), followed by their child turning 16 (16%), to obtain proof of claiming (7%), and raising a payment query (6%). Most claimants who reported one of these changes or queries did so by making a call to HMRC's helpline (70%) and of those who made contact, a high proportion (91%) were satisfied with the service.
- 1.9 Six in ten claimants (59%) thought that if they reported information to another part of HMRC that it would be linked with their Child Benefit record, however, such information would not be shared between departments at the time of the research. Three-quarters (74%) did agree that

they would prefer HMRC to actively use information they have from other government sources to ensure their tax payments are correct.

- 1.10 Three in ten (29%) claimants had used proof of their Child Benefit claim for reasons including applications for housing benefit (19%) or another type of benefit (13%).
- 1.11 There was a high level of awareness among claimants of the requirement to report to HMRC changes of address (95% aware) and changes to their child education status, post 16 years old (91%). Fewer considered it necessary to report divorce or separation (69%), or new marriages or cohabitation (69%). Three in five (58%) claimants had experienced at least one of these changes since they first started claiming Child Benefit, with the levels of compliance in reporting changes broadly reflecting the levels of awareness of the need to report each type of change.
- 1.12 Of all claimants, 15% had experienced at least one change that they had not reported to HMRC, with 75% of these stating that they were not aware they were required to do so.

The High Income Child Benefit Charge

- 1.13 The government introduced a tax charge in January 2013 on claimants whose income, or that of their partner, exceeds £50,000 per annum. Half of claimants were aware that if their (or their partner's) income exceeded a set threshold they may be required to repay some or all of their Child Benefit. Of all claimants, 14% were aware of the specific income level of the threshold (£50,000).
- 1.14 Approximately one in twenty (6%) claimants said they were liable for the charge, and around half of this group had made a conscious decision to keep receiving Child Benefit payments and pay the tax change (with others as yet undecided about whether to continue to receive payments (and pay the tax charge) or to stop receiving payments).

Claimant digital capabilities

- 1.15 The majority of claimants were well equipped to transition to an online Child Benefit service; 98% had access to the internet through at least one type of device and 87% of claimants reported having a level of digital skills sufficient to both complete transactions online and to complete online application forms including personal details.
- 1.16 Some groups may be more likely to encounter barriers to use, however, as 12% of claimants reported having mobile or tablet internet access only, and 2% had no internet access. Similarly, 5% of claimants lived in a household where no individual had sufficient digital skills to use an online service.
- 1.17 Despite the majority of claimants welcoming the idea of an online Child Benefit service (63% regarded it as 'appealing'), more than a third (36%) demonstrated reservations, including 20% who said the concept was 'not at all appealing'. Furthermore, one in five (22%) considered themselves 'quite likely' or 'very likely' to need support to access an online Child Benefit service.
- 1.18 Weekday evenings were considered the most likely time to access such a service (50%), followed by weekday daytime (24%). The majority (57%) of those who either found the idea of moving the service online unappealing, or considered themselves likely to need support to access the service, said that a telephone helpline would be their preferred channel for support.

1.19 A minority of claimants (17%) were aware that HMRC had established online Personal Tax Accounts (PTAs) for each individual, and 8% said that they had accessed their own Personal Tax Account. Generally, claimants were positive about the concept of PTAs, with most (84%) agreeing that 'it would be useful to view all of my tax and benefit information in one place'.

1.20 The key conclusions that can be drawn from the survey are outlined below:

- **Most claimants have a reasonable understanding of their Child Benefit claim.**
- **The benefit is important to claimants.**
- **Almost all claimants use their Child Benefit money for their children in one way or another.**
- **The current Child Benefit service is well-regarded.**
- **For most claimants the relationship with HMRC is quite light-touch.**
- **Likewise for most claimants the new claims process is a 'one contact' process.**
- **Knowledge of the High Income Child Benefit Charge (HICBC) is imperfect even among those who may soon be affected.**

1.21 Of particular relevance for the further development and improvement to current Child Benefit processes:

- **For many Child Benefit claimants, a move to a fully online service is welcomed and they can be expected to adopt it readily.**
- **Nearly all claimants have access to the internet and most have the skills that will be necessary in order to make and maintain a Child Benefit claim online.**
- **However it will be worth taking into account in the design that some customers have internet access only through smartphones or tablets.**
- **The concept of data-linkage with information provided to other parts of HMRC (and to other parts of the Government) is unproblematic for the vast majority of claimants.**
- **Further development should consider including a mechanism for claimants to obtain proof of having a live Child Benefit claim digitally, as paperwork confirming receipt of Child Benefit is frequently used by claimants as supporting evidence for other types of claims and applications.**

2 Introduction and methodology

Background

- 2.1 Child Benefit was first introduced in 1977. In August 2015 there were more than 7 million families, responsible for approximately 13 million children and qualifying young people, receiving Child Benefit. Child Benefit is a payment that may be claimed by those responsible for a child. It is usually paid every four weeks but in some cases can be paid weekly.¹
- 2.2 There are two separate amounts, with a higher amount for the claimant's eldest (or only) child and a lower amount for any subsequent children. At the point that this research was undertaken (October-November 2016), the two child benefit rates were:
 - Eldest or only child £20.70 (per week)
 - Additional children £13.70 (per child, per week)

Changes to Child Benefit

- 2.3 As of January 2013, a tax charge called the 'High Income Child Benefit charge' that Child Benefit claimants may be liable for was introduced. Being liable for this charge does not affect a child's entitlement but any Child Benefit recipient is liable to repay some or all of their Child Benefit back if they or their partner has an individual income of more than £50,000 per year. Alternatively, claimants affected by the High Income Child Benefit charge have the option to opt-out of receiving Child Benefit, thereby ceasing their payments. In August 2015 around half a million families had opted out of receiving Child Benefit.
- 2.4 Future improvements to Child Benefit processes are being considered including the possibility of creating an online claim service. Any new digital service would provide further opportunities for customers to notify HMRC digitally of amendments to personal details and also changes in circumstances that may affect customers' entitlement to Child Benefit.
- 2.5 Various Child Benefit services can already be accessed through the Personal Tax Account, which is a digital tax account that presents a personalised picture of tax affairs. Consideration will be given to placing any additional Child Benefit services within the Personal Tax Account as this forms part of the move to a fully digital tax system by 2020.

Objectives

- 2.6 In this context, the aims of this piece of research are to:
 - Understand how claimants view and use Child Benefit;
 - Explore claimants' experience of interacting with HMRC;

1

https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/407548/Child_Benefit_Geographical_Statistics_Aug_2014.pdf

- Understand the digital confidence and capabilities of the population (to assess the levels of support likely to be necessary and customer appetite for a digital Child Benefit claim service).

Methodology

- 2.7 A quantitative telephone survey was conducted with 1,012 Child Benefit claimants between 20th October and 20th November 2016 using Computed Assited Telephone Interviewing (CATI) from IFF Research’s telephone centre in London.
- 2.8 Interviews were conducted with three sample groups, all of whom were claiming Child Benefit.²
- Child Benefit only claimants, who were not claiming Child Tax Credits;³
 - Current Child Tax Credit claimants;
 - Former Child Tax Credit claimants.
- 2.9 HMRC provided a sample of Child Benefit records of current claimants to IFF, with a flag for the records that were also Child Tax Credit recipients or had previously received Child Tax Credit. A telematching process was conducted on records that did not have a telephone number (which were the Child Benefit only group).
- 2.10 Table 2.1 below shows the breakdown of interviews achieved by sample group.

Table 2.1 Interviews achieved by sample group

	Number of respondents	%
Sample group	1012	100%
Child Benefit Only	441	44%
Current Child Tax Credit	467	46%
Former Child Tax Credit	104	10%

- 2.11 All respondents were sent a letter two weeks prior to fieldwork giving them the opportunity to opt out of the survey.
- 2.12 The final version of the questionnaire used for the main survey was produced following a detailed questionnaire development phase. The initial version of the questionnaire was cognitively tested face to face in August 2016 with 12 Child Benefit recipients. This aimed to check the understanding of the questions and ensure the key objectives were being answered. Following improvements made at this stage, 40 pilot interviews were conducted by telephone in September 2016 in order to improve the flow and reduce the length of the questionnaire.

² The sampling strategy was based on Child Tax Credit status due to the availability a population level sample frame for this variable. For further details on the sampling and weighting approach, please see the technical report included as an appendix to this report.

³ Child Tax Credit is separate government benefit payable on the basis of income and circumstances. <https://www.gov.uk/child-tax-credit/eligibility>

2.13 The findings in this report were weighted to match the Child Benefit claimant population profile.

More information can be found on the methodology and sampling in the technical report in the appendices.

3 Profile of claimants

3.1 This chapter provides an overview of the characteristics of Child Benefit claimants in terms of demographics and household composition. It then looks at claimants' knowledge about Child Benefit, usage of and attitudes towards Child Benefit and details of how claimants typically receive their payments.

Family circumstances

3.2 Child Benefit claimants were typically female (85%) and aged between 25 and 54 years old (91%). Most claimants were married (61%), with approximately equal proportions either living with a partner (12%), single (15%) or separated, widowed or divorced (12%).

3.3 The majority of claimants said that they were currently claiming Child Benefit for either one (46%) or two (39%) children, with 13% claiming for three children (Figure 3.1). A small minority (3%) claimed for four or more children.

3.4 Around a third of claimants (35%) said their youngest child was aged under five years old, more than half (54%) said that their youngest child was aged between five and fifteen years old, and one in ten said that their youngest child was aged 16 or over (11%).

3.5 A quarter of claimants (24%) had previously claimed Child Benefit for another child, or children, for whom they were no longer claiming. Overall, three in ten had only ever claimed for one child (30%), whilst the majority of claimants had claimed for more than one (70%).

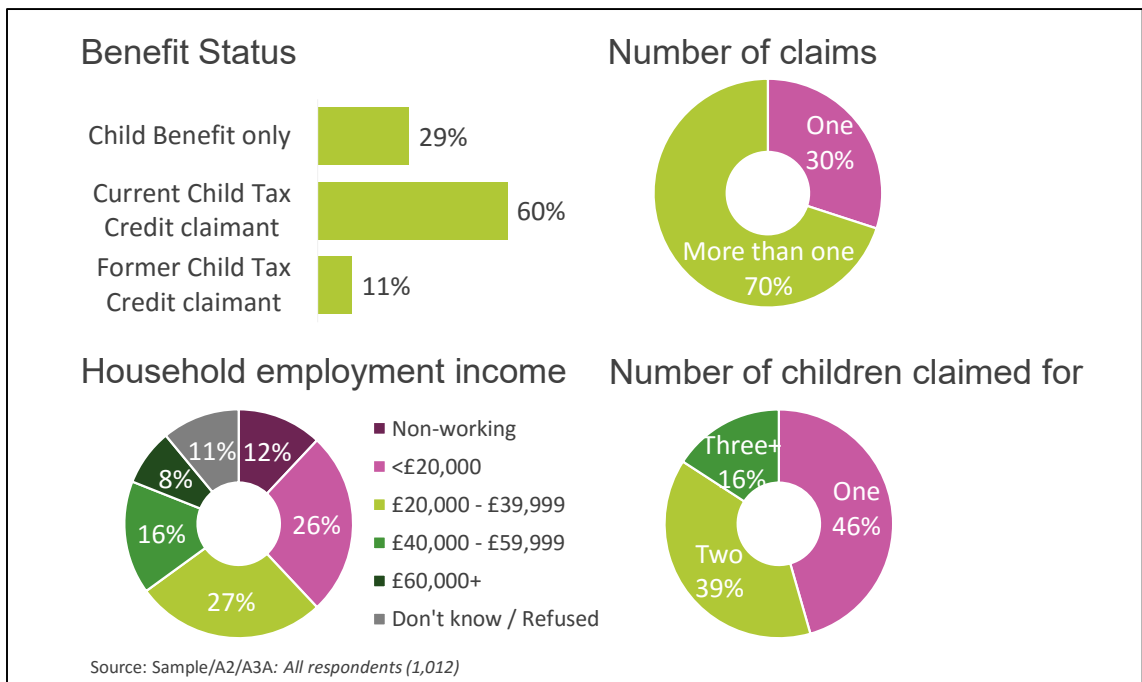
3.6 In terms of household composition, 15% of claimants said that they shared their household with their own older children (that they no longer claimed for) and a small minority (2%) lived with step children.

3.7 Four in five claimants were in work (78%), and of those who had partners, 85% had a partner who was working. This equates to 52% of all claimant households with two parents in work and a total of 87% of households with at least one parent in work (whether or not a second parent is present). Hence in 12% of claimant households, no parent was in work.

3.8 Claimants were asked about their employment related earnings, and those of their partner (where applicable). Around a quarter of households (26%) reported combined earnings of under £20,000, with a similar proportion (27%) earning between £20,000 and £39,999. Fewer claimant households (16%) earned £40,000 to £59,999, or more than £60,000 (8%). The mean average household income of households with at least one parent in work was £39,300. One in eight households (12%) did not report any income from work (for example, due to unemployment) and a similar proportion declined to provide either their own or their partner's income (11%). The mean average household income of all households (including those where no parent was in work) was £34,800.

3.9 There was quite a large overlap between receipt of Child Benefit and receipt of Child Tax Credits. Six in ten Child Benefit customers were also Child Tax Credits customers (60%). A further one in ten (11%) had claimed Child Tax Credit at some point previously. Figure 3.1 breaks down the profile of claimants.

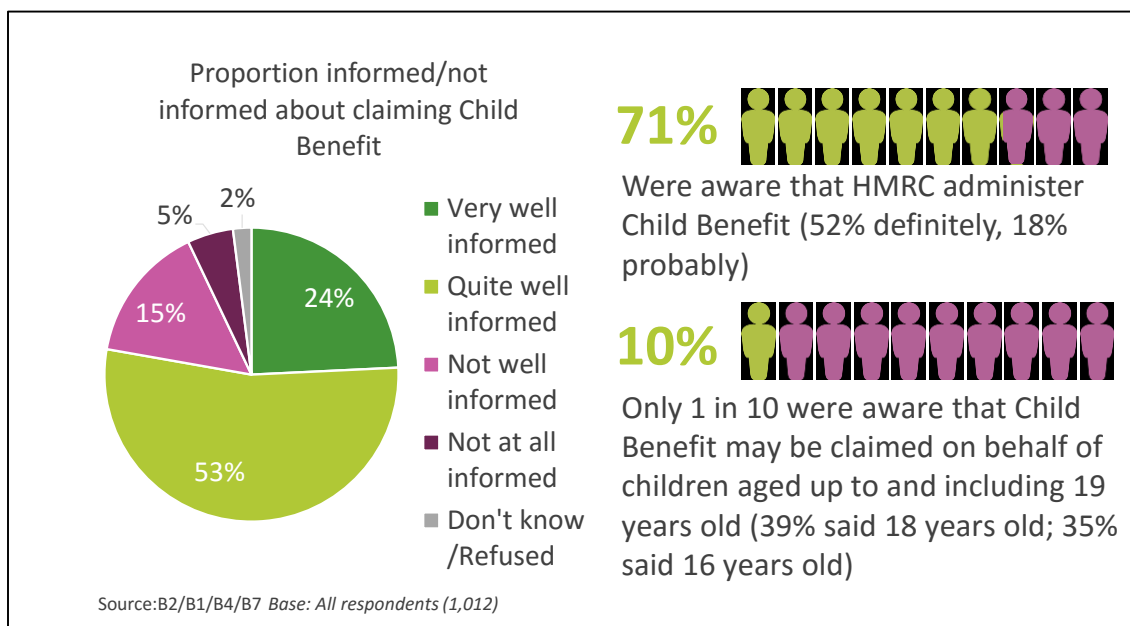
Figure 3.1 Profile of claimants



Knowledge about Child Benefit

3.10 Generally claimants felt reasonably well informed about claiming Child Benefit. As shown in Figure 3.2, three-quarters (77%) said that they felt they were informed, including a quarter (24%) who said they were 'very' well informed and 53% who were 'quite' well informed. A minority of 15% said that they were not well informed and one in twenty (5%) said they were 'not at all' informed.

Figure 3.2: Levels of claimant knowledge about claiming Child Benefit



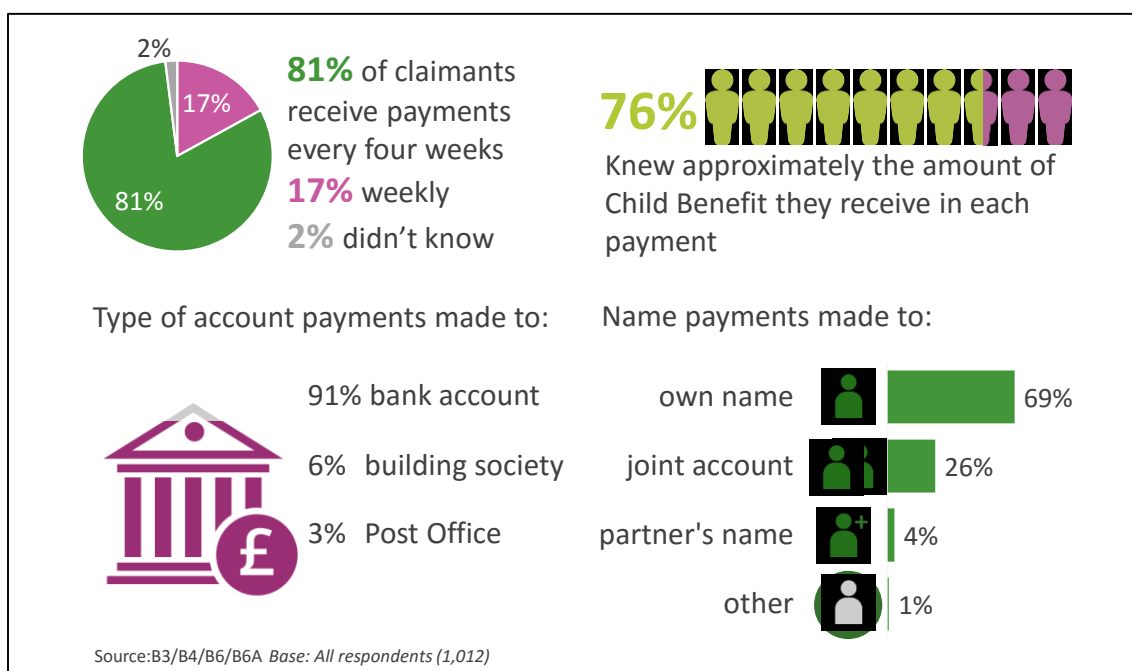
- 3.11 Seven in ten (71%) claimants said that prior to their involvement with the research, they were aware of HMRC’s role as the government department responsible for administering Child Benefit. This group comprised of 52% of respondents who said they were ‘definitely aware’ and a further 18% who were ‘probably aware’.
- 3.12 Awareness of the maximum age a child can be in order to claim Child Benefit for was considerably less common, with only one in ten (10%) correctly giving this age as 19 years old. More frequently, claimants thought that the maximum age was 18 years old (39%) or 16 years old (35%).

