

**Technical Report**  
**Panel Study of Tax Credits Customers**  
**Wave 7: Telephone Survey 2014**

Understanding the tax credits system, customer experience and digital services

HM Revenue and Customs Research Report 360

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## **Glossary**

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

# 1 Introduction

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

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

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

The findings from the survey series have been used to support the effective delivery of tax credits by exploring customer understanding and experiences of the tax credits system and likely behavioural responses to changes in the system. In particular the 2014 survey focused on:

- Tax credits customers' understanding of the tax credits system;
- tax credits customers' experiences of the tax credits system;
- and the role of digital services.

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

- Wave 1 – face to face interview (autumn 2008) and telephone interview (summer 2009);
- Wave 2 – face to face interview (autumn 2009);
- Wave 3 – telephone interview (summer 2010) and face to face interview (autumn 2010);
- Wave 4 – telephone interview (autumn 2011);
- Wave 5 – telephone interview (autumn 2012);
- Wave 6 – telephone interview (autumn 2013);
- Wave 7 – telephone interview (autumn 2014).

In total, 1032 participants were interviewed (including 12 partial interviews) for the 2014 telephone study.

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

## 2 Sample design procedures

### 2.1 Sample design

A total of 2,575 cases were selected for the 2014 survey sample, with the aim of achieving 1,000 interviews. The 2,575 cases included:

- All tax credits customers who were interviewed in the 2013 wave and who had agreed to be re-contacted (940 cases);
- A boost sample of tax credits customers from HMRC's tax credits records who had not participated in the previous waves of the study (1,635 cases).

The first group (those who had taken part before) are referred to in this report as the 'panel sample'. This consists of those who were interviewed in the previous wave of the study and agreed to be recontacted. From 2011 onwards a boost has been added to the panel sample, consisting of tax credits customers who have not been interviewed before. The 'boost sample' aims to make the distribution of the sample, with regard to different groups of tax credits customers, representative of all tax credits customers and also accounts for sample attrition. Furthermore it allows for inclusion of customers in the sample who have made more recent claims (since the previous wave's sample had been selected). The boost sample is designed to be representative of the tax credits population both on its own and when combined with the panel sample.

The panel sample consisted of the following types of tax credits customers:

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

All of the 940 available panel cases were issued. There were 28 cases that opted out before fieldwork began.

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

- **Child Tax Credit only customers** (Claimed between July 2005 and September 2014);
- **Working Tax Credit only customers** (Claimed between July 2005 and September 2014);
- **Child Tax Credit and Working Tax Credit customers** (Claimed between July 2005 and September 2014).

1,348 cases were first issued for the boost sample. However, as the response rate for both panel and boost was lower than expected, an additional reserve sample of 287 cases was also released during fieldwork. In total 1,635 cases were selected for the boost sample including the reserve. Seventy-nine cases opted out from the study, so that 1,556 cases were issued for the fieldwork.

Overall 2,575 cases were selected for the panel and boost sample. The full composition of the tax credits population, selected sample and the distribution of achieved interviews across each of the groups are detailed in Table 2.1.

Sample Group	Population count	Selected	Achieved full completes
Child Tax Credit customer, July 07 - July 08	17,862	79	33
Child Tax Credit customer, July 06 - July 07	15,610	76	30
Child Tax Credit customer, July 05 - July 06	79,181	327	122
Working Tax Credit customer, July 07 - July 08	2,514	19	7
Working Tax Credit customer, July 06 - July 07	2,014	13	9
Working Tax Credit customer, July 05 - July 06	17,353	76	35
CTC and WTC customer, July 07 - July 08	15,868	81	36
CTC and WTC customer, July 06 - July 07	13,045	75	35
CTC and WTC customer, July 05 - July 06	66,235	343	152
Child Tax Credit customer, July 08 - Feb 11	59,137	236	79
Child Tax Credit customer, Feb 11 - Aug 11	13,375	69	35
Working Tax Credit customer, July 08 - Feb 11	10,799	51	23
Working Tax Credit customer, Feb 11- Aug 11	2,539	14	8
CTC and WTC customer, July 08 - Feb 11	51,504	211	79
CTC and WTC customer, Feb 11 - Aug 11	11,411	50	22
Child Tax Credit customer, Sept 11 - Sept 12	35,474	159	59
Working Tax Credit customer, Sept 11 - Sept 12	7,872	41	19
CTC and WTC customer, Sept 11 - Sept 12	29,517	149	57
Child Tax Credit customer, Oct 12 - Sept 13	37,051	137	46
Working Tax Credit customer, Oct 12 - Sept 13	10,866	43	16
CTC and WTC customer, Oct 12 - Sept 13	30,148	102	39
Child Tax Credit customer, Oct 13 - Sept 14	38,006	102	40
Working Tax Credit customer, Oct 13 - Sept 14	16,654	44	16
CTC and WTC customer, Oct 13 - Sept 14	29,190	78	23
Total	613,225	2,575	1,020

Of the 1,020 fully completed interviews 564 came from the panel sample and 456 came from the boost sample.

## 2.2 Respondent selection for interview

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

The intention was to speak to the person who mainly dealt with the tax credits claim in the household, defined as the person who was chiefly responsible for completing forms or contacting HMRC. Questions at the start of the questionnaire asked participants to confirm whether they were the person in the household who was chiefly responsible for managing tax credits, and if not directed the interviewer to interview the person who was. Interviewers were instructed not to

conduct proxy interviews and to make appointments to ring back if the appropriate person was not available. If there were language or communication difficulties with the person who mainly dealt with the tax credits claim, interviewers were instructed to ask whether there was someone appropriate present who could translate for them.

## 2.3 Incentive payments

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

## 3 Questionnaire

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### 3.1 Questionnaire development

The 2014 questionnaire was a combination of questions that had been used in the 2013 study (and a few from the earlier waves) and new questions on topics not previously covered. The questions were developed by NatCen researchers in consultation with HMRC.

### 3.2 Topics covered in the telephone interview

The telephone interview covered a range of topics including:

- **Contacting HMRC, use of the internet and future digital services:** Tax credits customers were asked a range of questions about their access to, and use of, the internet. They were asked about how and when they contacted HMRC, their willingness to use digital services in the future and possible impacts of a new identity verification system on this willingness.
- **Reporting changes of circumstances and renewing claims:** Customers were asked about their history of reporting changes of circumstances and renewing claims, whether they had ever neglected to do this or renewed late and why this was the case.
- **Understanding of the tax credits system:** Tax credits customers were given five scenarios regarding joint and single claims to gauge overall levels of understanding of such claims.
- **The transition to Universal Credit:** Customers were asked about their awareness and understanding of Universal Credit and whether they thought this would affect them personally.
- **Customer experience:** Tax credits customers were asked how easy or difficult their experience of tax credits claims had been over the past 12 months.

With the exception of a small number of introductory and demographic questions, participants in the boost and panel samples were asked the same questions. A copy of the questionnaire can be found in Appendix D.

### 3.3 Pilot study

A full pilot study was conducted to provide information about contacting procedures, interview length and potentially problematic questions. The pilot study was conducted in October 2014 using three interviewers who attended both a briefing and debriefing with the research team. The pilot used Computer Assisted Telephone Interviewing (CATI), the same format as used for the main stage.

The sample for the pilot was drawn afresh, using customers who had not been contacted before, directly from HMRC's records. A total of 148 cases were selected. Twenty two fully productive interviews were achieved with 13 refusals being recorded (one of which was during the interview) and one partially completed interview. There were also 15 office refusals. Two participants could not take part for other reasons and the remainder of the cases were attempted but no contact was made.

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

## 4 Conducting the fieldwork

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

### 4.1 Opt-out letter from HMRC

All customers in the boost sample were sent a letter notifying them of their selection for the study on 29<sup>th</sup> October 2014. The letter offered participants the opportunity to contact either NatCen or HMRC to opt out of the survey within six days. This is a standard procedure used when a sample is drawn from named records. The letter also stressed that this was a genuine research project, and any information disclosed would be treated in the strictest confidence. Customers in Wales were sent a bilingual English and Welsh letter, with an option to request that they be interviewed in Welsh rather than English by NatCen. Letters were sent to both the boost sample and reserve at the same time, so the reserve could be issued at relatively short notice if required. A copy of the English version of the opt-out letter is included in Appendix B.

In total, 79 boost cases opted out. This figure is slightly higher in comparison to the previous year when 34 boost cases opted out from the study. After removing these cases, 1,556 cases were issued to interviewers (1,295 as the boost sample, and 261 as reserve).

In previous waves, panel cases were sent an advance letter a few days before fieldwork to inform them that a NatCen interviewer would contact them by telephone. The advance letter is different to that of the opt-out letter in that it usually refers to the participant's previous participation in the study and emphasises the importance of taking part in the next stage.

This wave the opt-out letter, which was intended to be sent to the boost sample only, was mistakenly sent to the whole sample. This was due to a flag that distinguished the two samples in the file being missed during the course of the mailing production.

Twenty-eight panel cases opted out of the study through the opt-out route. Although it is possible that they may have refused to take part in the survey when contacted by the interviewer, this may contribute to a slightly higher refusal rate amongst this group.

For completeness, a copy of the advance letter can be found in Appendix C.

### 4.2 Briefings and interviewer numbers

Two briefings were held by NatCen researchers on Friday 7<sup>th</sup> November 2014 in Brentwood. In total 24 interviewers were briefed. The briefings outlined the policy background to the study and information about interviewing processes and procedures. Interviewers were also given the opportunity to carry out a practice interview to familiarise them with the content of the questionnaire.

The interviewers commenced work after attending the briefing. Fieldwork lasted for a total of 8 weeks (less five days for Christmas), starting on Wednesday 19<sup>th</sup> November 2014 and ending on Friday 9<sup>th</sup> January 2015. The fieldwork period had to be extended by three weeks due to a lower-than-expected level of response. The fieldwork extension also fell over the Christmas holiday period, which meant fieldwork had to be paused for several days.

## 4.3 The interview

Interviews were conducted by specialist interviewers from NatCen's Telephone Unit in Brentwood using Computer Assisted Telephone Interviewing (CATI). CATI enables routing to be programmed and checks to be built in to ensure the integrity of the interview. The questionnaire was scripted using Blaise interviewing software and was an amended version of that used in previous waves of the study.

Five per cent of productive interviews were monitored through silent monitoring and the aim was to monitor all interviewers working on the project at least once. If this was not achieved within the five per cent of interviews that were monitored, priority was given to monitoring those interviewers missed as soon as possible on another project they were working on. Silent monitoring was conducted by the interviewer's supervisor or team leader and involved listening to the interview whilst viewing the survey questionnaire on screen in real time. At least 75 per cent of the interview was monitored and scores were given for core categories including:

- the introduction;
- following questionnaire wording;
- correct pace of delivery;
- clarity of speaking voice.

