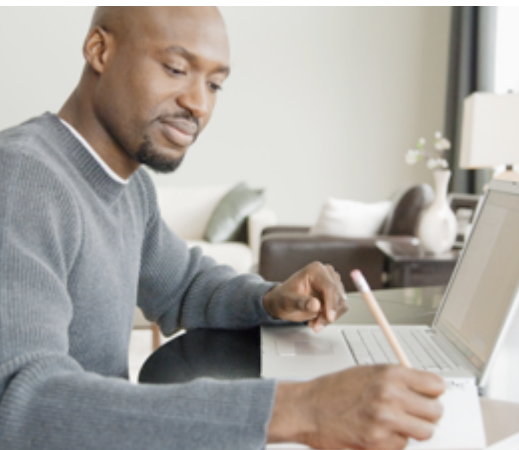


# Supporting customers who need extra help - a new approach

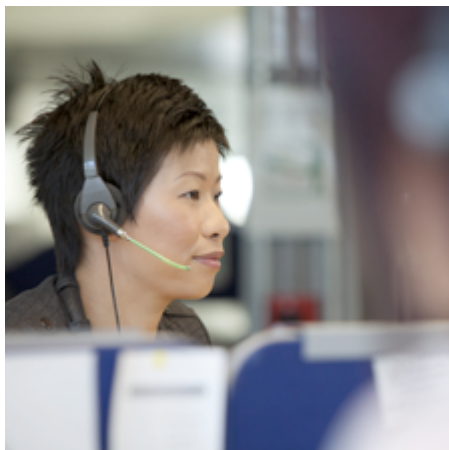
## Consultation



Online guidance



Mobile support



Contact centres



**Subject of this consultation:**

HMRC recently carried out in-depth research to give us a much better understanding of customers who need extra help getting their tax right and claiming their entitlements. The results of that research are helping us to design a new service for those customers, so we can better target support at people who need help the most.

We are proposing to:

- pilot and introduce a new model for helping customers who need extra help with their taxes and entitlements, including access to expert support through redesigned telephone and face-to-face services
- close our Enquiry Centres because face-to-face support to those who need it will be delivered through the new services.

No final decision will be made until we have consulted on and piloted the new service, and fully assessed the findings of the consultation and the pilot.

**Scope of this consultation:**

We want to gather as much feedback as we can from people and organisations who are interested in the changes. We would welcome views on:

- how that extra help will work in practice
- the impact of the changes and, specifically, the proposal to close Enquiry Centres, on particular groups of customers
- the impact of the new service on the voluntary and community sector as a whole
- how we can best support customers who don't need extra help to resolve their queries, but who currently use our Enquiry Centres, to use our online and telephone services.

**Who should read this:**

Anyone can send us views on the changes, but we would particularly like to hear from:

- any voluntary and community sector organisations that represent people who need help to get their tax and entitlements right
- a wider set of voluntary and community sector organisations that represent customers who need extra help; for instance, organisations helping people with mental health problems, people who have difficulties in hearing and seeing and people with reading problems
- people who may be directly affected by the new service.

**Duration:**

The consultation period starts on 14 March 2013 and will end on 24 May 2013.

**Lead official:**

Libby Martin, HM Revenue & Customs, 7<sup>th</sup> Floor East Spur, Euston Tower, 286 Euston Road, London, NW1 3UQ.

### How to respond or enquire about this consultation:

Responses or enquiries relating to this consultation should be sent to us:

- online at: <http://www.hmrc.gov.uk/supportingcustomers>
- by email to: [consultation.feedback@hmrc.gsi.gov.uk](mailto:consultation.feedback@hmrc.gsi.gov.uk)
- by post to: Andrew Logan, FSD NES Comms Team, HM Revenue & Customs, Room 3/56, 100 Parliament Street, London SW1A 2BQ.

These contact points are purely for responses to this consultation. Customers should not send any other information relating to their own or their client's affairs with HMRC to these contact points.

Please note that we cannot guarantee the security of emails you send to us or we send to you over the internet. Information sent by email over the internet is not secure and is at risk of being intercepted and read by people other than those it was intended for. Any information you send to us by email is at your own risk.