Receipt of Payments

- 3.13 Child Benefit payments are made at a weekly rate of £20.70 for a claimant’s first or only child, and £13.70 for each additional child. Child Benefit is usually paid every four weeks, although under certain circumstances payments may be made weekly instead.
- 3.14 As shown in Figure 3.3, four-fifths of claimants (81%) received their Child Benefit payment every four weeks, with the majority of the remainder receiving payment on a weekly basis (17%). Only a very small minority (2%) said that they did not know how often Child Benefit payment was made to them.
- 3.15 The majority of customers with more than one child were aware that the rate of Child Benefit payments varied between the first child and subsequent children. Three-quarters (76%) of those with more than one child were aware that they were paid Child Benefit at differing rates for their children, however one in ten (11%) thought they received the same amount for each child, with a further 13% unsure of whether the amount was the same or different.
- 3.16 Claimants were also asked how much they received in total in each payment. For analysis purposes, claimants’ responses were converted to a 4-weekly equivalent if they received weekly payments and then all were grouped into £25 bands. These banded responses were compared

with the amount that they were estimated to receive, based on the number of children that they reported claiming on behalf of. Most respondents (76%) were able to provide an amount that fell within the correct £25 band of the amount that they were calculated to receive. The remaining respondents were considerably more likely to say that they received a lower amount of Child Benefit than the estimated amount due to them than a higher amount; 15% said they received a lower amount, 2% stated a higher amount.

Figure 3.3 Details of payments made to Child Benefit claimants



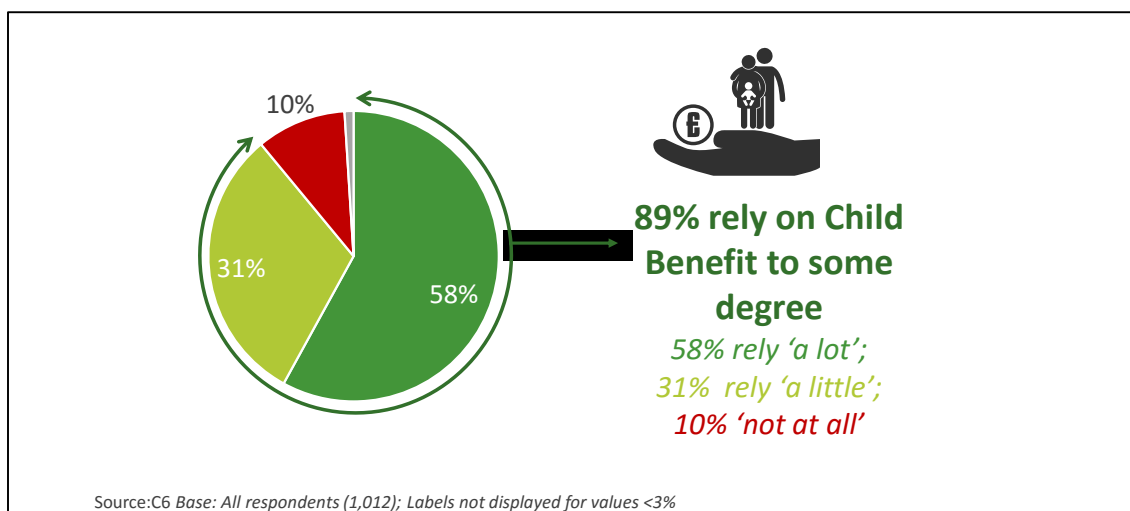
3.17 Payments of Child Benefit were typically made into an account in the claimant's own name (69%), although one in four received their payment into a joint account held with a partner (26%). For a small number of claimants, payments were made into their partner's account (4%), an account held by someone acting on their behalf (1%), a joint account held by themselves and their child (<1%) or directly into an account in their child's name (<1%).

3.18 Claimants mostly said that payments were made into a bank account (91%), with a minority receiving payment into a building society account (6%) or a Post Office account (3%).

Usage of, and attitudes towards Child Benefit

3.19 Claimants were asked the degree to which they considered themselves to rely on Child Benefit funds. As shown in Figure 3.4, six in ten (58%) claimants said they relied 'a lot' on the money they received as Child Benefit, with a further three in ten stating they (31%) relied on it 'a little'.

Figure 3.4 Self-reported level of reliance on Child Benefit funds



3.20 As may be expected, lower earning households, and households with characteristics associated with lower income were more likely to report that Child Benefit was relied upon 'a lot', including.

- Households without a parent in work (81%)
- Claimants who were single (73%)
- Current Child Tax Credit claimants (66%)
- Households with annual employment earnings of less than £20,000 (65%).

There were a number of other groups more likely to say that they relied 'a lot' on Child Benefit, in addition to those with lower incomes. These included:

- Women (61% compared with 39% of men)
- Those claiming for three or more children (66%)
- Those born in the UK (61% compared with 47% of those not born in the UK)
- Those with English as a first language, or who are bilingual (59% compared with 47%).

3.21 One in ten claimants (10%) said that they did not rely on Child Benefit at all; these were more likely to be those from a higher income household (over £60,000 - 26%).

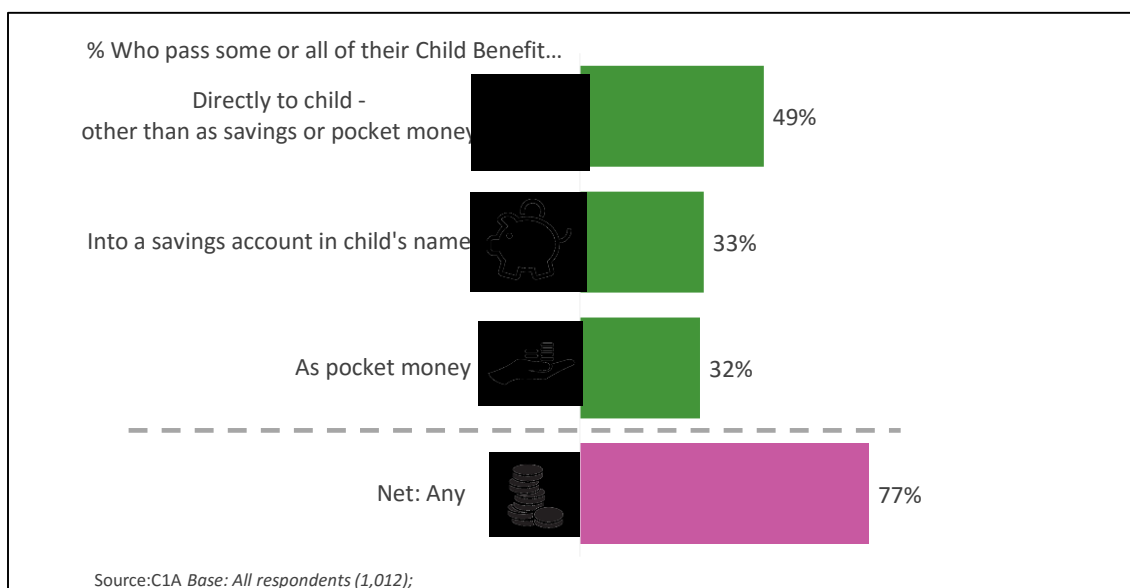
3.22 Claimants were asked about how they managed their payments of Child Benefit. Whilst a third (34%) said that they kept Child Benefit funds separate from the general household fund, the majority (65%) combined payments with their general household funds.

3.23 Almost all claimants stated that they mainly used Child Benefit money for their children (97%). When asked about specific uses of Child Benefit, as shown in pink in Figure 3.5, 77% reported

that they gave some or all of their payment directly to their child. These claimants stated that they gave some or all of their payment to their child in at least one of the following ways⁴:

- As pocket money (32%)
- Through deposits to a savings account in the child(ren)'s name (33%)
- Or directly to their child in another way (not as pocket money or savings) (49%)

Figure 3.5 Proportion of claimants passing at least some of the Child Benefit directly to their child(ren)

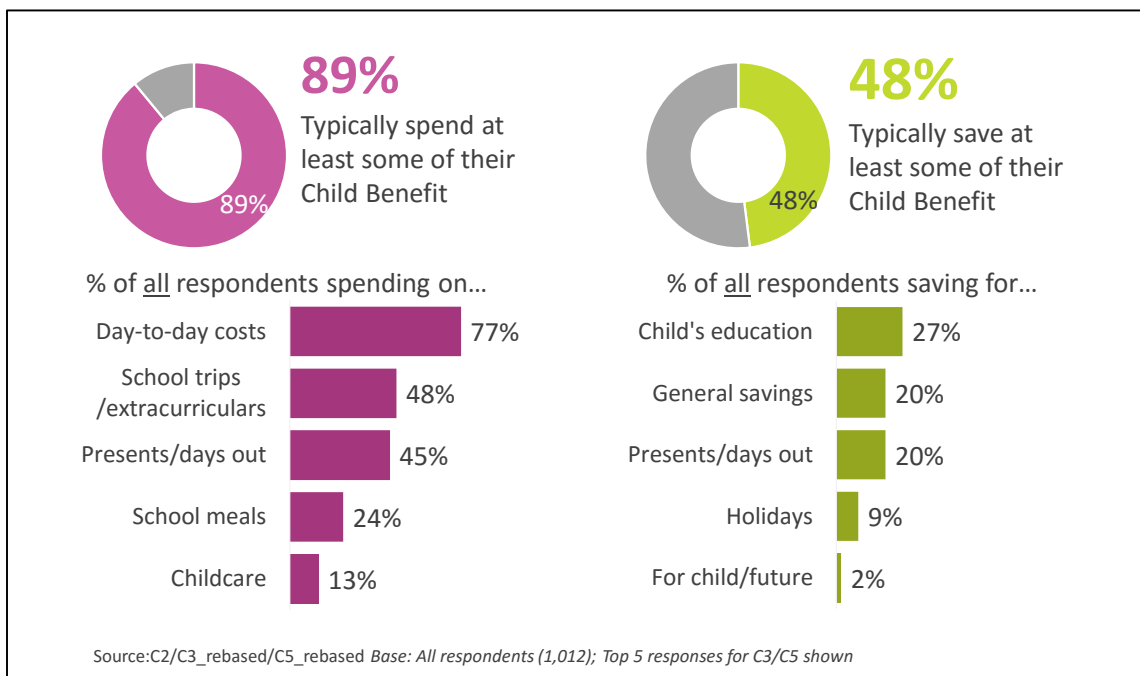


- 3.24 Those more likely to pass some or all of their Child Benefit directly to their child as pocket money were more likely to be non-working households (46%), those with a household income of less than £20,000 (39%), or those with three or more children (41%).
- 3.25 Higher income households (those with an income of £60,000 or above) were more likely to place some or all Child Benefit into a savings account in their child(ren)'s name (51%).
- 3.26 Those who were more likely to pass some or all Child Benefit directly to their child, other than as savings or pocket money, included those with one child (54%), a household income under £40,000 (53%), or non-working households (60%).
- 3.27 Of the remaining Child Benefit not passed directly to claimants' children, nine in ten (89%) claimants said that they usually spend at least some of their Child Benefit, and almost half (48%) said that they typically save at least some of their payment (Figure 3.6).
- 3.28 Claimants frequently mentioned spending Child Benefit funds on day-to-day costs of living (77% of all respondents), school trips or extracurricular activities for their children (48%), presents or days out (45%). A quarter (24%) of claimants regularly spend Child Benefit payments on school meals, and 13% said that they use the money to pay for childcare.

⁴ This was a multicode, prompted question, so claimants could state yes at each of the statements. The remaining 23% of claimants that are not included in Figure 3.5 were those that stated they did not give their Child Benefit directly to their child in any of the prompted ways.

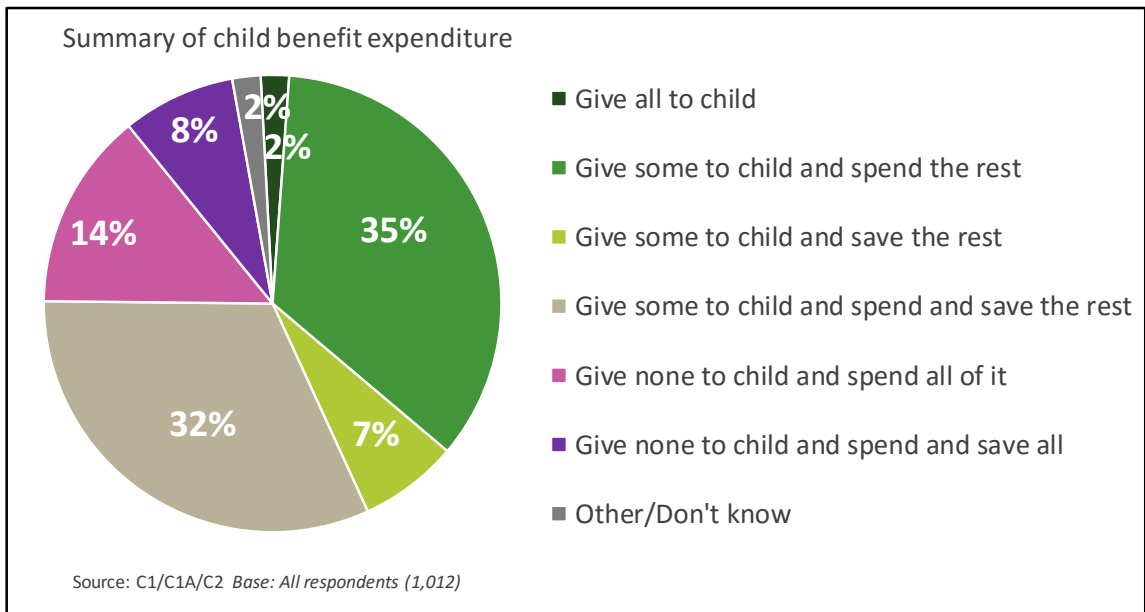
- 3.29 A greater proportion of non-working households reported spending Child Benefit on day-to-day costs (85%) compared with the average, whilst those with three or more children more frequently reported spending Child Benefit on school trips or extracurricular activities (66%), presents or days out (56%) or school meals (36%).
- 3.30 Just over a quarter (27%) of claimants said they usually save at least some of their payments to put towards their child's education. One in five (20%) mentioned reserving at least some of Child Benefit payments for general savings, with an equal proportion saving for presents or days out. A minority (9%) said that they saved at least some of their Child Benefit to pay for holidays, with 2% mentioning saving specifically on behalf of their child for their child's future.
- 3.31 Those with a household income of £40,000 or more were more likely to report saving some Child Benefit for their child's education (34%). A greater proportion of non-working households (32%) said that they spent Child Benefit on presents or days out than average.

Figure 3.6 Child Benefit spending and saving



- 3.32 In summary, and as detailed in Figure 3.7, the majority of claimants either gave some of the child benefit to the child and spend the rest (35%), or gave some to the child and did a combination of spending and saving with the rest (32%). A further 7% gave some of the child benefit payments to the child and save the rest of it. It should be noted that spending or saving of child benefit (that isn't directly given to the child(ren)), is often spent on costs relating to the child, such as day-to-day expenses or school trips.
- 3.33 As shown in Figure 3.7, one in seven claimants did not pass any of the child benefit payments directly to the child, spending all of it (14%). One in twelve gave no child benefit directly to the child and spent or saved it instead (8%). Where claimants did not pass the payments directly to the child, the payments were often on spent on day to day costs relating to the child such as general household expenditure.

Figure 3.7 Summary of how child benefit is used



4 Contact with HMRC

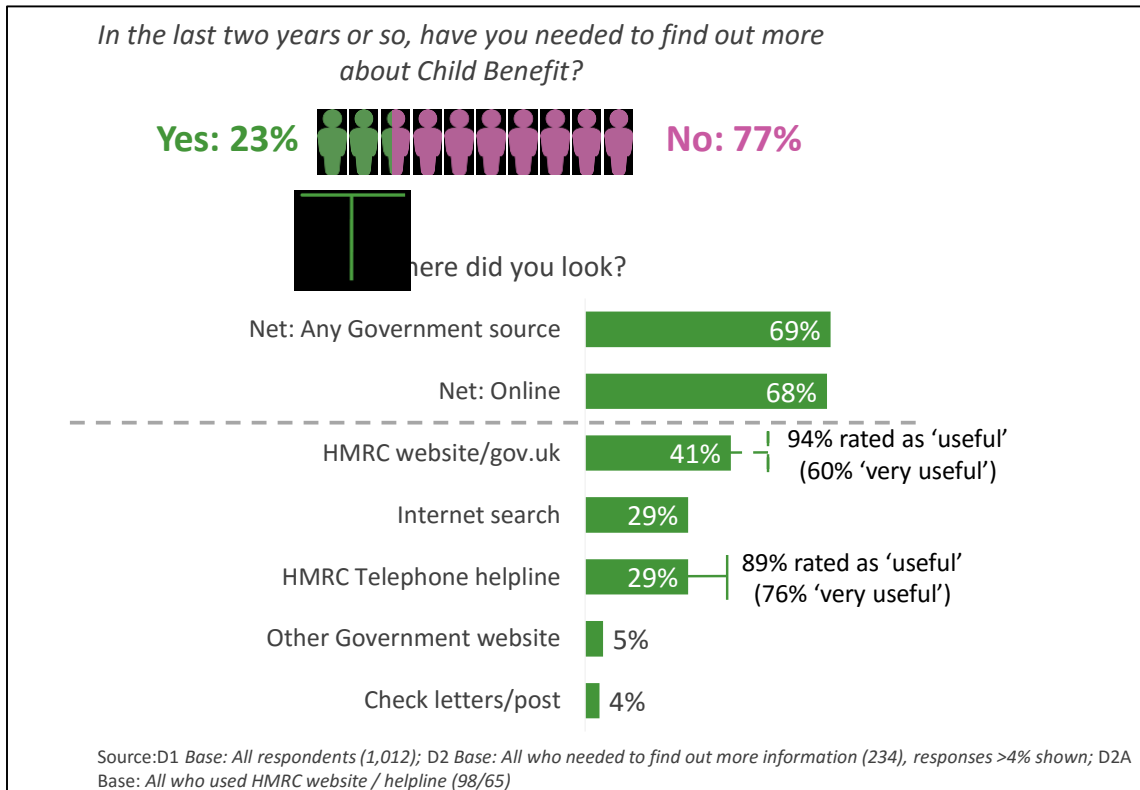
- 4.1 This chapter describes claimant views and experiences of the current Child Benefit claims process, and subsequent contact with HMRC. Current and previous use of sources of information about Child Benefit are also discussed, as well as how proof of receipt of Child Benefit is used as evidence for other types of applications to claims.
- 4.2 By understanding how customers currently make contact with HMRC's Child Benefit team, and why, facilities can be put in place to improve availability of information and improve the service that HMRC offers, particularly in the online domain.