Other categories such as selling the survey and probing for clarity or for more information were also monitored.

The results of silent monitoring were discussed with the interviewer. If any training issues or areas of work that needed development were identified further training and/or mentoring was provided.

### Scripting error

A program error in the main stage questionnaire script went undetected by NatCen and meant that a small number of questions were not asked for a small subgroup of cases (55 cases in total). The error, resulting from a change to routing code between the pilot and main stage, led to question RenOnNT and a number of subsequent questions not being asked of those who had not renewed their claim.

The script was amended during the fieldwork. Of the 55 cases affected by the error, 48 cases were successfully re-contacted by the Telephone Unit. In these cases the missing questions were asked and the data integrated with that of the rest of the interview.

## 4.4 Interview length

The mean interview length for the panel and boost sample were 21.0 and 24.2 minutes respectively (Table 4.1). The interview length is computed as part of the CATI programme but at times the computed length can be inaccurate due to cases remaining open after the interview has finished. We are therefore only including interviews that lasted over three minutes and less than 65 minutes in these figures, having checked the interviewers' own estimates.

Table 4.1 Interview length				
	Mean	Median	Minimum	Maximum
Panel sample (those who had taken part in previous waves)	21.0	20.0	4.00	63.6
Boost sample (those taking part for the first time)	24.2	23.0	4.00	64.8
<i>Unweighted base</i>	<i>994</i>			

## 5 Summary of overall response

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

### 5.1 Details of Response

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

Table 5.1 Response rates			
	Total sample	Panel sample (those who had taken part in previous waves)	Boost sample (those taking part for the first time)
Issued cases	2,468	912	1,556
<b>Eligibility established</b>			
Full interview (I)	1,020	564	456
Partial interview (P)	12	2	10
Refusal (R)	120	30	90
Not eligible (NE)	81	64	17
<b>Eligibility not established</b>			
Non-contact (UN)	806	136	670
Contact, but screening not completed (including refusals) (UC)	429	116	313
Response rates			
<b>Overall Response Rate % (RRo)</b>	45%	69%	31%
<b>Full Response Rate % (RRf)</b>	44%	68%	30%
<b>Co-operation Rate % (COOP)</b>	90%	95%	84%
<b>Contact Rate % (CON)</b>	50%	72%	37%
<b>Eligibility Rate % (ELIG)</b>	93%	90%	97%
<b>Estimated number of eligibles among unknowns (EU)</b>	1,154	228	954

#### Formulae

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

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

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

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

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

$$EU = (UN+UC) * ELIG$$

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

A total of 1,032 interviews were achieved (including 12 partial interviews), giving a total response rate of 45 per cent. The response was considerably higher for the panel sample (those who had

been contacted in previous waves) compared to that for the boost (69 per cent and 31 per cent respectively). This difference was driven mainly by it being more likely that contact could be made with panel cases (the contact rate was 72 per cent for panel cases compared to 37 per cent for boost cases). However, the cooperation rate (the proportion of cases contacted that resulted in an interview) was also lower for the boost cases (95 per cent compared to 84 per cent).

The overall response rate for the panel sample was very similar to last waves (66 per cent in 2012, 68 per cent in 2013 and 69 per cent this wave).<sup>1</sup> However, the boost sample response rate was considerably lower (31 per cent compared to 38 per cent in 2013 and 51 per cent in 2012).

This fall in response rate amongst the boost cases was driven principally by a lower contact rate (37 per cent in comparison to 40 per cent in 2013 and 55 per cent in 2012): a high proportion of cases where no contact could be made with a sample member because phone numbers were disconnected (23 per cent of the issued boost sample), the phone was not picked up after repeated attempts (11 per cent of issued boost sample), the eligible sample member was never available (three per cent) or the sample member had moved (six per cent). This may relate to the point that a greater proportion of the sample consisted of customers who had started their claim longer ago, increasing the likelihood that their contact details may have changed since they made their initial claim.

The cooperation rate was also lower than in 2013 and 2012 among boost cases. It is less clear why this fall may have occurred, particularly given that it was not observed among panel cases. The rate was lower among the reserve cases which had less time to be worked, but this lower performance was similar to that observed in 2013.

All cases were called in the panel, boost and reserve samples. Calls were attempted multiple times at different times of the day and evening, during the week and at weekends, before the case was coded as non-contact. This was consistent with procedure in previous waves of the study. Additional time for fieldwork was allowed in this wave to attempt to improve response.

It will be important to consider additional ways of addressing the falling response rate amongst the boost sample should future waves of the study be conducted.

Extending the period for fieldwork would be one point to consider – this would enable those who do not initially want to participate to be called again at a later point in the fieldwork period.

Different communication strategies for the boost sample could also be considered. The relatively high response rate amongst the panel sample suggests that the study is considered to be important and worthwhile to take part in once experienced. Given that the study has been running for some years, there is the opportunity to feed some of the findings back to customers in more engaging advance materials. We would recommend that interviewers are provided with similar messages about the value of the study and its relevance to participants so that they can reinforce messages as part of a wider contact strategy.

A further consideration is the incentive. Consideration could be given to the amount offered, or to switching from a conditional incentive (where it is paid on completion of the interview) to an unconditional incentive (where it is provided with the advance letter).

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<sup>1</sup> The calculation of the response rates here is slightly different to that presented in the Technical Report for the 2013 survey.

## 6 Weights

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

- For analyses of the panel sample only: **wt\_w1234567\_panel**  
This weight should be used for longitudinal analysis or to make inferences based on the cases that have been issued at all waves from wave 1 and agreed to be contacted again at wave 6.
- For analyses of the panel sample only (but excluding wave 4): **wt\_w123567\_panel**  
This weight should be used for longitudinal analysis of the panel component of the sample; cases that have been in the sample from wave 1 (excluding wave 4).
- For analyses of all cases (panel and boost sample): **wt\_w7\_xsect**  
This weight should be used for analysis of the whole achieved sample as a cross-section.
- For analyses of the boost sample only: **wt\_w7\_boost**  
This weight should be used for analysis including the fresh sample only.
- For analyses of the panel sample of the last two waves only: **wt\_w67\_panel**  
This weight should be used for longitudinal analysis of the last two waves (cases who responded to both w6 and w7).

For the two sets of panel weights (**wt\_w1234567\_panel** and **wt\_w123567\_panel**), weights were calculated that grossed the relevant samples to the population cell counts for: CTC (pre-July 2006, July 2006-July 2008); CTC & WTC (pre-July 2006, July 2006-July 2008); and WTC (pre-July 08).

For the analyses of all cases, the weights (**wt\_w7\_xsect**) were generated using the same approach, but with more weighting cells representing the larger sample size and the greater coverage of the sample - the cross-sectional sample includes all recipients up to September 2014, whereas the panel sample includes recipients up to July 2008. The weighting cells were based on the following categories: CTC (pre-July 2006, July 2006-July 2008, July 2008-Aug 2011, Aug 2011-Sept 2013, Sept 2013-Sept 2014), WTC (pre-July 2008, July 2008-Sept 2014), CTC and WTC (pre-July 2006, July 2006-July 2008, July 2008-Aug 2011, Aug 2011-Sept 2013, Sept 2013 – Sept 2014). The cross-sectional sample is the combined panel sample (including those excluded from wave 4) with the boost sample.

The boost sample was a fresh sample selected to be nationally representative of all registrants up to September 2014. The strategy for the boost sample weights (**wt\_w7\_boost**) was similar to that of the cross-sectional sample, although the number of weighting cells was smaller as any with small sample sizes were merged. The weighting cells were based on the following categories: CTC (pre-July 2008, July 2008-Aug 2011, Aug 2011-Sept 2014), WTC (pre- Sept 2014), CTC and WTC (pre-July 2008, July 2008-Aug 2011, Aug 2011-Sept 2014).

An additional set of weights was produced which was for analyses of the last two years' data (**wt\_w67\_panel**) – in other words for all members of the sample in wave 7 that had also participated in wave 6. The weighting cells were as follows: CTC (pre-July 2006, July 2006-July 2008, July 2008-Aug 2011, Aug 2011-Sept 2013), WTC (pre-July 2008, July 2008-Sept 2013), CTC and WTC (pre-July 2006, July 2006-July 2008, July 2008-Aug 2011, Aug 2011-Sept 2013).

In each weighting cell the weight was computed as the inverse of the probability of response given selection. Using this approach we make sure that the sample distribution of these groups/cells matches the population. The weight for the  $i$  cell is defined as:

$$W_i = \frac{N_i}{n_i},$$

where  $N_i$  represents the population estimate for that cell and  $n_i$  is the number of respondents for that cell. Finally the weights were scaled back so that they have a mean of 1.

Statistical testing carried out for the main report took account of the survey design, including the effect of the weights. All the differences cited in the report are statistically significant at 0.05 level. To illustrate the accuracy of the final weighted sample, confidence intervals are provided below for two example estimates taken from the survey.

Estimate	Standard Error	95% Confidence Interval	
		Lower	Upper
54.1%	1.6%	51.0%	57.2%
10.6%	1.1%	8.7%	13.0%

## 7 Coding and Editing

### 7.1 Introduction

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

A coding and editing framework was developed by the research team using the early data from the first batch of interviews. It was then expanded to a set of full instructions for coders (Appendix E). A briefing was held on 8<sup>th</sup> January 2015, which all coders were required to attend, where researchers gave an overview of the study and the questions that required coding. A practice run through of the edit programme was included.

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

### 7.2 Coding and editing task

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

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

Given this study is interested in change over time in the same measures, code frames have remained consistent over time and changes are only made where there is a clear need to raise a new code. In some cases there is a high proportion of cases in the 'other' category, but this is generally due to a small number of cases answering the question and therefore not enabling clear, stable codes to be developed.

### 7.3 Data checking

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

## Appendix A. Thank you letter

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### **Tax Credits and Child Benefit Study**

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

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

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

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

Yours Sincerely,

Claire Jones  
Project Manager  
On behalf of the research team

## Appendix B. Opt-out letter (Boost)



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

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

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

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

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

If you do not wish an interviewer to contact you, please let NatCen know, giving your full name and the reference number at the top of this letter, by **Wednesday 5<sup>th</sup> November**, either by:

- Calling the NatCen project team on their Freephone number 0800 652 9294; or
- Writing to NatCen at the following address: The Tax Credit Panel Study, NatCen Social Research, 101-135 Kings Road, Brentwood, Essex, CM14 5BR.