If you have any doubt about the authenticity of an email you receive which claims to come from HMRC please do not follow any links within the email, disclose any personal details or respond to it. Forward it to us at: [phishing@hmrc.gsi.gov.uk](mailto:phishing@hmrc.gsi.gov.uk)

### Additional ways to be involved:

If you are an organisation representing people who may be affected by the changes and want to discuss these issues with us before making a formal response, please get in touch with Libby Martin using the contact details above.

We are also planning to run a number of workshops across the UK over the coming months, inviting customers to meet with us so we can hear their views about our proposals first hand.

### After the consultation:

After the consultation period has ended on 24 May 2013, we will publish a summary of the responses. We will then look closely at the feedback and consider whether we need to make changes to our plans. Having thoroughly re-examined the impact the revised service will have on customers, local communities and our own staff, we will also look at the results of the pilot service due to be run in the north-east of England from June 2013 to October 2013. Once we have fully evaluated the impact of the new service we are planning to introduce the new service for customers who need extra help in 2014.

### How we got to this stage:

The new service is based on an extensive programme of research carried out by TNS-BMRB and The Futures Company, which is available to view at <http://www.hmrc.gov.uk/research/report224.pdf>

We are in ongoing discussions with a number of voluntary and community sector organisations (TaxAid, Tax Help for Older People, the Low Incomes Tax Reform Group, Citizens Advice, Gingerbread, Child Poverty Action Group and Age UK) on what this new support should be, and how it should be delivered.

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This document can also be produced in Welsh and alternative formats including large print, audio and Braille formats on request.

Gellir cynhyrchu'r ddogfen hon yn Gymraeg hefyd ac mewn fformatau eraill, gan gynnwys fformat print bras, awdio a Braille pan wneir cais amdanynt.

# Foreword

It is really important that HMRC provides a tailored support service that meets the needs of customers who require extra help.

This consultation is an important opportunity for you to help shape proposals that will change the way that HMRC supports customers who need extra help with their taxes and entitlements.

Recent research has given HMRC a fuller understanding of these customers, and the kind of service they need. It is clear that the current service, while good in parts, doesn't reach many of those who need a helping hand.

HMRC plans to introduce a new service that is more accessible than the current system, and more tailored to customers' needs. These plans include a specialist team of telephone advisers and a team of mobile, face-to-face advisers able to meet with customers wherever they live. This new service would replace the existing network of fixed Enquiry Centres, which would no longer be needed.

The plans also set out steps to make it easier for those in the voluntary and community sector to help people who already come through their doors asking for help. I believe that this new service will be better and more accessible for HMRC customers who need extra help. Please read this important consultation paper and let HMRC have your view on its plans. Your feedback will directly influence decisions on how the new service is implemented; helping to ensure the new service is the best it can be for everyone who needs it.

**David Gauke MP**

Exchequer Secretary to the Treasury

# Chapter 1: Introduction

## Why we are changing

**1.1** Some HMRC customers need extra help to get their taxes and entitlements right. We want to provide this extra help in a way that suits them. It needs to be easy to access, affordable for customers and provided at an economical cost to HMRC. We know the current system is not as good as it should be, and that we need to take steps to improve it.

**1.2** Most customers with simple queries choose to visit our website for help, and we handle around 60 million customer calls each year. We are investing £34 million in our telephone contact centres by 2014, so we can answer customer calls more quickly. We are also making it much cheaper to call us, by replacing all our 0845 telephone numbers with 03 numbers. We aim to complete this by the end of summer 2013. The pilot of our new service will include access to Jobcentre Plus freephones for customers who cannot afford the cost of a call.

**1.3** Not all customer enquiries are handled over the phone. HMRC provides online services and this includes almost 8 million people filing their self assessment returns online. HMRC also currently provides support for customers who need extra help through the network of Enquiry Centres across the UK. But many of the estimated 1.5 million customers who need extra help each year do not necessarily live near an Enquiry Centre, which means they incur extra costs to get there. For many people, visiting an Enquiry Centre is not, and has never been, a convenient option. Because of this, some customers have struggled to get the support they need from us.

**1.4** Even for customers living close-by, the use of Enquiry Centres has fallen sharply in recent years. The number of people visiting Enquiry Centres has halved from more than 5 million visits in 2005-06 to 2.5 million in 2011-12, and usage varies enormously across centres. As the use of

Enquiry Centres has fallen, the average cost of an appointment across the network has risen to £152 in 2011-12 from £106 in 2009-10. In our Hexham office, which received just 601 visits last year, the average cost of an appointment is £185. Even at our busiest office, in Birmingham, which serves an area of 3.6 million people, we had 43,438 visits last year, at an average cost per appointment of £123. By way of comparison, it costs an average of £3 per phone call handled. Our figures also show that 84 per cent of customers who visited an Enquiry Centre in 2012 did not need an appointment to resolve the query: the majority resolved their problem by telephoning our contact centre.