Information sources

- 4.3 A quarter (23%) of Child Benefit claimants stated that in the last two years they had needed to find out more information about their claim (Figure 4.1). Those with annual household earnings of £60,000 or above were more likely to have had recent information needs; three in ten (31%) had looked for more information in the previous two years.
- 4.4 Those who said they had needed more information about Child Benefit in the last two years were asked what they had done, if anything, to try to resolve their query. The most common approach mentioned was consulting HMRC's website or Gov.uk, which two-fifths (41%) of those who had sought information had taken. Other popular sources were HMRC's telephone helpline (29%) and using a search engine to generally look online (29%).
- 4.5 When all mentions of having sought information via the internet are combined, a total of two thirds of those who needed to find out more (68%) used at least one online source (68%). Two thirds used any government source, whether online or offline (69%).

- 4.6 A range of other information sources were mentioned by a small minority of respondents, such as checking post previously received from HMRC (4%), family or friends (3%) or guidance from accountants or financial advisers (3%).

Figure 4.1 Whether had recent information requirements and sources used to meet them



- 4.7 Satisfaction with the information sources provided by HMRC was very high; 94% of those who had sought information from HMRC’s website found it a useful source (including 60% who said it was ‘very useful’), and similarly, 89% of those who had called HMRC’s telephone helpline about their query found it useful (with 76% rating it as ‘very useful’).

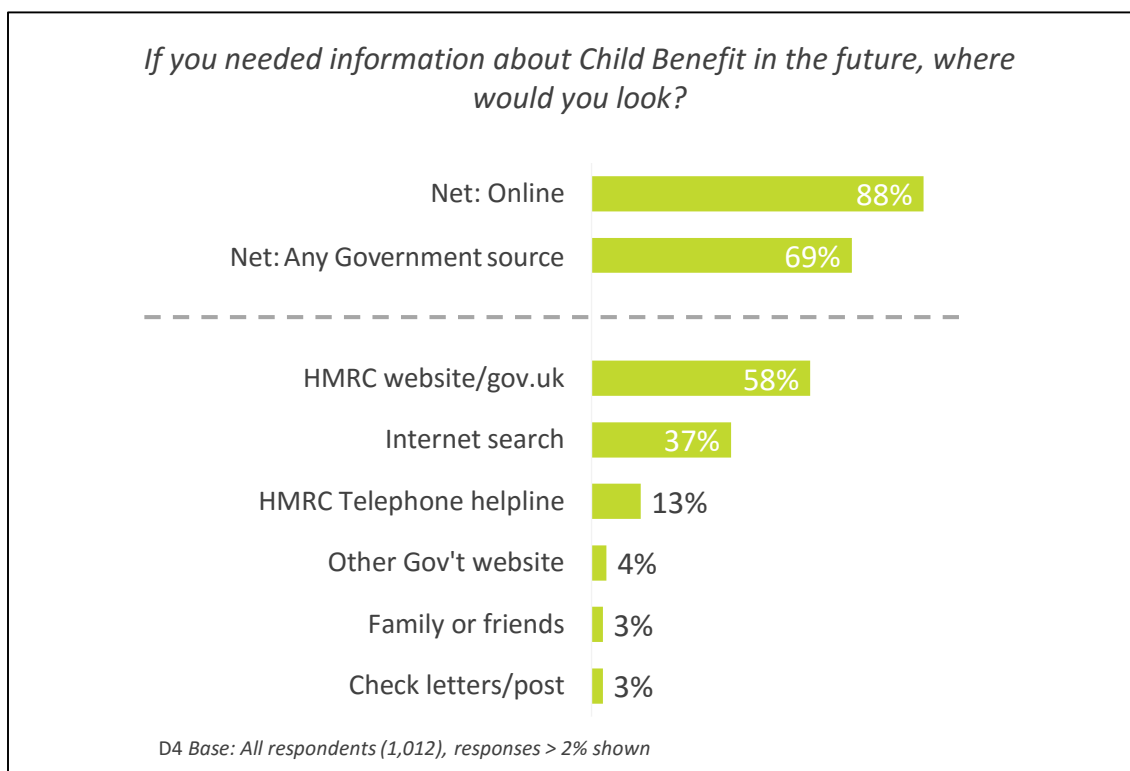
- 4.8 The small minority of respondents who said that they did not find HMRC’s sources useful were asked why that was the case. Reasons mentioned by those who used the website included not being able to find the information needed, or finding the available information unclear or hard to understand. Those who did not find the telephone helpline useful mentioned being unable to resolve their query, or delays in receiving a response. Due to the small numbers of respondents who answered these questions, these responses should only be treated as examples of issues, rather than as representative of all those who have not found HMRC’s sources useful.

- 4.9 Around a quarter (24%) of those who had sought more information had looked for it from more than one source. Of those who had used both HMRC information sources, approximately equal proportions rated HMRC’s telephone helpline or HMRC’s website (or Gov.uk) as the most useful source (30% and 25% respectively).

- 4.10 All claimants were asked which source they would turn to if they needed more information about Child Benefit *in the future*. As shown in Figure 4.2, the source most frequently mentioned was HMRC’s website (or Gov.uk), by three-fifths (58%) of respondents, followed by conducting a general internet search (37%); evidencing the Child Benefit claimant population’s willingness to

move towards an online approach. In total, almost nine in ten (88%) claimants said that they would use at least one online source if they needed information about Child Benefit in the future.

Figure 4.2 Future use of sources of information about Child Benefit



4.11 Saying this, HMRC's telephone helpline was suggested by 13% of claimants as to where they would seek information in the future, along with other sources mentioned previously, such as family or friends (3%) or checking information received in the post (3%).

Experience of most recent claim

4.12 In order to understand the current level of service provided to those making new claims for Child Benefit, respondents with a child aged under five years old were asked a number of questions about their experience of the process⁵. Given that a third of claimants (35%) had a child aged under five, the following section (up to end of 4.18) is based on the smaller base size of 270 respondents ("recent claimants"), rather than the full sample.

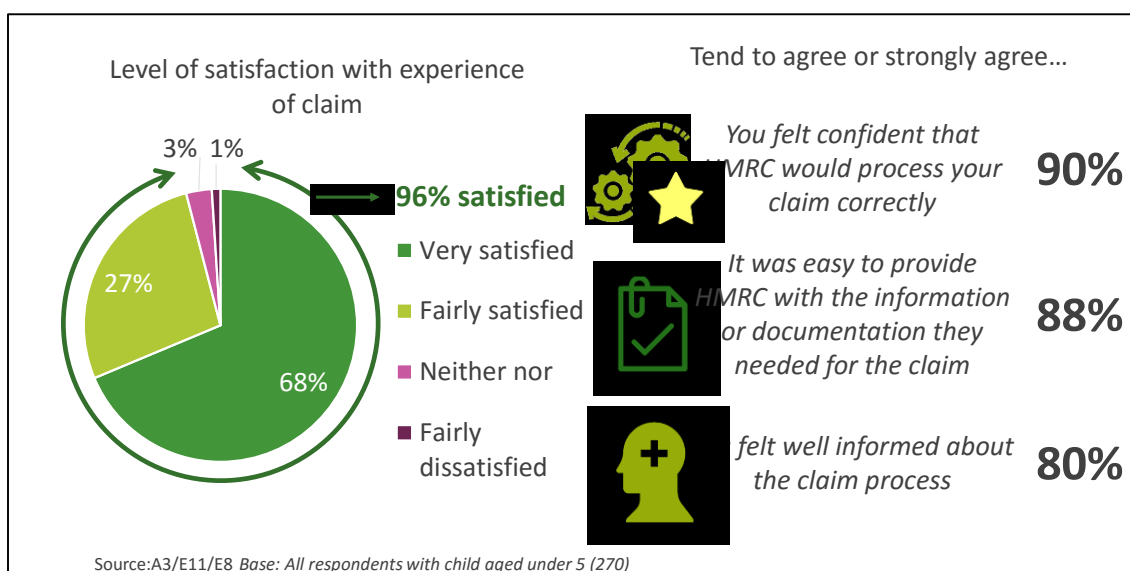
4.13 Recent claimants were asked to think about the first step that they took towards making their most recent claim for Child Benefit. The majority (69%) said that their first action was completing a paper claim form that they received either from NHS staff, or in a 'Bounty Pack'⁶.

⁵ Those whose recent experience of making a new claim was over 5 years ago were excluded on the basis that their recall of the experience was likely to be poor.

⁶ Bounty Packs are packages of promotional materials and official information offered to new mothers during pregnancy and after birth by the commercial organisation Bounty UK Ltd.
<http://www.bounty.com/about-bounty/bounty-packs/bounty-packs-faqs>

- 4.14 One in ten (11%) said that they initially called HMRC’s telephone helpline for advice on claiming, which was usually followed by completing a form received in the post⁷.
- 4.15 For 14% of recent claimants, the first step was to visit HMRC’s website or Gov.uk, either for advice or to download an application form. A small minority (6%) said that they weren’t sure which action they had taken first.
- 4.16 Following their application, 13% of recent claimants said that they contacted HMRC’s Child Benefit Office again before they received their first (or increased) payment, with reasons for getting in touch including checking when to expect payment, confirming receipt of claim and confirming the amount that would be paid⁸.
- 4.17 As shown in Figure 4.3, almost all (96%) of recent claimants were satisfied with their experience of claiming, including 68% who were ‘very satisfied’. Satisfied claimants typically attributed this to the process being simple or straightforward (49%), not experiencing any particular problems (36%) or the process being quick (17%).

Figure 4.3 Attitudes towards most recent claim (amongst those with a child aged under 5 years old)



- 4.18 The high levels of general satisfaction with the claims process were reflected in responses to specific attitudinal statements that claimants were asked about:
- 90% agreed that they felt confident that HMRC would process their claim correctly (62% strongly agreed)
 - 88% agreed that it was easy to provide HMRC with the information or documentation they needed for their claim (67% strongly agreed)
 - 80% agreed that they felt well informed about the claims process (48% strongly agreed)

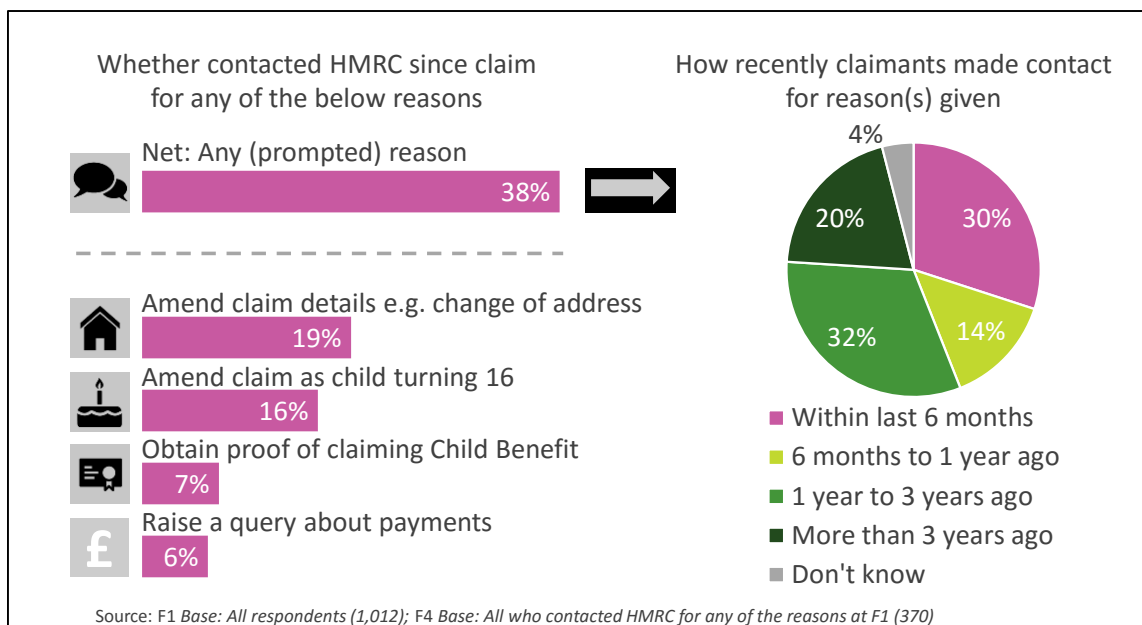
⁷ Caution: small base (29) - Completion of form received in the post (90%)

⁸ Caution: small base (38) - Checking when to expect payment (28%), confirming receipt of claim (23%) and confirming the amount that would be paid (14%)

Recent contact with HMRC

- 4.19 To measure the level of ongoing contact with HMRC about Child Benefit claims, all claimants (regardless of length of claim) were asked whether they had got in touch with HMRC for a range of specific reasons since making their most recent claim for Child Benefit.
- 4.20 The majority of claimants said that they had not contacted HMRC since their most recent claim for any reason (62%).
- 4.21 Of those who had made contact, the most common reason was to amend claim details such as a change of address (19% of claimants). Other reasons are shown on the left-hand side of Figure 4.4.

Figure 4.4 Contact with HMRC since most recent Child Benefit claim



- 4.22 When a child approaches 16, HMRC currently gets in touch with the claimant to ask whether they are continuing in education or not (and hence whether Child Benefit is still to be claimed on their behalf). Hence it is not surprising that this was a commonly mentioned reason for contact. If this type of contact is excluded, and only claimant-initiated contact is considered, then the proportion making contact with HMRC about their claim in the last 2 years is 27%.
- 4.23 All of those who had amended their claim details were asked how they became aware they should get in touch with HMRC to report this change. Among those who had amended their claim details for a reason other than reporting their child had turned 16, the most common reason for doing so was a general “common sense” awareness that HMRC should be informed about this type of change (56%), rather than a specific prompt or information source. The second most commonly mentioned reason, by almost one in eight (12%) was that HMRC had contacted them initially, providing the impetus to report their change of claim details. A minority said that they had become aware of the need to contact HMRC through reading information online (8%), checking documents associated with their original application (7%) or by calling the HMRC helpline to check (5%).
- 4.24 Amongst those who had contacted HMRC regarding a query about their Child Benefit payments, a third (32%) said that this was because their payment was delayed or late, 15% thought their payment was the wrong amount, 13% wanted to check the status of their payments in relation to their child continuing in education and 12% sought confirmation of the value of their payment.
- 4.25 Among those who had contacted HMRC to let them know that their child had turned 16, almost half (47%) had been made aware that they needed to let HMRC know about this through HMRC contacting them or writing to them. Just over a quarter (27%) said they had just known or felt they should let HMRC know about this. A minority had become aware through reading online about it (8%) or checking documents from the original application (6%).

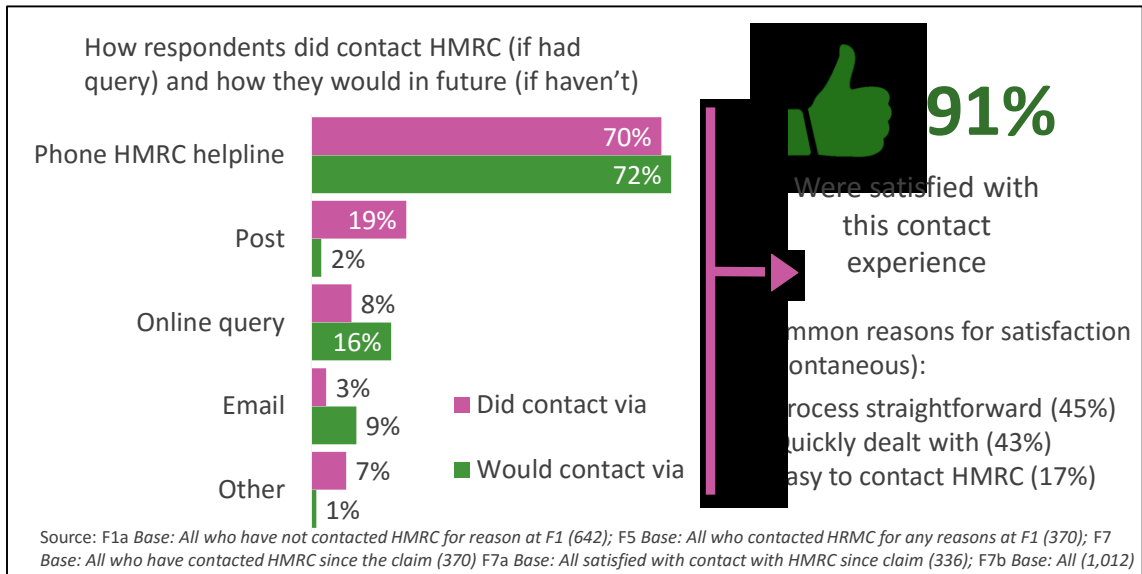
Contact channels

- 4.26 Claimants typically got in touch regarding any of the four changes or queries mentioned above (in Figure 4.4) by making a phone call to HMRC’s helpline (70% of those who made contact used this channel). A further one in five (19%) sent a letter, and 8% sent an online query. The proportion who either sent an online query, or emailed HMRC totalled 10% (Figure 4.5).
- 4.27 The vast majority of those who had contacted HMRC since their claim regarded the interaction as satisfactory (91%), with almost two-thirds (63%) stating that they were very satisfied. One in twenty (5%) were neither satisfied nor dissatisfied; 2% were dissatisfied.⁹

1.1 ⁹ Reasons for dissatisfaction were also explored with claimants, although as the number of dissatisfied claimants was minimal (7 in total), results should be treated as indicative only. Reasons for dissatisfaction among this very small group centred on difficulties contacting HMRC, problems with speed or accuracy of response to the query, or a lack of resolution of the issue.

