

# **PAYE Customer Survey 2007**

## **Results and Analysis**

**Research Unit**

DATA - INFORMATION – KNOWLEDGE

March 2008

**Revenue** 

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## 1: Executive Summary

The Revenue Commissioners' Research Unit has conducted a postal survey<sup>1</sup> of 'Pay As You Earn' (PAYE) customers in 2007.

The customers were selected from live cases registered in 2006. A valid sample of 5,026 cases was produced<sup>2</sup>.

The survey was carried out during the period June to October 2007, including a reminder issued in July. At the end of October 2007, the valid sample response rate was 38%, which enables robust analyses of the PAYE population to be carried out.

The survey was conducted to gather information on a number of key areas relating to Revenue's service to its PAYE customer base. These were:

- Assess how and why customers are contacting Revenue, and what levels of satisfaction there are for the differing methods of contact.
- Assess the extent to which customers are claiming or not claiming some key tax reliefs and credits and the reasons for not claiming.
- Quantify the usage and helpfulness of sources of information on credits.
- Assess attitudes of PAYE customers on a number of customer service topics.

The results were broadly positive for Revenue, with some findings pointing to areas that can be improved.

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<sup>1</sup> A copy of the survey questionnaire is in Appendix 1

<sup>2</sup> Of an original sample of 5,100 cases; a number of categories where deselected, e.g. Revenue employees, directors, Non-residents and cases recorded as recently deceased.

## **Key Findings:**

- 88% of respondents agreed with the statement ‘I am satisfied with the overall service I get from Revenue’
- The most commonly used contact method is the Lo-Call 1890 telephone service.
- Satisfaction levels with contact methods are generally positive.
- The credits and reliefs surveyed (Bin/ Service charges, Trade Union, Rent and Health/Dental) are being claimed by a majority of those who indicated that they qualify.
- The primary source of information about tax credits and relief entitlements is the Tax Credits Certificate and the accompanying leaflet.
- Customers find information provided by Revenue about their tax credits and relief entitlements to be helpful.
- The majority of customers do not allow their tax credits and relief entitlements to build up before they claim.

## 2: Introduction

The Research Unit has conducted a postal survey based on a random sample of 5,100 PAYE customers selected from live cases registered in 2006. Recently deceased cases, Revenue employees and directors were excluded in the sample selection process. Non-resident cases were also eliminated resulting in a valid sample of 5,026 cases.

The survey had a response rate of over 40%. When duplicates, cases where the actual sample case had not responded<sup>3</sup> and DLOs<sup>4</sup> were removed an effective sample of 1905 cases was produced. This equates to a working sample of 38% of the original sample sent out. This response rate allows robust conclusions to be drawn about Revenue's PAYE customer population.

The survey questionnaire comprises 16 questions (see Appendix 1 for a copy of the survey), covering a number of areas of interest:

- **Questions 1 to 5** are specific to customers who have contacted Revenue in the last 12 months. Responses to these questions allow for evaluation of methods and volumes of contact, satisfaction levels with service received, reasons for contact and causes of dissatisfaction.
- **Questions 6** relates to sources of information used regarding tax credit and relief entitlements. Responses allow for evaluation of Revenue and non-Revenue sources used.
- **Questions 7** relates to the Revenue sources of information used by the respondents and its purpose is to measure the helpfulness or otherwise of these sources.
- **Questions 8 and 9** relate to four of the main credits/reliefs. Responses allow for quantification of the numbers who are claiming the main credits/reliefs and for evaluation of the reasons for not claiming the credits/reliefs.

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<sup>3</sup> For example a relative had replied indicating that the person in question was abroad, deceased or incapacitated.

<sup>4</sup> Letters returned for various reasons, e.g. as case no longer resident at address, incomplete address etc.

- **Questions 10 to 15** are in the form of statements, which allow for evaluation of opinions on Revenue's customer service delivery to PAYE customers.
- **Question 16** asks respondents to indicate their age category and will allow for analysis of responses by age e.g. usage of PAYE on-line, claiming credits etc

## **Notes on the Methodology Used in the Survey**

The data from the responses to the survey were captured using *Microsoft Access* in a purpose build database. This data was then exported to *SAS Enterprise Guide* (Version 4) for integration, querying and analysis.

## **Objectivity and Confidentiality of the Survey**

As the survey was conducted directly by Revenue, a number of steps were taken to ensure objectivity and assure confidentiality to respondents.

- A covering letter was issued with each survey (see Appendix 2), which invited the customer to participate: the survey was entirely voluntary.
- The covering letter explained the reasons for conducting the survey, explained that the Research Unit of the Revenue Commissioners was conducting it, and that all responses would be treated confidentially. These points were repeated on the survey form itself. The data from respondents was captured and analysed by the Research Unit, and is only accessible to the Unit.
- Contact names and telephone numbers for Research Unit staff members were clearly provided in the covering letter. Respondents were advised to contact the Unit if clarification regarding any aspect of the survey was required. A small number of those surveyed availed of this option and each case was advised accordingly.
- The questions were worded in a neutral way so as to minimise bias in the responses of the respondents.

- Where appropriate, the option of giving a ‘Not Applicable’ answer was provided. A minority of cases used this option.
- Comment boxes were offered throughout the survey. A majority of respondents (1,183 cases) took the opportunity to offer comments, many of which were honest and open, suggesting respondents’ confidence in the integrity of the survey. These comments were categorised to allow quantitative analysis.

## A Note on the Results in this Report

The questions asked in the survey in some instances allowed respondents to indicate more than one category as a response. Thus categories are not mutually exclusive in many instances. This needs to be borne in mind when considering percentages and total figures quoted in this report. In addition, most results using percentages have been rounded for clarity.

## Acknowledgements

The Research Unit would like to thank all those who responded to the survey. The information produced will be used to review and improve Revenue's service to its PAYE customer base, i.e. to the largest section of taxpayers in the State.

## 3: Contact Methods & Customer Satisfaction

### Questions 1 & 2: Personal Contact and Methods of Contact.

Question 1 asked respondents whether they had made personal contact with Revenue in the last 12 months. If contact had been made respondents were invited to proceed to Question 2, where they were asked which method/s of contact had been used and how many times each method had been used.

Of the 1905 respondents, a total of 885, or approx. 46% indicated that they had made personal contact with Revenue in the last year<sup>5</sup>. This means that nearly half of the PAYE population had contacted Revenue at least once in the previous 12 months.

Customers aged 26-44 tended to contact Revenue more than older customers. This is as expected as this is the most active cohort in the working population.

The 885 respondents used one or several methods of contact. By far the most commonly used method is the phone, followed by submitting a form and calling in person. Other methods are less frequently used, particularly email and text.

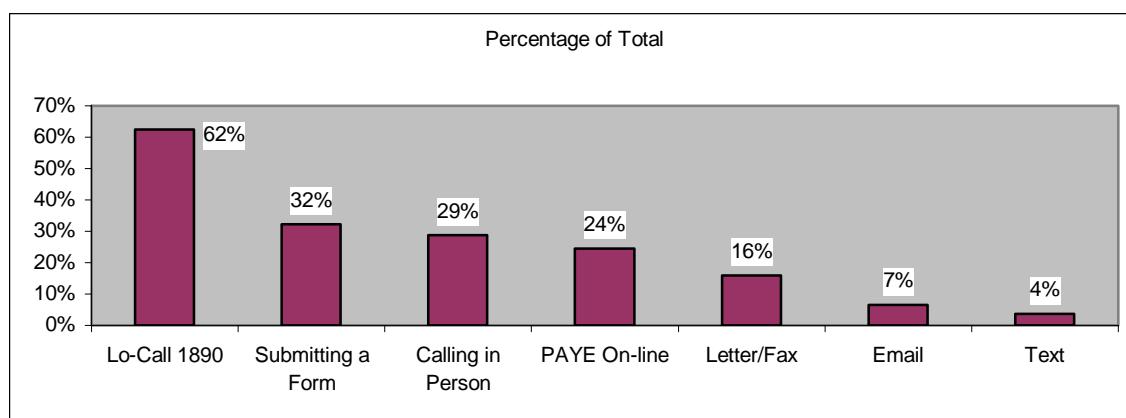


Figure 1: Contact Methods

<sup>5</sup> A subset of these (98 cases) had not actually indicated in Question 1 that they had made contact, but had subsequently indicated in Question 2 one or more channels used, thus they were included in the analysis after evaluation and consideration.

## Contact Methods and Usage Rates

The graph below illustrates the usage rates of the contact methods. For clarity, those who responded ‘Never’ to any of the methods have been removed from this graph. For all contact methods but one the most common number of times that contact was made is once. The exception is the telephone, where 2-3 times was the most common category of usage rates.

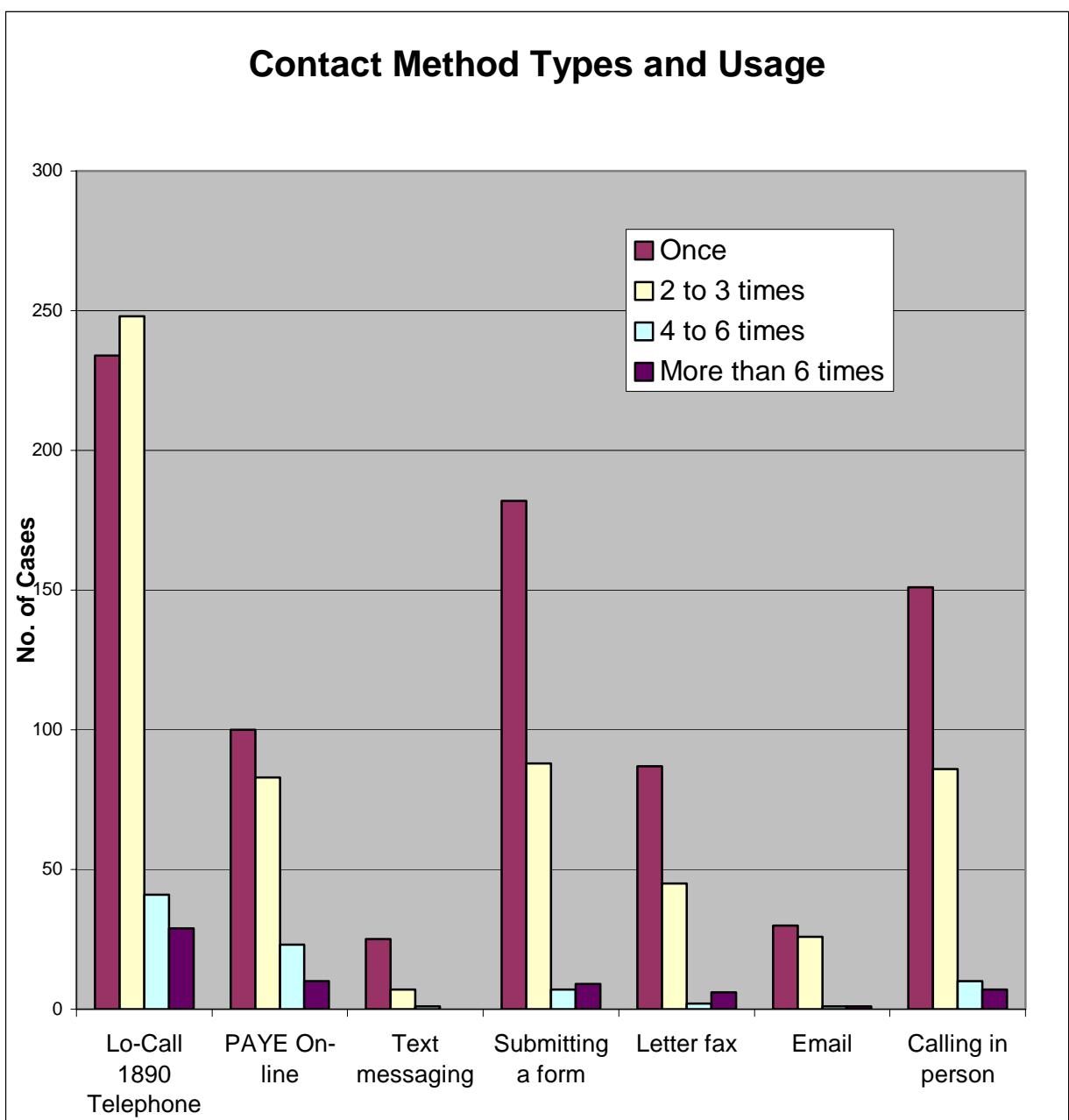


Figure 2: Contact Methods and Usage Rates

In absolute terms, the distribution of usage rates of each of the different contact methods is as shown in the graph below.<sup>6</sup>:

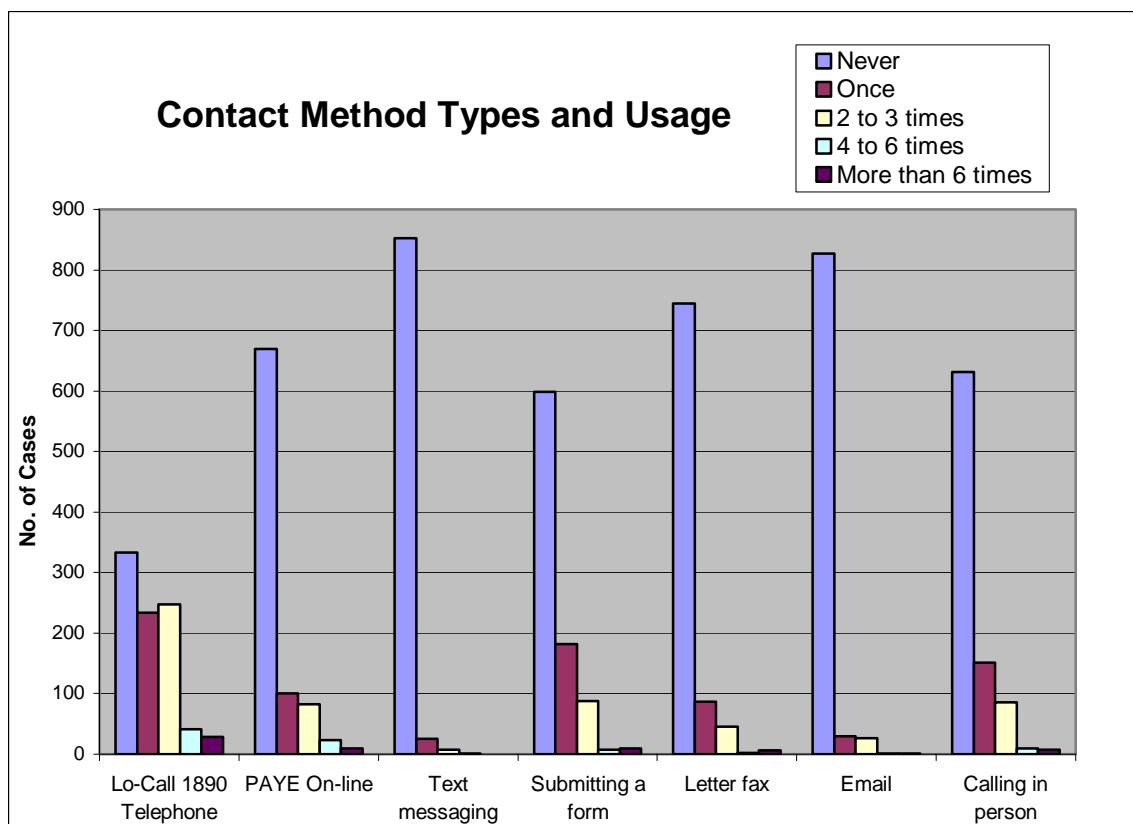


Figure 3: Contact Methods and Usage Rates, including ‘Never’ in each Method

The majority of cases used contact methods either once or 2-3 times. Very few needed more than three contacts in the last 12 months. Those that did were mainly using the Lo-Call 1890 service, and comments indicate that they didn't have their query completed on their first call, or they had difficulty getting through. These cases perhaps counted all attempts at calling, including calls that were not connected/ cut off, as contact events.

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<sup>6</sup> For clarity, categories ‘Never’ and ‘Blank’ were combined under the single heading of ‘Never’.

### Question 3: Reasons for Contacts:

One of the primary reasons for conducting the survey was to establish the reason/s why customers contact Revenue. Revenue has customer relationship management tools, but the survey allowed for greater detail to be captured about the reasons for contacting Revenue and the experiences of the customers. A total of 839 respondents gave a reason for their contact with Revenue, with 165 having more than one reason.

Broadly the categories for contact events discerned from the responses are as follows:

- Claims, amendments and queries about tax credits or reliefs.
- Changes in personal details and employments, tax returns and refunds and requests for balancing statements.
- Requests for forms and certificates (tax clearance or credits).
- ‘Other’: a large number of contacts that are varied, often complicated<sup>7</sup>

The main categories of contact reasons (not mutually exclusive) are illustrated below:

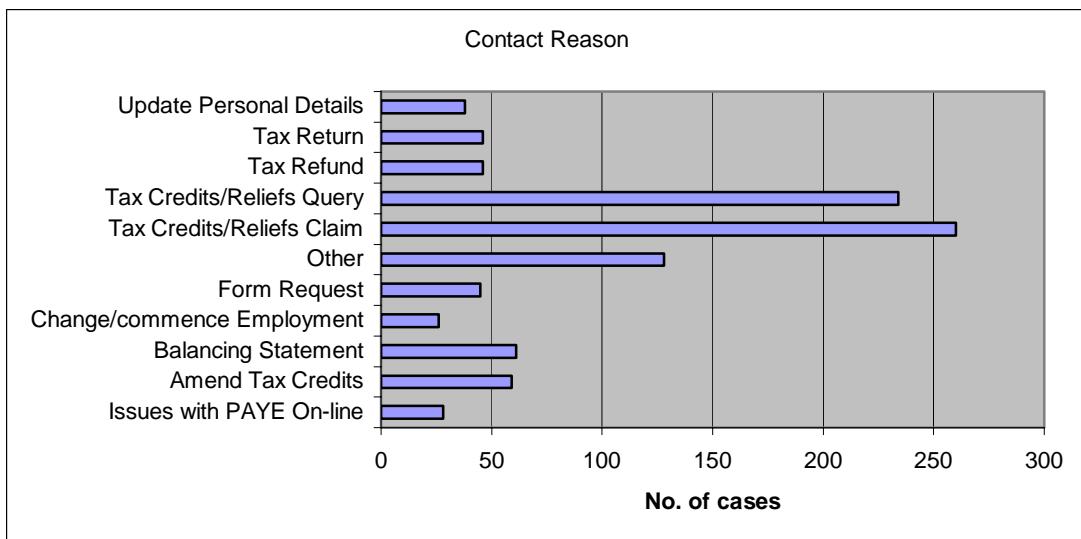


Figure 4: Summarised Contact Reason Categories

<sup>7</sup> For the graph here, ‘Other’ includes queries on VAT, CGT, Rental income and P45/P60. In some cases, respondents had multiple contact reasons.

## Questions 4 & 5: Satisfaction with Methods of Contact

Respondents were asked to rate their satisfaction levels with the method of contact that they had used. A scale of options was offered as follows: *very satisfied*, *satisfied*, *somewhat satisfied*, *somewhat dissatisfied*, *dissatisfied* and *very dissatisfied*. If these are combined into two broad categories of *satisfied* and *dissatisfied*, the following results per method of contact can be derived:

Table 1: Contact Methods Satisfaction Rating

Contact Method	% satisfied	% dissatisfied
Lo-Call 1890	83%	17%
Submitting a Form	90%	10%
PAYE On-line	76%	24%
Calling in Person	90%	10%
Letter/Fax	82%	18%
Email	86%	14%
Text	73%	27%

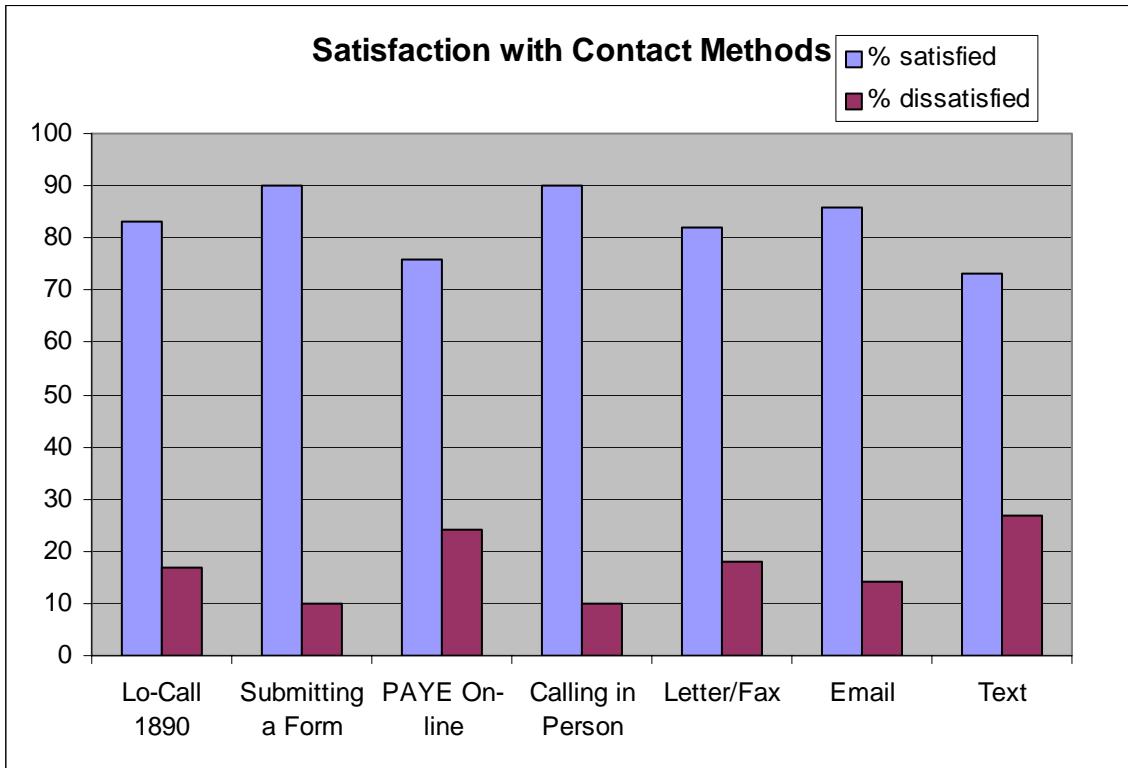


Figure 5: Contact Methods Satisfaction Rating

In all methods a high percentage of respondents expressed satisfaction with the service that they received. For each method of contact there are at least **73%** of cases were either *somewhat satisfied*, *satisfied* or *very satisfied* with their experience, or on average overall a rate of 83%. The best performing contact methods in terms of the proportions of respondents satisfied are submitting Revenue forms and calling in person (90%). The least well performing methods are the PAYE online and the text service (76% & 73% respectively).

The actual responses can be split into the six categories to give further details<sup>8</sup>.