**1.5** We have concluded that our Enquiry Centre network does not always reach the small minority of our customers who need extra help, and that the resources we use to run Enquiry Centres could be better invested in a more accessible, effective and efficient service that is better for our customers and makes more efficient use of the limited funds available for HMRC.

**1.6** To properly understand the needs of customers requiring extra help, and the numbers involved, we commissioned in-depth research to give us a better understanding of the service they require. As a result, we are redesigning our service as set out on the following pages. The new service will make it easier for about 1.5 million customers who need extra help to deal with HMRC, and will collectively save them around £12 million every year, by reducing travel costs for face-to-face appointments and resolving queries the first time they contact us, where possible. We plan to close our Enquiry Centres as the new service is introduced in 2014. This is subject to our making a formal assessment of how the closures affect our customers, the local communities they serve and our staff – as well as to the outcome of a pilot of the new service in the north-east of England.

## What we are doing

**1.7** The new service for customers who need extra help will be tailored to their needs and will include:

- people trained with the necessary skills to identify when a customer needs extra help
- specialist expert help over the telephone, for those who need it
- face-to-face support delivered by a team of mobile advisers, called extra support mobile advisers, at a location that is convenient for the customer e.g. a library, a community centre or at the customer's home
- direction to voluntary and community sector organisations, where the customer needs independent advice or someone to act on their behalf and is unable to pay for this.

**1.8** The new service will have much greater geographical coverage than our current arrangements provide. Offering extra help over the telephone will also mean much longer opening hours than Enquiry Centres – many of which are only open one or two days a week. We will be able to help many more customers who need extra help at a time that suits them. We are also making it easier for customers to use voluntary and community sector organisations and family and friends to act on their behalf.

Chapter 3 'How we will improve support for customers who need the most help' describes this new service in more detail.

## About this consultation

**1.9** We are consulting on:

- how we can refine the proposed new service for customers who need extra help
- the impact on customers and local communities of the proposals to close our existing Enquiry Centre network and move to a new way of delivering face-to-face support.

**1.10** We are particularly interested in:

- whether the new support service meets the needs of our customers
- how we deliver that support in practice, especially where customers need face-to-face help.

**1.11** We want to identify and resolve any potentially adverse impacts on particular groups of our customers, and on local communities.

## Chapter 2: When people need extra help

**2.1** We know that some of our customers need extra help when dealing with HMRC.

**2.2** People need extra help for many different reasons, and often have more than one reason. Research tells us that these reasons can be broken down into six main categories:

- difficulty of accessing our current services
- personal confidence in dealing with HMRC
- mental or emotional state
- lack of ability to deal with a task
- complexity of the enquiry
- complexity and errors in HMRC processes and/or unclear information.

**2.3** Please see **Annex B** for a detailed description of each of these categories. Some examples of when people may need extra help include:

- people who have hearing or eyesight issues
- people who lack confidence when dealing with their tax issues
- people who have a mental health condition
- people who have low literacy or numeracy skills
- people who need help in a situation where there are several issues, where things have gone wrong and it feels too much to deal with
- people who do not speak English, or may not know enough English to be able to talk about technical subjects such as tax
- if we have made a mistake – and maybe made things worse by not identifying the mistake early enough, leading to further complications.

**2.4** In some cases, we know that some of these customers will need more than advice, and might need support from the voluntary and community sector for independent advice, help with calculations, or for someone to act on their behalf.

**2.5** Customers needing extra help come from all parts of society and have a range of approaches towards dealing with their taxes or entitlements. Many just need help for a specific event; for instance, approaching retirement, dealing with the tax system for the first time following a bereavement, dealing with separation or declaring new income for the first time.

**2.6** The need for extra help will vary from customer to customer. Some might need just a single contact with us to get back on track. Others might need to contact us multiple times; for example, due to bereavement or due to their having multiple sources of income. Some will need extra help every time they need to contact us.