4.28 Those who were very or fairly satisfied with their contact with HMRC mostly reported that this was because the process was straightforward (45%), their query was dealt with quickly (43%), or they had been able to contact HMRC easily (17%).

Figure 4.5 Contact channels and satisfaction



4.29 Those who had not got in touch with HMRC about their claim for any of the four reasons explored were asked how they *would* make contact with HMRC about their claim in the future, if needed. Like those who had made contact for one of these reasons, the majority (72%) said that they would call HMRC’s helpline. The proportion who anticipated sending an online query was slightly higher (16%), however, compared with those who had reported previously using this method (8%). In total a quarter (25%) expected to use a digital method (either sending an online query or an email). Correspondingly, the portion who expected to make contact by letter with a future query was lower (2%).

Data linkage

4.30 At present, if a customer contacts another part of HMRC (for example, departments responsible for National Insurance or Income Tax) and reports a change to their circumstances, such as a change of address, this information is not necessarily linked with that customer's Child Benefit record. To ensure that changes to claims and personal details relating to a Child Benefit claim are recorded, claimants must contact HMRC's *Child Benefit Office* specifically.

4.31 Claimants were asked the following question to measure their current understanding of this:

“If you contacted HMRC about a matter not related to your Child Benefit payments, for example your tax self-assessment, or tax credit, and reported a change of circumstances to them, do you think that this information...

...would be shared between all departments or teams in HMRC and so linked to your Child Benefit records?

...Or would not be shared between departments or teams in HMRC, and therefore not linked to your Child Benefit records?”

4.32 Three-fifths (59%) of claimants expected that information *would* be shared between all departments in HMRC, with a further 15% unsure of whether it would or not. Just over a quarter (27%) were aware that information would not be shared between departments. This suggests that there is a general expectation amongst claimants that information need only be reported once to any area of HMRC to be linked with Child Benefit records, potentially indicating an under-reporting of changes directly to HMRC's Child Benefit Office.

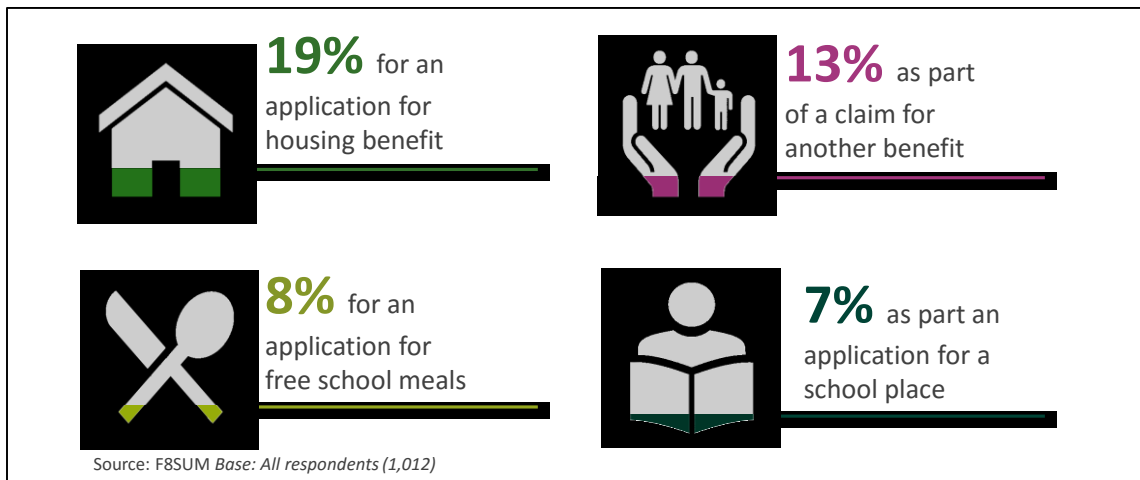
4.33 Expectations of data sharing varied to some degree in line with income; those with a household income of between £40,000 and £59,999 (31%), or greater than £60,000 (34%), were more likely to be aware that information would not be shared than those with an income of less than £20,000 (23%). Similarly, those currently claiming Child Tax Credit were more likely to think that changes would be shared (62%) than those with no history of claiming Child Tax Credit (53%).

Using Child Benefit as evidence for other claims and applications

4.34 Proof of claiming Child Benefit is sometimes used by claimants to support or evidence other types of claims or applications. Three in ten (29%) claimants had used proof of their Child Benefit claim, for reasons including applications for housing benefit (19%) or another benefit (other than housing) (13%).

4.35 Reasons relating to their child's education were also mentioned, such as evidencing applications for free school meals (8%) or school places in general (7%). Six percent mentioned other reasons including mortgage applications, student loans or applications for other types of education (e.g. nursery) (Figure 4.6).

Figure 4.6 Reasons for use of proof of claiming Child Benefit



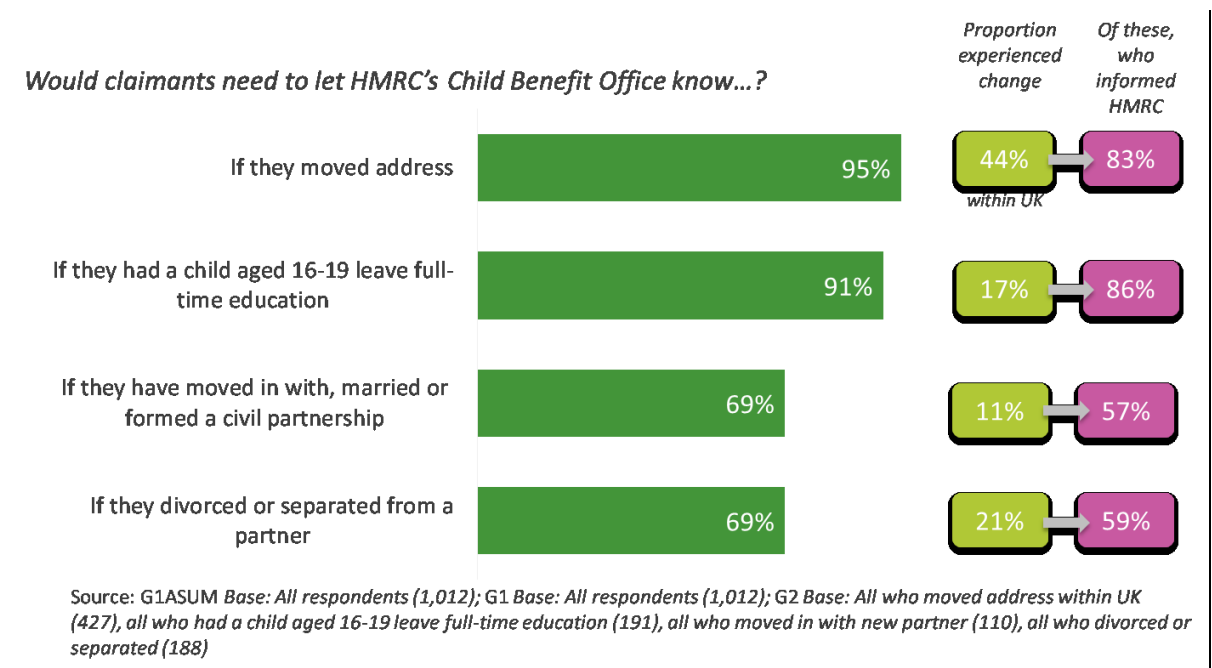
4.36 Use of proof of claiming Child Benefit was higher amongst certain subgroups:

- Black and Minority Ethnic (BAME) claimants (36% compared with 27% of White claimants)
- Claimants whose first language is not English (45% compared with 26% of those with English as first language or bilingual).
- Those not born in the UK (38% compared with 26% of UK born)
- Those who are single, separated, divorced or widowed (56% compared with 19% of those married, cohabiting or in same-sex legal partnership).
- Households with one parent in work (42%), or non-working households (72%) compared with households with two parents in work (10%).
- Child Tax Credit claimants (43% compared with 5% of non-claimants and 13% of former claimants)
- Those with three or more children (38% compared with 27%)
- Younger claimants (those aged under 35: 37%; those aged 35 or over: 26%)
- Lower income groups (Non-working households: 72%; household income under £20,000: 47%; between £20,000 and £39,999: 16%; over £40,000: 6%).

Changes of circumstances

- 4.37 To ensure that Child Benefit payments are made correctly to those eligible, it is important that HMRC are informed of changes of circumstances that claimants may have. To measure claimants' awareness of their own responsibilities, all respondents were asked whether they thought that a claimant would need to let HMRC know if they experienced certain changes.
- 4.38 As detailed in Figure 4.7, most respondents were aware of the need to report changes of address (95%) or in the event of a child aged 16-19 leaving full-time education (91%).
- 4.39 Fewer claimants thought it would be necessary to inform HMRC if they divorced or separated from a partner (69%), or if they moved in with, married or formed a civil partnership with a new partner (69%)¹⁰.
- 4.40 Three-fifths (58%) of claimants had experienced a least one of these changes since they first started claiming Child Benefit. The most common type of change of circumstance that claimants had experienced was a change of address (44%), followed by a divorce or separation (21%), and a child aged 16-19 leaving full-time education (17%).
- 4.41 Fewer, though still a substantial minority, had moved in with, married, or formed a civil partnership with a new partner (11%). A small proportion (2%) had experienced a child moving to live with someone else.

Figure 4.7 Notification to HMRC of changes of circumstances



¹⁰ The guidance provided on HMRC's website states that claimants should inform HMRC about any change in relationship status, however changes to Child Benefit entitlement will only occur under certain circumstances <https://www.gov.uk/report-changes-child-benefit>

4.42 Levels of reporting changes broadly reflected the levels of awareness of the need to report each type of change of circumstance, with the proportion of those who experienced each and informed HMRC shown below:

- 86% of those who had a child aged 16-19 leave full time education
- 83% of those who moved address within the UK
- 59% of those who divorced or separated from a partner
- 57% of those who moved in with, married or formed a civil partnership¹¹

4.43 For each type of change reported, the channels used broadly reflected the methods of contact detailed at 4.26, with the majority of changes reported by telephone (ranging from 63% to 82% for each category of change shown above at 4.43), and a minority using an online channel or post.

4.44 A general “common sense” awareness provided the stimulus for reporting most types of changes of circumstance (moving address within the UK: 63%; divorce or separation: 56%; moved in with, married or formed civil partnership: 57%). The exception to this was in the instance of children aged 16-19 leaving full-time education, for which the proportion who said that they “just knew” or felt that they should contact HMRC (41%) was equal to those who were aware because HMRC had contacted them initially (39%).

4.45 Of all claimants, 15% had experienced at least one change that they had not reported to HMRC. The most common reason for not reporting a change was a lack of awareness, with 75% of those who had not reported at least one change stating that they did not know they were required to do so.

4.46 Of those who were aware that they should have reported their changes of circumstances to HMRC, but did not, reasons provided for this included forgetting to do so or the recency of the change¹².

¹¹ Follow-up questions were asked to those who divorced or separated from a partner, or formed a new partnership, to ascertain whether this change would have impacted on their eligibility for Child Benefit; this applied to 3% of all those who divorced or separated and 7% of those who formed a new partnership.

¹² Caution: small base (38) – Forgot (27%), only just happened (27%)

5 High Income Child Benefit Charge

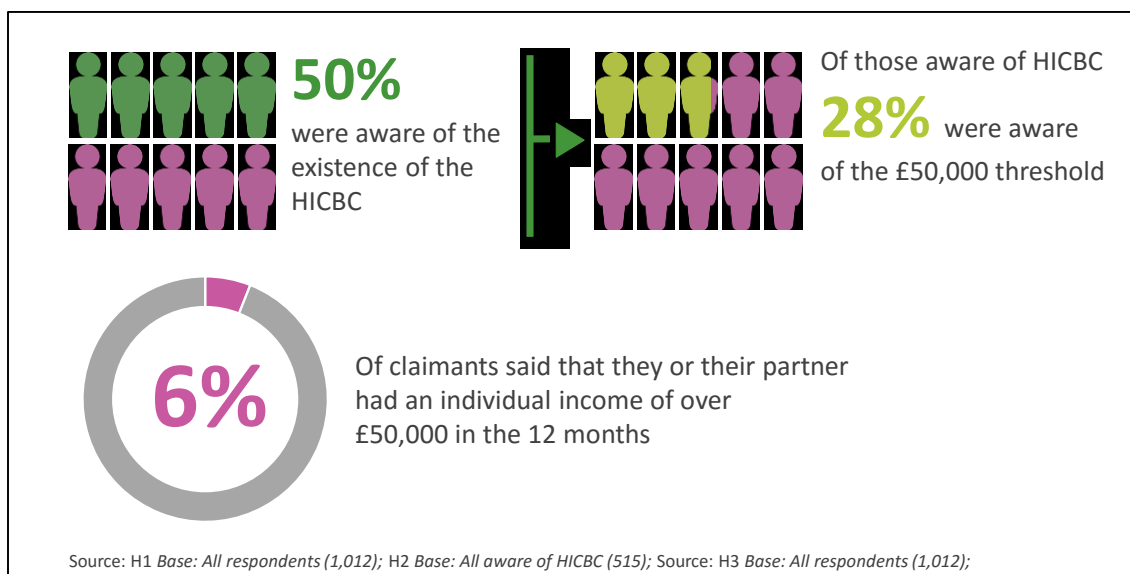
- 5.1 In January 2013 the government introduced a tax charge that claimants may be liable for – the “High Income Child Benefit charge” (HICBC). The charge applies where an individual has income over £50,000 and they or their partner receives Child Benefit.
- 5.2 This charge operates on a sliding scale, whereby the individual pays increasing levels of the tax charge as their income increases beyond £50,000. If either partner earns over £60,000, the tax charge equals the entire Child Benefit payment. As an alternative to paying the tax charge through their tax return, those liable for the HICBC may choose to opt-out of receipt of their payments .

Awareness of HICBC

- 5.3 When claimants were asked whether they were aware that if they or their partner individually earned over a specific income threshold per year, that they may be required to pay the tax charge, half (50%) stated that they were aware and half said they were not (Figure 5.1).
- 5.4 Knowledge that the High Income Child Benefit Charge applied specifically to those with individual incomes of over £50,000 was held by 14% of all respondents (28% of those aware of the existence of a tax charge). Those with higher household earnings were more likely to be aware of the specific threshold (26% of those with a household income of £40,000 - £59,999 and 39% of those earning £60,000 or more were aware).

Liability

- 5.5 Around one in twenty claimants (6%) reported that they, or their partner, had an individual annual income of over £50,000 before tax in the last year (Figure 5.1) and 7% of all claimants said that their own or their partner’s income fluctuated around the £50,000 threshold. A further three percent of respondents said that although their or their partner’s income had not exceeded £50,000 in the last 12 months, there was some fluctuation in their income around this level from year to year.

Figure 5.1 Awareness of, and liability for, the High Income Child Benefit Charge

- 5.6 As all of those surveyed were Child Benefit claimants at the point of interview, individuals who earn above the HICBC threshold but who have chosen to no longer receive Child Benefit payments were excluded from the sample.
- 5.7 Of the claimants who reported that at least one partner's income has exceeded the £50,000 threshold within the last year, around half (54%) said that they had intentionally decided to keep receiving Child Benefit payments and pay the tax charge. A further third (35%) said they had not yet made a decision about whether to keep receiving their payments and repay the tax charge, or to cancel their payments. The remaining 11% were unsure about whether they had made a decision or not about whether to continue or cancel payments.¹³
- 5.8 Those who stated that they had made a conscious decision to keep receiving Child Benefit payments and pay the charge were asked why they had opted to do so. A fifth of these claimants (22%) mentioned that they understood that they would be better off by maintaining payments, which could be the case for those earning between £50,000 and £60,000 per annum, as the charge operates on a 'sliding scale'. A similar proportion said that continuing to receive payments and then repaying was more straightforward for them than making changes to arrangements (19%).
- 5.9 Uncertainty was a factor mentioned by a number of respondents¹⁴ for maintaining receipt of payments; some said that their incomes varied and did not always exceed the threshold, whilst slightly fewer said that they preferred to continue to receive payments to protect themselves from future changes, for example, concerns around difficulties starting a new claim again if they ended their current one.

¹³ The High Income Child Benefit Charge is paid through a Self Assessment return at the end of each tax year. The tax return is completed following the tax year where any charges may have occurred.

¹⁴ Data should be treated as indicative due to small base size (54 respondents).

5.10 Other reasons mentioned included the receipt of Child Benefit contributing to state pension records (12%), having received professional financial advice to do so (6%), or as a method of keeping money separate for their children (4%).

6 Digital Capabilities and the Future Child Benefit Service

6.1 HMRC are considering the development of a digital claims service. The facility to both register and manage Child Benefit claims online may be integrated into HMRC’s Personal Tax Account¹⁵ service. HMRC aims to provide a fully digital tax system by 2020.