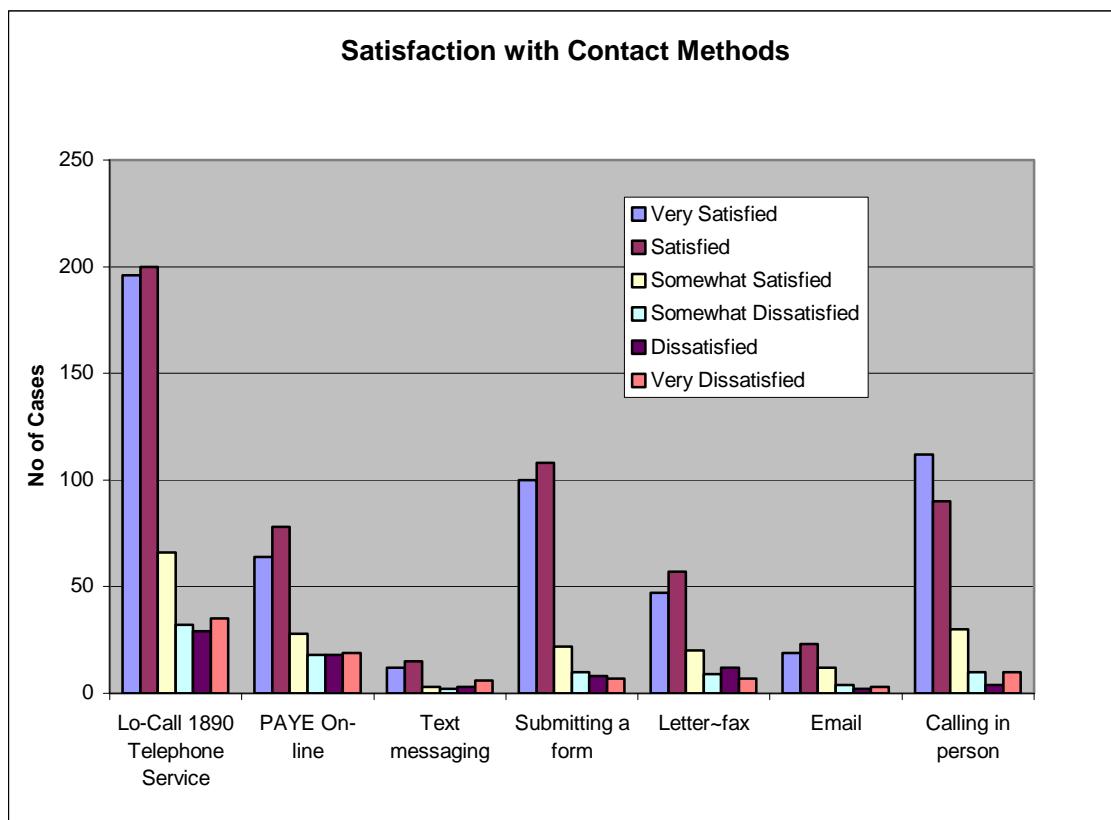


Figure 6: Breakdown of the Satisfaction Ratings for each Method:

It is worth noting that there is some variation between the differing contact methods at either end of the six-point satisfaction rating scale. For example, with the ‘calling in person’ contact method, the largest satisfaction category is the *very satisfied* category. This is the only contact method where this is the case. The largest proportion on the

<sup>8</sup> It should be noted that 24 cases, which had not indicated using a particular contact method, nevertheless gave that contact method a satisfaction rating. After investigation, it was decided to include these cases for completeness, and to reflect the intentions of the respondents.

1890 Lo-Call dissatisfied ratings side is the *very dissatisfied* category (this is also the case for PAYE Online and Text messaging).

Varying proportions of the respondents who answered this question indicated a degree of dissatisfaction with the method used. As respondents were invited to specifically comment on the causes for their dissatisfaction, 320 (approx. 17% of all respondents) did so, thus further analysis is possible. A number of these respondents were actually *not* dissatisfied. The comments were categorised into a number of themes, which can be tabulated as follows, with categories for cases not dissatisfied in italics<sup>9</sup>:

Table 2: Categories of Comments for Reasons for Dissatisfaction

Theme	Theme Category	Frequency
General	Incorrect action taken by/ info from staff	51
	Query not processed	38
	<i>No complaints</i>	21
	System too complicated	11
	<i>Staff service good</i>	8
	Income Tax query	2
	Staff service poor	1
Phone	Waiting time	62
	No answers to query	28
	Dislike automation	20
	<i>Staff good</i>	8
	Staff rude	7
PAYE Online/ Web	Online service poor	30
	Website design not user friendly	7
	REACH poor service	1
Text Messaging	Text request not processed (Bin, Rent, Union)	6
Forms	Form not processed/ provided	15
	Form instructions unclear	1
	<i>Service good</i>	1
Letter/ fax	Long wait reply	9
	No reply	8
	<i>Service good</i>	1
Email	Query not completed	7
Calling in Person	Long wait	11
	Poor experience	8
	<i>Good experience</i>	6
Other	Other	22

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<sup>9</sup> Some respondents made comments that were categorised into more than one category. 64 respondents indicated that the question was not applicable to them.

The majority of negative comments arose in relation to the 1890 Lo-Call telephone service. The message from the comments appears to be that a number of respondents have experienced difficulties in getting through to staff and difficulties in getting the information sought when they do succeed in getting through. For example:

- ‘*When you ring once you are put on hold. Then someone else comes on and puts you through to a different number. Left on hold for ages.*’
- ‘*I got conflicting information from both people when I rang.*’

Other significant categories are that of requests not being processed and issues with the PAYE online service. Examples of this are below:

- ‘*Should have received a response but had to follow up myself to complete.*’
- ‘*The on-line service was difficult to use and time consuming.*’

Many respondents however had nothing negative to say, or were positive about the service that they receive, for example:

- ‘*The people that I chatted to were extremely helpful and very efficient.*’
- ‘*The service on my query was very satisfactory.*’

Some respondents had mixed experiences, which can be classified as both positive and negative:

- ‘*Long queue [in Public office], staff very helpful.*’
- ‘*Long delay to speak to someone. Had to ring several times before error was rectified. Very courteous response when I did get through.*’

The responses to this question form a rich source of information on causes of dissatisfaction that will be used to further improve customer services from Revenue.

## 4: Information Sources for PAYE Customers

### Question 6: Sources of Information Used

Respondents were given a list of ten sources of information about tax credit and relief entitlements and asked to indicate which sources they used. The following table shows the results for those who responded to this question (1841 responses, or approx. 97%):

Table 3: Information Sources used, in descending order of usage by respondents:

Method	% of cases who used method
Tax Credit Certificate	58%
Leaflet with Tax Credit Certificate	43%
Revenue Website	26%
Employer	22%
Lo-Call 1890	16%
Accountant/Tax Advisor	16%
Newspapers	14%
Revenue's tax credits/reliefs publicity campaign	10%
TV	9%
Radio	8%

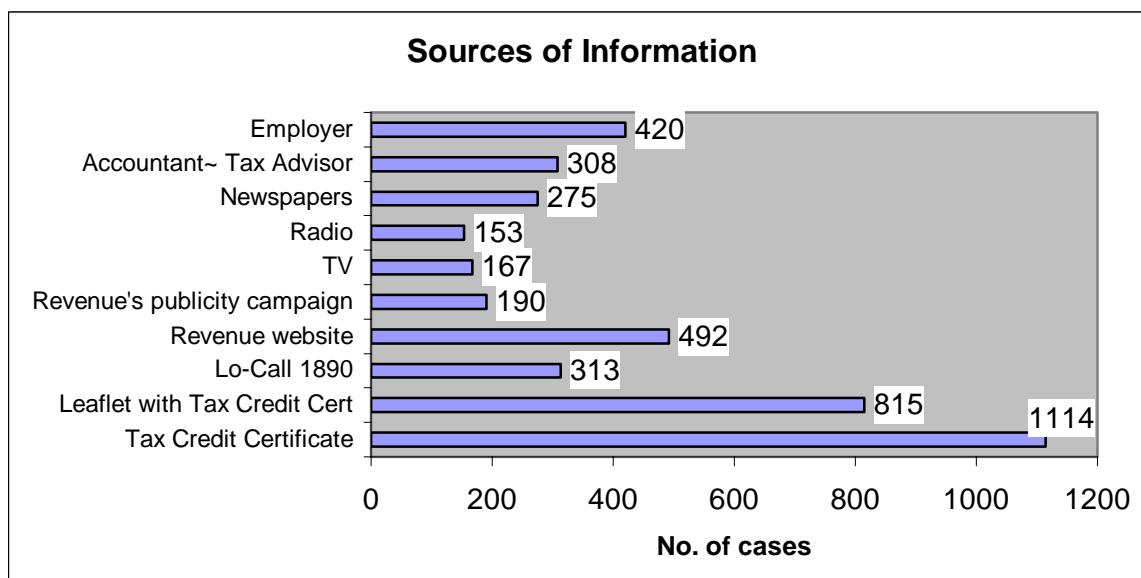


Figure 7: Sources of information used about tax credit and relief entitlements

Clearly the Tax Credit Certificate and leaflet are the primary source of information for PAYE customers. Indeed, additional information could be sent out with Tax Credit Certificate, and this was suggested by a number of respondents. Revenue's website [www.revenue.ie](http://www.revenue.ie) and employers are also important: 22% of respondents use their employer as a source of information on their tax credits and reliefs. Other sources, such as the media and Revenue's advertising campaigns, are used less often as sources of information for PAYE customers. However, it should be noted that the survey issued before the 2007 Revenue publicity campaign, which commenced in September/ October 2007.

### Question 7: Helpfulness of Revenue Sources of Information

One of the aims of this project is to evaluate the helpfulness of sources of information provided by Revenue to PAYE customers. Where respondents indicated that they used Revenue sources of information about tax credit and relief entitlements, the helpfulness<sup>10</sup> of the sources can be rated.

The most helpful source in terms of comparing proportions (between each source), was Revenue's website and the leaflet that accompanies the Tax Credit Certificate (92% rated these helpful). The Tax Credit Certificate itself was rated as helpful by 91% of respondents. The least helpful was the Revenue publicity campaign (rated by 82% as helpful). As with all comparisons using proportions, it is important to be aware of the actual number of cases in each group, for example, the website was used by 2.5 times the number of respondents who used the revenue publicity campaign (see Figure 7 above). The Lo-Call 1890 service was rated as helpful by 87% of respondents to the question.

These results can be broken down into the six-point scale for further analysis. Most cases used their Tax Credit Certificate and the accompanying leaflet. Proportionately much fewer cases used sources such as the Revenue website or the publicity campaign. While all sources were found to be helpful in the majority of cases, the

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<sup>10</sup> Respondents asked to indicate if *very helpful*, *helpful*, *somewhat helpful*, *somewhat helpful*, *unhelpful*, *very unhelpful*. The percentage relates to the total who said either *very helpful*, *helpful* or *somewhat helpful*.

degree of helpfulness varies between the different sources. For example, where respondents found the Lo-Call 1890 source helpful, it tended to be very helpful. Conversely, the publicity campaign was only somewhat helpful, with relatively few finding it very helpful. There is a strong positive rating for the Tax Credit Certificate and the accompanying leaflet. This is perhaps due to a general ‘helpful’ rating being chosen as the largest single category by respondents for these sources. A sizeable proportion of cases found these sources as only somewhat helpful.