**Q1** Have we missed any particular groups in our definition (above and at Annex B) of customers who need extra help?



*“Customers needing extra help come from all parts of society and have a range of approaches towards dealing with their taxes or entitlements.”*



## Chapter 3: How we will improve support for customers who need the most help

**3.1** Our plan is to invest in a new service that will include an improved telephone service and, for customers who need face-to-face appointments, a team of extra support mobile advisers to carry out appointments where it is most convenient for the customer, whether that is in their home or somewhere else. We will also invest in making it easier for an intermediary to act on the customer's behalf – including friends, family and representatives from the voluntary and community sector.

**3.2** The new approach will be more effective and should simplify the way in which customers who need extra help get their queries resolved. We estimate that resolving queries when customers first make contact with us will reduce their collective travel costs by around £12 million a year.

**3.3** A key advantage of the new service is that it will match the opening hours of our telephone helpline centres, as the first step for most customers is to call us. Our helpline centres are open from 8am to 8pm Monday to Friday, and 8am to 4pm on Saturday. Many of our current Enquiry Centres are only open one or two days a week. The new service will give customers considerably more choice about when they get extra help.

**3.4** HMRC ran tests between September and December 2011, to establish the effectiveness of providing specialist telephone support to customers wishing to make an appointment at an Enquiry Centre. Of those who had their issue dealt with in this way, 98 per cent said that they were satisfied with the service they received. In October 2012, we ran additional tests to determine whether our telephone helpline staff could identify customers who need extra help, based on factors and indicators outlined by recent research; 90 per cent of these customers were identified in the first five minutes.

### What will happen when a customer calls us for help?

**3.5** When a customer calls one of our contact centres, the telephone adviser will first try to resolve the issue in the normal way, using our standard processes. At the same time, they will be listening for any indication that the customer might need extra help, and will decide what support is needed to help the customer resolve their query.

**3.6** The adviser will identify customers who might need extra help, based on a number of factors identified by our research. They include customers mentioning their disabilities, being particularly anxious and/or distressed, failing to understand the guidance being given or follow the conversation, repeating questions, inability to express themselves or the issue at hand, difficulty in dealing with the issue due to complexity or being new to the tax system. More detail is provided in **Annex B**.

**3.7** If the adviser identifies that the customer needs extra help, he or she will also identify the most appropriate support. This could be:

- a phone call with an extra support telephone adviser who can spend as long as is necessary to understand and resolve the query. Part of the extra support telephone adviser's role will be to identify what kind of extra help is most appropriate for the customer, including a face-to-face appointment that could be booked at a convenient location, if that is what the customer needs. This will mean the call being transferred directly to the extra support telephone adviser, or a call-back could be arranged at a time to suit the customer
- direction to a voluntary and community sector organisation, in cases where it is clear that the customer will need independent advice or someone to act on their behalf.

**3.8** When the customer is referred to an HMRC extra support telephone adviser, the customer's details will be transferred so that the adviser knows why the customer has been referred for extra help, and will use this information to help resolve the customer's query. This will help avoid any duplication for the customer.

**3.9** The extra support telephone adviser will be the single point of contact to solve the vast majority of the customer's issues in one place, whether the issues relate to tax, HMRC benefits, or money owed to HMRC (such as unpaid tax or Tax Credit debt). In a small number of cases where the customer needs very specialist advice, they will be handed over to another adviser who has the skills to deal with the technical issue whilst tailoring their support for customers who need extra help.

#### **What happens when a customer calls a voluntary and community sector organisation for help?**

**3.10** Customers will generally be dealt with by that organisation, but can be directed to us if the organisation believes the customer could deal with HMRC's new service successfully. Voluntary and community sector organisations will use our criteria to determine whether a customer needs extra help from HMRC. If the voluntary and community sector adviser identifies that the customer needs extra help and that this could be provided by us, they will be able to transfer a phone call directly to an HMRC extra support telephone adviser or arrange for the extra support telephone adviser to call the customer back.

#### **What happens when the customer speaks to a HMRC extra support telephone adviser on the phone?**

**3.11** When the customer is transferred to an extra support telephone adviser, the details of their query will be passed on. The extra support

telephone adviser will be aware why the customer has been referred for extra help, and will use this information to help resolve the customer's query. This will help avoid any duplication for the customer. Where a voluntary and community sector adviser calls HMRC, they will be able to pass on details of the customer's query to avoid duplication.