If you would like to confirm that this is a genuine research study for HMRC, please contact me, Laura Teece, at [laura.teece@hmrc.gsi.gov.uk](mailto:laura.teece@hmrc.gsi.gov.uk) or at the address above.

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

Yours sincerely,

Laura Teece  
Senior Research Officer  
HM Revenue & Customs

## Appendix C. Advance letter (Panel)

### Tax Credits and Child Benefit Study

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

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

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

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

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

If you wish to check that this is a genuine research study by HMRC, please contact Laura Teece at [laura.teece@hmrc.gsi.gov.uk](mailto:laura.teece@hmrc.gsi.gov.uk). If you have any other queries about the study please contact us on FREEPHONE 0800 652 9294

Yours Sincerely,

Claire Jones  
Project Manager  
On behalf of the research team

## Appendix D. Mainstage questionnaire

### Introductory and filter questions (BIntro)

#### Introduction

{Ask all}

#### **IntroS1**

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

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

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

TContinue

[All Panel]

#### **IntroPa**

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

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

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

TContinue

[All boost]

#### **IntroBo**

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

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

TContinue

[Ask All]

#### **IntroS2**

Would you be happy to take part in the interview?

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

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

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

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

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

INTERVIEWER - PROXY INTERVIEWS: If there are language or communication difficulties with the person who mainly deals with the tax credit claim please ask whether there is someone appropriate who can translate for them.

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

## Eligibility and TC status

{Ask All}

### Introa

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

{Ask all}

### ITxCr

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

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

{If ITxCr=Neither}

### ITxEvr

Have you ever received tax credits?

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

1. Yes
2. No

{If ITxEvr=yes}

### ITxCr2

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

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

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

**InEiEnd**

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

INTERVIEWER: END INTERVIEW HERE

: TContl

{Ask All who have NOT been routed to InEiEnd}

**IPartn**

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

1. Yes
2. No

{If Partn = Yes}

**TCResp**

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

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

{If TCResp = Partner}

**IntPar**

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

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

{IntPar=Yes}

**PrIntro**

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

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

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

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

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

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

{If IntPar=Yes}

**PName**

First, could I please have your name?

STRING

{If IntPar = No}

**PNamePr**

Could I just take your partner's name?

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

STRING

{IF IntPar = No (NOT Refusal)}

**PrInt2**

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

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

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

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

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

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

{Ask All}

**DGen**

INTERVIEWER: PLEASE CODE SEX OF RESPONDENT

1. Male
2. Female

{Ask all}

**Intro2**

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

TContinue

**Children**

{Ask all}

**IChild**

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

1. Yes
2. No

{If IChild=Yes}

**IChNum**

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

Range 1..20

{If IChild=Yes}

**BChCa**

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

1. Yes
2. No

{Ask all}

**IChild2**

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

1. Yes
2. No

{If IChild2=Yes}

**IChild3**

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

1. Yes
2. No

**Work**

{Ask all}

**IWork**

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

INCLUDE PAID LEAVE AND SELF-EMPLOYMENT AS PAID JOB.

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

1. Yes
2. No

{If IWork=No}

\* **SeekWk** [New for 2014]

Are you seeking work?

1. Yes
2. No

{If IWork=Yes}

**IWrkhr**

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

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

{If IWork = Yes}

**SEmp**

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

1. Employee
2. Self-employed

{If IWork=Yes}

**WSecJob**

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

(INCLUDES FOSTERING FEES & SIMILAR ALLOWANCES)

1. Yes
2. No

{If WSecJob = Yes}

**SEmpS**

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

1. Yes
2. No

{If IWork=Yes}

**PaOvr**

Do you receive any paid overtime?

1. Yes
2. No

{If IWork = No}

**NEmpl** [Question from wave six with slight change of name and frame]

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

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

{If NEmpl = Other}

**NEmpIO**

PLEASE WRITE IN OTHER RESPONSE

: STRING [100]

{If IWork = No}

\* **BarWk** [New for 2014]

*What, if anything, is stopping you from finding or looking for work at the moment?*

DO NOT READ OUT. PROBE FULLY: What else?

CODE ALL THAT APPLY.

1. Don't have the right qualifications
2. Don't have the right skills
3. Language problems
4. No jobs nearby
6. Lack of recent experience of working
7. Lack of suitable/affordable childcare
8. Availability or cost of transport
9. Health problems or disability
10. Caring for a sick/elderly or disabled person
11. Caring for children / Prefer to care for children
12. Better off not working (financially)
13. Criminal convictions
14. Alcohol or drugs
15. Too old to get a job
16. Retired
17. Nothing in particular
18. Nothing – don't want to work
19. Nothing – will find work/ have job lined up
20. Other (please specify)

{If BarWk= Other}

\* **BarWkO** [New for 2014]

PLEASE WRITE IN OTHER RESPONSE

: STRING [100]

{If IWork = No}

**JobEv**

Have you had any paid jobs since you started receiving tax credits?

1. Yes
2. No

{If JobEv = Yes}

**JSEmp**

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

1. Yes
2. No

{IPartn=Yes}

**IPWork**

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

INCLUDE PAID LEAVE AND SELF-EMPLOYMENT AS PAID JOB.

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

1. Yes
2. No

{If IPWork = No}

\* **IPSeekWk** [New for 2014]

Is your partner seeking work?

1. Yes
2. No

{If IPWork=Yes}

**IPWrkhr**

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

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

{If IPWork = Yes}

**SPEmp**

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

1. Employee
2. Self-employed

{If IPWork=Yes}

**WPSecJob**

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

(INCLUDES FOSTERING FEES & SIMILAR ALLOWANCES)

1. Yes
2. No

{If WpSecJob = Yes}

**SPEmpS**

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

1. Yes
2. No

{If IPWork=Yes}

**PaOvrP**

Does your partner receive any paid overtime?

1. Yes
2. No

{If IPWork = No}

\* **PNEmpl** [Question from wave six with slight change of name and frame]

How would you describe their current status?

READ OUT... CODE ALL THAT APPLY

1. Unemployed and seeking work
2. On a training scheme

3. Full time education/school
4. Sick or disabled (up to 6 months)
5. Sick or disabled (6 months or longer)
6. Caring for children
7. Looking after the home
8. Caring for a sick, elderly or disabled person
9. Retired
10. Other

{If PNEmpl = Other}

\* **PNEmpIO**

PLEASE WRITE IN OTHER RESPONSE

: STRING [100]

{If IPWork = No}

\* **PBarWk** [New for 2014]

What, if anything, is stopping them from finding or looking for work at the moment?

DO NOT READ OUT. PROBE FULLY: What else?

CODE ALL THAT APPLY.

1. Doesn't have the right qualifications
2. Doesn't have the right skills
3. Language problems
4. No jobs nearby
6. Lack of recent experience of working
7. Lack of suitable/affordable childcare
8. Availability or cost of transport
9. Health problems or disability
10. Caring for a sick/elderly or disabled person
11. Caring for children / Prefers to care for children
12. Better off not working (financially)
13. Criminal convictions
14. Alcohol or drugs
15. Too old to get a job
16. Retired
17. Nothing in particular
18. Nothing – doesn't want to work
19. Nothing – will find work/ has job lined up
20. Other (please specify)

{If PBarWk = Other}

\* **PBarWkO**

PLEASE WRITE IN OTHER RESPONSE

: STRING [100]

{If PaOvr OR PaOvrP = Yes}

**PaOvrR**

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

1. Yes
2. No

{If IWork = Yes}

{Textfill included when WSecJob = Yes}

**MoHr**

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

1. Yes
2. No

{If MoHr = Yes}

**MoHrY**

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

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

{If MoHrY includes another reason}

**MoHrYO**

PLEASE WRITE IN OTHER REASON

String [250]

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

**MoHrN**

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

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

{If MoHrN includes another reason}

**MoHrNO**

PLEASE WRITE IN OTHER REASON

String [250]

**Income**

{Ask All}

**WIntro**

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

TContine

{Ask all}

**WIncBP**

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

1. Weekly
2. Monthly
3. Annual

{Ask all}

**WIncBW**

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

1. Yes
2. No

{If WIncBW=Yes}

**WIncUp**

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

1. Yes
2. No

{If WIncUp=Yes}

**WincUp1**

And is it ... READ OUT

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

{If WIncUp=No}

**WincUp2**

And is it ... READ OUT

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

{If WIncBW=No}

**WIncDw**

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

1. Yes
2. No

{If WIncDw=Yes}

**WincDw1**

And is it ... READ OUT

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

{If WIncDw=No}

**WIncDw2**

And is it ... READ OUT

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

{Ask all}

**WIncchw**

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

INTERVIEWER: THIS IS A QUESTION OF OPINION

1. Yes
2. No

{If WIncchw = Yes}

**WhVary**

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

CODE ALL THAT APPLY

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

{If WhVary includes Other}

**WhVaryO**

WRITE IN OTHER REASONS WHY HOUSEHOLD INCOME TENDS TO VARY

String [250]

{Ask All}

**BCaID**

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

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

{Ask if IPartn = Yes and BCalD NOT 4}

**BCalDP**

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

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

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

## Use of online (BWeb)

### Access to the internet

{Ask all}

**IntroH**

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

TContinue

{Ask All}

{Use work text fill if IWork=Yes}

**IntAcc**

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

1. Yes
2. No

{If IntAcc = Yes}

**WDev**

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

READ OUT: CODE ALL THAT APPLY

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

{If WDevice includes Other}

**WDevO**

WRITE IN OTHER DEVICE(S)

String [100]

{If WDevice= more than one response}

**WAccHM**

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

{Only list answers given at WDevice}

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

{If IntAcc = Yes}

**DIntUse**

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

CODE ALL THAT APPLY

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

{If DintUse includes Online banking}

**OBank**

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

CODE ALL THAT APPLY

[ONLY LIST ANSWERS GIVEN AT WDevice]

1. A computer or laptop
2. A tablet
3. A smartphone
4. Anything else? (please specify)

{If OBank includes other}

**OBankO**

WRITE IN OTHER RESPONSE

STRING [250]

{If DintUse includes Online banking}

**OBaOf**

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

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

[If IntAcc = Yes]

\* **NeSeOn** [New for 2014]

Now thinking about all services, **not just banking**, when new services are offered online, which of these best describes your behaviour?

IF NECESSARY: BY NEW SERVICES WE MEAN, FOR EXAMPLE, BUYING TRAIN TICKETS ONLINE, BOOKING APPOINTMENTS ONLINE, PAYING COUNCIL TAX ONLINE, TRACKING PASSPORT APPLICATIONS ONLINE.

