

Interview Schedule

2009-10 LSE Research project: Wage top-ups and work incentives

Thank you for agreeing to talk to me. My name is Gerry and I'm a researcher from the London School of Economics. We're doing this study for the Economic and Social Research Council. It's an absolutely independent study to do with the effects of the government's Working Tax Credit scheme. We are trying to find out how people who are receiving Working Tax Credit feel about it. A couple of things before we start:

1.this conversation is strictly confidential.

- Nothing you tell me about what you think, the work you do or the money you get will be passed on to anybody else - least of all to any official bodies.
- When we write about this research you won't be identified as having taken part. However, I *would* like to record our conversation, if that's okay. If it *is* okay, the only people who will hear the recording apart from me will be a typist who will transcribe it for me, but who won't know who you are.

2.I should say a bit more about what we're interested in.

- We know there have been all sorts of problems with the administration of the Tax Credit system. But that's not what this is about.
- We want to know whether you think the scheme's a good idea, how you feel about having your wages topped up and what difference it makes to you.

3. Obviously, you don't have to do this if you don't want to.

- You don't have to answer any of my questions and we can stop any time you want to.

So - I would like first of all to get a few brief factual details about you and your family; then,

- to let you talk a bit about your own background and experiences; and finally to ask your opinions on certain issues.

Is there anything else you'd like to know before we start?

Family information

1. Tell me about yourself and your family:

Family member	Relationship to participant	Sex (m/f)	Age (years approx.)	Disabled (y/n) (details below)	Ethnicity (self-identification)
1	Yourself				
2					
3					
4					
5					
6					

Additional information/clarification:

2. And tell me about the paid employment or other things that you and others in the family are doing:

Family member (16+ only)	Status(es) (tick those that apply)			If employed			
				Occupation(s) if working	Hours per week	Rates of pay (after Tax and NI)	Employer(s) (if applicable)
1	Employed	<input type="checkbox"/>	Carer	<input type="checkbox"/>			
	Self-employed	<input type="checkbox"/>	Volunteer	<input type="checkbox"/>			
	Unemployed	<input type="checkbox"/>	Retired	<input type="checkbox"/>			
	Student	<input type="checkbox"/>	Other	<input type="checkbox"/>			
2	Employed	<input type="checkbox"/>	Carer	<input type="checkbox"/>			
	Self-employed	<input type="checkbox"/>	Volunteer	<input type="checkbox"/>			
	Unemployed	<input type="checkbox"/>	Retired	<input type="checkbox"/>			
	Student	<input type="checkbox"/>	Other	<input type="checkbox"/>			
3	Employed	<input type="checkbox"/>	Carer	<input type="checkbox"/>			
	Self-employed	<input type="checkbox"/>	Volunteer	<input type="checkbox"/>			
	Unemployed	<input type="checkbox"/>	Retired	<input type="checkbox"/>			
	Student	<input type="checkbox"/>	Other	<input type="checkbox"/>			
4	Employed	<input type="checkbox"/>	Carer	<input type="checkbox"/>			
	Self-employed	<input type="checkbox"/>	Volunteer	<input type="checkbox"/>			
	Unemployed	<input type="checkbox"/>	Retired	<input type="checkbox"/>			
	Student	<input type="checkbox"/>	Other	<input type="checkbox"/>			

Additional information/clarification (e.g. if participant mentions informal/undeclared economic activities):

3. And what about the benefits and tax credits you (and your partner - if any) have got coming in?

Claimant	Type of Benefit/Credit - including: Working Tax Credit Inc. Childcare element (if any) Child Tax Credit Child Benefit Housing Benefit Council Tax Benefit Other (e.g. a contributory benefit or DLA)	Amount (<i>approx. if known</i>)
Yourself		
Partner (<i>if any</i>)		

4. Housing tenure:

Tenure	(Tick those that apply)
Owner-occupier no mortgage	
Owner-occupier with mortgage	
Private rented	
Local authority rented	
Social landlord rented	
Living with relatives/friends	
Other	

That's great. It gives me a basic picture. But now, I was hoping you could talk a bit about your background, your life, your job and what you think about the Working Tax Credit...