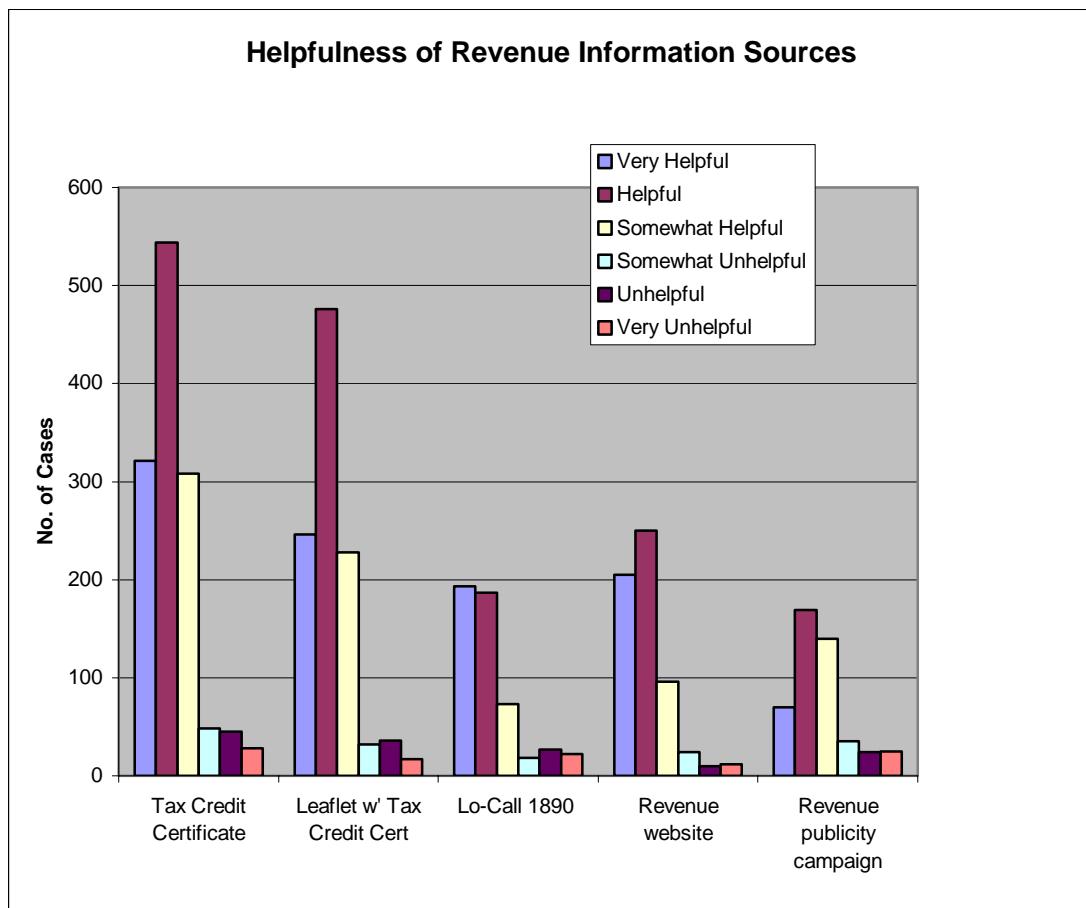


Figure 8: Revenue Sources of Information Helpfulness Ratings

## 5: Tax Credits & Reliefs: Qualifying & Claiming

One of the primary aims of the survey was to attempt to quantify, as far as is possible, aspects of PAYE customers' behaviour and attitudes to their tax credits and reliefs, in particular the level of non-claiming and the reasons for this. This has been a subject that occurs regularly in discussions concerning PAYE customers.

Four tax credits/ reliefs were chosen carefully for this exercise, to both represent the more common types and to limit the amount of effort required from respondents to answer the question. The four categories chosen were:

1. Bin/Service Charges
2. Trade Union Subscriptions
3. Rent Relief
4. Health/ Dental Expenses

For each of the four categories, a pair of related questions was asked, namely:

**Question 8 a: Do you qualify for any of the following tax credits/reliefs?**

**Question 8 b: Do you claim the tax credits/ reliefs that you qualify for?**

For each question, the respondent was asked to give an answer of '**Yes**', '**No**' or '**Don't Know**'. In some instances respondents did not fill in the question in part or in whole. These cases are filtered out of the results presented here.

The results in this section therefore relate to a subset of the respondents to the survey. The proportions of categories are thus not necessarily representative of the PAYE population as a whole, and caution should be exercised when extrapolating the proportions up to the PAYE population.

## Bin/Service Charges

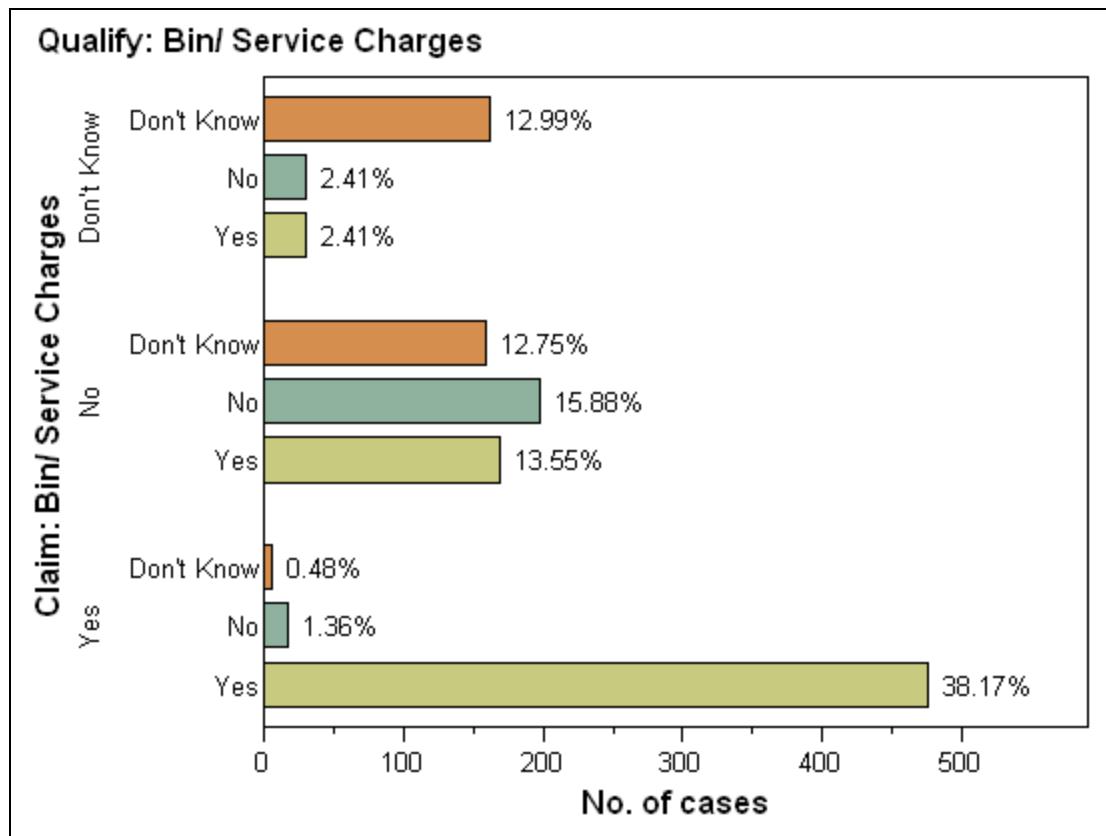


Figure 9: Bin/ Service Charges

Table 4: Number of respondents to question 8a and b; Bin/ Service Charges.

<b>Qualify: Bin/ Service Charges</b>	<b>Claim: Bin/ Service Charges</b>			<b>Total</b>
	<b>Don't Know</b>	<b>No</b>	<b>Yes</b>	
Don't Know	162	159	6	<b>327</b>
No	30	198	17	<b>245</b>
Yes	30	169	476	<b>675</b>
<b>Total</b>	<b>222</b>	<b>526</b>	<b>499</b>	<b>1247</b>

For respondents who answered both Question 8 a and b in the case of Bin/ Services Charges, 54% (675 cases) indicated that they qualify and 70.5% of these (476 cases) indicated that they also claim the credit. This amounts to 38% of all respondents who answered both Question 8 a and b for the Bin/ Services Charges. 13.5% (169 cases) of respondents indicated that they qualify but don't claim. The reasons why they don't claim can be deduced from the comments provided. Essentially these cases

don't know about their entitlements and/ or how to claim, they haven't kept receipts, or else they are not bothered/ don't have the time to go about claiming the credit. For example:

- *'To date was unaware that I could claim tax relief on bin/service charges - became aware this year.'*
- *'Bin charges: do not have receipts for bin bags bought, as they are bought in small local shop.'*
- *'Just never got around to doing it.'*

Over 26% (327 cases) of those who answered both Question 8 a and b didn't know if they qualify, and 13% (162 cases) didn't know if they qualify or claim.

## Trade Union Subscriptions

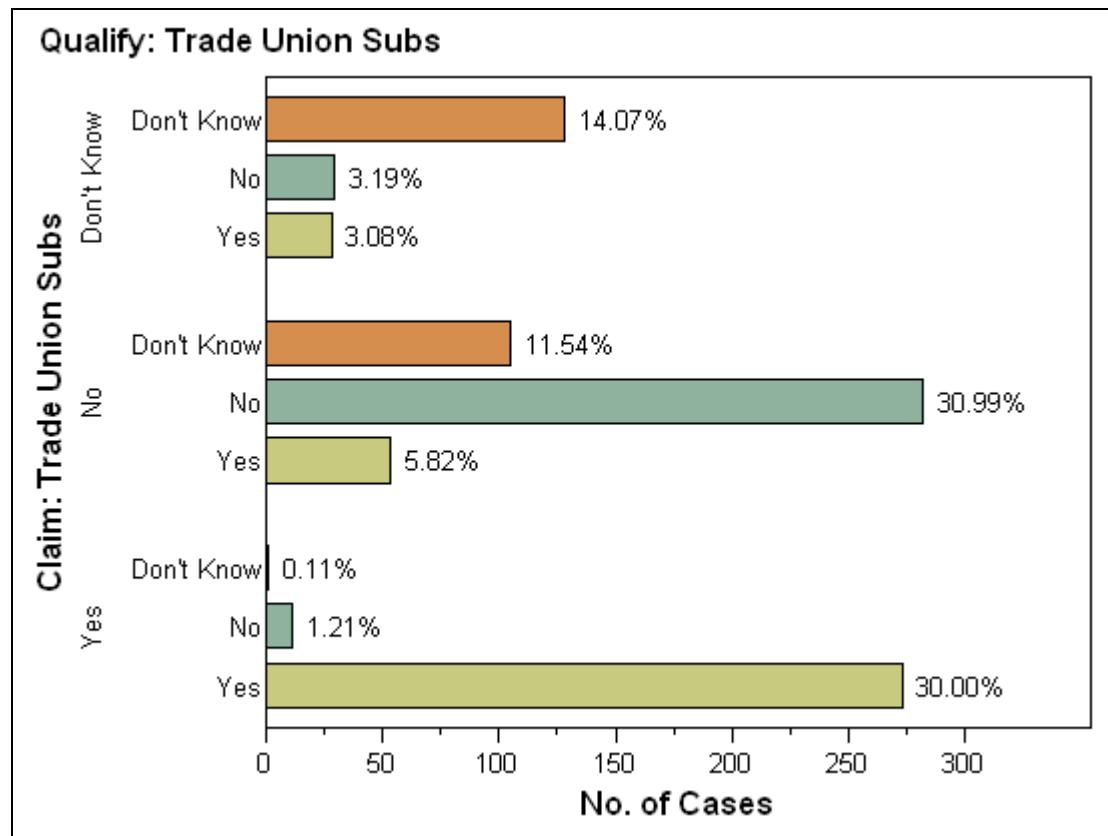


Figure 10: Trade Union Subscriptions

Table 5: Number of respondents to question 8a and b; Trade Union Subs

<b>Qualify: Trade Union Subs</b>	<b>Claim: Trade Union Subs</b>			<b>Total</b>
	Don't Know	No	Yes	
Don't Know	128	105	1	<b>234</b>
No	29	282	11	<b>322</b>
Yes	28	53	273	<b>354</b>
<b>Total</b>	<b>185</b>	<b>440</b>	<b>285</b>	<b>910</b>

For Trade Union subscriptions, where respondents answered both Question 8 a and b, 39% (354 cases) indicated that they qualify and 77% of these (273 cases) indicated that they also claim the credit. This amounts to 30% of all respondents who answered both Question 8 a and b for the Trade Union Subscriptions. As expected, a large proportion of respondents did not indicate that they qualify, as they are presumably not members of Trades Unions. Sizeable proportions either qualify and don't claim

(6%, 53 cases) or don't know whether they qualify or claim (14%, 128 cases). The comments from these respondents suggest that many were not aware that there was a credit available, some weren't bothered/ felt that claiming the credit was too much hassle, while some indicated that they intend to claim the credit in the future; confusion also exists about how the credit is applied:

- '*Didn't know about getting relief for trade union subscriptions.*'
- '*Not sure about Trade Union Subscriptions, will check up on same.*'
- '*I am a member of SIPTU all my working life and never claimed, I suppose it was so little I never claimed - if I am eligible I want to claim.*'
- '*Believe Trade Union Subscription is allowed at source.*'

## Rent Relief

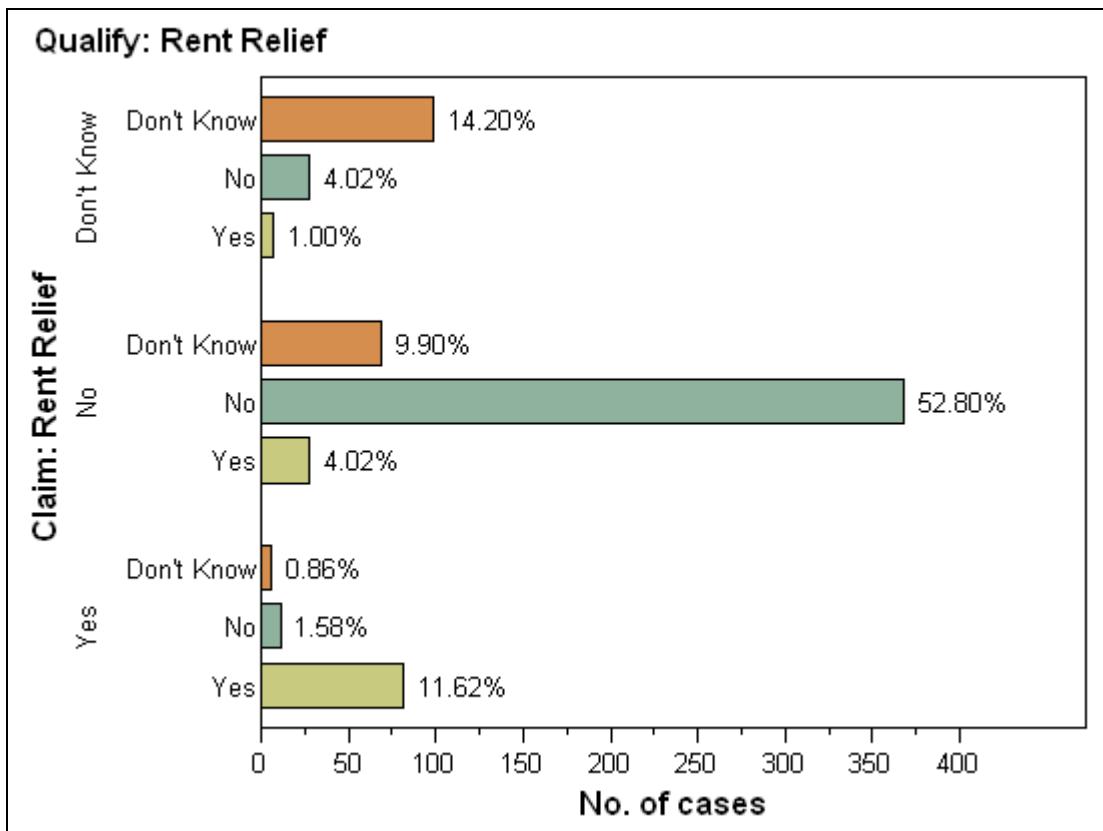


Figure 11: Rent Relief

Table 6: Number of respondents to question 8a and b; Rent Relief

Qualify: Rent Relief	Claim: Rent Relief			Total
	Don't Know	No	Yes	
Don't Know	99	69	6	<b>174</b>
No	28	368	11	<b>407</b>
Yes	7	28	81	<b>116</b>
<b>Total</b>	<b>134</b>	<b>465</b>	<b>98</b>	<b>697</b>

For rent relief, as expected, the majority of cases that answered both Question 8 a and b indicated that they didn't qualify (58%, 407 cases). Of those that indicated that they qualify, approx. 70% (81 cases) claimed the credit. Those who qualified and claimed amounted to 11.6% of all respondents who answered both Question 8 a and b for Rent Relief. Over 24% of cases that answered both Question 8 a and b indicated that they either don't know whether they qualify and don't claim or don't know if they qualify

or claim (69 and 99 cases respectively). The comments from those not claiming suggest that customers don't know about their entitlements and how to claim, for example:

- '*Don't understand rent relief.*'
- '*What is rent relief?*'
- '*Had a friend not told us about this, we would never have known. I also told a colleague who also didn't know. Why are foreign nationals not told this when they rent a property through an agency?*'

Some of the comments raise issues of concern for Revenue beyond the non-claiming of credits, for example:

- '*Our landlord won't let us apply for a rent allowance.*'
- '*Rent relief - landlord won't supply PPS number necessary to complete form.*'

## Health/ Dental Expenses

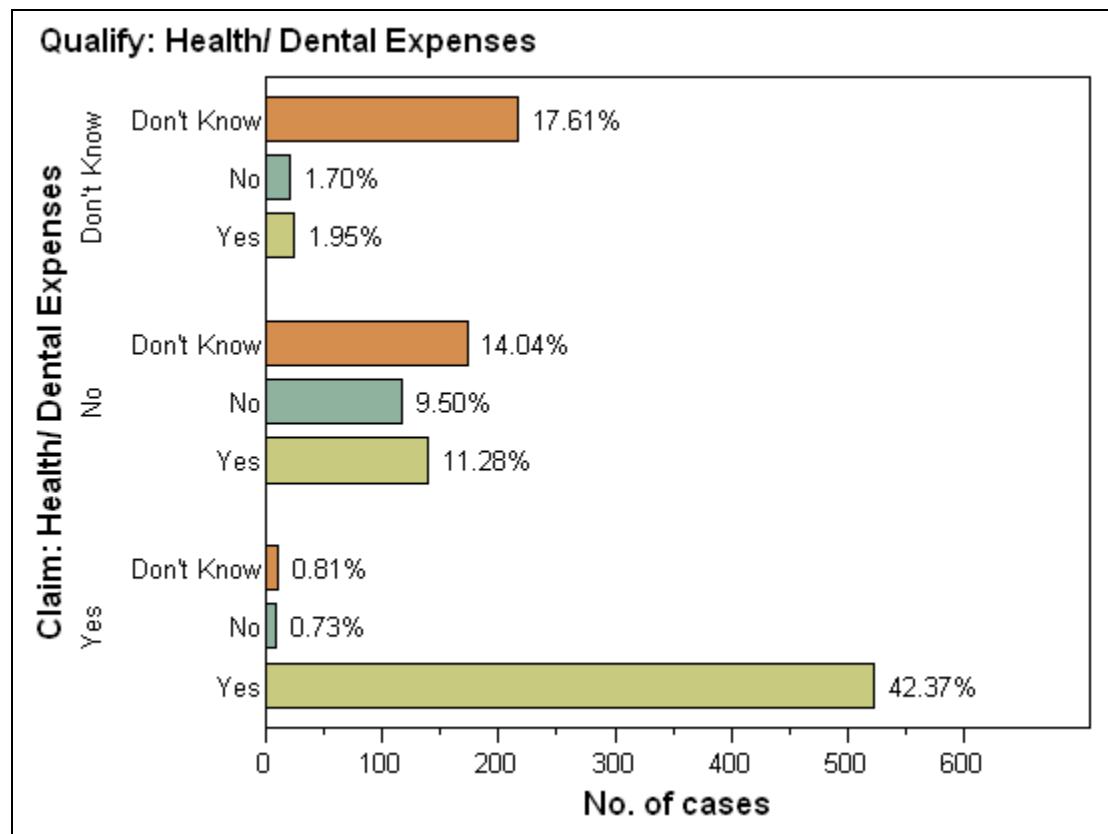


Figure 12: Health/ Dental Expenses

Table 7: Number of respondents to question 8a and b; Health/ Dental Expenses

Qualify: Health/ Dental Expenses	Claim: Health Dental/ Expenses			<b>Total</b>
	Don't Know	No	Yes	
Don't Know	217	173	10	<b>400</b>
No	21	117	9	<b>147</b>
Yes	24	139	522	<b>685</b>
<b>Total</b>	<b>262</b>	<b>429</b>	<b>541</b>	<b>1232</b>

Health and Dental expenses are among the more complex claims that PAYE customers make. A total of 685 cases indicated that they qualify to claim for these expenses (i.e. 56% of those that answered both Question 8 a and b), of these 522 (over 76%) indicated that they claim. This amounts to over 42% of those who answered both Question 8 a and b for Health/ Dental Expenses.

Over 11% (139 cases) of those who answered both Question 8 a and b qualify but don't claim. About 32% of respondents to Question 8 a and b either don't know whether they qualify and don't claim (173 cases) or don't know if they qualify or claim (217 cases).

The comments from these respondents suggest that they either don't know of their entitlements/ how to claim, find the system too complicated, have not kept their receipts/records, have tried in the past to claim unsuccessfully, or that they are aware of the potential entitlement and intend to claim in the future:

- '*Don't know what health/dental expenses I can get a tax credit for. I didn't know there was one.*'
- '*Don't know how to claim Dental/Health Expenses - Too complicated.*'
- '*Do not have the forms to claim. Doctors and Dentist too busy to go back through your history and fill in forms. Don't know how far back in Health and Dental history I am allowed to go. What do I need to do to claim these?*'
- '*Health/Dental exp. I am a member of VHI, so not sure.*'
- '*Not sure how to claim back Health/Dental records. - perceived as too complicated for what is returned*'
- '*I sometimes forget to keep my receipts to apply for the health expenses*'
- '*Health & Dental expenses; have tried in the past and was unsuccessful.*'
- '*I need to apply for health/prescription tax back - allowing to build up.*'

Finally, a small number of respondents indicated that they claim some or all of the credits/ reliefs but consider that they do not qualify, for example, Bin/ Service charges (17 cases, 1.36%), Rent (11 cases, 1.58%) and Trade Union Subscriptions (11 cases, 1.21%). These cases may have answered the question incorrectly, or they may be particularly candid respondents.

As noted above, those who qualify for credits but don't claim them were invited to comment on the reasons why this was the case. An analysis of the responses produced the following list of categories, in descending order of occurrence<sup>11</sup> (for all four credits/ reliefs):

Table 8: Categories of reasons given for not claiming credits (Question 9)

<b>Categories</b>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percent</b>
Don't know about entitlements/how to claim	188	23.83	188	23.83
Not Applicable	134	16.98	322	40.81
Not bothered	63	7.98	385	48.8
Intend to claim credits reliefs	61	7.73	446	56.53
Health/ Dental expenses: don't know about entitlements/how to claim	54	6.84	500	63.37
Too much hassle to claim	53	6.72	553	70.09
Bin/ service charges credit: don't know about entitlements/how to claim	45	5.7	598	75.79
Trade union credit: don't know about entitlements/how to claim	31	3.93	629	79.72
System too complicated	28	3.55	657	83.27
Lack of Information from Revenue	25	3.17	682	86.44
Health records/receipts not kept for claim	24	3.04	706	89.48
Bin receipts not kept	22	2.79	728	92.27
Unsuccessful attempt to claim made	16	2.03	744	94.3
Other	11	1.39	755	95.69
Let them build up before claiming	10	1.27	765	96.96
Credits/reliefs claimed by spouse	9	1.14	774	98.1
Rent relief: don't know about entitlements/how to claim	9	1.14	783	99.24
Rent relief: landlord uncooperative	3	0.38	786	99.62
Rent relief: claim not processed	2	0.25	788	99.87
Health/ Dental expenses claim not processed	1	0.13	789	100

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<sup>11</sup> Some respondents made comments that fitted into more than one category.

## 6: Perceptions of Revenue

Respondents were asked to give their opinion on a number of statements relating to Revenue's customer service delivery to PAYE customers.

The percentages that either agreed or disagreed to each statement are as follows<sup>12</sup>:

- Revenue explains my tax credit and relief entitlements in a way that I can understand.
- Revenue makes it easy for me to claim my tax credit and relief entitlements.
- I tend to allow my tax credit and relief entitlements to build-up for a number of years before claiming them.
- Revenue responds promptly when informed about changes in my tax credit and relief entitlements.
- In my experience Revenue staff are helpful and courteous.
- I am satisfied with the overall service I get from Revenue.