READ OUT

1. I use them at the first opportunity
2. I wait to see if others have used them
3. I need to be encouraged to use them
4. I never use them

{If IntAcc = Yes}

**WFbTwi**

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

ADD IF NECESSARY: Which ones?

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

{If IntAcc = no}

**InAcNo**

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

CODE ALL THAT APPLY

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

{If InAcNo includes Other}

**InAcNoO**

WRITE IN OTHER RESPONSE(S)

String [250]

## Making a claim

{Ask if SampGrp (from sample file) = 31, 32, 33, 41, 42, 43, 44, 45, 46 – “claim was later than July 2011” (31-46)}

### NewCI

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

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

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

{Ask if SampGrp (from sample file) = 31, 32, 33, 41, 42, 43, 44, 45, 46 – “claim was later than July 2011” (31-46)}

### NCHe

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

1. Yes
2. No

{Ask if SampGrp (from sample file) = 31, 32, 33, 41, 42, 43, 44, 45, 46 – “claim was later than July 2011” (31-46)}

### NCAf

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

1. Yes
2. No

{Ask if NCAf = Yes}

### NCAfWh

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

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

{If NCAfWh includes Other}

### NCAfWhO

WRITE IN OTHER RESPONSE

STRING [250]

{Ask if SampGrp (from sample file) = 31, 32, 33, 41, 42, 43, 44, 45, 46 – “claim was later than July 2011” (31-46)}

**TCWeb**

Did you use the Gov.UK **website** at any point when making your claim?

1. Yes
2. No

{If TCWeb = Yes}

**TCWeWh**

What information were you looking for when you accessed the **Gov.UK website**? DO NOT READ OUT BUT PROBE IF REQUIRED

CODE ALL THAT APPLY

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

{If TCWeWh includes Other}

**TWYesO**

WRITE IN OTHER RESPONSE

STRING [250]

*[If TCWeb = Yes]*

*\* **TCWeFi** [New for 2014]*

*And did you manage to find this information on the website?*

*READ OUT*

1. *Yes, all of it*
2. *Yes, some of it*
3. *No*

{If TCWeb = No}

**TCWeNo**

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

CODE ALL THAT APPLY

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

{If TCWeNo includes Other}

**TWNoO**

WRITE IN OTHER REASON(S)

String [250]

{Ask if SampGrp (from sample file) = 31, 32, 33, 41, 42, 43, 44, 45, 46 – “claim was later than July 2011” (31-46)}

**InClOn**

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

1. Yes
2. No

{Ask if InClOn = No}

**InClWh**

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

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

{Ask if InClWh includes Other}

**InClWhO**

WRITE IN OTHER RESPONSE

STRING [250]

## Renewals (BTCClb)

{Ask all}

**RIntro**

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

1. Yes
2. No

{Ask If RIntro = Yes}

\* **RenTY** [New for 2014]

*Did you renew your claim this year?*

1. Yes
2. No

Ask If RIntro = Yes}

**RenFo**

Thinking about the last time you renewed your claim, how did you attempt to do it?

Did you: READ OUT... CODE ALL THAT APPLY

1. ...Fill in a form

2. ...Call the HMRC helpline
3. ...Renew Online
4. SPONTANEOUS ONLY: Didn't need to renew
5. SPONTANEOUS ONLY: Not sure

[Ask If RenFo = any 1 & 2 / 1 & 3 / 2 & 3 / 1 & 2 & 3]

\* **RenFoO** [New for 2014]

In which way did you *complete* the renewal?

PROMPT AS NECESSARY

1. ...Sent back a form by post to renew
2. ...Called the HMRC helpline to renew
3. ...Renewed Online
4. SPONTANEOUS ONLY: Didn't need to renew

[Ask If RenTY = Yes and RenFo = 1]

\* **InInfo** [New for 2014]

Last time you renewed your claim, your income information was displayed on the form. Did this information appear correctly?

1. Yes
2. No
3. Didn't notice the information
4. It was not on the form

{Ask If RIntro = Yes}

**RenCon**

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

READ OUT...

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

{Ask If RIntro = Yes}

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

**RenCall**

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

1. Yes
2. No

{If RenCall = yes}

**RenWhyC**

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

CODE ALL THAT APPLY

1. To check they had received the renewal
2. To find out how long the renewal would take

3. To check on the progress of the renewal
4. To change some of the information on the renewal
5. Other (please specify)

{If RenWhyC includes Other}

**ReWhOt**

Write in other response

String [250]

{Ask If RenFo = 3 renew online}

\* **RenEas** [New for 2014]

*Thinking about the online renewal process, how easy or difficult did you find it to use?*

*READ OUT*

1. *Very easy*
2. *Fairly easy*
3. *Neither easy nor difficult*
4. *Quite difficult*
5. *Very difficult*

{Ask If RenFo = 3 renew online}

\* **RenOnAg** [New for 2014]

*If you were to renew your claim again, would you be likely to renew online next time?*

1. *Yes*
2. *No*
3. *Will not renew*

{If RenOnAg = No}

\* **NRenOAg** [New for 2014]

*What are your reasons for not wanting to renew online again next time?*

*DO NOT READ OUT. CODE ALL THAT APPLY. PROBE FULLY: Anything else...*

1. *Can't use the internet/not confident using internet*
2. *Internet not secure enough*
3. *Technical problems with website*
4. *Don't have access to a computer*
5. *Technological difficulties with computer*
6. *Prefer to talk to someone*
7. *Prefer renewing by phone/post*
8. *Too complicated*
9. *It takes too long*
10. *It was unclear what to do*
11. *Other (please specify)*

{If NRenOAg = Other}

\* **NRenOAgO**

*PLEASE RECORD OTHER RESPONSE*

*STRING [100]*

{If RenFo = 3 renew online}

\* **RenEarly** [New for 2014]

Did being able to renew online make a difference to **when** you renewed your claim?

PROMPT AS NECESSARY

1. Yes – renewed earlier than would have done
2. Yes – renewed later than would have done
3. No

{If RenFo = **Not** renew online}

\* **RenOnAw** [New for 2014]

Were you aware that you could renew online?

1. Yes
2. No

{If RenOnAw = Yes}

\* **WNRenOn** [New for 2014]

You said that you were aware that you could renew online. Why did you choose not to renew in this way?

DO NOT READ OUT. PROBE FULLY: Anything else...

CODE ALL THAT APPLY

1. Can't use the internet/not confident using internet
2. Internet not secure enough
3. Technical problems with website
4. Don't have access to a computer
5. Technological difficulties with computer
6. Prefer to talk to someone
7. Prefer renewing by phone/post
8. Too complicated
9. It takes too long
10. It was unclear what to do
11. Other (please specify)

{If WNRenOn = Other}

\* **WNRenOnO**

PLEASE RECORD OTHER RESPONSE

STRING [100]

{If RenOnAw = No}

\* **RenOnNTi** [New for 2014]

If you were to renew your claim next time, would you be likely to renew online?

1. Yes
2. No
3. Will not renew

{If RIntro = No}

\* **RenOnNT** [New for 2014]

If you were to renew your claim, would you be likely to renew online?

1. Yes
2. No
3. Will not renew

{Ask If RIntro = Yes}

**RLaEv**

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

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

1. Yes
2. No

{If RLaEv = Yes}

**RLate**

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

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

{If RLate=other}

**RLateO**

RECORD OTHER ANSWER

STRING [60]

## Renewals guidance

{Ask if RenTY = Yes}

\* **ReRenG** [New for 2014]

When renewing your claim this year, did you refer to the renewals guidance notes included in your renewals pack?

IF NECESSARY ADD: THE RENEWALS PACK IS SENT TO YOU BY 30 JUNE AND CONTAINS GUIDANCE NOTES ON RENEWAL. THE RENEWALS GUIDANCE NOTES OUTLINE REQUIREMENTS OF RENEWAL AND HIGHLIGHT RULES SUCH AS WHEN TO REPORT CHANGES OF CIRCUMSTANCE,

1. Yes
2. No

{If ReRenG = No}

\* **NRenGuid** [New for 2014]

Can you tell us why you decided not to refer to the renewals guidance notes?

DO NOT READ OUT BUT PROBE IF REQUIRED

1. Didn't need to use them
2. Didn't see them
3. Didn't receive them
4. They didn't have the right information
5. Not confident reading/too much text
6. Would prefer to talk to someone
7. Other

{If NRenGuid = Other}

\* **NRenGuidO**

RECORD OTHER ANSWER

STRING [100]

{Ask if ReRenG = No}

\* **RenInf** [frame taken from QuAdWh – W5] [New for 2014]

Which, if any, other sources of information did you use when you renewed your claim?

PROBE - CODE ALL THAT APPLY

1. Letter/leaflet/email previously received from HMRC
2. HMRC by letter/email
3. Tax Credit telephone helpline
4. Gov.UK
5. Visited Job centre/ Jobcentre Plus
6. Visited Citizens Advice Bureau/ A voluntary/community/charitable organisation
7. Independent professional advisor e.g. accountant
8. No information used
9. Other (please specify)

{If RenInf = Other}

\* **RenInfo**

RECORD OTHER ANSWER

STRING [100]

{If ReRenG = Yes}

\* **URenGuid** [New for 2014]

How clear were the renewals guidance notes? READ OUT

1. Very clear
2. Quite clear
3. Neither clear nor unclear
4. Quite unclear
5. Very unclear

{If ReRenG = Yes}

\* **GuidHelp** [New for 2014]

Did the renewals guidance notes help you with your renewal?

1. Yes
2. No

{If ReRenG = Yes}

\* **GuidMIn** [New for 2014]

Was there any information that you needed that wasn't included in the renewals guidance notes?

1. Yes
2. No

{If GuidMIn = Yes}

\* **GuidMW** [New for 2014]

What information was missing?

DON'T READ OUT. CODE ALL THAT APPLY

1. Deadlines for renewal
2. Instructions for renewal
3. Information about disabilities
4. Information for carers
5. Information for foster parents
6. Income deductions
7. Information for the self-employed
8. Other (Please specify)

{If GuidMW = Other}

\* **GuidMWO**

PLEASE ENTER OTHER REASON

STRING [100]

{If GuidMIn = Yes}

\* **GuidMWG** [New for 2014]

What did you do to find this information?