Background

5. Education

You've already said you've been working as

a.....but can we go back a bit for a moment and talk about your education?

Possible prompts:

- 5.1. Do you mind telling me a bit about your time at school? (what kind of qualifications did you get)?
- 5.2 Have you had any further education or training since?
- 5.3 Would you say you have skills that you aren't using (and why)?
- 5.4 What would you say you're good at?

6. Health

Can I ask whether you've had any health issues that have affected your chances at work?

Possible prompts:

- 6.1 Have you ever had time off sick?
- 6.2 Do you consider yourself in any way disabled?
- 6.3 Have health problems ever stopped you from working?

7. Employment History

What jobs have you done in the past?

Possible prompts:

- 7.1 Can you tell me how you got that job/those jobs?
- 7.2 How long in each job? And, did you like it?
- 7.3 Why did you leave that job/those jobs?
- 7.4 Have you had any spells out of work? (How long and what were the circumstances?)

- 7.5 What has it been like getting jobs in the past? Have you ever had any difficulties?

8. Current job

And what about your present job?

Possible prompts:

- 8.1 How long have you been doing it?
- 8.2 How easy/difficult was it to get this job?
- 8.3 How do you feel about your job? (Do you enjoy it? What's the best thing/worst thing about it?)
- 8.4 Do you think you're being paid what you're worth?
- 8.5 What do you think of your employers? (How accommodating are they?/Are they a good employer? How do you rate your employer? Are they considerate?)
- 8.6 Have you been given any special training for the job?
- 8.7 How secure is this job? Are there any promotion prospects?

9. Working Tax Credit Scheme

Thinking about the Working Tax Credit scheme (in general)

- 9.1 Had you claimed any of the benefits they used to have before the current scheme came in (Working Families Tax Credit, Family Credit, Family Income Supplement)? Did you know anything about them? How did you hear about them ?
- 9.2 Did you claim Working Tax Credit before you started or since you started your present job? How did you hear about it?
- 9.3 Why do you suppose the government introduced the Working Tax Credit?

- 9.4 What do you think of the idea (of introducing the Working Tax Credit?)
- 9.5 How do you feel about getting Working Tax Credit? (Are you glad to get it or are you in any way uncomfortable about it, and why?)
- 9.6 Has any aspect of your job changed since being on WTC?
e.g. hours of work – either number or more anti-social etc.
- 9.7 Does calling it a credit rather than a benefit make you feel any differently?
- 9.8 Have you changed how you feel about your job since receiving it?
- 9.9 Have you changed your ideas about work/in the future/type of work etc. since being on tax credits?
- 9.10 Has WTC affected anything else in your life? (How has your life changed since being on WTC? What effect has it had? Do you feel it has benefitted/stayed the same?)

10. Working Tax Credit and your job

Thinking about the WTC and your job

- 10.1 How did you hear about WTC?
- 10.2 Does your employer know that you are on it? If so, did the employer recommend that you go onto it? And, do they treat you any differently?
- 10.3 Do your colleagues know you are on it?
- 10.4 Do you know if any colleagues are on Working Tax Credit?

11. Work in general

Thinking about work (i.e. paid work) in general

Possible prompts:

- 11.1 How important is your job to you?

- 11.2 Which aspects matter most?
- the pay cheque
 - just having a job
 - having a reason to get up in the morning
 - getting out of the house/home
 - social contact/friendships
 - the work itself (sense of satisfaction/pride?)
- 11.3 What kind of job would you like to be doing? Can you tell me about your thoughts on the future?
- 11.4 Do you think you'd go out to work if you didn't have to?
- 11.5 What difference does being in work make in how you see your part in society?

12. Personal network

Thinking about your personal context/network and work

- 12.1 What about your neighbours? Where do other people around here work?
- 12.3 Are any of your friends/relatives getting Working Tax Credit?

13. Finances

Can I ask, how are you managing money-wise?

- 13.1 Do you think you're getting all the benefits and tax credits you're entitled to?
- 13.2 How much of a difference do they make?
- 13.3 Thinking about all the money you/your family have coming in, is it enough to get by?

14. Anything else

Is there anything else you'd like to say about the things we've just been talking about?