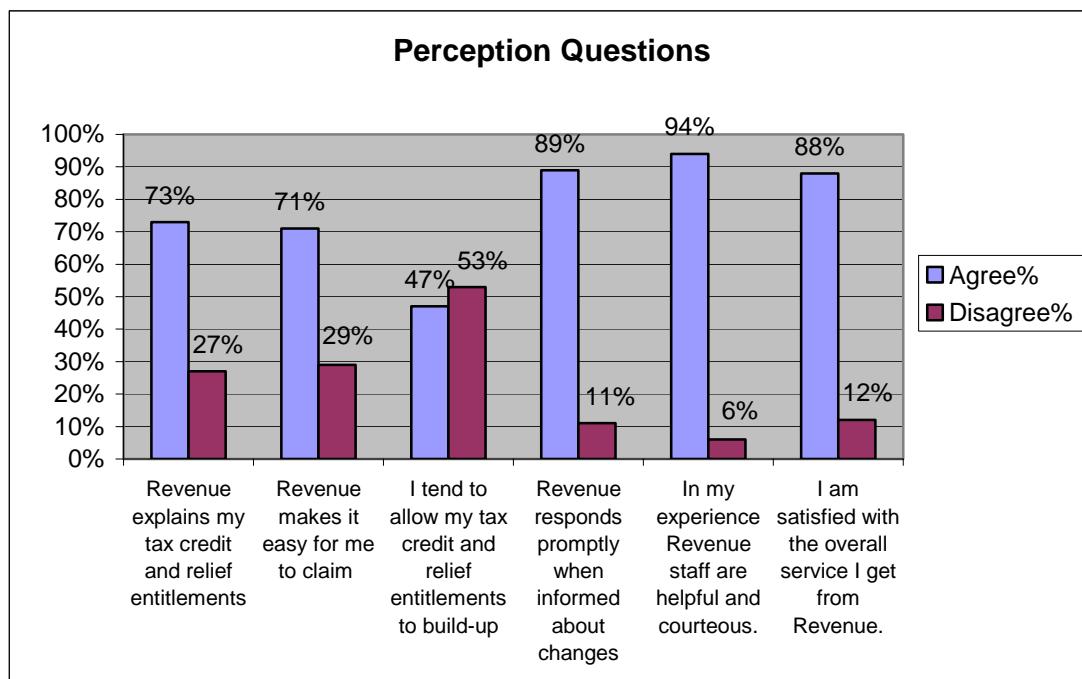


Figure 13: Perception Statement Results, Agree and Disagree Overall Results

<sup>12</sup> Based on responses not including blanks and 'not applicable'.

Overall, the results are positive for Revenue. Customers are satisfied with the overall service that they get from Revenue. In addition, when customers inform Revenue about changes in their tax credit and relief entitlements, most are happy with the speed with which their changed details are processed. However in the general area of tax credits and reliefs, over one in four customers expressed discontent with how their credits and reliefs are explained and made available to them.

The responses to these statements can be further broken down into the six categories ranging from Strongly Agree to Strongly Disagree<sup>13</sup>. Comments from respondents are instructive when combined with the responses to these questions. The results show that for all statements bar one, the category ‘Agree’ was the most common, or the modal response<sup>14</sup>. For Question 12 (build up of credits), the modal category was Disagree. This suggests that the majority of cases do not allow their tax credits and reliefs to build up before claiming them.

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<sup>13</sup> Six point scale: Strongly Agree, Agree, Somewhat Agree, Somewhat Disagree, Disagree and Strongly Disagree. In addition, some respondents didn't answer a question or indicated that it was not applicable to them.

<sup>14</sup> The mode is the most commonly occurring rating in each statement. Like the mean and median, the mode is a measure of central tendency, which is useful with ordinal data such as the ratings scale here.

## Question 10: 'Revenue explains my tax credit and relief entitlements in a way that I can understand'

Question 10 asked respondents if they felt that the explanation of credits and reliefs provided by Revenue was easy to understand; there is little difference between the 'agree' and 'somewhat agree' categories. This suggests that there was some uncertainty in the agreement with the statement. Slightly fewer than 25% of the total sample size (1905) disagree that credits and reliefs are explained by Revenue in a way that they can understand. Essentially these are the same respondents who in questions 8 and 9 (claiming/ non claiming tax credits and reliefs) had indicated that they were either not aware of their entitlements or found the system too complicated/ didn't know how to claim them.

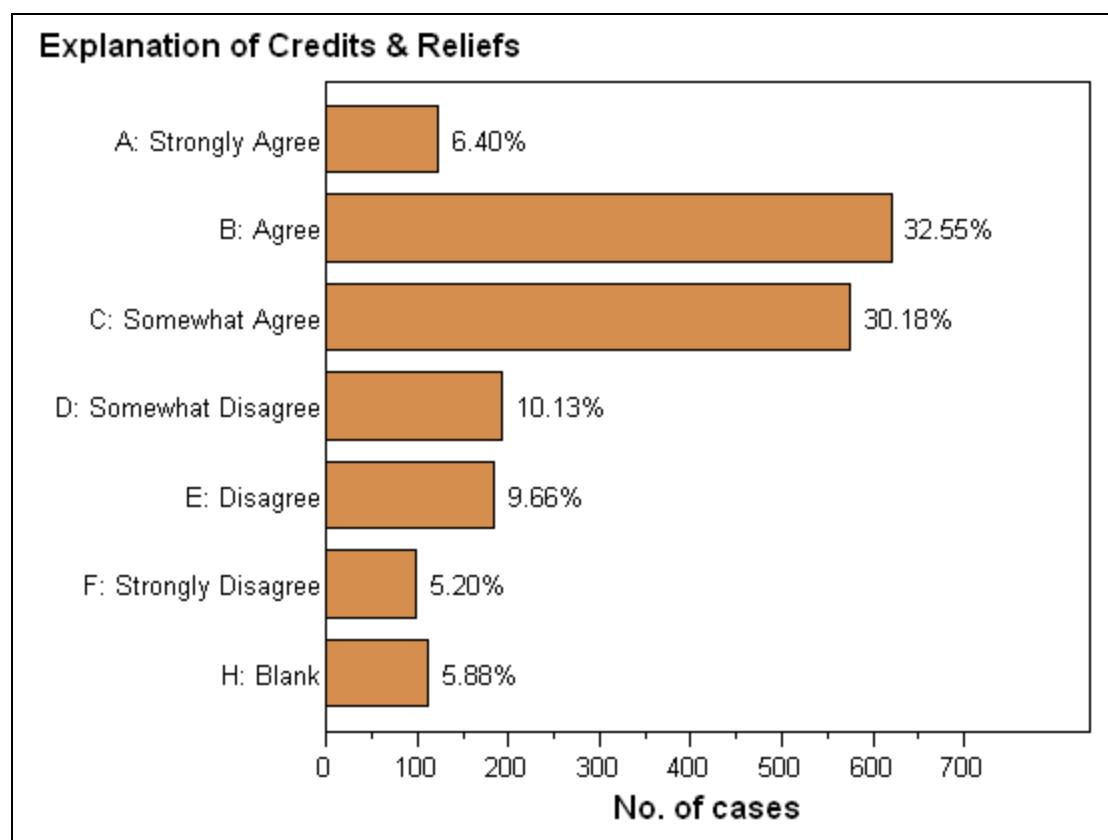


Figure 14: 'Revenue explains my tax credit and relief entitlements in a way that I can understand'

## **Question 11: ‘Revenue makes it easy for me to claim my tax credit and relief entitlements.’**

Question 11 posed a statement regarding the ease of the process for claiming credits and reliefs; the following is a breakdown of the responses:

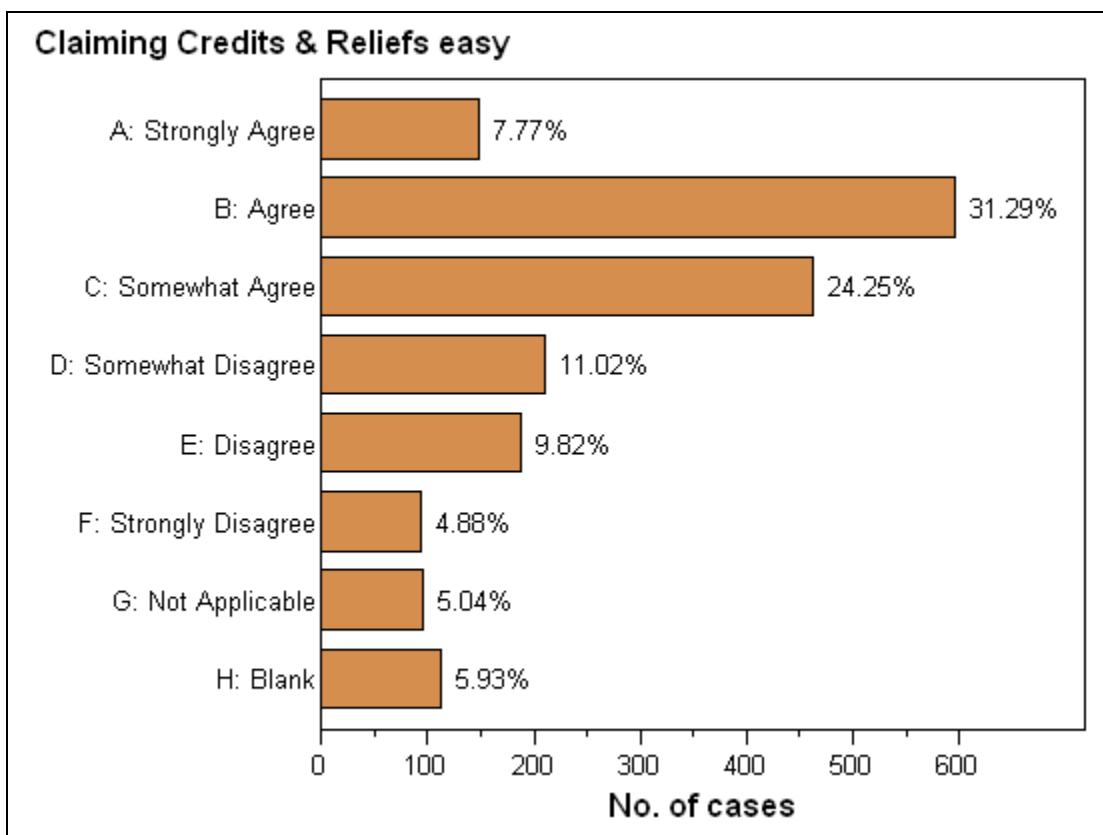


Figure 15: ‘Revenue makes it easy for me to claim my tax credit and relief entitlements.’

A quarter of respondents somewhat agree that credits and reliefs are easy to claim, and nearly a third agree with this statement.

Slightly more than 25% of the total sample size (1905) disagree that credits and reliefs are made easy to claim by Revenue. Once again these cases where those who indicated in their responses to Questions 8 and 9 that they had difficulties in understanding their entitlements, found the claiming process difficult or where not bothered to claim because of the effort required and the amounts available.

## Question 12: 'I tend to allow my tax credit and relief entitlements to build-up for a number of years before claiming them.'

Question 12 attempted to address one of the common queries in relation to credits and reliefs: namely whether people tend to let them build up over a number of years before claiming them.