DO NOT READ OUT BUT PROBE FULLY. CODE ALL THAT APPLY

1. Referred to Letter/leaflet/email previously received from HMRC
2. Contacted HMRC by letter/email
3. Called Tax Credit telephone helpline
4. Went to Gov.UK
5. Visited Job Centre/ Jobcentre Plus
6. Visited Citizens Advice Bureau
7. Visited a voluntary/ community/ charitable organisation
8. Saw an independent professional advisor e.g. accountant
9. No information used
10. Other (please specify)

{If GuidMWG = Other}

**GuiMWGO**

PLEASE ENTER OTHER REASON  
STRING [100]

**Changes of circumstance (BTCC1b)**

We are now going to ask you about reporting your changes of circumstance to HMRC. By changes of circumstance we mean changes that affect your tax credits claim such as a change of name or address, changes to your income, changes within your family etc.

Please remember that your answers will be treated in the strictest confidence.

{Ask All}

**ChCiEv**

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

1. Yes
2. No

{If ChCiEv = yes}

**WhChRe**

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

1. *Moved home*
2. *Changed job (respondent or their partner)*
3. *Working hours and/or income changed (respondent's or their partner's)*
4. *Partner moved in or out*
5. *A child left full-time education*
6. *A child over 16 continued in full time education*
7. *Had a baby (respondent or their partner)*
8. *Childcare costs changed*
9. *Child became eligible*
10. *Change in disability status of child*
11. *Changed bank account*
12. *Changes to other benefits*
13. *Other (PLEASE SPECIFY)*

{If WhChRe = other}

**WhChReO**

PLEASE ENTER OTHER RESPONSE  
STRING [255]

{Ask All}

**ChReWh**

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

1. ...As soon as they occur,

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

{If ChReWh = Other}

**ChReWhO**

PLEASE WRITE IN OTHER RESPONSE

String [255]

{If ChReWh = 3 (longer than a month)}

\* **WhLoMo** [frame taken from **CCowh** and amended to fit question] [New for 2014]

Why do you think you wait before reporting a change of circumstances? DO NOT READ OUT BUT PROBE FULLY: What else?

CODE ALL THAT APPLY

1. *Would not affect amount of Tax Credit award*
2. *Didn't want payment to reduce*
3. *HMRC should already know about this change from another source*
4. *Ways to tell HMRC inconvenient/too expensive*
5. *Did not know that I had to*
6. *Wasn't sure at first if it was a permanent change*
7. *Did not think about reporting the change when it occurred*
8. *Had more important things to get sorted first*
9. *It was too much of a burden*
10. *Was too stressed to report*
11. *Just forgot/disorganised*
12. *No particular reason*
13. *Other (PLEASE SPECIFY)*

{If WhLoMo = Other}

\* **WhLoMoO**

PLEASE ENTER OTHER REASON FOR NOT REPORTING THIS CHANGE

STRING [100]

{If ChCiEv = Yes}

\* **ChOn** [New for 2014]

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

1. Yes
2. No

{If ChOn = No}

\* **ChOnN** [New for 2014]

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

CODE ALL THAT APPLY

1. *No internet access*
2. *Don't use the internet*
3. *Can't use the internet/not confident using internet*

4. *Internet not secure enough*
5. *Prefer to talk to someone*
6. *Have always done it by phone/post*
7. *Other (please specify)*

{If ChOnN includes Other}

\* **ChOnNO**

WRITE IN OTHER REASON(S)

STRING [250]

{If ChReWh = 3 (longer than a month)}

\* **ReChOn** [New for 2014]

What difference, if any, would being able to report online have made to **when** you reported the change of circumstance?

READ OUT

1. *Would have reported sooner*
2. *Would have reported later*
3. *No difference*

{If ChReWh = 4 (waited until renewal)}

**ReWaWh** [Question taken from W5 and coding added to reflect WhLoMo]

Why do you think you wait until it is time for renewal before reporting changes?

DO NOT READ OUT BUT PROBE FULLY: What else? CODE ALL THAT APPLY.

1. It is easier to do it all at once
2. The renewal acts as a reminder to report changes
3. This is when changes should be reported
4. Would not affect amount of Tax Credit award
5. Didn't want payment to reduce
6. HMRC should already know about this change from another source
7. Ways to tell HMRC inconvenient/too expensive
8. Did not know that I had to
9. Wasn't sure at first if it was a permanent change
10. Did not think about reporting the change when it occurred
11. Had more important things to get sorted first
12. It was too much of a burden
13. Was too stressed to report
14. Just forgot/disorganised
15. No particular reason
16. Other (PLEASE SPECIFY)

{If ReWaWh = Other}

**WaWhOt**

PLEASE WRITE IN OTHER RESPONSE

STRING [255]

{If ChReWh = 4 (waited until renewal) and ChOn = 1 (yes)}

\* **ReChOnI** [New for 2014]

*What difference, if any, would being able to report online have made to when you reported the change of circumstance?*

READ OUT

1. *Would have reported sooner*
2. *Would have reported later*
3. *No difference*

{Ask All}

**NonRep**

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

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

1. Yes
2. No

{Ask If NonRep = Yes}

**NRCh**

What was the change in circumstances? DO NOT READ OUT BUT PROBE IF REQUIRED. CODE ALL THAT APPLY

1. Moved home
2. Changed job (respondent or their partner)
3. Working hours and/or income changed (respondent's or their partner's)
4. Partner moved in or out
5. A child left full-time education
6. A child over 16 continued in full time education
7. Had a baby (respondent or their partner)
8. Childcare costs changed
9. Child became eligible
10. Change in disability status of child
11. Changed bank account
12. Changes to other benefits
13. Other (PLEASE SPECIFY)

{If NRCh=other}

**NRChO**

PLEASE ENTER OTHER RESPONSE  
STRING [255]

{If NonRep=Yes}

**CCowh**

**Why** did you **not report** this change?

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

1. Would not affect amount of Tax Credit award
2. Concerned that payment would reduce
3. HMRC should already know about this change from another source

4. Ways to tell HMRC inconvenient/too expensive
5. Unable to report online
6. Did not know that I had to
7. Did not think about reporting the change when it occurred
8. Had more important things to get sorted first
9. Too much of a burden
10. Too stressed to report
11. I have not got round to it
12. It is not a permanent change
13. Change too small to bother reporting
14. Not planning on ever reporting this change
15. Just forgot/disorganised
16. Other (PLEASE SPECIFY)

{If CCowh = other}

**CCowo**

PLEASE ENTER OTHER REASON FOR NOT REPORTING THIS CHANGE

STRING [255]

{If NonRep = Yes}

**ReChOnli** [New for 2014]

*If you were able to report change of circumstances online, what difference, if any, would that make to your likelihood to report the change of circumstance?*

READ OUT

1. *More likely to report change*
2. *Less likely to report change*
3. *No difference*

{Ask If NonRep = Yes}

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

**NREff**

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

1. Yes
2. No

{If ChCiEv = Yes}

**CCDealt**

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

1. Yes
2. No

{CCDealt = Yes}

**CChkle2**

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

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

{CCDealt = Yes}

**CChkH**

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

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

{If CChkH = 3}

**CChkHO**

How did you get in contact? WRITE IN  
String [255]

{CCDealt=Yes}

**CChkNum**

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

1...95

## Remembering to report changes of circumstance

{Ask All}

**ReReCh**

Is there anything in particular that reminds you to report changes?

1. Yes
2. No

{If ReReCh = Yes}

**ReReWh**

And what is it that reminds you?

PROMPT AS NEEDED - CODE ALL THAT APPLY

1. Receiving renewal documentation
2. Reminders sent by HMRC
3. Radio/TV adverts from HMRC
4. Friends and family

5. Remember by myself
6. Other (specify)

{If ReReWh = Other}

**ReReO**

PLEASE WRITE IN OTHER RESPONSE

STRING [255]

{Ask all}

**Chgsrm**

Do you think HMRC should remind you to report changes throughout the year?

1. Yes
2. No

{Ask if Chgsrm=Yes}

**ReMany**

How often do you think HMRC should send out reminders about reporting changes?

UNPROMPTED

PROBE FOR SPECIFIC TIMEFRAME

1. Weekly
2. Monthly
3. Quarterly
4. Twice per year
5. Once per year
6. Do not need reminders

{Ask All}

**ConNR**

Can I just check what, if anything, you think could happen if changes of circumstances are not reported on time?

UNPROMPTED

CODE ALL THAT APPLY

1. Payments will stop
2. Payments will be reduced
3. May receive an overpayment
4. May receive an underpayment
5. May get the wrong amount of tax credits
6. Will be fined
7. Will have to make a new claim
8. Nothing
9. Other (please specify)

{If ConNR includes Other}

**ConNRO**

PLEASE WRITE IN

STRING [250]

{Ask All}

**ChTcEn**

What could HMRC do to encourage customers to report changes of circumstance as they happen during the year?

PROMPT AS NEEDED - CODE ALL THAT APPLY PROBE AND CODE RESPONSES,

1. Television advertisements
2. Posters in the local community
3. Courtesy call(s) from HMRC to, check nothing has changed
4. The ability to report online
5. Extend reporting deadlines
6. Reminder letter(s) from HMRC
7. More awareness of the consequences of not reporting
8. Harsher consequences for not reporting
9. Text messages
10. Emails
11. Nothing
12. Other (please specify)

{If ChTcEn = Other}

**ChTcEnO**

PLEASE WRITE IN OTHER RESPONSE

STRING [255]

{Ask all}

**PenApp**

In your opinion, how acceptable would it be if HMRC imposed a financial penalty on people who failed to report changes of circumstance on time? Would you say it was...

READ OUT

1. ...always acceptable
2. ...usually acceptable
3. ...sometimes acceptable
4. ...rarely acceptable
5. ...never acceptable?

{Ask all}

**PenRep**

And, would a penalty like this encourage you to report changes on time?

