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& Customs

Research report 532

Customer research into the Child Benefit claim form

Qualitative research to explore parents' views of the Child Benefit claim form.

January 2019

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Customer research into the Child Benefit claim form

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1. Executive Summary

HMRC has designed a new front page for the Child Benefit claim form to better communicate key information about the High Income Child Benefit Charge (HICBC), a tax charge payable by parents receiving Child Benefit and looking after a child where the claimant or their partner have income over £50,000. The redesign also aims to better communicate information about the non-financial benefits of claiming Child Benefit.

This qualitative research explored parents' views of the current and redesigned forms in order to understand how effective the new design is at communicating the benefits of claiming Child Benefit, regardless of whether parents choose to receive payments.

Customer context

- Participants recalled having limited knowledge of Child Benefit prior to receiving the form. Knowledge of Child Benefit tended to be vague and focused predominantly on the financial benefits of claiming. There was very low awareness of the non-financial benefits of claiming.
- Limited understanding of Child Benefit and HICBC meant that those who were or whose partner was earning above £50,000 believed they would not receive any Child Benefit payments. Those who did not take action to find out more about this were then more likely to disregard the form and not claim Child Benefit.
- The claim form therefore needs to work hard to encourage parents to read and complete it.

Redesigned claim form

- The redesigned form was found to be effective in communicating the wider benefits of completing the form and the need for all parents to do so. Because of this it was also effective in engaging those who earned over £50,000.
- However, information for those earning over £50,000 did not dominate the form, meaning those earning less did not feel that the form was not aimed at them.
- The layout and design of the form was visually appealing and communicated the information in a concise way. In particular, the flow chart worked well to help people identify themselves and know what their options were. This meant parents were more likely to read and understand the key messages in the form.
- Information explaining the link between claiming Child Benefit, their child's National Insurance number and parents' State Pension was viewed as critical to motivate parents to complete the form. Because of this, parents felt a more detailed explanation of both points would help to ensure they had a clearer understanding of the benefits of claiming Child Benefit, regardless of whether they intend to receive payments.

Guidance note

- The guidance note was seen as useful and it helped to answer some of the questions parents had after reading the claim form. However, it repeated some information from the claim form which meant parents were not immediately clear on how it was different. Parents also felt that they would be more likely to engage with the note if it was more visually appealing.

Current form

- Parents whose income was over £50,000 did not instantly engage with the current form because it did not challenge their misperceptions around their eligibility and benefits of claiming. They also felt the form did not provide them with enough information about the non-financial benefits of registering to encourage them to complete the form.
- However, participants did note that the current design provided them with more clarity over some of the key points such as the rate at which the tax charge is calculated for those earning over £50,000.

Compliance wording

- Two compliance statements, designed to communicate the key reasons parents with an individual income above £50,000 should either opt out of payments or pay the High Income Benefit Charge, were tested. Parents found both of these clear and effective, with the language and structure of the second statement seen as more effective in motivating and encouraging this than the first.

2. Introduction

2.1 Background

The High Income Child Benefit Charge (HICBC) was introduced in 2013. Since then, individuals with an income over £50,000 per year (after allowable deductions such as pension contributions) who claim Child Benefit or whose partner claims it, pay a tax charge on Child Benefit payments they receive. For parents earning between £50,000 – £60,000 who choose to receive Child Benefit payments, the tax charge is a proportion of the Child Benefit payments they receive. For those with an income over £60,000 the charge is equal to the full amount of Child Benefit payments. Alternatively, parents can opt out of receiving Child Benefit payments, in which case the tax charge is not payable.

There are benefits to claiming Child Benefit beyond receiving payments. Claiming Child Benefit helps to protect an individual's State Pension if they are not working or earning below the National Insurance (NI) threshold, by awarding them NI credits until their child is 12. It also helps children to automatically receive their NI number.

HMRC is redesigning the first page of the Child Benefit claim form and updating the accompanying guidance notes. The aim is to make sure these enhance the way they communicate the importance of claiming Child Benefit, regardless of whether parents receive payments, and the options and responsibilities higher earners have in regard to the HICBC.

2.2 Research Aims

This research explored parents' views and responses to the current and redesigned Child Benefit claim forms to help inform HMRC's future approach. The specific objectives of the research were to understand:

- What key messages parents take from the form.
- How well the form communicates information about Child Benefit and the benefits of claiming.
- How well the additional guidance supports the form.
- What the likely response to the form is amongst those with higher incomes.