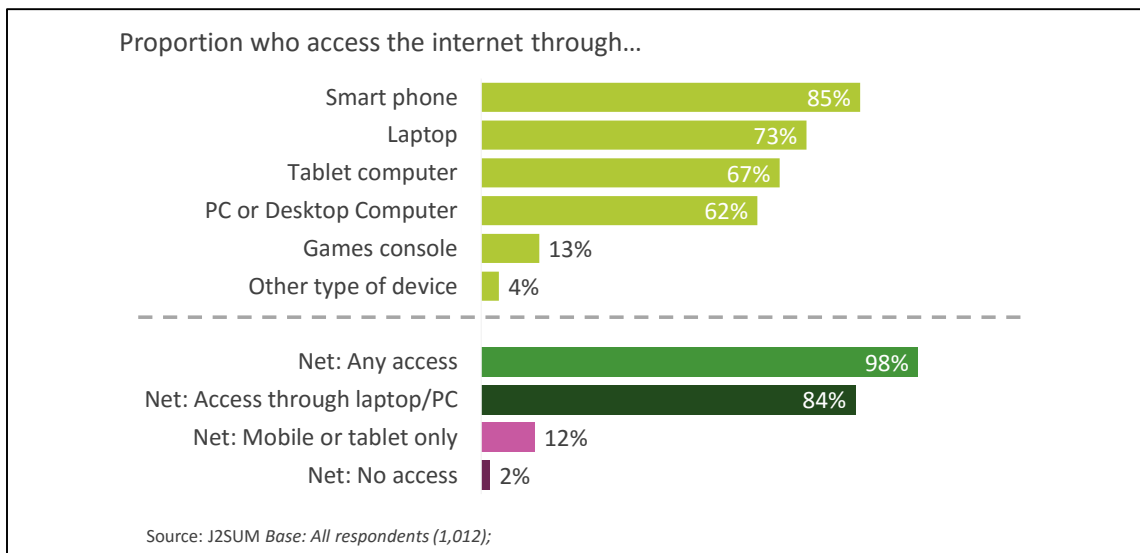
Access to the internet

6.2 In order to assess the claimant population’s readiness to move to an online Child Benefit service, respondents were asked a range of questions about their digital access and competency. Almost all claimants (98%) had online access through at least one type of device (as detailed in Figure 6.1), with only one in fifty (2%) not having any access to the internet.

6.3 Groups less likely to have any internet access included older claimants (5% of over 45s had no access), those living in Scotland or Wales (6% and 8% lacked access respectively), households with lower incomes (4% earning less than £20,000 had no access) and non-working households (5% without access).

6.4 On average, claimants had access to the internet through three types of device, with the most common devices including smart phones (85%), laptops (73%), tablet computers (67%) and desktop computers (62%). A minority had access via a games console (13%) or another type of device (4%), as shown in Figure 6.1 below.

Figure 6.1 Claimant access to the internet



6.5 When developing digital services, consideration of the type of devices that will be typically used to access the service is important, in order to optimise device compatibility and accessibility for

¹⁵ For further information available at: <https://www.gov.uk/government/publications/your-personal-tax-account/your-personal-tax-account>

users. Whilst most respondents had access to the internet via a PC or laptop (84%), a sizable minority (12%) had mobile or tablet access only.

6.6 Those more likely than average to have mobile or tablet access only included:

- Current Child Tax Credit claimants (16%)
- Those who were single (25%)
- Claimants with three or more children (21%)
- Younger claimants (18% of those aged under 35)
- Those living in Wales (25%)
- And households with neither parent in work (25%) or an income under £20,000 (17%).

Digital Capabilities

6.7 In addition to access to the internet, basic IT skills and the user's level of confidence can influence the likely uptake of a digital service. Nine in ten (90%) claimants said that they were personally capable of completing transactions online (e.g. shopping online), and an equal proportion (91%) said they were able to complete online application forms including personal details.

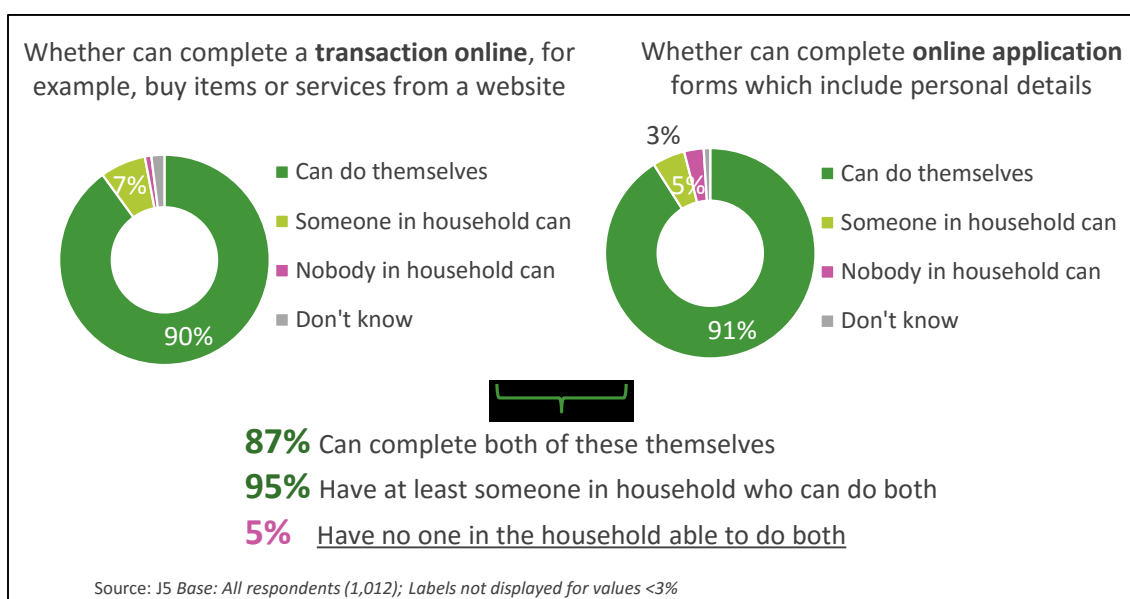
6.8 Looking at the proportion of claimants who have the ability to complete online transactions *and* complete online application forms, 87% of claimants were personally able to complete *both* of these tasks. One in twelve (13%) were not able to complete both tasks, who we can therefore consider as having 'limited digital capability'. Those more likely to have a limited digital capability included:

- BAME claimants (23%)
- Those whose first language was not English (26%)
- Those not UK born (21%)
- Individuals who were separated, divorced or widowed (21%)
- Those living in households with one parent in work (16%) or non-working households (28%)
- Those with mobile or tablet access only (25%)
- Those with lower incomes – current Child Tax Credit Claimants (17%) and those with a household income of less than £20,000 (22%)

6.9 Although 13% of claimants had limited digital capability, some of this group (accounting for eight percent of all claimants) said that although they themselves could not do both tasks independently, there would be at least one person in their household who would be capable. This increases the proportion of claimants who could do both tasks either independently or with help from somebody in the household to 95% (Figure 6.2).

6.10 This does, nevertheless, leave five percent (5%) of claimants without the capability in their household to undertake both tasks.

Figure 6.2 Measure of digital capability amongst Child Benefit claimants



Appeal of digital services and need for support

- 6.11 Claimants were asked how appealing they found the idea of HMRC moving Child Benefit services online. Whilst the majority (63%) considered the idea either 'very appealing' (35%) or 'quite appealing' (28%), 36% were less keen, regarding it as 'somewhat appealing' (16%) or 'not at all appealing' (20%).
- 6.12 Those less likely to find this idea appealing included, those with mobile or tablet access only (47% somewhat/not at all appealing), those with limited digital capability (67%), those aged 45 and over (44%) and lower income households (non-working or less than £20,000 income – 43%).
- 6.13 Respondents were also asked about whether they thought they would need support to access an online Child Benefit service. Three-quarters (76%) thought that they were unlikely to need help, although more than one in five (22%) said they were 'quite likely' (13%) or 'very likely' to require assistance.
- 6.14 Considering in more detail those who regard themselves likely to need support, as one would expect, many are those regarded as having limited digital capability – 77% of those classified in this way said that they were very or quite likely to need help. There is a further substantial group, however, of claimants who may be considered to have the skills needed to access an online Child Benefit service but consider themselves likely to need support – this equates to 13% of the claimant population.
- 6.15 Claimants with internet access were asked about the time of day that they would be most likely to access the internet to use an online government service. The most frequently chosen option was on a weekday evening (50%), with weekday daytime (24%) the second most popular choice. Fewer chose weekend evenings (11%) or during the day at a weekend (7%).

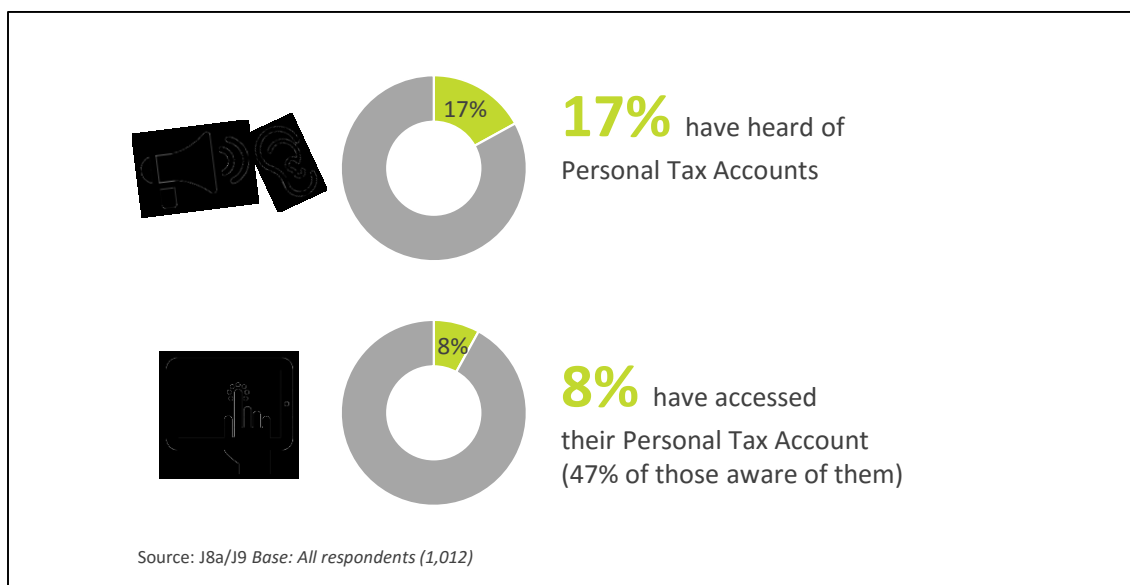
- 6.16 Those with limited digital capability were more likely than those who were digitally capable to say that they would use such as service on a weekend evening (24% compared with 10% of those capable). They were also less likely to opt for a weekday evening (29% compared with 53% of those capable).
- 6.17 An income based trend can also be observed regarding the time that a claimant is most likely to use an online government service; almost half (47%) of non-working households opted for weekday daytime, whereas those with a higher household income were more likely to choose weekday evenings (59% of those earning £40,000 or more).
- 6.18 Amongst those who found the idea of moving services online unappealing, or considered themselves likely to need support to access the service, a telephone helpline was the preferred channel for support – 57% of this group said that a helpline would be the most useful source of help. Some of this group, however, considered online support suitable, with 27% stating that, for example, a webchat facility, would be the most useful type of support.
- 6.19 Few considered that online help pages (6%), watching online videos (4%) or online feedback buttons (2%) to be most useful to them, making webchat stand out as the most welcomed digital help function.

Personal Tax Accounts

- 6.20 HMRC launched a phased roll out of Personal Tax Accounts in 2015, with an account established for all taxpayers by April 2016¹⁶. Once individuals have registered to use the online system, they are able to see their tax details and make payments online. Claimants were asked whether they were aware that HMRC had developed Personal Tax Accounts; 17% were aware, with 82% not yet aware (Figure 6.3).
- 6.21 Those with higher incomes were more likely to be aware of Personal Tax Accounts, with a quarter (24%) of those with a household income of more than £40,000 aware. Similarly, those who stated that they were eligible for the HICBC demonstrated greater awareness (32% aware).
- 6.22 There were also differences by ethnicity, with 18% of White claimants aware, compared with 10% of BAME claimants.
- 6.23 Although those considered to have limited digital capabilities were as likely to be aware of the accounts as digitally capable individuals (15% compared with 17%), those who thought that they were likely to need help if services moved online were less likely to be aware than those who were more confident about being able to use online services unaided (11% compared with 19%).
- 6.24 Around half (47%) of those aware of Personal Tax Accounts had accessed their own account online, equivalent to 8% of the whole claimant population. In line with levels of awareness, those who were eligible for the HICBC were more likely to have accessed their Personal Tax Account (29% of all eligible) compared with those not eligible for the charge (7% of all ineligible).

¹⁶ Gov.uk (Nov 2016) <https://www.gov.uk/personal-tax-account>

Figure 6.3 Personal Tax Accounts: awareness and access



Attitudes towards Personal Tax Accounts

6.25 To further explore receptiveness towards accessing Child Benefit services via Personal Tax Accounts, claimants were asked the extent to which they agreed with a number of attitudinal statements.

6.26 Generally, claimants were positive about using Personal Tax Accounts in this way:

- 84% agreed with the statement “it would be useful to be able to view all of my tax and benefits information in one place”, with most ‘strongly’ agreeing (61%);
- 81% agreed “it would be useful to receive an email to let you know that there is a notification for you on your Personal Tax Account” (56% strongly agreed);
- 74% agreed with the statement “you would prefer HMRC to actively use information they have from other government sources to ensure your tax payments are correct” (43% strongly agreed).

6.27 Comparing preferences for HMRC to use data from other government sources alongside current expectations about data linkage (see 4.32), of those who agreed they would prefer HMRC to actively use information from other government sources, almost two-thirds (62%) thought that HMRC already shared data between departments, a quarter (26%) thought they did not share information and 12% did not know.

6.28 Of claimants who said they would *not* prefer HMRC to actively use information from other government sources, half (49%) thought that HMRC already shared data between departments, 37% believed HMRC did not currently share data between departments and 15% did not know.

7 Conclusions

The key conclusions that can be drawn from the survey are outlined below:

- 7.1 **Most claimants have a reasonable understanding of their Child Benefit claim** and the majority can state the amount of money that they receive to a reasonable degree of accuracy.
- 7.2 **The benefit is important to claimants.** Almost three in five say that they rely on it a lot.
- 7.3 **Almost all claimants use their Child Benefit money for their children in one way or another.** For two-thirds of claimants this is achieved simply by combining Child Benefit with general household funds.
- 7.4 **Just under half of claimants typically manage to save at least some of their Child Benefit payment.**
- 7.5 **The current Child Benefit service is well-regarded** and seen to deliver high standards of customer experience. Satisfaction levels with both the initial claims process and subsequent contact are high.
- 7.6 **For most claimants the relationship with HMRC is quite light-touch.** In any given year, only a small proportion of claimants have a need to find out more about their Child Benefit (a quarter had done so over the last 2 years). It is more common for claimants to look for information online than to call HMRC but it remains the case that a reasonable minority (29% of those with an information need) turned to the telephone.
- 7.7 **Likewise for most claimants the new claims process is a 'one contact' process.** Only 13% of new claimants contacted HMRC between submitting their claim and receiving their first payment. A lot of this contact related to checking on the progress of their claim and hence a means to track progress without having to contact HMRC could reduce the burden placed on telephone helplines.
- 7.8 **Knowledge of the High Income Child Benefit Charge (HICBC) is imperfect even among those are just over the threshold or who may soon be affected.** Only a quarter – 26% of those with a with household income of £40,000 - £59,999 were aware that the impact started at £50,000.
- 7.9 A relatively small minority of the Child Benefit claimant base is liable to the HICBC (6%) but only just over half of these had made a conscious decision to continue with their claim and incur the charge. This suggests that there is a level of uncertainty amongst respondents about the course of action that they should take in response to the charge.
- 7.10 Of particular relevance for future developments:
 - **For many Child Benefit claimants, a move to a fully online service is welcomed.**
 - **Nearly all claimants have access to the internet and most have the skills that will be necessary in order to make and maintain a Child Benefit claim online.**
 - **However it will be worth taking into account in the design that some customers – have internet access only through smartphones or tablets.** Any new service would

need to work well through these channels if it is to successfully replace telephone contact.

- **The concept of data-linkage with information provided to other parts of HMRC (and to other parts of the Government) is unproblematic for the vast majority of claimants.** Many think this already takes place.
- Although claimants' relationship with the HMRC Child Benefit service is typically light-touch, when there is a need to report changes of circumstances or confirm details about a claim, **the default process for getting queries answered is the telephone so HMRC would need to instill a mind-shift if queries are going to be 'digital by default'.**
- **Further development should consider including a mechanism for obtaining proof of a live Child Benefit claim digitally**– 29% had needed this at some point during their Child Benefit claim.
- **Awareness of Personal Tax Accounts among Child Benefit claimants is currently quite low**, particularly amongst those who consider themselves very or quite likely to need help if services move online.

8 Appendices

Technical report

Sample

- 8.1 An initial sample file of 7,330 current Child Benefit Claimants was provided by HMRC to IFF Research. More than half of these, 4,912, were claimants that were not claiming Child Tax Credit, none of these had a phone number. The remaining 2,418 records were former or current Child Tax Credits claimants, the majority (2,313) had a phone number.
- 8.2 An automatic telematching process was used in an attempt to obtain as many telephone numbers as possible. Almost a third (30%) of the Child Benefit only records were telematched (1,470).
- 8.3 This meant that the number of usable sample records at the start of fieldwork was 3,606 records.

Questionnaire Design

- 8.4 A thorough questionnaire development phase was conducted prior to mainstage fieldwork:
 - Discussions with HMRC stakeholders;
 - Face to face cognitive interviews with 12 Child Benefit claimants;
 - A CATI pilot of 40 telephone interviews.
- 8.5 The cognitive interviews were conducted between 15th August and 22nd August 2016, all were conducted face to face and took around an hour and fifteen minutes. Each interview involved taking respondents through each of the sections in the questionnaire in full as well as more in depth discussion about particular questions or sections. These specifically focussed on key questions which were identified as potentially problematic, any ambiguity or difficulties respondents' had were discussed. Table 8.1 shows the profile of respondents that took part in this stage.