1. Yes
2. No

**Undeclared Partners [New for 2014] (BTCUnDec)**

[Ask all]

**\* IntroP**

*I am now going to ask you a little bit about making claims as a couple for tax credits.*

[Ask all]

\* **CoTaC** [New for 2014]

*In the last two years, have you needed to find out whether a claim you were making should be as a couple or as an individual?*

1. Yes
2. No

[If CoTaC = Yes]

\* **WhInf** [New for 2014]

*What did you do to find out this information? Did you...*

**DO NOT READ OUT BUT PROBE FULLY**

1. Refer to letter/leaflet/email previously received from HMRC
2. Contact HMRC by letter/email
3. Call Tax Credit telephone helpline
4. Went to Gov.UK
5. Visit Job Centre/ Jobcentre Plus
6. Visit Citizens Advice Bureau / visit a voluntary/ community/ charitable organisation
7. See an independent professional advisor e.g. accountant
8. No information used
9. Other (PLEASE SPECIFY)

{If WhInf = Other}

\* **WhInfo** [New for 2014]

**PLEASE WRITE IN OTHER RESPONSE**

**STRING [100]**

[If CoTaC = Yes]

\* **CoTaD** [New for 2014]

*How easy or difficult was it to understand whether you needed to make a claim as a couple?*

**READ OUT**

1. Very easy
2. Fairly easy
3. Neither easy nor difficult
4. Fairly difficult
5. Very difficult

{Ask All}

\* **UnDePa1**

*It is sometimes not clear whether you should claim tax credits as a couple or as a single person. I'm going to read out some scenarios, please let me know for each whether you think the claim should be made as a single person or as a couple.*

*We are not testing you personally; we are just interested in understanding across all tax credit customers.*

*Some of these questions are quite difficult so if you don't know the answer then that is absolutely fine.*

*Should this be a claim as a single person or a couple...*

*A claimant's partner has moved in with them on a permanent basis but doesn't contribute to bills or shopping?*

READ OUT

1. *Claim as a single person*
2. *Claim as a couple*
3. *I don't know*

{Ask All}

**\* UnDePa2**

*A couple are dating but live separately and don't regularly stay overnight in the same house together?*

READ OUT

1. *Claim as single people*
2. *Claim as a couple*
3. *I don't know*

{Ask All}

**\* UnDePa3**

*The claimant's ex-partner provides financial support for their child to the claimant?*

READ OUT

1. *Claim as a single person*
2. *Claim as a couple*
3. *I don't know*

{Ask All}

**\* UnDePa4**

*A couple have recently separated. They both still live in the same house, both pay the mortgage and pay for household bills and shopping together?*

READ OUT

1. *Claim as single people*
2. *Claim as a couple*
3. *I don't know*

{Ask All}

**\* UnDePa5**

*A claimant who has recently married or entered into a civil partnership?*

READ OUT

1. *Claim as a single person*
2. *Claim as a couple*
3. *I don't know*

## Universal Credit (BUniCr)

{Ask all}

### FUnC

Have you ever heard of Universal Credit?

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

1. Yes
2. No

{If FunC=Yes}

### FImp

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

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

IF THEY WANT MORE INFORMATION REFER THEM TO THIS WEBSITE:

[www.gov.uk/universal-credit](http://www.gov.uk/universal-credit)

1. Yes
2. No

{If FUnC = No}

### BeChAw

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

1. Yes
2. No

{If BeChAw = Yes}

### BeChAf

Do you think these changes will affect you?

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

IF THEY WANT MORE INFORMATION REFER THEM TO THIS WEBSITE:

[www.gov.uk/universal-credit](http://www.gov.uk/universal-credit)

1. Yes
2. No

{Ask all}

### UCIn

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

DO NOT READ OUT BUT PROBE IF REQUIRED

CODE ALL THAT APPLY

1. Friends, family or colleagues
2. Search on the internet
3. HMRC
4. Jobcentre Plus/DWP

5. Citizens Advice Bureau or other voluntary organisation
6. My local authority
7. Other

{If UCIn=other}

**UCInO**

PLEASE RECORD OTHER RESPONSE

STRING [100]

## **Future Digital Services**

{IntAcc = Yes}

\* **FuDiSe** [New for 2014]

*As you may be aware, the government is planning to make lots of services available online. To make these new services secure, there is a new online way to check people's identities. This means you may need to provide personal details, such as your passport number or your driving licence number, and may need to ask someone else to confirm your identity. IF ASKED WHO GIVE THE EXAMPLE OF THEIR BANK.*

*Would having to provide these details to confirm your identity make you more or less likely to use online tax credits services?*

1. *More likely*
2. *Less likely*
3. *No impact*

{FuDiSe = 2. Less likely}

**FuDiLess** [New for 2014]

*Why is that?*

**DO NOT READ OUT. PROBE AS NECESSARY. CODE ALL THAT APPLY.**

1. *Too intrusive*
2. *Too much hassle*
3. *Not secure enough*
4. *Other*

{If FuDiLess = other}

**FuDiLsO**

PLEASE RECORD OTHER RESPONSE

STRING [100]

## \* **Overall Customer Experience [New for 2014]**

{Ask All}

\* **CustExp** [New for 2014]

*Overall, how easy or difficult would you say your experience of tax credit claims in the last 12 months has been?*

**READ OUT**

1. *Very easy*
2. *Fairly easy*
3. *Neither easy nor difficult*

4. *Fairly difficult*
5. *Very difficult*

## Additional Demographics, Recontact, Data Linkage and Close (BEnd)

### Additional demographics

{Ask all}

#### **ADIntro**

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

TContinue

{Ask All}

#### **DBDay**

What was your age last birthday?

: Range 0...97

{Ask All}

#### **HHPb**

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

INTERVIEWER: THIS IS A QUESTION OF OPINION.

1. Yes
2. No

{Boost OR Panel IF TCResp = Partner}

#### **ADEth**

How would you describe your ethnic background?

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

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

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

**ADEthO**

RECORD OTHER ETHNIC GROUP  
STRING [250]

{Boost OR Panel IF TCResp = Partner}

**ADFiLa**

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

INTERVIEWER: ALLOW RESPONDENT TO ANSWER, PROBE IF NECESSARY.

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

{Boost OR Panel IF TCResp = Partner}

**KExam1**

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

1. Yes
2. No

{IF KExam1 = 1}

**KExam2**

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

INTERVIEWER: PROBE TO CODE. PRESS F9 FOR HELP SCREEN

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

INTERVIEWER HELP SCREEN:

Degree or Degree equivalent, and above

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

Other Higher Education below degree level

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

A levels or equivalent

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

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

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

Qualifications at level 1 and below

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

## Recontact

{Ask all}

### **FFolltc**

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

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

1. Yes
2. No

{Ask all}

### **FFolltcO**

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

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

1. Yes
2. No

{Ask All}

**FFoIUp**

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

1. Yes
2. No

{Ask All}

**FFoIOth**

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

1. Yes
2. No

{Ask All}

**FFoIDWP**

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

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

1. Yes
2. No

**Data linkage**

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

**FLnkCon**

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

1. Yes
2. No – respondent wishes to withdraw permission

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

**FDatLnk**

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

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

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

- \* The information will only be used for research and statistics.

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

TCONTINUE

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

**FDatLnp**

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

1. Yes
2. No

{Ask All}

**Thank**

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

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

**Checks and updates to contact details**

{Ask all}

**EAddrC3**

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

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

We have ... READ OUT

[1st line of address from sample]

[2nd line of address from sample]

[3rd line of address from sample]

[4th line of address from sample]

[5th line of address from sample]

[Postcode from sample]

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

{If IAddrCh OR EAddrC3=No}

**EAddr**

PLEASE CORRECT THE ADDRESS

FIRST LINE

STRING [30]

**EAddr2**

PLEASE CORRECT THE ADDRESS  
SECOND LINE  
STRING [30]

**EAddr3**

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

**EAddr4**

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

**EAddr5**

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

**EAddr6**

PLEASE CORRECT THE ADDRESS  
POSTCODE  
STRING [8]

**EAddrCo**

PLEASE READ THE ADDRESS BELOW, AND CONFIRM IT IS CORRECT

[EAddr1]

[EAddr2]

[EAddr3]

[EAddr4]

[EAddr5]

[EAddr6]

GO BACK AND CHANGE IF NOT CORRECT

1. ADDRESS CORRECT
2. ADDRESS INCORRECT

{Ask all}

**ENmCor**

WAS THE RESPONDENT'S NAME CORRECT AND COMPLETE?

1. Yes
2. No

{If ENmCor=No}

**ECorTI**

ENTER RESPONDENT'S TITLE

**ECorNam**

ENTER RESPONDENT'S NAME

**ECorSur**

ENTER RESPONDENT'S SURNAME

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

**ETel**

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

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

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

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

**ETelOt**

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

1. Yes
2. No

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

**ELandl**

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

STRING [20]

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

**EMobile**

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

STRING [20]

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

**EEmail**

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

STRING [75]

**Admin questions (INTERVIEWER ONLY)**

{Ask all}

INTERVIEWER DON NOT READ OUT

**Underst**

Did the respondent have any difficulties understanding the questions / completing the survey (this includes language difficulties)?

1. Yes – language
2. Yes – other communication issue
3. No

{If Underst = 1}

**Translate**

Was the interview carried out by proxy, where someone else translated the interview for the respondent?

1. Yes
2. No

{If Translate = Yes}

**WhoTrans**

Who carried out the translation or interpretation for the interview?

1. Partner
2. Child
3. Other family member
4. Friend
5. Interviewer (you)
6. Other

## Appendix E. Coding and editing instructions

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

### Introduction

#### Coding

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

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

#### Editing

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

In this study, the main tasks will be to:

- Interpret interviewer notes; and
- Rid the data of any incorrect coding.

#### Making changes

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

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

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

This document should be used in conjunction with the questionnaire.

### Fact sheets

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

### Interviewer notes

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

### Resolving hard checks

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

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

### Empty answer boxes

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

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

A specific example of a question that may provide an empty answer box is at **RenOnNT** ("If you were to renew your claim, would you be likely to renew online?"). There was a routing error with this question that was corrected during fieldwork. Earlier interviews may have skipped this question incorrectly and, as noted above, this question should be coded <ctrl> + <R>.