2.3 Method

A qualitative approach was used for this study to gain in-depth customer insight into the materials being tested. Both the original and a redesigned form were tested, as well as the guidance notes (a supporting document for people looking for more help completing the form).

The order in which the forms were considered was rotated to provide a better indication of spontaneous responses to each. This meant half the sample saw the current form first, and the other half saw the redesigned form first.

The research was designed and carried out in December 2018 by researchers in the Employment, Welfare and Skills (EWS) team at Ipsos MORI's Social Research Institute.

2.3.1 Sample, recruitment and fieldwork

Fifteen telephone interviews with parents or pregnant women were carried out: nine with parents currently liable for HICBC (income of over £50,000) and six with those who were potentially liable (parents in households with at least one partner with an income of £40,000 - £50,000, or expectant mothers with an income of £40,000 and above).

Quotas were set to ensure that a range of parents were included in the research, as outlined in the sample profile below (Table 1). Within the sample there was also a mix of age, gender and Child Benefit claim status.

Table 1: Sample profile

Quota	Subgroup	N
Currently Liable for HICBC	Participant earning £50,000-£60,000 per year	2
	Participant earning £60,000 per year	4
	Participant's partner earning £60,000 per year	3
Potentially Liable for HICBC	Participant earning £40,000-£50,000 per year	2
	Participant's partner earning £40,000-£50,000 per year	1
	Expectant parent earning between £40,000-£50,000 per year	1
	Expectant parent earning between £50,000-£60,000 per year	1
	Expectant parent earning £60,000 per year	1
Total		15

Three participants were claiming Child Benefit and 12 were not.

Expectant first-time mothers were interviewed for this research to gain insight into how the forms performed with those less familiar with Child Benefit and the claim process. Only expectant mothers (not fathers) were included because we found they were more engaged with the Child Benefit claim process.

Each interview lasted around 45 minutes and was conducted by an Ipsos MORI researcher using a discussion guide agreed with HMRC.

2.3.2 Analysis and interpretation of data

Qualitative research is illustrative, detailed and exploratory. It seeks to understand not only what people think and do but why this is the case. The volume and richness of the data generated allows for a detailed picture to be developed of the range and diversity of views, feelings and behaviours and this can be used to develop new concepts and theories.

The findings in this report are intended to provide insight into the effectiveness of the redesigned form but the purposive nature with which the sample was drawn, and small

number of interviews conducted, means that they cannot be considered representative of these audiences as a whole.

The interview data was analysed using a thematic approach aimed at interrogating the data for patterns and relationships.

3. Findings

3.1 Customer context

Participants felt that prior to claiming, their knowledge of Child Benefit had been limited. Whilst all had heard of Child Benefit, knowledge was often gained through word-of-mouth and could therefore be patchy. The result of this was that their knowledge of Child Benefit was focused on its financial benefits, rather than non-financial ones. There was also low confidence amongst participants in their knowledge of how Child Benefit works, who is entitled to it, and their options and obligations.

“I thought I’m not taking time out, when I’m a brand new mum, with a brand new baby, to fill out a form that I wasn’t going to get any benefit from.”

Liabile parent, earning £60,000+

Awareness and views of the High Income Child Benefit Charge (HICBC) depended on income levels. Those earning between £40,000 - £50,000 demonstrated very limited awareness of the HICBC. When asked, participants could vaguely remember hearing or knowing that there was a threshold but struggled to recall what the amount was or how the taper worked.

Those earning over £50,000 had a deeper understanding of HICBC, though their understanding depended on how individuals tended to respond to information more generally. Those who self-identified as the type of person who tended to seek information, particularly if it concerned their finances, were likely to have sought information about Child Benefit either online or from their accountant.

Those who said they generally took a more passive approach to information also did so in response to hearing about Child Benefit and the HICBC. They were more likely to rely on information they received from friends and family. Parents who had not looked for further information or received formal support tended to assume that anyone earning over £50,000 would not receive any payment or would have to pay the full charge. These assumptions risked leading them to dismiss the claim form entirely.

