

How can linking my economic data help people in the UK? ?



If Understanding Society can link your HMRC economic data, researchers can better understand:

- Who is living with 'persistent low income' This means someone's household income is below a set level (60% or 70% of the middle income in the UK) for at least 3 out of 4 years in a row.
- The risk of child poverty – the HMRC produce local estimates of child poverty. These official figures do not take account of housing costs, underestimating the extent of low disposable income, especially in London and southern England. But if this data is linked to Understanding Society, researchers can better the effect of local housing costs to produce an "after housing cost (AHC)" poverty estimate.

Without the linking of data, this research would not have been possible. Thanks again for your support.



What is this leaflet about?

We are asking for your permission to link the information Her Majesty's Revenue & Customs (HMRC) hold about your employment and self employment history, your National Insurance contributions, income and tax credits.

The information goes back to the 1970s, and to the beginning of self assessment in the 1990s. The Understanding Society study at the University of Essex would like to add these records to the responses you have given to this study. If you give your permission, it will inform further analysis to help us get a better picture of the economic circumstances of private households and how they can best be helped.

What information would be linked?

Government departments and agencies collect a range of information about all of us for administrative purposes, so they can plan and provide services. Added to the responses you have provided in this study the information can inform further analyses and help us get a better picture of those who are using services provided by the government.

Linked data allow researchers to study the real effects of tax policy, welfare reforms, labour-market changes, and inequalities more accurately.

What if I change my mind?

If you wish to withdraw your permission at any point in the future, please write to:

**FREEPOST RRXX-KEKJ-JGKS,
Understanding Society,
University of Essex,
Wivenhoe Park,
Colchester, CO4 3SQ.**

Please sign and date your letter.

What if I have concerns?

Please contact the Participant Communications Team

✉ contact@understandingsociety.ac.uk

The University of Essex REO Research Integrity Manager

✉ reo-integrity@essex.ac.uk



Did you know?

Many countries around the world already link household surveys to tax records (e.g. Nordic registers). Allowing linkage in the UK improves comparability and the usefulness of UK social science.

Information on adding HMRC records



Who will use it?

Like your study responses, the additional information will be held as a resource for use by professional academic and social policy researchers for non-commercial research and statistics over the coming years. Any sensitive information would only be made available to them under restricted access arrangements which make sure that the information is used responsibly and safely. Names and addresses are never included in the results and no individual can be identified from the research.

The data will not be used to work out whether any individual is claiming benefits they should not be and will not affect any current or future dealings with HMRC.

No individual can be identified when data is linked

What are the benefits of me giving consent?



Shorter surveys:

If we can link your survey answers with your economic records, we don't have to ask you about these in the survey and the interview can be much shorter.



Help improve economic services:

Your permission would allow researchers to provide answers to a great deal of highly policy-relevant questions, for example:

- how well prepared individuals and families are for retirement and how this differs across time and generations; and
- in much greater detail, how family circumstances interact with tax credits, earnings and interruptions in earnings.

What will happen if I give my permission?

- 1) The Understanding Society study will give HMRC your name, address, sex and date of birth.
- 2) HMRC will use these details to identify the correct records it holds about you, and delete any of the personal information passed on to them.
- 3) HMRC will send your HMRC records to the Institute for Social and Economic Research at University of Essex using a secure data transfer method.
- 4) The Understanding Society study will add the HMRC records to your study responses.



Lots of research has already been carried out with the benefit of data linkage, please see our publications library www.understandingsociety.ac.uk/research/publications

How long does my consent last?

We would like to add information relating to your present, past and future circumstances. We are not putting an expiry date to this consent as we do not know exactly when we will obtain and add the information. We will remind you every three years of the permissions you have given, and you are free to withdraw your consent at any time. If you do choose to withdraw your consent, we will no longer link your records to your survey responses going forward. However, we will retain data which has been previously linked if you gave us permission.

What about data security?

Your survey answers and linked HMRC records will be anonymised and will only be used for research and statistics. We are extremely security conscious, and all our systems are password protected and only accessed by a small number of authorised staff.

The information we need to exchange with the government departments and agencies will be sent via secure transfer systems. We follow the most up-to-date data security protocols and procedures and are compliant with the standards of the ISO 27001 data security protocols and procedures. Your personal details, such as your name and address will be secure at all time.



Are there any risks involved in giving permission?

There are no risks associated with linking your economic records to your survey responses.

Do I have to let you link my data?

No, linking your HMRC data, like the rest of Understanding Society is completely voluntary.

Has the study been reviewed and approved by an Ethics Committee?

Yes. In this case, the study has been approved by the University of Essex Ethics Committee, reference: ETH2526-0122

Your information will be treated in confidence and in accordance with the Data Protection Act.