## 1. Background information

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

The results from the study will help HMRC to:

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

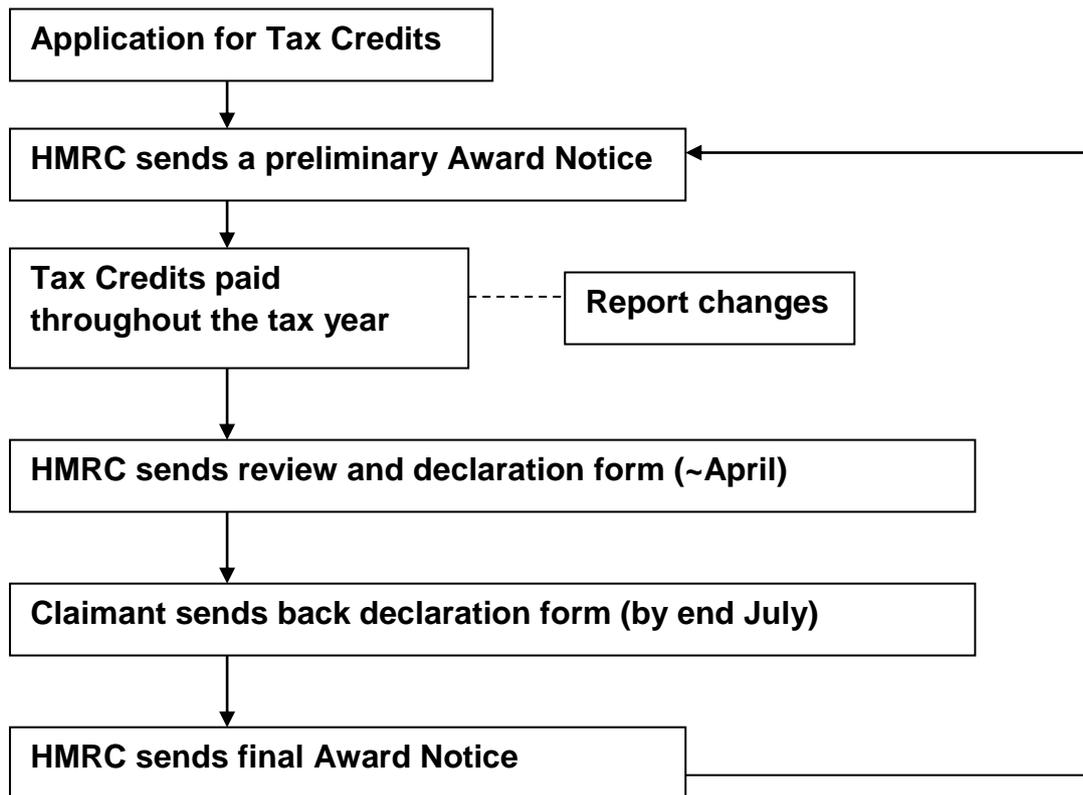
The study will also provide data that will inform HMRC about how they can best deliver the tax credits system and whether tax credits are meeting their policy aims.

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

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

## 2. The tax credit process

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



# Coding Instructions

Block: BIntro

Question Type: Other String

Question Name: NEmplO (following on from NEmpl) [Amended in 2014]

Multi or Single Code: Single code

Question Text: How would you describe your current status?

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

Block: BIntro

Question Type: Other String

Question Name: BarWkO (following on from BarWk)

Multi or Single Code: Multicode code

Question Text: What, if anything, is stopping you from finding or looking for work at the moment?

<b>Codes</b>	<b>Categories</b>	<b>Examples of what to include</b>
01	Don't have the right qualifications	
02	Don't have the right skills	
03	Language problems	
04	No jobs nearby	
05	Lack of recent experience of working	
06	Lack of suitable/affordable childcare	
07	Availability or cost of transport	
08	Health problems or disability	
09	Caring for a sick/elderly or disabled person	
10	Caring for children / Prefer to care for children	
11	Better off not working (financially)	
12	Criminal convictions	
13	Alcohol or drugs	
14	Too old to get a job	
15	Retired	
16	Nothing in particular	
17	Nothing – don't want to work	
18	Nothing – will find work/ have job lined up	
19	Other	<b>DO NOT USE IN THE EDIT</b>
<b>NEW Codes:</b>		
20	At college / university / doing course	
21	Waiting for college / university / course to start	
22	Maternity leave / pregnant	
23	Need job with specific hours	
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BIntro

Question Type: Other String

Question Name: PNEmpIO (following on from PNEmpl)

Multi or Single Code: Multicode code

Question Text: How would you describe their current status?

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

Block: BIntro

Question Type: Other String

Question Name: PBarWkO (following on from PBarWk)

Multi or Single Code: Multicode code

Question Text: What, if anything, is stopping them from finding or looking for work at the moment?

<b>Codes</b>	<b>Categories</b>	<b>Examples of what to include</b>
01	Doesn't have the right qualifications	
02	Doesn't have the right skills	
03	Language problems	
04	No jobs nearby	
05	Lack of recent experience of working	
06	Lack of suitable/affordable childcare	
07	Availability or cost of transport	
08	Health problems or disability	
09	Caring for a sick/elderly or disabled person	
10	Caring for children / Prefer to care for children	
11	Better off not working (financially)	
12	Criminal convictions	
13	Alcohol or drugs	
14	Too old to get a job	
15	Retired	
16	Nothing in particular	
17	Nothing – don't want to work	
18	Nothing – will find work/ have job lined up	
19	Other	<b>DO NOT USE IN THE EDIT</b>
<b>NEW Codes:</b>		
20	At college / university / doing course	
21	Waiting for college / university / course to start	
22	Maternity leave / pregnant	
23	Need job with specific hours	
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BIntro

Question Type: Other String

Question Name: MoHrYO (following on from MoHrY)

Multi or Single Code: Multi-code

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

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

Block: BIntro

Question Type: Other String

Question Name: MoHrNO (following on from MoHrN)

Multi or Single Code: Multi-code

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

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

Block: BIntro

Question Type: Other String

Question Name: WhVaryO (following on from WhVary)

Multi or Single Code: Multi-code

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

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

Block: BWeb

Question Type: Other String

Question Name: WDevO (following on from WDev)

Multi or Single Code: Multi-code

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

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

Block: BWeb

Question Type: Other String

Question Name: OBankO (following on from OBank)

Multi or Single Code: Multi-code

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

<b>Codes</b>	<b>Categories</b>	<b>Examples of what to include</b>
01	A computer or laptop	
02	A tablet	Include brand names such as 'iPad' <b>NOT</b> an E-Reader (code 5)
03	A smartphone	Include any reference to using a mobile phone
04	Other (from WDev)	<b>Do not back code into here – this code is a text fill from the 'other' in WDev and is therefore not the same for all respondents.</b>
05	Other	<b>DO NOT USE IN THE EDIT</b>
<b>NEW Codes:</b>		
06	E-Reader	Kindle, electronic book <b>NOT</b> any sort of tablet (code 2)
07	Games console	Xbox, Playstation, Wii
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BWeb

Question Type: Other String

Question Name: InAcNoO (following on from InAcNo)

Multi or Single Code: Multi-code

Question Text: Can I just check why do you not use the internet?

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

Block: BWeb  
 Question Type: Other String  
 Question Name: NCAfWhO (following on from NCAfWh)  
 Multi or Single Code: Multi-code

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

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

Block: BWeb  
 Question Type: Other String  
 Question Name: TWYesO (following on from TCWeWh)  
 Multi or Single Code: Multi code

Question Text: What information were you looking for when you accessed the Gov.UK website website?

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

Block: BWeb  
 Question Type: Other String  
 Question Name: TWNoO (following on from TCWeNo)  
 Multi or Single Code: Multi code

Question Text: Why didn't you use the Gov.UK website during the application process?

<b>Codes</b>	<b>Categories</b>	<b>Examples of what to include</b>
01	I did not need to	Any reference to the process being straightforward or easy (i.e. did not need information, help or support) or already having enough information/guidance
02	I don't have access to the internet	
03	I don't like using the internet	Include any reference to lack of experience or confidence etc. using the internet
04	I did not know about the Gov.uk website	
05	No particular reason	
06	Other	<b>DO NOT USE IN THE EDIT</b>
<b>NEW Codes:</b>		
07	Prefer to talk to someone	Any reference to preferring to finding it easier to speak to someone.
08	Prefer to fill application in paper form	
09	Accountant deals with claims	
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BWeb  
 Question Type: Other String  
 Question Name: InCIWhO (following on from InCIWh)  
 Multi or Single Code: Multi code

Question Text: Why is that? (*Why would you not have submitted your claim online rather than by post?*)

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

Block: BTCC1b  
 Question Type: Other String  
 Question Name: ReWhOt (following on from RenWhyC)  
 Multi or Single Code: Multi-code

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

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

Block: BTCC1b

Question Type: Other String

Question Name: NRenOAgO (following on from NRenOAg)

Multi or Single Code: Multi-code

Question Text: What are your reasons for not wanting to renew online again next time?

<b>New Codeframe</b>		
<b>Codes</b>	<b>Categories</b>	<b>Examples of what to include</b>
01	Can't use the internet/not confident using the internet	
02	Internet not secure enough	
03	Technical problems with website	
04	Don't have access to a computer	
05	Technological difficulties with computer	
06	Prefer to talk to someone	
07	Prefer renewing by phone/post	
08	Too complicated	
09	It takes too long	
10	It was unclear what to do	
11	Other	<b>DO NOT USE IN THE EDIT</b>
<b>NEW Codes:</b>		
12	Not satisfied with the online application form	Any reference to the online application form being more difficult to fill in or more limiting than the paper renewal form.
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BTCC1b  
 Question Type: Other String  
 Question Name: WNRenOnO (following on from WNRenOn)  
 Multi or Single Code: Multi-code

Question Text: You said that you were aware that you could renew online. Why did you choose to renew in this way? *(Asked of people who did not renew online)*

<b>New Codeframe</b>		
<b>Codes</b>	<b>Categories</b>	<b>Examples of what to include</b>
01	Can't use the internet/not confident using the internet	
02	Internet not secure enough	
03	Technical problems with website	
04	Don't have access to a computer	
05	Technological difficulties with computer	
06	Prefer to talk to someone	
07	Prefer renewing by phone/post	
08	Too complicated	
09	It takes too long	Any references of being able to do it quicker by post or online
10	It was unclear what to do	Include also any references of not having enough information on how to do it online
11	Other	<b>DO NOT USE IN THE EDIT</b>
<b>NEW Codes:</b>		
12	Had already received paper form by post	Any references of already having a copy of the application form
13	Had to notify about changes	
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BTCC1b

Question Type: Other String

Question Name: RLateO (following on from RLate)

Multi or Single Code: Multi code

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

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

Block: BTCC1b

Question Type: Other String

Question Name: NRenGuidO (following on from NRenGuid)

Multi or Single Code: Multi code

Question Text: Can you tell us why you decided not to refer to the renewals guidance notes?

<b>Codes</b>	<b>Categories</b>	<b>Examples of what to include</b>
01	Didn't need to use them	
02	Didn't see them	
03	Didn't receive them	
04	They didn't have the right information	
05	Not confident reading/too much text	
06	Would prefer to talk to someone	
07	Other	<b>DO NOT USE IN THE EDIT</b>
<b>NEW Codes:</b>		
08	Accountant completed the form	
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BTCC1b

Question Type: Other String

Question Name: RenInfO (following on from RenInf)

Multi or Single Code: Multi-code

Question Text: Which, if any, other sources of information did you use when you renewed your claim?