“I’m just glad that the lady that brought the pack round did take it [the form] out of the pack and pointed it out to me. I just assumed that if you were

both earning sort of decent salaries you weren't entitled to anything, with the word benefit in it. I just thought it was for low incomes or single mothers or something."

Potentially liable parent, earning £40,000- £50,000

There was an example of one participant who was unaware of the HICBC and so claimed Child Benefit, only becoming aware of the charge after unexpectedly being asked to pay this for previous years by HMRC.

3.2 Feedback on the redesigned form

This section of the report presents specific feedback on the redesigned form.

Overall, the feedback on the redesigned form suggests that it clearly communicated the importance of claiming Child Benefit, and what the options and responsibilities for higher earners are in regard to HICBC.

3.1.1 Comprehension

This section provides an overview of how participants engaged with the redesigned form before moving on to present detailed findings on each of the sections.

Participants found the redesigned form clear, concise and comprehensive. They praised the plain English used. The form helped to engage higher earners by quickly signalling the financial and non-financial benefits of Child Benefit, and helped them to identify what their options were based on their circumstances.

After reading the form participants understood that they should complete it, however the emphasis was still placed on the financial benefits of claiming. Parents earning £50,000 - £60,000 wanted more information on how the tax charge is calculated to help them understand how much they would receive, to help motivate them to complete the form. Those earning over £60,000 were likely to want more information on the non-financial benefits of claiming, to help motivate them to complete the form. As these parents recognised there wouldn't be any financial gain to claiming, they wanted the non-financial benefits to be made more explicit.

"Seems to suggest that if you earn over £50,000 there's no point of claiming or you're not going to get a lot from claiming but again just suggests that it's something you should do."

Expectant mother, earning over £60,000

Participants also appreciated the clear signposting to further information, particularly on how to complete a Self Assessment return.

The rest of this section explores how participants responded to each section of the form.

3.1.2 Heading



The screenshot shows the top section of a form titled "Child Benefit claim form". In the top left corner, there is the HM Revenue & Customs logo and text. The main heading "Child Benefit claim form" is in teal. Below it, a teal box contains the following text:

Complete this form if you or your partner are responsible for a child to:

- 1. Get Child Benefit payments**
- 2. Get National Insurance credits which protects your State Pension**
- 3. Help your child get their National Insurance number automatically**

The heading was seen to immediately highlight the key reasons why parents should claim Child Benefit, including the wider benefits beyond receiving payments. Being in a distinct green box made this information more eye-catching and highlighted its importance. Stating the non-financial benefits of registering for Child Benefit upfront was beneficial as there was very low awareness of these. This helped to counter misperceptions amongst higher earning participants that they did not need to engage with the form as they would not receive payments.

Of the items on the list, higher earners felt that making sure their child got their National Insurance number automatically was the strongest motivation to complete the form.

"It's number three about helping your child get a National Insurance number automatically that was something that I absolutely wasn't aware of... having that front and centre for me would be hugely, hugely important."
Liable parent, earning £60,000+

3.1.3 Information box

Important:

- Complete this form as soon as possible if you or your partner are responsible for a child under 16 (or under 20 and they're in approved education or training)
- If you're a couple and one of you does not work or pay National Insurance contributions, they could complete this form to protect their State Pension
- Answer all the questions that apply to you, writing clearly in capital letters
- Send us all of the documents that we ask for. If you do not, this will delay your claim
- If you already claim Child Benefit you can tell us about a new child if they are under 6 months old and you live in, and have registered the birth in England, Scotland or Wales by calling the Child Benefit helpline: 0300 200 3100
- **Do not delay making your claim because claims for Child Benefit can only be backdated 3 months.**

If either you or your partner have an individual income of more than £50,000 in any year, the individual with the higher income will have to pay the High Income Child Benefit Charge (HICBC), a tax charge on Child Benefit payments.

The section of the form titled 'important' did not stand out as well as either the heading or the flow chart, both of which drew participants' attention. This meant that participants were at risk of skim-reading this section.

This possibility was increased because this section combined information about the *process* of filling out the form (such as answering all questions and writing in capital letters) with important details about *how and when to claim* (that claims can only be backdated for three months and that claiming protects the State Pension of those not working or earning below the threshold). This meant participants who thought this section solely related to process were likely to skim over it at the risk of missing important information.