**3.12** Customers needing extra help will find extra support telephone advisers spend more time helping to build confidence and rapport. They will focus on building a thorough understanding of the whole situation, will encourage the customer to explain their queries in their own time, will provide simple explanations, and will recap on information given to ensure it has been understood. The extra support telephone adviser will have greater opportunity to tailor the conversation to the individual needs of the customer needing extra help.

**3.13** If it becomes clear during the call that the customer needs a face-to-face appointment, then this will be arranged during the call.

#### **What happens when a customer needs a face-to-face appointment?**

**3.14** Face-to-face appointments will be offered at a location that is convenient and accessible to the customer, including at the customer's home if they are unable to travel, or at a mutually convenient place for both the customer and HMRC. These locations could be at our offices, or at other sites, such as local authority facilities, libraries or community centres. All locations will be accessible by public transport and will provide the appropriate level of privacy. Our mobile face-to-face advisers will be able to cover far more of the UK than our current Enquiry Centre network, offering much more choice in location to our customers.

In most cases, face-to-face appointments will be arranged for customers who need them when they first call us for help. Where a home visit is required, the customer might need to be called back by the visiting adviser to arrange a convenient time.

**3.15** Under the new model customers who need a face-to-face appointment will find the advisers will spend more time with them to help build confidence and to allow the customer to explain their queries in their own time. The advisers will provide simple explanations to the customer while remaining patient and listening to the customer's feedback. If the customer has a problem with understanding, the adviser will recap on information given to ensure it has been understood. The adviser will have greater opportunity to tailor the conversation to the individual needs of the customer needing extra help. We expect that appointments will typically last for 30 minutes, though advisers will have discretion to offer longer appointments where needed.

### **What happens when we direct the customer to a voluntary and community sector organisation?**

**3.16** In some circumstances we might need to direct the customer to a voluntary and community sector organisation; for example, if the customer needs someone to act on their behalf in dealing with HMRC, or if they need independent advice about their tax affairs. In such circumstances, we will work closely with the relevant organisation to make sure that this process is easy for the customer and the organisation to deal with.

When an adviser decides that the customer's query is best dealt with by a voluntary and community sector organisation, they will provide information to the customer to help them choose the organisation most suited to their needs.

Voluntary and community sector organisations will also direct customers to HMRC if this is the most appropriate way for them to obtain the support they need.

- Q2 What do you think are the main benefits or disadvantages of the proposed new approach?
- Q3 Could any particular groups of customers find it difficult to contact HMRC using the new service?
- Q4 How do you suggest we can overcome any difficulties?
- Q5 How else could we improve the proposed new service?
- Q6 What else could we do to improve:
  - a our new extra support telephone adviser telephone service?
  - b direction of certain customers to the voluntary sector and vice versa?
  - c the flexibility of our approach to providing support for those customers who need it?
- Q7 Are there any other factors we need to take into account when trying to identify people who need extra help?



*“In some circumstances it might be appropriate to refer the customer to a voluntary and community sector organisation.”*

## Chapter 4: How we will introduce the new service

**4.1** We want to make sure the new service meets the needs of our customers. We will test all the various elements of the new service in order to find the best solution for our customers and make sure our operations are running smoothly. We have identified the north-east of England as the pilot area for the new service, because we have a range of small, medium and large Enquiry Centres for testing how the model works in practice. This will allow us to gather more information about the number of customers using the service and the complexity of their queries.

**4.2** The pilot will involve closing 13 Enquiry Centres and testing the new service from 3 June 2013 to 31 October 2013. Customers who would have sought extra help at an Enquiry Centre will be invited to ring us first, and will then receive the support set out in section 3. The number of customers using these 13 Enquiry Centres is around 3.5 per cent of the total number of people using our Enquiry Centres across the UK. These locations have been chosen because they:

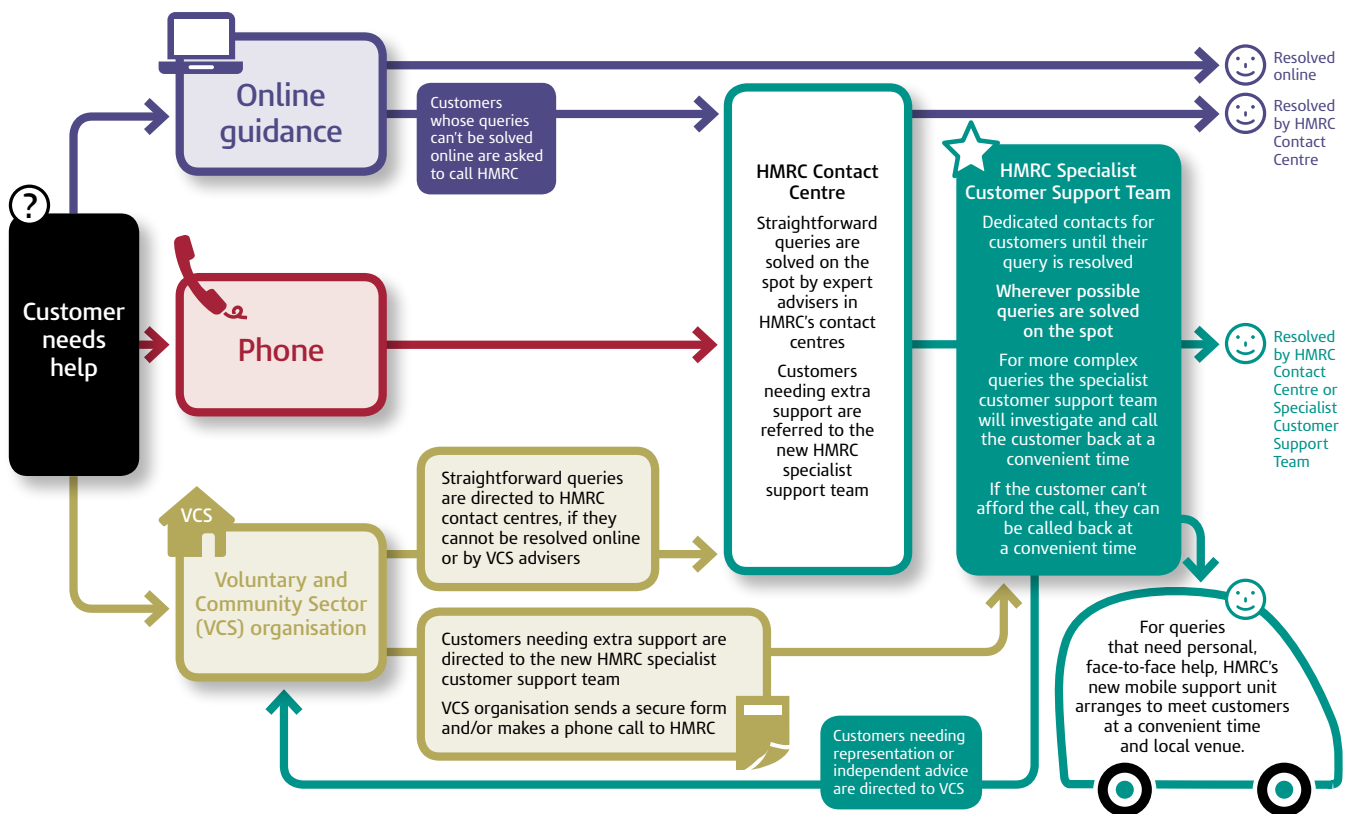
- include a mix of rural and urban communities
- contain a range of customers who are representative of UK society
- have a clearly-defined geographical area by county, local authority or post code
- have a broad range of small, medium and large numbers of visitors.

**4.3** The Enquiry Centres that will be involved in the pilot are those in Alnwick, Bishop Auckland, Bridlington, Hexham, Darlington, Durham, Middlesbrough, Morpeth, Newcastle, Scarborough, Stockton, Sunderland and York.

**4.4** We will also be offering a face-to-face service during the pilot for customers who need identity verification to claim their entitlements. This happens when a customer contacting us about tax credits fails our security questions and needs to come to an Enquiry Centre to prove who they are. We are looking at how we can improve our identity verification process beyond the pilot in order to reduce or negate the need for a face-to-face service for identity verification.

**4.5** Depending on the outcome of this consultation and the pilot, and what this tells us about the impact of the new service on customers, we would look to introduce the new service across the UK in February 2014. This would result in the closure of the remaining Enquiry Centres between March and May 2014.