Table 8.1: Profile of participants interviewed

	Number of interviews
Age of youngest child	
Under 5 years old	3
Between 5 and 10 years old	3
Aged 11 or over	6
Marital status	
Married (including those Remarried)	7
Living together	3
Single/Divorced	2
Individual annual income of participant	
Less than £50,000	9
£50,000 or more	3
Total	12

- 8.6 A range of respondents were chosen in order to ensure that every section of the questionnaire was covered. Findings from this stage helped to improve the flow and understanding of the questionnaire.
- 8.7 The pilot stage of the questionnaire development was comprised of 40 telephone interviews completed between 27th and 29th September 2016. It was designed to replicate the conditions of mainstage fieldwork so all respondents were sent an advance letter which gave them the opportunity to opt out. Interviews were, like the mainstage, conducted by a member of IFF's telephone interviewing team, who are based at IFF's CATI call centre in London.
- 8.8 Findings from the pilot stage led to final tweaks to the questionnaire in order to ensure the survey was as relevant and engaging as possible and as part of this, the questionnaire length was reduced.

Data Collection

- 8.9 A total of 1,012 telephone interviews were conducted between 20th October and 20th November 2016 from a starting sample of 3,606 records. The number completed with each sample group is shown in the table below, along with the proportion of interviews they made up before and after weighting.

Table 8.2 Interviews achieved by sample group

	Number of respondents	Unweighted proportion (%)	Weighted proportion (%)
Sample group	1012	100%	100%
Child Benefit Only	441	44%	29%
Current Child Tax Credit	467	46%	60%
Former Child Tax Credit	104	10%	11%

8.10 The response rate was 28%, a full breakdown of the sample outcomes can be seen in Table 8.3.

Table 8.3 Sample outcomes for mainstage

	Number of respondents	%
Sample available	3606	100%
Completed	1012	28%
Respondent refusal	674	19%
Refusal - not available during fieldwork period	97	3%
Opt-out	126	3%
Contact made – no final outcome during fieldwork	72	2%
No direct contact made with respondent (contact attempted)	763	21%
Unobtainable (e.g. wrong number, fax, out of service)	746	21%
Ineligible	116	3%

8.11 Where there was contact made, but no final outcome during fieldwork, this means the number was valid but an interview could not be secured before the end of the fieldwork period.

Weighting

8.12 Weighting was applied during the analysis stage in order to ensure that the findings were representative of the population profile of Child Benefit claimants.

8.13 A one-stage cell weighting approach was used, whereby data was weighted to the original sample of Child Benefit claimants by group (whether Child Benefit Claimant only (ChB Only), A current Child Tax Credit recipient (CTC Current) or a former Child Tax Credit recipient (CTC former)) interlocked with the year the claim was started. The profile of achieved interviews by this is shown in Table 8.4 and the weighting grid used is shown in Table 8.5.

Table 8.4 Profile of achieved interviews

Year claim started	ChB Only	CTC Current	CTC former	Total
Before 1990	1.3%	1.7%	0.5%	3.5%
1990-1999	14.5%	9.9%	3.0%	27.3%
2000-2009	18.5%	18.9%	5.7%	43.1%
2010-2016	9.2%	15.7%	1.1%	26.0%
Total	43.5%	46.1%	10.3%	99.9%

Table 8.5 Weighting grid

Year claim started	ChB Only	CTC Current	CTC former	Total
Before 1990	0.4%	2.2%	0.4%	3.1%
1990-1999	4.9%	12.6%	3.2%	20.8%
2000-2009	9.1%	24.8%	6.0%	39.9%
2010-2016	14.5%	20.3%	1.4%	36.2%
Total	29.0%	60.0%	11.0%	100.0%

Survey Data Tables

- Percentages for some questions do not always add up to 100% due to the effect of rounding.
- Some questions reported in the tables are multiple-response. As participants were able to give more than one response to these questions, percentages may add up to more than 100%. When a multiple-response question is reported, this is clearly noted below the table.
- Figures above zero but below 1 per cent are indicated using ‘*’
- Unweighted base sizes for each question are included in tables. A table with a base size of fewer than 50 should be viewed as indicative only. We have not included tables with base sizes lower than 30.
- Where potentially identifiable unique responses were given, response items have been combined to protect respondent anonymity. In these cases, this is clearly noted below the table.

A2. How many children do you currently claim Child Benefit for?

Base: All respondents

	Total
Unweighted base	1012
1	46%
2	39%
3	13%
4	2%
5	*0%
6	*0%
2 OR MORE	54%
3 OR MORE	16%
4 OR MORE	3%
Mean Score	1.7

A3 Age of youngest child

Base: All respondents

	Total
Unweighted base	1009
0	4%
1	10%
2	10%
3	6%
4	5%
5	6%
6	7%
7	6%
8	5%
9	6%
10	4%
11	4%
12	5%
13	3%
14	3%
15	5%
16	5%
17	4%
18	2%
19	*%
under 5 years	35%
5 to 15 years	54%
16+ years	11%

A3a. And have you previously claimed Child Benefit for any other children that you are not currently claiming for?

Base: All respondents

	Total
Unweighted base	1012
Yes	24%
No	76%
Don't know	*%

A2/A3A Number of children ever claimed for

Base: All respondents

	Total
Unweighted row	1012
One child	30%
More than one	70%

B1. HMRC are the government department responsible for administering Child Benefit. Before we contacted you about this survey, were you aware that HMRC manage Child Benefit?

Base: All respondents

	Total
Unweighted base	1012
Yes, definitely aware	52%
Yes, probably aware or would have assumed / guessed HMRC	18%
No	27%
Don't know	2%
YES	71%

B2 Generally, how well informed would you say you currently are about claiming Child Benefit?

Base: All respondents

	Total
Unweighted base	1012
Very well informed	24%
Quite well informed	53%
Not well informed	15%
Not at all informed	5%
Don't know	2%
Refused	*%
INFORMED	77%
NOT NFORMED	20%

B3. Do you receive Child Benefit weekly or every four weeks?

Base: All respondents

	Total
Unweighted base	1012
Weekly	17%
Every four weeks	81%
Don't know	2%

B4-WEEKLY How much Child Benefit do you receive in total? (weekly)

Base: All those that receive Child Benefit weekly

	Total
Unweighted base	138
£0.01 - £24.99	41%
£25.00 - £49.99	41%
£50.00 - £74.99	10%
£75.00 - £99.99	2%
£100.00 - £124.99	2%
£125.00 - £149.99	1%
£175.00 - £199.99	1%
Don't know	2%
Refused	1%

B4-FOURWEEKLY How much Child Benefit do you receive in total? (every 4 weeks)

Base: All those that receive Child Benefit every 4 weeks

	Total
Unweighted base	849
£0.01 - £24.99	*%
£25.00 - £49.99	1%
£50.00 - £74.99	2%
£75.00 - £99.99	41%
£100.00 - £124.99	6%
£125.00 - £149.99	30%
£150.00 - £174.99	3%
£175.00 - £199.99	9%
£200.00+	3%
Don't know	4%
Refused	*%

B4-COMBINED How much Child Benefit do you receive in total? (combined)

Base: All who gave an amount

	Total
Unweighted base	987
£0.01 - £24.99	*%
£25.00 - £49.99	1%
£50.00 - £74.99	2%
£75.00 - £99.99	41%
£100.00 - £124.99	6%
£125.00 - £149.99	29%
£150.00 - £174.99	3%
£175.00 - £199.99	9%
£200.00+	5%
Don't know	4%
Refused	1%

B5. As far as you are aware, do you receive the same amount for each child or is it different?

Base: All those with more than one child

	Total
Unweighted base	544
Same amount for each child	11%
Different amount for each child	76%
Don't know	13%

B6. And, can I just check, in which of the following ways are Child Benefit payments made to you? Are they paid into...

Base: All respondents

	Total
Unweighted base	1012
A bank account?	91%
A Building society account?	6%
A Post Office account?	3%
Credit union account?	*%
Other	*%

B6a. And is this account...?

Base: All respondents

	Total
Unweighted base	1012
Held in your own name?	69%
Held in a partner's name?	4%
A joint account held by yourself and a partner?	26%
Held by someone acting on your behalf?	1%
Held in both child and parents names	*%
Held in child's name	*%
Other	*%
Don't know	*%
Refused	*%

B7. As far as you are aware, what is the oldest a child can be in order to claim Child Benefit for them?

Base: All respondents

	Total
Unweighted base	1012
Under 15	1%
15	*%
16	35%
17	3%
18	39%
19	10%
20	2%
Over 20	1%
Don't know	10%
Refused	*%

C1. Which of the following best describes the way in which your household uses Child Benefit? Do you...

Base: All respondents

	Total
Unweighted base	1012
Combine Child Benefit payments with your general household funds	65%
Keep Child Benefit separate from your general household funds	34%
It varies - a bit of both depending on the situation	1%
Don't know	*%
Refused	*%

C1a-1. Do you Pass some or all of your Child Benefit on to your child(ren) as pocket money

Base: All respondents

	Total
Unweighted base	1012
Yes	32%
No	68%
Don't know	1%

C1a-2. Do you Put some or all of your Child Benefit into a saving account in your child(ren)'s name

Base: All respondents

	Total
Unweighted base	1012
Yes	33%
No	67%
Don't know	*%

C1a-3. Do you Give all or some of your Child Benefit directly to your child in another way

Base: All respondents

	Total
Unweighted base	1012
Yes	49%
No	50%
Don't know	1%

C1ASUM Do you do any of the following?

Base: All respondents

	Total
Unweighted base	1012
Pass some or all of your Child Benefit on to your child(ren) as pocket money	32%
Put some or all of your Child Benefit into a saving account in your child(ren)'s name	33%
Give all or some of your Child Benefit directly to your child in another way	49%
ANY YES	77%
None/DK	23%

Respondents were able to give multiple responses to this question and therefore the sum of the percentages may be greater than 100

C2 And typically, in a given month, do you...

Base: All respondents

	Total
Unweighted base	1012
Spend all your Child Benefit payment	49%
Save all your Child Benefit payments for the future	8%
Spend some and save some	40%
Pass all directly to child/children	2%
Other	*%
Don't know	1%
SPEND ALL / GIVE TO CHILDREN	50%

C3. And which of the following do you typically spend Child Benefit payments on?

Base: All those who spend Child Benefit

	Total
Unweighted base	875
Day-to-day costs relating for your child or family	86%
School trips, lessons, sports or after-school clubs	53%
Presents, treats, or days out for your child or family	51%
Pay for school meals	27%
Childcare	15%
Clothes and shoes Inc. school uniforms	3%
Use to pay off debts	3%
Other	*%
Don't know	1%

Respondents were able to give multiple responses to this question and therefore the sum of the percentages may be greater than 100

C3-rebased. And which of the following do you typically spend Child Benefit payments on?

Base: All respondents

	Total
Unweighted base	1012
Day-to-day costs relating for your child or family	77%
School trips, lessons, sports or after-school clubs	48%
Presents, treats, or days out for your child or family	45%
Pay for school meals	24%
Childcare	13%
Clothes and shoes Inc. school uniforms	3%
Use to pay off debts	3%
Other	*%
Don't know	*%
Does not typically spend ChB	11%

Respondents were able to give multiple responses to this question and therefore the sum of the percentages may be greater than 100

C4. And of those, which do you spend the majority of your Child Benefit payments on?

Base: All those who spend Child Benefit on more than one thing

	Total
Unweighted base	617
Day-to-day costs relating for your child/ or family	58%
School trips, lessons, sports or after-school clubs	15%
Presents, treats, or days out for your child or family	8%
Pay for school meals	7%
Childcare	5%
Clothes and shoes Inc. school uniforms	2%
Don't know	4%

C3/C4SUM Which of the following do you mainly spend your Child Benefit on?

Base: All those who spend Child Benefit

	Total
Unweighted base	875
Day-to-day costs relating for your child/ or family	62%
School trips, lessons, sports or after-school clubs	14%
Presents, treats, or days out for your child or family	8%
Pay for school meals	6%
Childcare	5%
Clothes and shoes Inc. school uniforms	2%
Use to pay off debts	*%
Other	*%
Don't know	3%

C3/C4SUM-rebased Which of the following do you mainly spend your Child Benefit on?

Base: All respondents

	Total
Unweighted base	1012
Day-to-day costs relating for your child/ or family	55%
School trips, lessons, sports or after-school clubs	12%
Presents, treats, or days out for your child or family	7%
Pay for school meals	5%
Childcare	4%
Clothes and shoes Inc. school uniforms	1%
Use to pay off debts	*%
Other	*%
Don't know	3%
Does not typically spend ChB	11%

C5. And what are you saving Child Benefit payments for?

Base: All those who save Child Benefit

	Total
Unweighted base	494
Child's education	56%
Other general savings	41%
Presents, treats, or days out for your child or family	41%
Holidays	18%
Saving for child for now or in the future (e.g. when turn 18 / for their future security)	5%
Big household purchases e.g. white goods, furniture	3%
Clothes and shoes inc. school uniform	3%
Money towards driving lessons / a car / motor insurance	3%
In order to pay child benefit back	1%
Other	1%
Don't know	2%

Respondents were able to give multiple responses to this question and therefore the sum of the percentages may be greater than 100

C5-rebased. And what are you saving Child Benefit payments for?

Base: All respondents

	Total
Unweighted base	1012
Child's education	27%
Other general savings	20%
Presents, treats, or days out for your child or family	20%
Holidays	9%
Saving for child for now or in the future (e.g. when turn 18 / for their future security)	2%
Big household purchases e.g. white goods, furniture	2%
Clothes and shoes inc. school uniform	1%
Money towards driving lessons / a car / motor insurance	1%
In order to pay child benefit back	*%
Other	1%
Don't know	1%
Does not typically save ChB	52%

Respondents were able to give multiple responses to this question and therefore the sum of the percentages may be greater than 100

C6. How much do you rely on the money you receive from your Child Benefit payments?

Base: All respondents

	Total
Unweighted base	1012
A lot	58%
A little	31%
Or not at all?	10%
It varies too much to say	*%
Don't know	*%
Refused	*%
A LOT/A LITTLE	89%

C7 In summary, would you say you mainly use your child benefit money for your child / children?

Base: All respondents

	Total
Unweighted base	1012
Yes	97%
No	2%
Don't know	1%
Refused	*%

D1 In the last two years or so, have you needed to find out more about Child Benefit?

Base: All respondents

	Total
Unweighted base	1012
Yes	23%
No	77%
Don't know	1%

D2. What did you do, if anything, to try to find information you needed on Child Benefit?

Base: All those who needed to find out more information

	Total
Unweighted base	234
Online : HMRC website / gov.uk	41%
HMRC Telephone helpline	29%
Online : Google/internet search	29%
Online: Other Government website	5%
Check letter / information through the post	4%
From family or friends	3%
Accountant / financial adviser	3%
Contacted Job Centre	2%
Leaflet	2%
Documents / forms	1%
Charity/Citizen's Advice Bureau	1%
Employer	1%
Online: A website other than a Government website	1%
Health visitor or other health professional	1%
Books, newspapers or magazines	1%
Other	2%
Did not look for more information	*0%
Don't know	2%
Any government source	69%
Any ONLINE government source	45%
Any online source	68%

Respondents were able to give multiple responses to this question and therefore the sum of the percentages may be greater than 100

D2A-1 How useful did you find HMRC's website or gov.uk?

Base: All that used HMRC website / gov.uk

	Total
Unweighted base	98
Very useful	60%
Somewhat useful	34%
Not very useful	5%
Don't know	1%
USEFUL	94%
NOT USEFUL	5%

D2A-2 How useful did you find HMRC's telephone helpline?

Base: All that called HMRC's telephone helpline

	Total
Unweighted base	65
Very useful	76%
Somewhat useful	13%
Not very useful	1%
Not at all useful	3%
Don't know	7%
USEFUL	89%
NOT USEFUL	4%

D3 Which source was the most useful?

Base: All that used more than one source for information

	Total
Unweighted base	57
HMRC Telephone helpline	30%
Online : HMRC website / gov.UK	25%
From family or friends	8%
Online : Google/internet search	7%
Check letter / information through the post	6%
Online: Other Government website	4%
Health visitor or other health professional	3%
Contacted Job Centre	2%
Charity/Citizen's Advice Bureau	2%
Accountant / financial adviser	2%
Employer	1%
Leaflet	1%
Other	5%
Don't know	5%
Any government source	59%
Any ONLINE government source	29%
Any online source	36%

D3-ALL. Which source was the most useful?

Base: All those who needed to find out more information

	Total
Unweighted base	234
Online : HMRC website / gov.UK	33%
HMRC Telephone helpline	25%
Online : Google/internet search	19%
Check letter / information through the post	3%
Online: Other Government website	3%
From family or friends	2%
Accountant / financial adviser	2%
Contacted Job Centre	2%
Charity/Citizen's Advice Bureau	1%
Leaflet	1%
Health visitor or other health professional	1%
Documents / forms	1%
Books, newspapers or magazines	*0%
Employer	*0%
Other	2%
Did not look for more information	*0%
Don't know	4%

D4. If you needed information about Child Benefit in the future, where would you look?

Base: All respondents

	Total
Unweighted base	1012
Online : HMRC website / gov.UK	58%
Online : Google/internet search	37%
HMRC Telephone helpline	13%
Online: Other Government website	4%
From family or friends	3%
Check letter / information through the post	3%
Charity/Citizen's Advice Bureau	1%
Documents / forms	1%
Contacted Job Centre	1%
Health visitor or other health professional	1%
Local authority	*0%
Accountant / financial adviser	*0%
Online: A website other than a Government website	*0%
Post Office	*0%
Employer	*0%
Books, newspapers or magazines	*0%
Other	1%
Don't know	1%
Any government source	69%
Any ONLINE government source	60%
Any online source	88%

Respondents were able to give multiple responses to this question and therefore the sum of the percentages may be greater than 100

E1 So firstly, thinking back to when you initially applied for your most recent Child Benefit, what was the first step that you took? Did you...