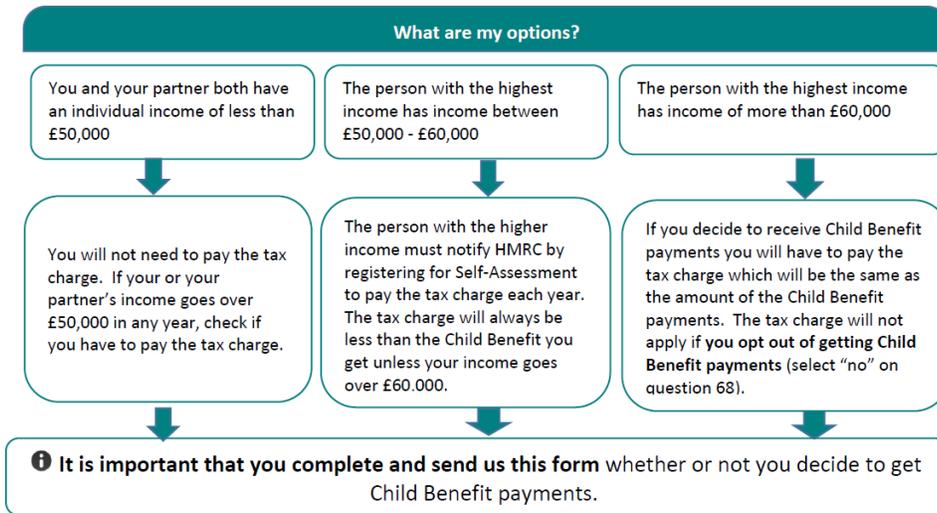
"To me you would just skip this bit...they mix with what's important [about filling out the form] with the logistics of filling out the form."

Liable parent, earning £50,000 - £60,000

Participants were also at risk of missing the information directly below this, about who should claim, because it was not immediately clear that it was important and they were drawn towards the flow chart. Although this text was clear about who would *pay* the HICBC it raised questions about *who should claim* and whether this should also be the person with the higher income, as they would pay the tax charge.

3.1.4 Options flow chart

In the first page of the redesigned claim form there was an overview flow chart, helping parents to identify their options.



Participants responded positively to the flow chart. The visually appealing design meant they were immediately drawn to it when reading the form. All groups described it as being easy to follow and use to identify their personal circumstances.

Parents earning under £50,000 were the most confident in their understanding about what they had to do and deciding whether or not to claim Child Benefit. They felt that they should claim as they would not need to pay the charge.

Parents earning between £50,000 - £60,000 felt that the chart provided them with a clear understanding of their options in relation to Child Benefit. They were clear that, depending on their circumstances, they would have to pay either a proportion or the full amount of Child Benefit back through a tax charge. They wanted more clarity about how the tax charge was calculated so that they could understand the financial benefits of claiming.

“This one sets it out that if you earn between £50,000-£60,000 you’re going to be better off by claiming Child Benefit because the charge is always going to be less than what you get so I’m happy with that now. I know if we do go up to £50,000-£60,000 we’ll still be in credit.”

Potentially liable parent, earning £40,000 - £50,000

Parents earning over £60,000 understood that if they claimed Child Benefit the amount they would have to pay back through their tax was equal to the amount they would receive in Child Benefit. However, they were still unclear about the other benefits of claiming Child Benefit and why they should still complete the form. In particular, the reference to question 68 led them to assume there would be a lot of questions to answer to say they didn’t want to receive payments.

The text at the bottom of the flow chart stating that it is important for parents to complete and send the form whether or not they decide to receive payments was seen as important information which could help motivate parents to engage with the claim form. Participants felt that including this information at the top of the form would strongly encourage them to read it.

3.1.5 Signposting to further information

Use the Child Benefit tax calculator to work out how much tax you may have to pay: www.gov.uk/child-benefit-tax-calculator.

For more help or information about:

- Child Benefit, go to www.gov.uk/child-benefit or read the CH2 notes, 'Child Benefit – getting your claim right'
- HICBC and the Child Benefit tax calculator, go to www.gov.uk/child-benefit-tax-charge
- Self-Assessment, go to www.gov.uk/self-assessment-tax-returns

If you cannot find the information online you can phone the Child Benefit helpline on 0300 200 3100 or textphone on 0300 200 3103

The green box which signposted parents to further information was positively received by participants. They liked that it included all the relevant links they would need and signposted them to places they would trust for more information, such as GOV.UK.