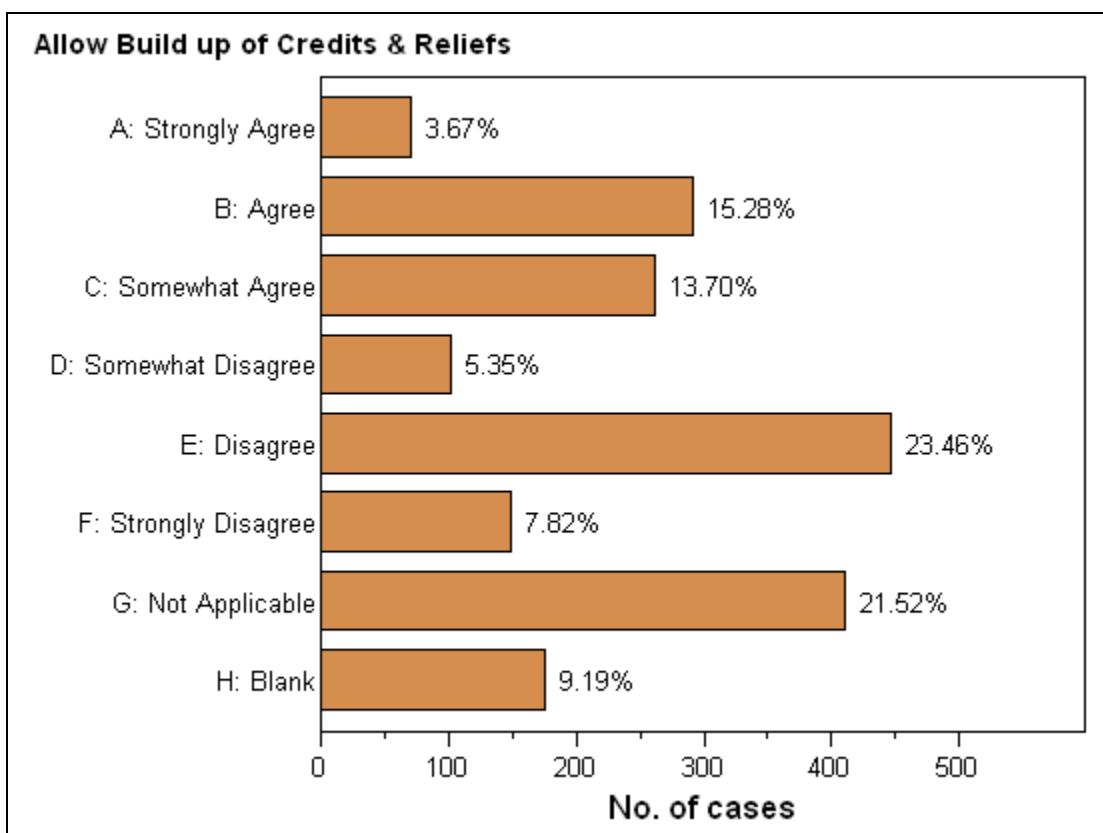


Figure 16: 'Allow tax credit and relief entitlements build-up for number of years before claiming them.'

The results of the survey show that a majority (approx. 37%, excluding 'not applicable' and blank responses) don't allow credits to build up. However, a sizeable minority (approx. 33%) indicate that they do, at least to some extent. Almost 19% (strongly agree and agree), equivalent to 1 in 5 respondents, definitely appear to pursue this course of action. For example:

- *'This year I submitted Med1 & Med 2 forms, relating to years 2002, 2003, 2004, 2005, 2006 and was made a very good tax rebate on the last 4 years,*

*however, I think it is the increasing publicity which finally alerted me to our entitlements.'*

- *'I tend to allow my tax credit & relief entitlements to build up for a number of years before claiming them.'*

### **Question 13: 'Revenue responds promptly when informed about changes in my tax credit and relief entitlements.'**

Question 13 asked if respondents felt that Revenue responds promptly when informed about changes in their tax credits and relief entitlements. For those whom this was applicable, a clear majority agreed that this was the case. Less than 9% disagreed with this statement (8.4%). This suggests that customers are largely getting good service when they interact directly with Revenue with regards to their credits and reliefs.

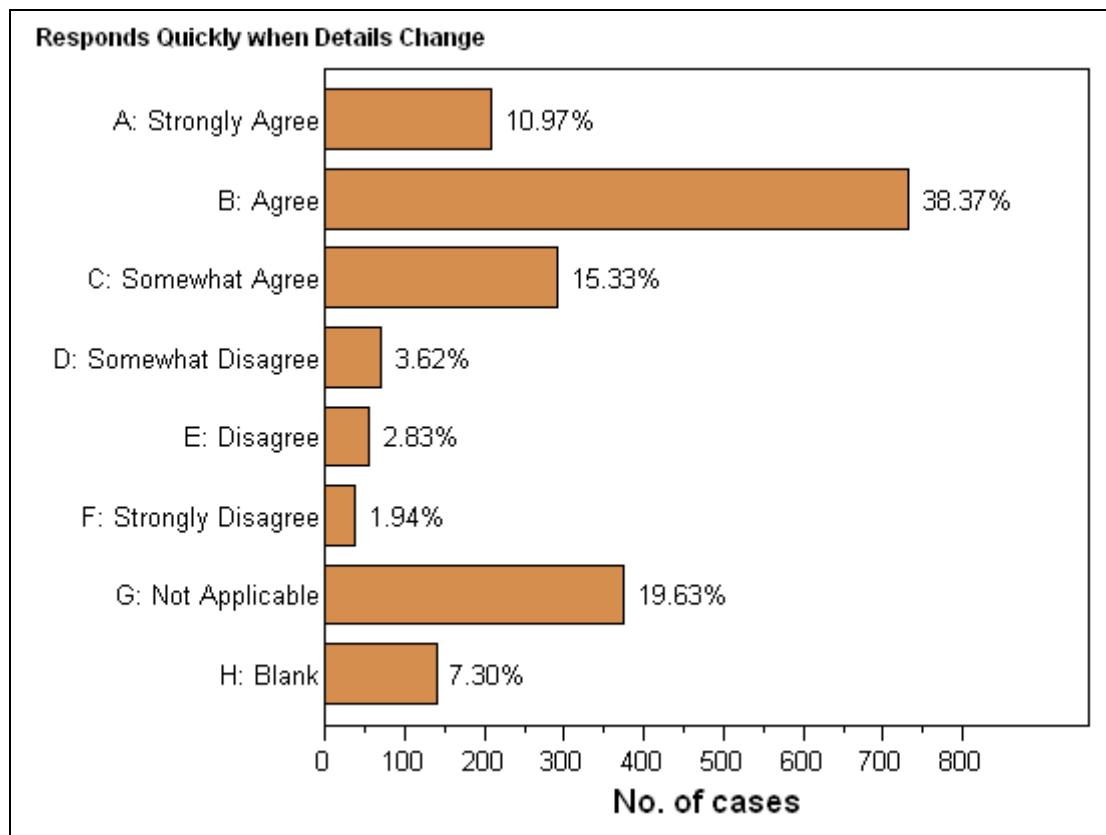


Figure 17: 'Revenue responds promptly when informed about changes in tax credit and relief entitlements.'

## Question 14: 'In my experience Revenue staff are helpful and courteous.'

Question 14 asked whether respondents had found staff to be helpful and courteous in their experience. As can be seen in the bar chart below, a substantial majority of respondents, over 71 %, agree with the statement, with over 24% of the total in strong agreement.

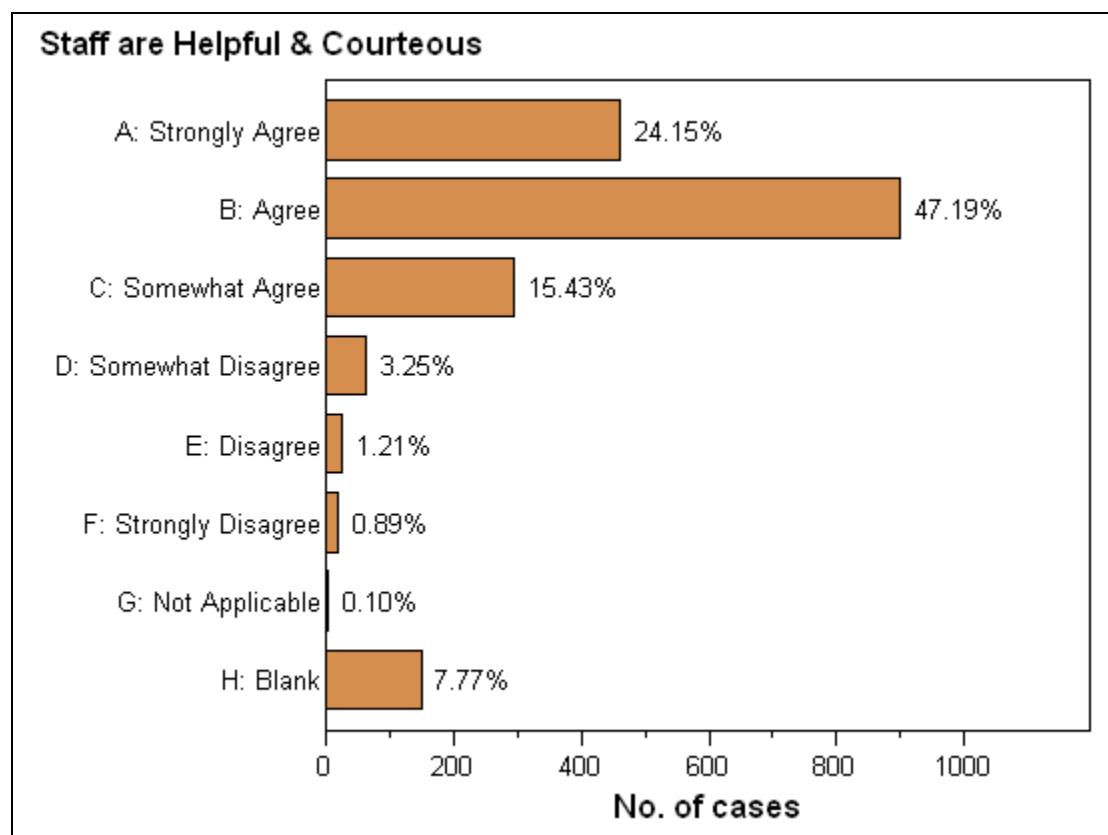


Figure 18: 'In my experience Revenue staff are helpful and courteous.'

A small number of respondents (slightly over 5%) found in their experience Revenue staff were either not helpful or courteous. These cases were the same cases that had been dissatisfied with their personal contact experience with Revenue.

## **Question 15: 'I am satisfied with the overall service I get from Revenue.'**

Question 15 asked respondents to give an overall impression of their satisfaction with the service that they get from Revenue. The results are broadly positive, with nearly 60% either in strong agreement or agreement with the statement (88% including the somewhat agree category).

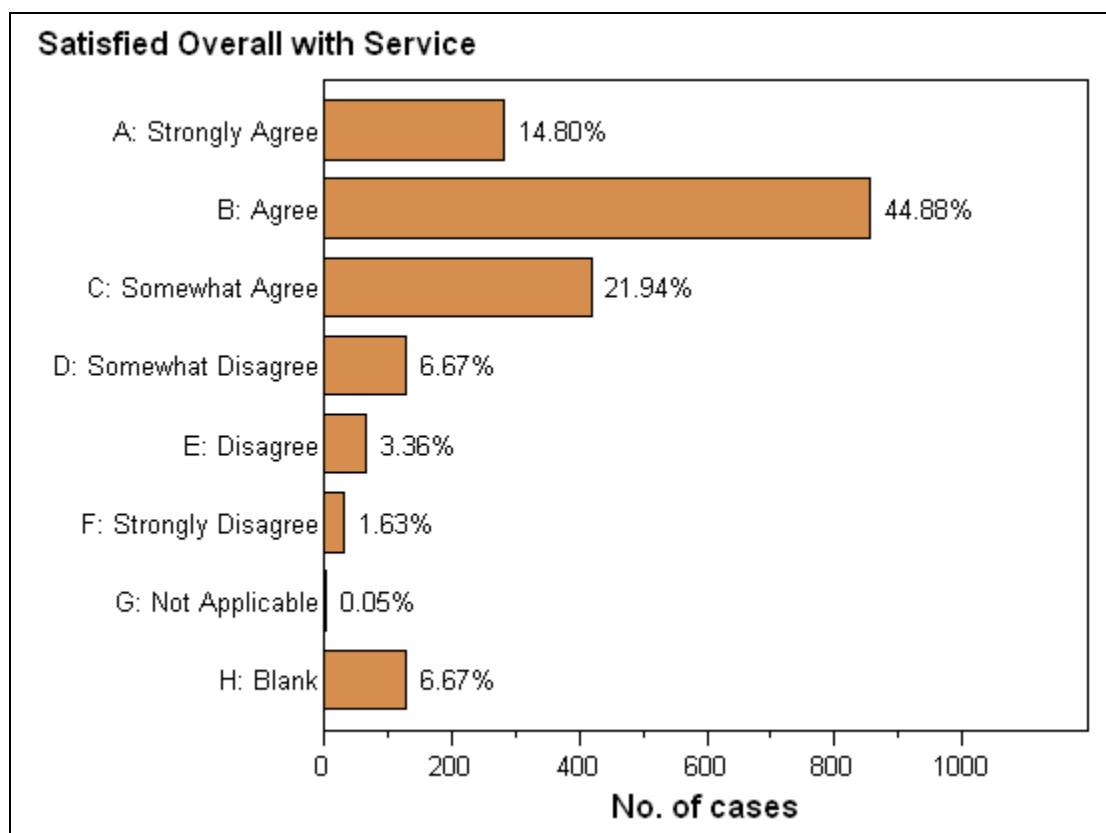


Figure 19: 'I am satisfied with the overall service I get from Revenue.'