# Chapter 5: A new service for HMRC customers needing help



# Chapter 6: What the impact of the new service will be

## Customers in general

**6.1** The vast majority of customers will continue to deal with us as they do now – by calling our contact centres, responding to our letters and dealing with their tax affairs online. We are investing heavily in our telephone contact centres to improve the waiting times for people who call us, and we are making it cheaper to call by moving from 0845 to 03 numbers. Calls to these numbers cost no more than calls to geographic numbers (01 or 02), and must be included in inclusive minutes and discount schemes in the same way. Calls from landlines are typically charged between 2p and 10p per minute; calls from mobiles typically cost between 10p and 40p per minute. Calls from landlines and mobiles are included in free call packages. The pilot of our new service will include access to Jobcentre Plus freephones for customers who cannot afford the cost of a call.

## Customers who need extra help

**6.2** Customers who need extra help will be supported over the telephone by our extra support telephone advisers and a more flexible and personalised face-to-face appointment service, including direction to voluntary and community sector organisations where the customer needs independent advice or someone to act on their behalf. The new service will have more flexibility than the current model, and will offer a wider range of appointment times. Customers needing extra help who cannot afford the call will be offered a call-back.

**6.3** We are also working on ways to make it easier for customers to get help via an intermediary, such as a friend or family member or a voluntary sector organisation. In certain circumstances, this will help them deal with us more quickly, without having to send written authorisation forms or letters from the customer, and reduce their costs of dealing with us. Under the new system, customers will also be able to ring us with a third party present on an unlimited number of occasions, as long as the customer is able to pass their ID check before passing the phone to the third party.

## Customers who do not need extra help

**6.4** For customers who currently use our Enquiry Centre network, but who do not need extra help to resolve their queries, we will aim to help them through our online services and telephone helplines. They will no longer be able to use Enquiry Centre freephones once the network closes, but the investment in our contact centres and move from 0845 to 03 numbers will mean when customers call us they get through quicker and, in many cases, at a lower cost.

## Tax Credit hardship payments

**6.5** There will be no change for customers who need to apply for Tax Credit hardship payments. They will continue to call our telephone helpline, where payments are posted out to them if appropriate.

## Post box removal

**6.6** Some customers will be affected by the removal of post boxes at our Enquiry Centres, which they currently use to send correspondence to us, including tax returns. Customers living in areas where there continues to be an HMRC office will still be able to use that office to deliver correspondence to us. Customers living in areas without an HMRC office will need to post correspondence to us in the usual way.

## Customer equality issues

**6.7** We will ensure that the customer service provisions of the Equality Act are met. In particular the new service will need to be accessible for disabled people and fair, equal and non-discriminatory to every group sharing a protected characteristic under the Equality Act. This chapter contains our assessment of where the main equality impacts will fall and sets out our proposals for ensuring that the new service is accessible to all.

## Disabled customers

**6.8** There are an estimated 10 million disabled people in the UK, most of whom are HMRC customers in some way and so have occasional need to contact us. Many disabled people will be able to access HMRC through telephone contact, or through getting advice from the website or using the post. Most disabled customers are able to obtain the service they need through these channels, but we recognise some disabled customers will need extra help and will need a face-to-face appointment to get that help. This will be available as outlined in chapter 3.

## How we will provide access to customers who need extra help

### Mobility impairment

**6.9** We know that for some mobility-impaired customers, travelling to an Enquiry Centre is difficult or even impossible. As set out above, specialist telephone advisers will provide support that is more helpful for many of these customers, and a team of mobile advisers will offer extra help for those who need it. We will offer appointments at home or at other locations for customers who cannot access the advice and support they need in any other way.

We will also ensure that places where we arrange appointments are accessible, taking into account the accessibility of the building and its facilities, as well as transport links.

### Mental health

**6.10** We expect there to be benefits for customers with mental health conditions, as the new service will enable HMRC's specialist phone advisers to spend more time supporting them and resolving their queries. We are also making it easier for voluntary and community sector organisations, family, friends and advocates to deal with us on their behalf (see 6.3).

### Visual impairment

**6.11** We will ensure all locations we use for face-to-face appointments are suitable for visually-impaired customers and provide assistance when they attend an appointment. Some customers may have technology at home to assist them which is not portable, and so in those circumstances home visits might be more convenient. Shared premises or direction to the voluntary and community sector might also be able to provide these services. Our Visually Impaired Media Unit will continue to provide documents in accessible format before a visit.

## Hearing or speech impaired

**6.12** Telephone services are a particular difficulty for the estimated 250,000 people whose hearing is too poor to use the ordinary telephone, even with hearing aids. We will continue to offer direct textphone access and access via text relay, which many textphone users find provides a better service. In places where we conduct face-to-face meetings, we will ensure that hearing loops are available where we are aware of the need in advance.