Base: All with a child aged under 5

	Total
Unweighted base	270
Complete a paper claim form received from NHS staff or in a 'Bounty Pack'	69%
Call HMRC's telephone helpline for advice on how to claim	11%
Visit HMRC's website Gov.Uk for advice or to download an application form	14%
Don't know	6%

E1/E2 Method of application for Child Benefit

Base: All with a child aged under 5

	Total
Unweighted base	270
Complete a paper claim form received from NHS staff or in a 'Bounty Pack'	69%
Visit HMRC's website Gov.Uk for advice or to download an application form	14%
Receive and complete a form posted to you by HMRC (after call)	10%
Download, print and complete a form from HMRC's website Gov.uk (after call)	*%
Other	*%
Don't know/refused	6%
RECEIVED FORM	78%
DOWNLOADED FORM	15%

E3. Did you contact HMRC's Child Benefit Office again after your application, before your benefit was paid for the first time?

Base: All with a child aged under 5

	Total
Unweighted base	270
Yes, by phone	13%
Yes, online or by email	*%
No, not at that point	72%
Don't know	14%
ANY YES	13%

E4. What did you contact HMRC about?

Base: All who had additional contact with HMRC after their application but before receiving benefit for the first time

	Total
Unweighted base	38
To find out when you would be paid	28%
To check they had received the claim	23%
To find out how much you would be paid	14%
To confirm whether you were eligible	12%
To notify HMRC of a change or correction to your details or circumstances	9%
Other	17%
Don't know	5%

E8-1. How much do you agree or disagree that It was easy to provide HMRC with the information or documentation they needed for the claim

Base: All with a child aged under 5

	Total
Unweighted base	270
Strongly disagree	3%
Tend to disagree	2%
Neither agree nor disagree	3%
Tend to agree	21%
Strongly agree	67%
Don't Know	4%
AGREE	88%
DISAGREE	5%

E8-2. How much do you agree or disagree that You felt well informed about the claim process

Base: All with a child aged under 5

	Total
Unweighted base	270
Strongly disagree	2%
Tend to disagree	5%
Neither agree nor disagree	11%
Tend to agree	32%
Strongly agree	48%
Don't Know	2%
Refused	*%
AGREE	80%
DISAGREE	7%

E8-3. How much do you agree or disagree that You felt confident that HMRC would process your claim correctly

Base: All with a child aged under 5

	Total
Unweighted base	270
Strongly disagree	4%
Tend to disagree	2%
Neither agree nor disagree	3%
Tend to agree	27%
Strongly agree	62%
Don't Know	2%
AGREE	90%
DISAGREE	5%

E11. Overall, how satisfied were you with your most recent Child Benefit claim experience?

Base: All with a child aged under 5

	Total
Unweighted base	270
Very satisfied	68%
Fairly satisfied	27%
Neither satisfied nor dissatisfied	3%
Fairly dissatisfied	1%
SATISFIED	96%
DISSATISFIED	1%

E12-positive Why do you say that about your satisfaction with your most recent Child Benefit claim experience? (satisfied)

Base: All with a child aged under 5 that were satisfied with their experience

	Total
Unweighted base	259
Total	339
Simple, straightforward process	49%
Never had problems with it	36%
Quick process - no delays	17%
Payments were always on time	10%
Staff were knowledgeable / processed the claim correctly	9%
Just happy for the extra money	7%
Friendly / helpful staff	4%
Took too long	3%
Good website - useful, informative	2%
Convenient - goes straight into my bank	2%
Errors were made	2%
I didn't get all / any information I needed	1%
I think if you have 2 children you should get same amount	*%
Other	2%
Don't know / can't remember	6%

Respondents were able to give multiple responses to this question and therefore the sum of the percentages may be greater than 100

F1-1. Since your most recent claim for Child Benefit, have you contacted HMRC about Child Benefit for any of the following reasons? To amend your claim details as your child reached or was approaching age 16

Base: All with a child over 15 years old or had claimed for other children previously

	Total
Unweighted base	403
Yes	48%
No	51%
Don't know	1%

F1-2. Since your most recent claim for Child Benefit, have you contacted HMRC about Child Benefit for any of the following reasons? To amend your claim details, for example a change of address

Base: All respondents

	Total
Unweighted base	1012
Yes	19%
No	80%
Don't know	1%

F1-3. Since your most recent claim for Child Benefit, have you contacted HMRC about Child Benefit for any of the following reasons? To obtain proof of claiming child benefit

Base: All respondents

	Total
Unweighted base	1012
Yes	7%
No	89%
Don't know	3%

F1-4. Since your most recent claim for Child Benefit, have you contacted HMRC about Child Benefit for any of the following reasons? To raise a query about payments

Base: All respondents

	Total
Unweighted base	1012
Yes	6%
No	93%
Don't know	1%

F1SUM Since your most recent claim for Child Benefit, have you contacted HMRC about Child Benefit for any of the following reasons?

Base: All respondents

	Total
Unweighted base	1012
To amend your claim details as your child reached or was approaching age 16	16%
To amend your claim details, for example a change of address	19%
To obtain proof of claiming child benefit	7%
To raise a query about payments	6%
HAVE NOT CONTACTED HMRC FOR THESE REASONS	62%

Respondents were able to give multiple responses to this question and therefore the sum of the percentages may be greater than 100

F1a. And if you did need to contact HMRC about your claim in the future, how would you be most likely to do this? Would it be by...

Base: All who have not contacted HMRC since the claim

	Total
Unweighted base	642
Phone call to the HMRC helpline	72%
Sending an online query	16%
Email	9%
Post	2%
Depends on the situation	1%
USED DIGITAL METHODS	25%

F2. Thinking about the contact to amend your claim details, how did you become aware that you should inform HMRC about this change?

Base: All who contacted HMRC to amend claim details

	Total
Unweighted base	322
'Just knew' / felt I should	42%
HMRC contacted/wrote to me	28%
Read online / searched online	8%
Remember/check documents from time of initial application	7%
Called HMRC helpline to check	4%
Informed by family/friend	3%
When payments stopped	2%
Informed by professional e.g. accountant, lawyer etc.	1%
Emailed HMRC or submitted an online query via HMRC's website to check	1%
Part of the normal process of moving house	1%
Other	3%
Don't know	4%
CONTACT TO OR FROM HMRC	33%

Respondents were able to give multiple responses to this question and therefore the sum of the percentages may be greater than 100

F3. You said that you have contacted HMRC about payments, what query did you have about payments?

Base: All who contacted HMRC to check details of payment

	Total
Unweighted base	57
Thought payment was delayed/later than usual	32%
Concerned that payment was of incorrect value	15%
Informing / enquiring about child's continuing education	13%
Wanted to know how much I would receive	12%
Eligibility - wanted to know if I was entitled to any payments	11%
Did not know when to expect payment	5%
Change of details	4%
Other	9%
Don't know	4%

Respondents were able to give multiple responses to this question and therefore the sum of the percentages may be greater than 100
Response items have been combined to protect respondent anonymity.

F4. How recent was your last contact with HMRC about your Child Benefit Claim (aside from making your most recent claim)?

Base: All who have contacted HMRC since the claim

	Total
Unweighted base	370
Within the last month	5%
Within the last 6 months, but longer than a month ago	25%
Within the last year, but longer than 6 months ago	14%
Over a year ago, but less than 2 years ago	22%
Over two years ago, but less than 3 years ago	10%
More than 3 years ago	20%
Other	1%
Don't know	3%
Refused	*%
WITHIN THE LAST YEAR	44%
WITHIN THE LAST 3 YEARS	76%

F5. How did you contact HMRC on that occasion? Was it by...

Base: All who have contacted HMRC since the claim

	Total
Unweighted base	370
Phone call to the HMRC helpline	70%
Email	3%
Sending an online query	8%
Post	19%
They contacted me	2%
Other	1%
Don't know	4%
Refused	*%
DIGITAL METHOD	10%

Respondents were able to give multiple responses to this question and therefore the sum of the percentages may be greater than 100

F6. How satisfied were you with this experience of contacting HMRC?

Base: All who have contacted HMRC since the claim

	Total
Unweighted base	370
Very satisfied	63%
Fairly satisfied	28%
Neither satisfied nor dissatisfied	5%
Fairly dissatisfied	1%
Very dissatisfied	1%
Don't know	2%
Refused	*%
SATISFIED	91%
DISSATISFIED	2%

F7a. Why were you satisfied?

Base: All who were satisfied with contact with HMRC since claim

	Total
Unweighted base	336
Process was straightforward	45%
Query dealt with quickly	43%
Easy to contact HMRC	17%
Staff are friendly / approachable / helpful	11%
Answered my questions / solved my problem	9%
Staff were knowledgeable and gave good advice / information	7%
Satisfied but it took longer than would have liked to get through	2%
Kept me informed / received acknowledgment	1%
Good to speak to a person	1%
Other	2%
Don't know	2%

Respondents were able to give multiple responses to this question and therefore the sum of the percentages may be greater than 100

F7b. If you contacted HMRC about a matter not related to your Child Benefit payments, for example your tax self-assessment or your tax credit, and reported a change of circumstances to them, do you think that this information...

Base: All respondents

	Total
Unweighted base	1012
Would be shared between depts so linked with ChB records	59%
Would not be shared between depts so not linked with ChB records	27%
Don't know	15%

F8-1. Have you ever had to use proof of receipt of Child Benefit for any of the following reasons? For an application for housing benefit

Base: All respondents

	Total
Unweighted base	1012
Yes	19%
No	79%
Don't know	2%

F8-2. Have you ever had to use proof of receipt of Child Benefit for any of the following reasons? As part of a claim for another benefit (other than housing)

Base: All respondents

	Total
Unweighted base	1012
Yes	13%
No	84%
Don't know	4%

F8-3. Have you ever had to use proof of receipt of Child Benefit for any of the following reasons? As part of an application for a school place

Base: All respondents

	Total
Unweighted base	1012
Yes	7%
No	89%
Don't know	4%

F8-4. Have you ever had to use proof of receipt of Child Benefit for any of the following reasons? For an application for free school meals

Base: All respondents

	Total
Unweighted base	1012
Yes	8%
No	91%
Don't know	2%

F8A Have you ever had to use proof of receipt of Child Benefit for any other reason?

Base: All respondents

	Total
Unweighted base	1012
Applying for / change in mortgage	1%
Student finance / loans	1%
Job application	*0%
School uniform	*0%
As part of an application for other type of education	1%
Opening a bank account	*0%
Other	1%
No	94%
Don't know	1%

F8SUM Have you ever had to use proof of receipt of Child Benefit for any of the following reasons?

Base: All respondents

	Total
Unweighted base	1012
For an application for housing benefit	19%
As part of a claim for another benefit (other than housing)	13%
As part of an application for a school place	7%
For an application for free school meals	8%
Applying for / change in mortgage	1%
Student finance / loans	1%
Job application	*0%
School uniform	*0%
As part of an application for other type of education	1%
Opening a bank account	*0%
Other	1%
NOT HAD TO USE PROOF OF RECEIPT OF CHILD BENEFIT	71%

Respondents were able to give multiple responses to this question and therefore the sum of the percentages may be greater than 100

G1a-1. Do you think claimants would need to let HMRC's Child Benefit Office know if they had a child aged 16-19 leave full-time education

Base: All respondents

	Total
Unweighted base	1012
Yes	91%
No	6%
Don't know	4%

G1a-2. Do you think claimants would need to let HMRC's Child Benefit Office know if they moved address

Base: All respondents

	Total
Unweighted base	1012
Yes	95%
No	4%
Don't know	1%

G1a-3. Do you think claimants would need to let HMRC's Child Benefit Office know if they divorced or separated from a partner

Base: All respondents

	Total
Unweighted base	1012
Yes	69%
No	24%
Don't know	7%

G1a-4. Do you think claimants would need to let HMRC's Child Benefit Office know if they have moved in with, married or formed a civil partnership with a new partner

Base: All respondents

	Total
Unweighted base	1012
Yes	69%
No	23%
Don't know	8%

G1a-5. Do you think claimants would need to let HMRC's Child Benefit Office know if they had a child go to live with someone else

Base: All respondents

	Total
Unweighted base	1012
Yes	94%
No	4%
Don't know	1%

G1a-6. Do you think claimants would need to let HMRC's Child Benefit Office know if their child moved from primary education into secondary school

Base: All respondents

	Total
Unweighted base	1012
Yes	17%
No	76%
Don't know	7%

G1a-7. Do you think claimants would need to let HMRC's Child Benefit Office know if they had a child who was still in full time education take up a part-time paid job

Base: All respondents

	Total
Unweighted base	1012
Yes	59%
No	27%
Don't know	14%

G1 Have any of the following changes happened to you since you first started claiming Child Benefit?

Base: All respondents

	Total
Unweighted base	1012
You've had a child aged 16-19 leave full-time education	17%
You've moved address	44%
You have divorced or separated from a partner	21%
You have moved in with, married or formed a civil partnership with a new partner	11%
You've had a child go to live with someone else	2%
None of these	42%
YES - EXPERIENCED CHANGES	58%

Respondents were able to give multiple responses to this question and therefore the sum of the percentages may be greater than 100

G1ASUM You said you moved address, where did you move?

Base: All who have moved address since they first claimed Child Benefit

	Total
Unweighted base	433
Within the UK	98%
Within the EEA (European Economic Area)	1%
Outside the EEA	*%
Both within the UK & Outside the EEA	*%
Refused	*%

Respondents were able to give multiple responses to this question and therefore the sum of the percentages may be greater than 100

G1ASUM-rebased You said you moved address, where did you move?

Base: All respondents

	Total
Unweighted base	1012
Within the UK	44%
Within the EEA (European Economic Area)	*%
Outside the EEA	*%
Both within the UK & Outside the EEA	*%
Refused	*%
NOT MOVED ADDRESS	56%

Respondents were able to give multiple responses to this question and therefore the sum of the percentages may be greater than 100

G1b. At the point when you divorced or separated from a previous partner, did you or your ex-partner have any children aged under 19 from previous relationships living in your household?

Base: All who had divorced or separated from a partner since they first claimed Child Benefit

	Total
Unweighted base	188
Yes	9%
No	90%
Refused	*%

G1B/DSUM Summary: Situation with ex/new partner meant that HMRC should have been informed of this change?

Base: All who had divorced or separated from a partner since they first claimed Child Benefit

	Total
Unweighted base	188
Yes - should have let HMRC know	3%
No - no need to let HMRC know	97%

G1c. At the point when you moved in with, married or formed a civil partnership with a new partner, did you both have separate active Child Benefit claims?

Base: All who have moved in with, married or formed a civil partnership with somebody else

	Total
Unweighted base	110
Total	116
Yes	7%
No	93%

G2-1. Did you let the HMRC Child Benefit Office know about these changes to your situation...? when your child aged 16-19 left full-time education

Base: All who had a child aged 16-19 leave full time education

	Total
Unweighted base	191
Yes	86%
No	13%
Don't know	1%

G2-2. Did you let the HMRC Child Benefit Office know about these changes to your situation...? when you moved address within the UK

Base: All who moved address within the UK

	Total
Unweighted base	427
Yes	83%
No	11%
Don't know	6%

G2-5. Did you let the HMRC Child Benefit Office know about these changes to your situation...? when you divorced or separated from a partner

Base: All who divorced / separated from a partner

	Total
Unweighted base	188
Yes	59%
No	36%
Don't know	3%
Refused	1%

G2-6. Did you let the HMRC Child Benefit Office know about these changes to your situation...? when you moved in with, married or formed a civil partnership with a new partner

Base: All who moved in with, married, formed civil partnership with a new partner

	Total
Unweighted base	110
Yes	57%
No	39%
Don't know	4%

G2-1rebased. Did you let the HMRC Child Benefit Office know about these changes to your situation...? when your child aged 16-19 left full-time education

Base: All respondents

	Total
Unweighted base	1012
Yes	14%
No	2%
Don't know	*%
All those that did not answer question	83%

G2-2rebased. Did you let the HMRC Child Benefit Office know about these changes to your situation...? when you moved address within the UK

Base: All respondents

	Total
Unweighted base	1012
Yes	36%
No	5%
Don't know	3%
All those that did not answer question	56%
All those that did not answer question	100%

G2-5rebased. Did you let the HMRC Child Benefit Office know about these changes to your situation...? when you divorced or separated from a partner

Base: All respondents

	Total
Unweighted base	1012
Yes	13%
No	8%
Don't know	1%
Refused	*%
All those that did not answer question	79%

G2-6rebased. Did you let the HMRC Child Benefit Office know about these changes to your situation...? when you moved in with, married or formed a civil partnership with a new partner

Base: All respondents

	Total
Unweighted base	1012
Yes	6%
No	5%
Don't know	*%
All those that did not answer question	89%

G2a-1. And how did you get in touch with the HMRC Child Benefit Office to let them know about when your child aged 16-19 left full-time education

Base: All who let HMRC know of this change

	Total
Unweighted base	158
By phone	63%
Online or by email	7%
By post	20%
Other	3%
Don't know	7%

G2a-2. And how did you get in touch with the HMRC Child Benefit Office to let them know about when you moved address within the UK

Base: All who let HMRC know of this change

	Total
Unweighted base	353
By phone	71%
Online or by email	10%
By post	8%
Other	3%
Don't know	9%

G2a-5. And how did you get in touch with the HMRC Child Benefit Office to let them know about when you divorced or separated from a partner

Base: All who let HMRC know of this change

	Total
Unweighted base	106
By phone	82%
Online or by email	4%
By post	4%
Other	3%
Don't know	6%

G2a-6. And how did you get in touch with the HMRC Child Benefit Office to let them know about when you moved in with, married or formed a civil partnership with a new partner

Base: All who let HMRC know of this change

	Total
Unweighted base	58
By phone	82%
Online or by email	5%
By post	9%
Other	4%
Refused	1%

G2a-1. And how did you get in touch with the HMRC Child Benefit Office to let them know about when your child aged 16-19 left full-time education

Base: All who let HMRC know of this change

	Total
Unweighted base	698
By phone	72%
Online or by email	8%
By post	10%
Other	3%
Don't know	7%
Refused	*%

G2b-1. And how did you know that you should inform the HMRC Child Benefit Office about this change? when your child aged 16-19 left full-time education

Base: All who let HMRC know of this change

	Total
Unweighted base	158
"Just knew" / felt I should	41%
HMRC contacted/wrote to me	39%
Remembered/checked documents from time of initial application	11%
Read online / searched online	6%
Informed by family/friend	2%
Information from claiming other benefits	2%
Other	6%
Don't know	*%

Respondents were able to give multiple responses to this question and therefore the sum of the percentages may be greater than 100
Response items have been combined to protect respondent anonymity.