<b>New Codeframe</b>		
<b>Codes</b>	<b>Categories</b>	<b>Examples of what to include</b>
01	Letter/leaflet/email previously received from HMRC	
02	HMRC by letter/email	
03	Tax Credit telephone helpline	
04	Gov.UK	
05	Visited Job centre/ Jobcentre Plus	
06	Visited Citizen Advice Bureau/ A voluntary/community/charitable organisation	
07	Independent professional advisor e.g. accountant	
08	No information used	
09	Other (please specify)	<b>DO NOT USE IN THE EDIT</b>
<b>NEW Codes:</b>		
95	Other specific answer	
96	Vague or irrelevant	Any references to P60s or payslips
97	Editor can't deal with	

Block: BTCC1b

Question Type: Other String

Question Name: GuidMWO (following on from GuidMW)

Multi or Single Code: Multi-code

Question Text: What information was missing?

<b>New Codeframe</b>		
<b>Codes</b>	<b>Categories</b>	<b>Examples of what to include</b>
01	Deadlines for renewal	
02	Instructions for renewal	
03	Information about disabilities	
04	Information for carers	
05	Information for foster parents	
06	Income deductions	
07	Information for the self-employed	
08	Other (please specify)	<b>DO NOT USE IN THE EDIT</b>
<b>NEW Codes:</b>		
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BTCC1b

Question Type: Other String

Question Name: GuidMWGO (following on from GuidMWG)

Multi or Single Code: Multi-code

Question Text: What did you do to find this information?

<b>New Codeframe</b>		
<b>Codes</b>	<b>Categories</b>	<b>Examples of what to include</b>
01	Referred to Letter/leaflet/email previously received from HMRC	
02	Contacted HMRC by letter/email	
03	Called Tax Credit telephone helpline	
04	Went to Gov.UK	
05	Visited Job centre/ Jobcentre Plus	
06	Visited Citizen Advice Bureau	
07	Visited a voluntary/ community/ charitable organisation	
08	Saw an independent professional adviser e.g. accountant	
09	No information used	
10	Other (please specify)	<b>DO NOT USE IN THE EDIT</b>
<b>NEW Codes:</b>		
11	Asked friends/family/colleagues	
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BTCC1b  
 Question Type: Other String  
 Question Name: WhChReO (following on from WhChRe)  
 Multi or Single Code: Multi code

Question Text: What was the change of circumstance?

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

Block: BTCC1b

Question Type: Other String

Question Name: ChReWhO (following on from ChReWh)

Multi or Single Code: Single Code

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

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

Block: BTCC1b  
 Question Type: Other String  
 Question Name: WhLoMoO (following on from WhLoMo)  
 Multi or Single Code: Multi-code

Question Text: Why do you think you wait before reporting a change of circumstances?

<b>New Codeframe</b>		
<b>Codes</b>	<b>Categories</b>	<b>Examples of what to include</b>
01	Would not affect amount of Tax Credit award	
02	Didn't want payment to reduce	
03	HMRC should already know about this change from another source	
04	Ways to tell HMRC inconvenient/too expensive	
05	Did not know that I had to	
06	Wasn't sure at first if it was a permanent change	
07	Did not think about reporting the change when it occurred	
08	Had more important things to get sorted	
09	It was too much of a burden	
10	Was too stressed to report	
11	Just forgot/disorganised	
12	No particular reason	
13	Other (please specify)	<b>DO NOT USE IN THE EDIT</b>
<b>NEW Codes:</b>		
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BTCC1b  
 Question Type: Other String  
 Question Name: ChOnNO (following on from ChOnN)  
 Multi or Single Code: Multi code

Question Text: Why is that?

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

Block: BTCC1b  
 Question Type: Other String  
 Question Name: WaWhOt (following on from ReWaWh)  
 Multi or Single Code: Multi code

Question Text: Why do you think you wait until it is time for renewal before reporting changes?

Codes	Categories	Examples of what to include
01	It is easier to do it all at once	Include any references to not having all the information together in time which made it easier to report them at renewal
02	The renewal acts as a reminder to report changes	
03	This is when changes should be reported	Include any references to being advised that this is when the changes should be reported
04	Would not affect amount of Tax Credit award	
05	Didn't want payment to reduce	
06	HMRC should already know about this change from another source	
07	Ways to tell HMRC inconvenient/too expensive	
08	Did not know that I had to	
09	Wasn't sure at first if it was a permanent change	Include any references to often changing circumstances
10	Did not think about reporting the change when it occurred	
11	Had more important things to get sorted first	Include any references of being too busy with other things
12	It was too much of a burden	
13	Was too stressed to report	
14	Just forgot/disorganised	
15	No particular reason	
16	Other	<b>DO NOT USE IN THE EDIT</b>
<b>NEW Codes:</b>		
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BTCC1b  
 Question Type: Other String  
 Question Name: NRChO (following on from NRCh)  
 Multi or Single Code: Multi code

Question Text: What was the change in circumstances?

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

Block: BTCC1b

Question Type: Other String

Question Name: CCowo (following on from CCowh)

Multi or Single Code: Multi code

Question Text: Why did you not report this change?

Codes	Categories	Examples of what to include
01	Would not effect amount of Tax Credit award	
02	Concerned that payment would reduce	
03	HMRC should already know about this change from another source	Any reference to thinking someone else will do it (e.g. employer or agency)
04	Ways to tell HMRC inconvenient/too expensive	
05	Unable to report online	
06	Did not know what I had to do	
07	Did not think about reporting the change when it occurred	
08	Had more important things to get sorted first	
09	Too much of a burden	Any reference to it being too hard, e.g. "have several jobs so difficult to explain, tell them"; too much hassle
10	Too stressed to report	Any reference to stressful circumstances including health problems
11	I have not got around to it	
12	It is not a permanent change	
13	Change too small to bother reporting	Anything that specifically referencing the change being too small to need to do it/bother doing it
14	Not planning on ever reporting at this stage	
15	Just forgot/disorganised	'Went over my head'; I always forget these things
16	Other	<b>DO NOT USE IN THE EDIT</b>
<b>New codes</b>		
17	Waiting for correct paperwork/didn't have the required documents	Include 'waiting for tax returns to be done' or any other preparation of wider accounts
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BTCC1b

Question Type: Other String

Question Name: CChkHO (following on from CChkH)

Multi or Single Code: Single code

Question Text: And still thinking about your most recent change of circumstances, when you contacted HMRC to check if they had updated your tax credit claim, how did you get in contact?

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

Block: BTCC1b

Question Type: Other String

Question Name: ReReO (following on from ReReWh)

Multi or Single Code: Multi code

Question Text: And what is it that reminds you?

<b>Codes</b>	<b>Categories</b>	<b>Examples of what to include</b>
01	Receiving general documentation	
02	Reminders sent by HMRC	
03	Radio/TV adverts by HMRC	
04	Friends and family	
05	Remember by myself	
06	Other (please specify)	<b>DO NOT USE IN THE EDIT</b>
<b>NEW Codes:</b>		
95	Other specific answer	
96	Irrelevant or vague	
97	Editor can't deal with	

Block: BTCC1b

Question Type: Other String

Question Name: ConNRO (following on from ConNR)

Multi or Single Code: Multi code

Question Text: Can I just check what, if anything, you think could happen if changes of circumstances are not reported in time?

<b>Codes</b>	<b>Categories</b>	<b>Examples of what to include</b>
01	Payments will stop	
02	Payments will be reduced	
03	May receive an overpayment	
04	May receive an underpayment	
05	May get the wrong amount of tax credits	
06	Will be fined	
07	Will have to make a new claim	
08	Nothing	
09	Other (please specify)	<b>DO NOT USE IN THE EDIT</b>
<b>NEW Codes:</b>		
10	Not fined but other legal consequence	Any reference of breaking the law
95	Other specific answer	
96	Vague/irrelevant	
97	Editor can't deal with	

Block: BTCC1b  
 Question Type: Other String  
 Question Name: ChTcEnO (following on from ChTcEn)  
 Multi or Single Code: Multi code

Question Text: What could HMRC do to encourage customers to report changes of circumstance as they happen during the year?

<b>Codes</b>	<b>Categories</b>	<b>Examples of what to include</b>
01	Television advertisements	
02	Posters in the local community	
03	Courtesy call(s) from HMRC to check nothing has changed	
04	The ability to report online	
05	Extend reporting deadlines	
06	Reminder letter(s) from HMRC	
07	More awareness of the consequences of not reporting	
08	Harsher consequences for not reporting	
09	Text messages	
10	Emails	
11	Nothing	
12	Other (please specify)	<b>DO NOT USE IN THE EDIT</b>
<b>NEW Codes:</b>		
13	Make helplines easier to get through	Any reference of need for more call centres or phone lines, or need for better phone service
14	Social media posts	
15	Radio advertisements	
95	Other specific answer	
96	Vague/irrelevant	
97	Editor can't deal with	

Block: BTCUnDec

Question Type: Other String

Question Name: WhInfO (following on from WhInf)

Multi or Single Code: Multi-code

Question Text: What did you do to find out this information?

<b>New Codeframe</b>		
<b>Codes</b>	<b>Categories</b>	<b>Examples of what to include</b>
01	Refer to letter/leaflet/email previously received from HMRC	
02	Contact HMRC by letter/email	
03	Call Tax Credit telephone helpline	
04	Went to Gov.UK	
05	Visit Job centre/ Jobcentre Plus	
06	Visit Citizen Advice Bureau/ A voluntary/community/charitable organisation	
07	Independent professional advisor e.g. accountant	
08	No information used	
09	Other (please specify)	<b>DO NOT USE IN THE EDIT</b>
<b>NEW Codes:</b>		
95	Other specific answer	
96	Vague/irrelevant	
97	Editor can't deal with	

Block: BUniCr

Question Type: Other String

Question Name: UCInO (following on from UCIn)

Multi or Single Code: Multi code

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

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

Block: BUniCr

Question Type: Other String

Question Name: FuDiLsO (following on from FuDiLess)

Multi or Single Code: Multi code

Question Text: Why is that? (*Would having to provide these details to confirm your identity make you more or less likely to use online tax credits services?*)

<b>Codes</b>	<b>Categories</b>	<b>Examples of what to include</b>
01	Too intrusive	
02	Too much hassle	
03	Not secure enough	Any references of lack of trust in online services or not wanting to put personal information online
04	Other	<b>DO NOT USE IN THE EDIT</b>
<b>NEW Codes:</b>		
05	Do not have a proof of identity	Any references to not having a driving license or passport
06	Prefer to speak to someone	Any references to it being easier or quicker to talk to someone
07	Does not have the skills or confidence	Any references of not being confident/not having the skills needed to use computers or the internet
95	Other specific answer	
96	Vague or irrelevant	
97	Editor can't deal with	

Block: BEnd  
 Question Type: Other String  
 Question Name: ADEthO (following on from ADEth)  
 Multi or Single Code: Single Code

Question Text: How would you describe your ethnic background?

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