The link to the calculator was viewed as particularly useful to those with an income between £50,000 - £60,000 as it allowed them to find out how much they would receive in payments. Those earning under the threshold also found it helpful to know that there was somewhere they could find this information out if their income increased.

Containing this information in a box and highlighting it helped it stand out, acting as an easy visual reference point.

3.3 Response to information

After reading the form, participants understood that there were non-financial benefits to claiming Child Benefit. However, they did not always understand the details of these mechanisms, weakening their ability to act as a motivation to complete the form.

Potentially liable participants understood that they could claim Child Benefit and receive payments, and that if their income increased they would need to look into paying the tax charge.

Participants earning between £50,000 - £60,000 understood that they would need to pay back a proportion of the Child Benefit payments received through their tax. Filling in a Self-Assessment form was seen as a daunting task and so parents wanted information on how much tax they would pay through the charge, to help them decide whether or not to receive payments.

Participants earning over £60,000 understood that if they received payments they would need to pay back the full amount through the tax charge. As they did not have a financial incentive to complete the form, more information on why they should claim, regardless of whether they receive payments, would help motivate them to do so.

“I instantly think it’s not relevant to me - we both get NI credits as we both pay tax. Help get child’s National Insurance number? Well you can just apply [for their National Insurance number] when they’re 15 anyway if you don’t apply for this now. I wouldn’t do anything that didn’t apply to us.”

Liable parent, partner earns £60,000+

3.4 Actions provoked

Again, the actions provoked by the form varied depending on the participant’s prior knowledge of Child Benefit and the HICBC. Parents who were knowledgeable about Child Benefit were more likely to report being confident about their decision. Those who were less confident about making a decision wanted to look into Child Benefit further or seek advice from either formal or informal sources.

Parents with an income between £50,000 - £60,000 reported that they would use the calculator first before deciding to claim. Doing so would help them determine whether the financial benefit of claiming outweighed the need to complete a Self Assessment tax return.

“I wouldn’t have done it [claimed Child Benefit] because it wouldn’t have been cost effective. It [Child Benefit] would probably have to be more than £300-£400 [per year] for it to warrant the cost of putting the Self Assessment together.”

Liable parent, earning £50,000- £60,000

Those earning £60,000 and over who recognised the wider benefits of claiming Child Benefit were likely to complete the form and opt out of payments. However, those who did not recognise the wider benefits said they were likely to dismiss the form, reinforcing the importance of establishing the wider benefits of claiming, regardless of whether payments are received.

“[The] redesigned form is clearer but point one it says get Child Benefit payments - if earning over certain amount what’s the point I’ve got to pay it back anyway - so he would think this doesn’t apply to him.”

Liable parent, partner earns £60,000+

3.5 Feedback on guidance notes

Participants felt that whilst the guidance notes provided useful information, this was placed within content repeated from the claim form. The risk of repeating information was that participants disregarded or skim-read the guidance note as they felt they had already seen this information.

However, when participants read the notes they found these provided useful information which added to their understanding of Child Benefit and the HICBC. After reading the guidance note parents reported having a clearer understanding about who should make a claim, whereas they had questioned this after reading only the form. They also felt the guidance note made it clearer that the HICBC is based on individual rather than household income, and that it explained payments were calculated based on Adjusted Net Income. These points were all seen as useful additional details which answered questions parents had after reading the form.

Stating in the claim form that additional information is contained in the guidance notes would help to reassure them that answers to their questions are readily available. However, participants were still left with some questions and suggested it would be helpful to explain in greater detail how their State Pension would be protected by claiming Child Benefit, regardless of whether they receive payments.

Participants also felt that the design and layout of the note could be more engaging and it was contrasted to the design of the redesigned claim form. Though bullet points and bold headings were seen as useful in emphasising and breaking up the information, some felt that more needed to be done to clearly highlight the key points and draw the reader in.

“I think maybe certain points could be highlighted more.”
Expectant mother, earning over £60,000

3.6 Feedback on current claim form design

3.1.6 Comprehension

Overall, the current claim form design did not effectively engage parents to read it. In particular, the current claim form failed to immediately challenge the preconceptions of participants earning above £50,000, who assumed there were no benefits to claiming. The use of the word ‘claim’ and ‘benefit’ in the heading led them to instantly disassociate themselves from Child Benefit and therefore disengage with the form. Immediately challenging these misperceptions was seen as key to encouraging engagement because of the low prior awareness of Child Benefit.