About 1 in 10 customers (11.66%) do not agree with the statement. Their comments and responses to other questions are key in explaining difficulties experienced by these customers.

## 7: Conclusions

This survey allows robust quantification of satisfaction levels, attitudes to tax credits/reliefs and perceptions of Revenue for a large section of Revenue's customer base. The PAYE customer base has not been specifically surveyed to this extent before and the results and information gathered will have multiple uses in the area of customer service delivery.

Customer satisfaction with service delivery both at the overall level and specific to various communication methods is high. Regardless of the availability of electronic communication channels, the telephone remains the most used method of contact between Revenue and its PAYE customers.

Issues surrounding the qualification for and claiming of credits have been explored, perhaps in the most quantitative and robust way so far attempted. For the credits and reliefs explored in this survey, a majority of those entitled to them are claiming them. There are sizable minorities however, who either are unaware of their entitlements and/or are not claiming them.

Revenue's PAYE customer service channels and information provision will continue to be improved. However with at least 88% of respondents agreeing that they are satisfied with the service that they get from Revenue, it is reasonable to state that the PAYE population is being well served by Revenue.

# Appendices

## Appendix 1: Survey Form (two sides of single sheet).

### Revenue PAYE Customer Survey 2007

The information you provide in response to this survey will help us to review and improve our service to PAYE customers. Your answers will be treated in strictest confidence.

1. Did you personally contact Revenue in the last 12 months? Yes  No   
If no, please go directly to number 6.

2. If you contacted Revenue in the last 12 months, how many times did you use the following methods of contact? Please tick  as many as are applicable.

Method of Contact	Never	Once	2 to 3 times	4 to 6 times	More than 6 times
Lo-Call 1890 Telephone Service	<input type="checkbox"/>				
PAYE On-Line: Self-service for employees	<input type="checkbox"/>				
Text messaging service	<input type="checkbox"/>				
Submitting a form	<input type="checkbox"/>				
Letter/fax	<input type="checkbox"/>				
Email	<input type="checkbox"/>				
Calling in person to a Revenue Public Office	<input type="checkbox"/>				

3. If you contacted Revenue in the last 12 months, please state the reason(s) for your contact.

(Large empty box for writing)

4. For each method of contact you used in the last 12 months, please rate your satisfaction with the service you received. Please tick  the appropriate boxes.

Method of Contact	Very Satisfied	Satisfied	Somewhat Satisfied	Somewhat Dissatisfied	Dissatisfied	Very Dissatisfied
Lo-Call 1890 Telephone Service	<input type="checkbox"/>					
PAYE On-Line: Self-service for employees	<input type="checkbox"/>					
Text messaging service	<input type="checkbox"/>					
Submitting a form	<input type="checkbox"/>					
Letter/fax	<input type="checkbox"/>					
Email	<input type="checkbox"/>					
Calling in person to a Revenue Public Office	<input type="checkbox"/>					

5. If you were dissatisfied in any way with your contact experience over the last 12 months, please tell us the reason(s) for your dissatisfaction.

(Large empty box for writing)

6. When it comes to sources of information about your tax credit and relief entitlements, which of the following sources do you use? Please tick  as many as are applicable to you.

Your Tax Credit Certificate	<input type="checkbox"/>	Revenue's Lo-Call 1890 Telephone Service	<input type="checkbox"/>	TV	<input type="checkbox"/>	Accountant/ Tax Advisor	<input type="checkbox"/>
The leaflet which accompanies your Tax Credit Certificate	<input type="checkbox"/>	www.revenue.ie	<input type="checkbox"/>	Radio	<input type="checkbox"/>	Your Employer	<input type="checkbox"/>



7. If you use any of the following Revenue sources for information about your tax credit and relief entitlements, please rate how helpful you find the source(s). Please tick  the appropriate boxes.

Source of Information	Very Helpful	Helpful	Somewhat Helpful	Somewhat Unhelpful	Unhelpful	Very Unhelpful
Your Tax Credit Certificate	<input type="checkbox"/>					
The leaflet which accompanies your Tax Credit Certificate	<input type="checkbox"/>					
Lo-Call 1890 Telephone Service	<input type="checkbox"/>					
www.revenue.ie	<input type="checkbox"/>					
Revenue's publicity campaign about tax credits & reliefs	<input type="checkbox"/>					

- 8(a). Do you qualify for any of the following tax credits/reliefs? Please tick  'Yes', ' No', or ' Don't Know' as appropriate.

	Yes	No	Don't Know	Yes	No	Don't Know
Bin/Service Charges	<input type="checkbox"/>					
Trade Union Subscriptions	<input type="checkbox"/>					
Rent Relief	<input type="checkbox"/>					
Health/Dental Expenses	<input type="checkbox"/>					

9. If you qualify for any of the tax credits/reliefs listed in Question 8 and you are not claiming them please tell us why.

The following are a number of statements about Revenue's customer service delivery to PAYE customers. Please tick  the box which best reflects your opinion about each statement.

10. Revenue explains my tax credit and relief entitlements in a way that I can understand.

Strongly  Agree  Somewhat  Agree  Somewhat Disagree  Disagree  Strongly Disagree

11. Revenue makes it easy for me to claim my tax credit and relief entitlements.

Strongly  Agree  Somewhat  Agree  Somewhat Disagree  Disagree  Strongly Disagree  Not Applicable

12. I tend to allow my tax credit and relief entitlements to build up for a number of years before claiming them.

Strongly  Agree  Somewhat  Agree  Somewhat Disagree  Disagree  Strongly Disagree  Not Applicable

13. Revenue responds promptly when I tell them about changes in my tax credit and relief entitlements.

Strongly  Agree  Somewhat  Agree  Somewhat Disagree  Disagree  Strongly Disagree  Not Applicable

14. In my experience Revenue staff are helpful and courteous.

Strongly  Agree  Somewhat  Agree  Somewhat Disagree  Disagree  Strongly Disagree

15. I am satisfied with the overall service I get from Revenue.

Strongly  Agree  Somewhat  Agree  Somewhat Disagree  Disagree  Strongly Disagree

16. Finally, please indicate your age category.

16-25  26-33  34-44  45-55  56-66  Over 66

Thank you for taking the time to complete this survey.  
Please return your completed survey using the enclosed Freepost envelope.



CS

## Appendix 2: Covering Letter Accompanying Survey

18<sup>th</sup> June 2007

Dear Customer,

The Research Unit of the Revenue Commissioners is conducting a survey based on a random sample of PAYE customers. We would like to invite you to participate by completing the enclosed questionnaire.

The purpose of the survey is to measure satisfaction regarding the manner in which Revenue delivers service and provides information to its PAYE customers. The survey should take no more than ten minutes to complete. Your answers will be treated in strictest confidence and the information you provide will be used to review and improve our services to PAYE customers.

If you would like to clarify any aspect of the survey please contact either of the following in the Research Unit:

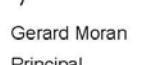
Fiona Roche	Tel: 01 674 8744	Email: froche@revenue.ie
Duncan Cleary	Tel: 01 674 8951	Email: dcleary@revenue.ie

Please return the completed questionnaire using the enclosed Freepost envelope.

We appreciate your views and look forward to your response by the 29<sup>th</sup> June 2007.

Many thanks for your assistance.

Yours sincerely,



Gerard Moran  
Principal

### **Appendix 3: Question 16: Age of Respondents**

The age breakdown of the respondents to the survey is as follows:

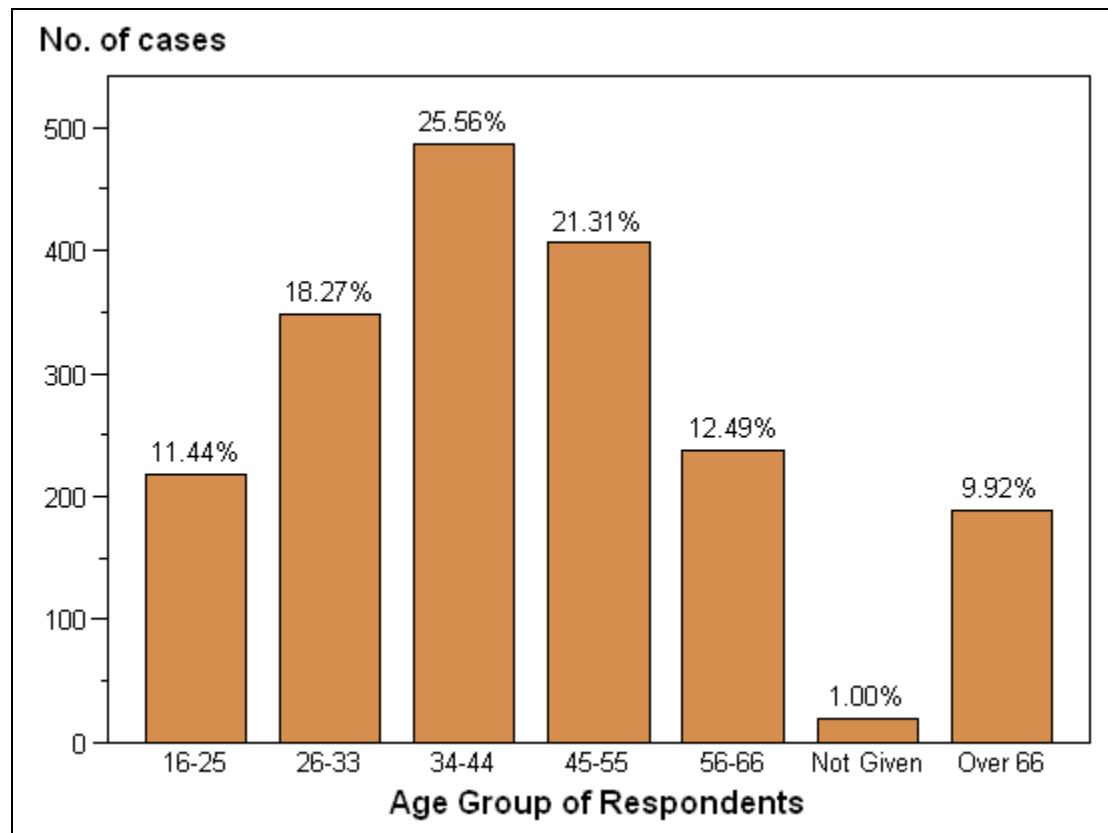


Figure 20: Age Groups of Respondents

This corresponds broadly with the age profile of the original sample that was sent out. In terms of the population as a whole, younger people appear to be slightly underrepresented. This is not unusual for large surveys of this type.