G2b-2. And how did you know that you should inform the HMRC Child Benefit Office about this change? when you moved address within the UK

Base: All who let HMRC know of this change

	Total
Unweighted base	353
"Just knew" / felt I should	63%
Remembered/checked documents from time of initial application	12%
HMRC contacted/wrote to me	9%
Read online / searched online	5%
Informed by family/friend	2%
Part of the normal process of moving house	2%
Called HMRC helpline to check	2%
Information from claiming other benefits	1%
Through the job centre	1%
When reporting the birth of my child / another child	*0%
Informed by professional e.g. accountant, lawyer etc.	*0%
Through a support worker	*0%
Advertising	*0%
Through a school / college / university	*0%
Other	*0%
Don't know	5%

Respondents were able to give multiple responses to this question and therefore the sum of the percentages may be greater than 100

G2b-5. And how did you know that you should inform the HMRC Child Benefit Office about this change? when you divorced or separated from a partner

Base: All who let HMRC know of this change

	Total
Unweighted base	106
"Just knew" / felt I should	56%
Remembered/checked documents from time of initial application	10%
Read online / searched online	8%
HMRC contacted/wrote to me	6%
Information from claiming other benefits	6%
Informed by family/friend	5%
Informed by professional e.g. accountant, lawyer etc.	3%
Called HMRC helpline to check	2%
Other	8%
Don't know	5%

Respondents were able to give multiple responses to this question and therefore the sum of the percentages may be greater than 100

Response items have been combined to protect respondent anonymity.

G2b-6. And how did you know that you should inform the HMRC Child Benefit Office about this change? when you moved in with, married or formed a civil partnership with a new partner

Base: All who let HMRC know of this change

	Total
Unweighted base	58
"Just knew" / felt I should	57%
Remembered/checked documents from time of initial application	13%
HMRC contacted/wrote to me	6%
Read online / searched online	4%
Other	10%
Don't know	10%

Respondents were able to give multiple responses to this question and therefore the sum of the percentages may be greater than 100

Response items have been combined to protect respondent anonymity.

G2BSUM And how did you know that you should inform the HMRC Child Benefit Office about this change?

Base: All changes reported to HMRC

	Total
Unweighted base	698
"Just knew" / felt I should	56%
HMRC contacted/wrote to me	14%
Remembered/checked documents from time of initial application	12%
Read online / searched online	6%
Informed by family/friend	3%
Information from claiming other benefits	2%
Called HMRC helpline to check	2%
Part of the normal process of moving house	1%
Informed by professional e.g. accountant, lawyer etc.	1%
Through the job centre	1%
Through a support worker	1%
Emailed HMRC or submitted an online query via HMRC's website to check	*0%
When reporting the birth of my child / another child	*0%
Advertising	*0%
Through a school / college / university	*0%
Other	1%
Don't know	4%

Respondents were able to give multiple responses to this question and therefore the sum of the percentages may be greater than 100

G3a. Did you know that you are required to let the HMRC Child Benefit Office know about these types of changes?

Base: All who did not notify HMRC of any changes in circumstance

	Total
Unweighted base	153
Yes	24%
No	74%
Don't know	2%

G3. Which of the following best describes why you did not inform the HMRC Child Benefit Office about the change...

Base: All who were aware that they should let HMRC know of their change in circumstance but didn't let them know

	Total
Unweighted base	38
Forgot	27%
Didn't feel that important	9%
Only just happened	27%
My ex was the recipient of the benefit / child not living with me	8%
No need / they contacted me / they found out through another department	10%
Other	13%
Don't know	18%
Refused	1%

Respondents were able to give multiple responses to this question and therefore the sum of the percentages may be greater than 100

H1. Did you know that if you or your partner have income over a certain amount per year, and you choose to continue to receive Child Benefit payments, then you may need to pay an income tax charge on some or all of the money?

Base: All respondents

	Total
Unweighted base	1012
Yes	50%
No	50%
Don't know	1%

H2. As far as you are aware, at what level of annual individual income does this start to take effect?

Base: All who are aware of HICBC

	Total
Unweighted base	515
£29,999 or under	8%
£30,000 - £39,999	5%
£40,000 - £49,999	18%
£50,000	28%
£50,001 - £59,999	3%
£60,000 - £69,999	5%
£70,000 - £79,999	1%
£80,000 or more	2%
Don't know	29%

H2-rebased. As far as you are aware, at what level of annual individual income does this start to take effect?

Base: All respondents

	Total
Unweighted base	1012
£29,999 or under	4%
£30,000 - £39,999	2%
£40,000 - £49,999	9%
£50,000	14%
£50,001 - £59,999	2%
£60,000 - £69,999	2%
£70,000 - £79,999	1%
£80,000 or more	1%
Don't know	14%
not aware of HICBC	50%

H3 Could I check, over the last 12 months, have either you, or your current partner, had an individual annual income of over £50,000 before tax?

Base: All respondents

	Total
Unweighted base	1012
Yes	6%
No	92%
Don't know	2%
REFUSED	*%

H4A Have you intentionally decided to keep receiving Child Benefit payments and pay the tax charge or have you not made a decision about this?

Base: All who have an income of over £50K

	Total
Unweighted base	90
Yes, have decided to keep receiving payments and pay tax charge	54%
No, have not made a decision about whether to stop payments or pay the tax charge yet	35%
Don't know	10%
REFUSED	1%

H4. Why did you make this decision?

Base: All that made an intentional decision to keep receiving payments

	Total
Unweighted base	54
Calculated/thought that we would still be better off	22%
More straightforward than changing arrangements	19%
Income varies / doesn't always exceed the threshold	14%
Contributes towards state pension records	12%
To guard against future changes	8%
Advised to by accountant	6%
Keeps a separate pot of money for child/children	4%
I rely on it	4%
No issues with paying it back	2%
To ensure child receives a National Insurance number	1%
Other	12%
Don't know	5%

Respondents were able to give multiple responses to this question and therefore the sum of the percentages may be greater than 100

H6a. Does your/your partner's income fluctuate around the £50,000 threshold year to year (for example because of bonuses of differing amounts each year)?

Base: All respondents

	Total
Unweighted base	1012
Yes	7%
No	91%
Don't know	2%
REFUSED	*0%

J2-1. Do you access the internet through any of these devices? PC or Desktop Computer

Base: All respondents

	Total
Unweighted base	1012
YES	62%
NO	38%
Refused	*%

J2-2. Do you access the internet through any of these devices? Laptop

Base: All respondents

	Total
Unweighted base	1012
YES	73%
NO	27%
Refused	*%

J2-3. Do you access the internet through any of these devices? Tablet computer

Base: All respondents

	Total
Unweighted base	1012
YES	67%
NO	32%
Don't Know	*%
Refused	*%

J2-4. Do you access the internet through any of these devices? Smart phone

Base: All respondents

	Total
Unweighted base	1012
YES	85%
NO	15%
Don't Know	*%
Refused	*%

J2-5. Do you access the internet through any of these devices? Games console

Base: All respondents

	Total
Unweighted base	1012
YES	13%
NO	86%
Don't Know	*%
Refused	*%

J2-6. Do you access the internet through any of these devices? Other type of device

Base: All respondents

	Total
Unweighted base	1012
YES	4%
NO	96%
Don't Know	*%
Refused	*%

J2SUM Do you access the internet through any of the following devices?

Base: All respondents

	Total
Unweighted base	1012
Smart phone	85%
Laptop	73%
Tablet computer	67%
PC or Desktop Computer	62%
Games console	13%
Other type of device	4%
Any access	98%
Access through laptop/PC	84%
Mobile or tablet only	12%
No access	2%
Mean Score	3

Respondents were able to give multiple responses to this question and therefore the sum of the percentages may be greater than 100

**J5-1. Please tell me if you can do each of the following:
Complete a transaction online, for example, buy items or services from a website**

Base: All respondents

	Total
Unweighted base	1012
Yes, I could	90%
Yes, someone else in household	7%
Nobody in household	2%
Not sure what this is	1%
Don't know	1%
ANY YES	97%
NO / DK WHAT IT IS	3%

**J5-2. Please tell me if you can do each of the following:
Complete online application forms which include personal details**

Base: All respondents

	Total
Unweighted base	1012
Yes, I could	91%
Yes, someone else in household	5%
Nobody in household	3%
Not sure what this is	*%
Don't know	1%
ANY YES	97%
NO / DK WHAT IT IS	3%

J5SUM Please tell me if you can do each of the following:

Base: All respondents

	Total
Unweighted base	1012
Self or someone in household can complete a transaction online	97%
Self or someone in household can complete online application forms	97%
Capable	87%
Limited/not capable	13%
At least someone in household capable	95%
Nobody in household capable	5%

J6 HMRC are considering moving their Child Benefit services online. How appealing is this idea to you?

Base: All respondents

	Total
Unweighted base	1012
Very appealing	35%
Quite appealing	28%
Somewhat appealing	16%
Not at all appealing	20%
Don't know	1%
APPEALING	63%
SOMEWHAT APPEALING / NOT AT ALL APPEALING	36%

J6a. And how likely do you think you would be to need any support to help to access an online Child Benefit service?

Base: All respondents

	Total
Unweighted base	1012
Very likely to need help	9%
Quite likely to need help	13%
Not very likely to need help	37%
Not at all likely to need help	40%
Don't know	1%
Refused	*0%
LIKELY TO NEED HELP	22%
NOT LIKELY TO NEED HELP	76%

J7. Which of the following types of support would be most useful to you if HMRC were to move Child Benefit services online?

Base: All who would need support to use the internet or find online services unappealing

	Total
Unweighted base	644
Telephone helpline	57%
Use online help (e.g. Webchat)	27%
Online help pages	6%
Watch an online video/webinar	4%
Online feedback buttons	2%
Other	1%
Don't know	2%
None of these	1%

J7a. When would you be most likely to access the internet to use an online government service?

Base: All who have internet access on any device

	Total
Unweighted base	992
Weekday daytime	24%
Weekday evening	50%
Weekend daytime	7%
Weekend evening	11%
Would not use an online government service	*%
Anytime / all of the above	4%
Other	*%
Don't know	2%

J8a. To help individuals to manage their tax affairs more easily, HMRC have developed Personal Tax Accounts for each individual. Before taking part in this survey, had you heard of Personal Tax Accounts?

Base: All respondents

	Total
Unweighted base	1012
Yes	17%
No	82%
Don't know	1%
Refused	*%

J8-1. It is likely that Child Benefit services would be accessed through this Personal Tax Account. Thinking about this, how much do you agree or disagree that It would be useful to be able to view all of your tax and benefits information in one place

Base: All respondents

	Total
Unweighted base	1012
Strongly disagree	5%
Tend to disagree	3%
Neither agree nor disagree	6%
Tend to agree	23%
Strongly agree	61%
Don't Know	2%
Refuse	*%
AGREE	84%
DISAGREE	8%

J8-2. It is likely that Child Benefit services would be accessed through this Personal Tax Account. Thinking about this, how much do you agree or disagree that You would prefer HMRC to actively use information they have from other government sources to ensure your tax payments are correct for example, through linking and sharing data between government departments

Base: All respondents

	Total
Unweighted base	1012
Strongly disagree	6%
Tend to disagree	5%
Neither agree nor disagree	12%
Tend to agree	31%
Strongly agree	43%
Don't Know	3%
AGREE	74%
DISAGREE	11%

J8-3. It is likely that Child Benefit services would be accessed through this Personal Tax Account. Thinking about this, how much do you agree or disagree that It would be useful to receive an email to let you know that there is a notification for you on your Personal Tax Account

Base: All respondents

	Total
Unweighted base	1012
Strongly disagree	6%
Tend to disagree	3%
Neither agree nor disagree	7%
Tend to agree	25%
Strongly agree	56%
Don't Know	2%
Refuse	*%
AGREE	81%
DISAGREE	10%

J9. Have you accessed your Personal Tax Account online?

Base: All those aware of Personal Tax Accounts

	Total
Unweighted base	190
Yes	47%
No	52%
Don't know	1%

J9-rebased. Have you accessed your Personal Tax Account online?

Base: All respondents

	Total
Unweighted base	1012
Yes	8%
No	9%
Don't know	*%
Not aware of PTA	83%

K1/K2 Which of the following age bands do you fall into?

Base: All respondents

	Total
Unweighted base	1012
16-24	2%
25 - 34	22%
35 - 44	39%
45 - 54	30%
55 - 64	5%
65-74	*%
75 or over	*%
Refused	1%

K3 Gender

Base: All respondents

	Total
Unweighted base	1012
Male	15%
Female	85%

K4. Which of these best describes what you are currently doing?. Are you....?

Base: All respondents

	Total
Unweighted base	1012
Working full-time	37%
Working part-time	40%
Studying part-time	1%
Studying full-time	1%
Working and studying	2%
Unemployed and looking for work	5%
Not looking for work (for example because you are looking after children full-time)	14%
Refused	*%
WORKING	78%

K5 How much do you earn before tax?

Base: All who are working

	Total
Unweighted base	819
Up to £2,999	2%
£3,000 - £4,999	4%
£5,000 - £9,999	22%
£10,000 - £19,999	28%
£20,000 - £29,999	14%
£30,000 - £39,999	10%
£40,000 - £49,999	5%
£50,000 - £59,999	2%
£60,000 - £69,999	*0%
£70,000 - £79,999	*0%
£80,000 - £89,999	*0%
£100,000 or more	*0%
Don't Know	4%
Refused	7%

K6. Are you...?

Base: All respondents

	Total
Unweighted base	1012
Single, that is, never married and never registered in a same-sex civil partnership	15%
Married	61%
In a registered same-sex civil-partnership	*0%
Co-habiting / living with partner	12%
Separated, but still legally married	4%
Separated, but still legally in a same-sex civil partnership	*0%
Divorced	6%
Widowed	1%
Refused	1%
Single	15%
Married/Civil Partner/Co-habiting	73%
Separated/Divorced/Widowed	12%

K7. And is your partner mainly....?

Base: All who have a partner

	Total
Unweighted base	789
Working full-time	74%
Working part-time	11%
Studying part-time	*%
Studying full-time	1%
Working and studying	1%
Unemployed and looking for work	4%
Not looking for work (for example because they are looking after children full-time)	10%
Refused	*%
WORKING	85%

K8 How much does your partner earn before tax?

Base: All who have a partner that is working

	Total
Unweighted base	689
Up to £2,999	1%
£3,000 - £4,999	*%
£5,000 - £9,999	5%
£10,000 - £19,999	18%
£20,000 - £29,999	24%
£30,000 - £39,999	15%
£40,000 - £49,999	7%
£50,000 - £59,999	3%
£60,000 - £69,999	1%
£70,000 - £79,999	*%
£80,000 - £89,999	*%
£90,000 - £99,999	*%
£100,000 or more	1%
Don't know	16%
Refused	9%

K5/K8 Household earnings

Base: All respondents

	Total
Unweighted base	1012
Neither parent in work	12%
Up to £19,999	26%
£20,000 - £39,999	27%
£40,000 - £59,999	16%
£60,000 or more	8%
Don't know/Refused	11%

K9. Do you share your household with....?

Base: All respondents

	Total
Unweighted base	1012
Your own older children that you are not claiming child benefit for	15%
Step children	2%
None of these	83%
Refused	*%

K10. What is the highest level of education qualification that you have?

Base: All respondents

	Total
Unweighted base	1012
Degree or higher degree or equivalent	35%
Higher educational qualification below degree level	11%
A levels or Highers	16%
GCSE or equivalent at grades A-C	20%
GCSE or equivalent at grades D-G	5%
Other qualifications including vocational and foreign qualifications below degree level	6%
No formal qualifications	4%
Don't know	2%
Refused	1%

K11. Which of the following best describes your ethnic background?

Base: All respondents

	Total
Unweighted base	1012
WHITE British	74%
WHITE Irish	2%
WHITE Other background	8%
MIXED White and Black Caribbean	*%
MIXED White and Black African	*%
MIXED White and Asian	*%
MIXED Other mixed background	*%
BLACK OR BLACK BRITISH Caribbean	1%
BLACK OR BLACK BRITISH African	3%
BLACK OR BLACK BRITISH Other background	*%
ASIAN OR ASIAN BRITISH Indian	3%
ASIAN OR ASIAN BRITISH Pakistani	3%
ASIAN OR ASIAN BRITISH Bangladeshi	2%
ASIAN OR ASIAN BRITISH Other background	2%
CHINESE	*%
OTHER ETHNIC BACKGROUND	2%
Don't know / Refused	1%
White	84%
BAME	16%

K12. Is English your first or main language?

Base: All respondents

	Total
Unweighted base	1012
Yes - English is first or main language	85%
No - another language is first or main language	12%
Respondent is bilingual in English and another language	2%
Refused	*%
Yes/bilingual	88%
No	12%

K13. Were you born in the UK?

Base: All respondents

	Total
Unweighted base	1012
Yes	79%
No	20%
Don't know	*%

K15. How long have you lived in the UK?

Base: All not born in the UK

	Total
Unweighted base	177
1-2 years	3%
3-4 years	6%
5 or more years	91%
Refused	*%

“

IFF Research illuminates the world for organisations businesses and individuals helping them to make better-informed decisions.”

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IFF is a research-led organisation which believes in letting the evidence do the talking. We don't undertake projects with a preconception of what “the answer” is, and we don't hide from the truths that research reveals. We are independent, in the research we conduct, of political flavour or dogma. We are open-minded, imaginative and intellectually rigorous.

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