Participants were further discouraged from reading the form in full because of the heavy text format. Parents found the layout disengaging which increased the risk of them to skim-reading the form and missing key information. This was more likely amongst those who assumed they were not able to receive Child Benefit payments and therefore did not intend to look for more information.

"I'm sure content wise it's similar but in terms of sort of being able to access the information in that document I think it's telling me a whole lot less because all you've got is chunky paragraph after chunky paragraph, I've got no easy flowchart."

Liabe parent, earning over £60,000

The form did not emphasise the importance of the wider benefits and key motivators (registering child for National Insurance and protecting State Pension) of claiming Child Benefit, regardless of whether they received payments, for those earning above £50,000. This meant participants failed to connect the importance of this information to their circumstances, creating a low sense of urgency for them to complete the form.

"From reading this I would just say it sounds like something we should just do rather than understanding what it actually is and that's mainly because of the top box 'claim now or lose money'."

Expectant mother, earning £50,000-£60,000

On the other hand, parents felt that there were sections of the current form that provided a clearer explanation of some key points. For example, including the calculation for the HICBC helped those earning between £50,000 - £60,000 understand how the charge would impact them. This was seen as beneficial because it gave them an idea of the financial benefit of claiming and therefore whether or not to receive payments.

3.7 Response to information and actions provoked

Parents earning above £50,000 felt that the form did not effectively highlight and explain the benefits to claiming and therefore did not feel motivated to complete it. This was particularly the case for those with existing low awareness of Child Benefit, who felt that the information around the importance of claiming did not stand out and was easily overlooked.

3.8 Views on compliance wording

Two statements were tested to understand which would be most likely to encourage higher income parents to either opt out of payments or pay the High-Income Child Benefit Charge:

Statement one:

“To avoid HMRC contacting them most people that will be liable to HICBC either opt out of receiving Child Benefit or sign up to self-assessment in order to pay their High-Income Child Benefit Charge.”

Statement two:

“Most people comply with HICBC by either opting out of Child Benefit, or paying the charge through self-assessment. Taking action helps to avoid future contact from HMRC about HICBC.”

Both statements were found to effectively communicate the importance of taking action to meet their obligations in relation to Child Benefit and the HICBC and the potential consequences of not doing so. The tone of both statements was seen as ‘to the point’ which participants felt made them more likely to take action.

Avoiding unnecessary contact from HMRC was seen as a key motivator for taking action in relation to Child Benefit. By leading with this key benefit it was felt that the first statement was more likely to encourage action.

The second statement took longer to communicate the key motivation for claiming to parents. It was also seen as less direct than the first statement. Referring to ‘most people’ made it harder for parents to immediately understand what the desired action was. This statement was therefore less effective in encouraging action.

3.9 Communicating HICBC

Parents who felt that they would be likely to engage with all of the information in the Bounty Pack saw it as a convenient place to receive the Child Benefit form.

Those who felt that they would be less likely to engage with the form when placed in the Bounty Pack pointed out that it includes lots of other information, which created a risk of them missing the form.

4. Conclusions

Before claiming, knowledge of Child Benefit tended to be focused on its financial benefits and participants demonstrated low awareness of the wider benefits. Information was often passed on through word of mouth, which led to patchy knowledge. For example, the name 'benefit' made some automatically assume that they would not be eligible.

Participants had heard of the High Income Child Benefit Charge and typically believed that it meant that all people earning over £50,000 would not be able to receive payments. Low awareness of the non-financial benefits of claiming therefore meant they had very little motivation to engage with the form.

The redesigned claim form clearly emphasised the non-financial benefits of completing it and the need for all parents to do so. The flow chart in particular helped parents easily identify their options based on their circumstances. However, information aimed at those earning over £50,000 did not dominate the form, meaning those earning less did not feel excluded.

After reading the claim form, those earning under £50,000 were clear that they would claim Child Benefit as they would not be affected by the HICBC. Those earning £50,000 to £60,000 would look for more information about how much they might need to pay in the tax charge, to inform their decision. Parents earning £60,000 and over wanted more information about the link between claiming, whether or not they received payments, and receiving State Pension, and their child's NI number, as they had questions about these after reading the form.

The guidance note was seen as being useful and answered some of the questions participants had after reading the redesigned claim form. However, when compared to the first page of the form, participants found these notes less visually appealing.

Appendix A: Current first page of the Child Benefit claim form



HM Revenue
& Customs

Child Benefit claim form

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

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

For more information, go to www.gov.uk/child-benefit/what-youll-get

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

If you need more help or information:

- go to www.gov.uk/child-benefit
- phone the Child Benefit Helpline on 0300 200 3100
- textphone the Child Benefit Helpline on 0300 200 3103

State Pension

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

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

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

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

For more information, go to www.gov.uk/child-benefit-tax-charge

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

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

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

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

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

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

Help with making your decision

- 1 I (or my partner) have an individual income between £50,000 and £60,000 a year. Should I still claim and be paid my Child Benefit?

The tax will be charged at a rate of 1% of the Child Benefit paid for every £100 of income over £50,000. So the tax charge will be less than the total amount of Child Benefit you receive. Therefore you might want to keep getting Child Benefit payments and declare them for Income Tax purposes.

It's important that you still claim Child Benefit to help protect your State Pension.

- 2 I (or my partner) have an individual income of more than £60,000 a year. Should I still claim, even if I do not want to be paid my Child Benefit?

The tax charge you would have to pay would be equal to the total amount of Child Benefit you receive.

It's important that you still claim Child Benefit to help protect your State Pension, but you might decide not to receive the payments to avoid paying the tax charge.

For more information, read the notes we've sent with this form or go to www.gov.uk/child-benefit-tax-charge

Appendix B: Redesigned first page of the Child Benefit form



HM Revenue
& Customs

Child Benefit claim form

Complete this form if you or your partner are responsible for a child to:

- 1. Get Child Benefit payments**
- 2. Get National Insurance credits which protects your State Pension**
- 3. Help your child get their National Insurance number automatically**

Important:

- Complete this form as soon as possible if you or your partner are responsible for a child under 16 (or under 20 and they're in approved education or training)
- If you're a couple and one of you does not work or pay National Insurance contributions, they could complete this form to protect their State Pension
- Answer all the questions that apply to you, writing clearly in capital letters
- Send us all of the documents that we ask for. If you do not, this will delay your claim
- If you already claim Child Benefit you can tell us about a new child if they are under 6 months old and you live in, and have registered the birth in England, Scotland or Wales by calling the Child Benefit helpline: 0300 200 3100
- **Do not delay making your claim because claims for Child Benefit can only be backdated 3 months.**

If either you or your partner have an individual income of more than £50,000 in any year, the individual with the higher income will have to pay the High Income Child Benefit Charge (HICBC), a tax charge on Child Benefit payments.

What are my options?

<p>You and your partner both have an individual income of less than £50,000</p>	<p>The person with the highest income has income between £50,000 - £60,000</p>	<p>The person with the highest income has income of more than £60,000</p>
<p>You will not need to pay the tax charge. If your or your partner's income goes over £50,000 in any year, check if you have to pay the tax charge.</p>	<p>The person with the higher income must notify HMRC by registering for Self-Assessment to pay the tax charge each year. The tax charge will always be less than the Child Benefit you get unless your income goes over £60,000.</p>	<p>If you decide to receive Child Benefit payments you will have to pay the tax charge which will be the same as the amount of the Child Benefit payments. The tax charge will not apply if you opt out of getting Child Benefit payments (select "no" on question 68).</p>

It is important that you complete and send us this form whether or not you decide to get Child Benefit payments.

Use the [Child Benefit tax calculator](http://www.gov.uk/child-benefit-tax-calculator) to work out how much tax you may have to pay: www.gov.uk/child-benefit-tax-calculator.

For more help or information about:

- Child Benefit, go to www.gov.uk/child-benefit or read the CH2 notes, 'Child Benefit – getting your claim right'
- HICBC and the Child Benefit tax calculator, go to www.gov.uk/child-benefit-tax-charge
- Self-Assessment, go to www.gov.uk/self-assessment-tax-returns

If you cannot find the information online you can phone the Child Benefit helpline on 0300 200 3100 or textphone on 0300 200 3103