For sign language users, we will continue to provide telephone access where a friend or family member is signing on behalf of the deaf customer, as long as the customer is in the presence of the signer. This mirrors how the family and friends interpretation service is used for non-English speaking customers. We will also provide sign language translators where needed for face-to-face appointments, as long as we are made aware of the need in advance.

## Ethnicity

**6.13** While we do not have statistics on customer use of our Enquiry Centres by ethnic group, we expect the main potential impact to be around language. We will continue to offer The Big Word translation services for our telephone lines. We believe the impact of the new service will be linked to language, rather than specific ethnic groups.

## Language translation

**6.14** We want to understand whether the new service might affect our non-English speaking customers, how it will affect them and make sure we offer an appropriate level of support. We will fully communicate changes in our service for these customers, including posters and notices, in languages other than English as required. This will include continuing to meet our obligations under the Welsh Language Act.

## Gender

**6.15** We have not identified any specific equality issues relating to the gender of an individual, unless they are part of another diversity group. We know that women are more likely than men to undertake more part-time jobs or have several sources of income, which can lead to contact with us. They will benefit from more tailored telephone support which will allow our advisers to spend time resolving their particular issues if needed. The new service will also be open for a longer period than Enquiry Centres, so it will be easier for working parents to get the help they need.

**6.16** A high percentage of Child Tax Credit claimants are women, and under the new system of Universal Credit these enquiries will increasingly be handled by the Department of Work and Pensions. Our advisers will continue to help any claimant get their correct entitlements, and emergency hardship payments will be considered by our central payment team.

## Age

**6.17** HMRC does not have data on the age group of our customers who use our Enquiry Centres, but we know that older people are more likely to be disabled, and may find it more difficult to use our digital services. We expect the new service to fully support older people through the additional help channels which will be made available. As the new service will mirror the current opening hours of our telephone helplines, the longer opening hours should make it easier for customers of working age to get the help they need at a time that suits them. We have not identified any other disproportionate impacts on customers from different age groups.



## People of different religions or beliefs

**6.18** We have no information on the religion or belief of customers, but we think any impact as a result of the changes will be minimal. We believe that a more flexible service could also improve the level of support provided to followers of particular religions if they have been prevented by religious observance from contacting us on the only day some Enquiry Centres are open.

We will make every effort to consider special religious days when making appointments.

## Other protected characteristics

**6.19** We have not identified any impacts relating to marriage and civil partnership, pregnancy and maternity, gender reassignment or sexuality.

## Northern Ireland

**6.20** The new service will be available in Northern Ireland in the same way as in the rest of the UK. We do not expect any impacts relating to belief or political opinion.

## General

**6.21** We believe the new service will be consistently better across all equality groups. For many, the change will improve when and how easily they can contact us and the level of customer service that they receive.

**6.22** We will take on board feedback on any equality and diversity issues that are identified from this consultation when making our final decision. We will ensure that all decisions are clearly communicated, including communications in languages other than English.

- Q8** Is there anything more we need to do to make sure that customers who currently use our Enquiry Centres, but don't need extra help to resolve their query, can access our services?
- Q9** Are there any impacts on particular groups of customers (such as disabled people; people of different ethnic groups, age, gender, marital status, sexual orientation, religion; or people with or without dependents) that we have not identified and that need to be addressed?
- Q10** How do you suggest we can overcome these?
- Q11** Are there any other groups of customers that we have not included in our considerations? If so, please specify who they are and let us know what we need to take into account in respect of these groups.



*“As the new service will mirror the current opening hours of our contact centres, the longer opening hours should make it easier for customers of working age to get the help they need at a time that suits them.”*

## Summary of impacts

**6.23** The information in this section represents our current assessment of the impacts of these changes. One of the aims of the consultation is to gather views to inform our final decision. An updated assessment, incorporating information gathered from this consultation and from the pilot, will be published in late 2013.

<b>Exchequer impact</b>	This measure is expected to have a negligible impact on the Exchequer, as we don't expect it to change how much tax people pay.
<b>Economic impact</b>	The measure is not expected to have any significant impact on the economy.
<b>Impact on individuals and households</b>	<p>Customers who need extra help will receive an improved service including tailored telephone calls that are cheaper and easier for them to use. The new service will be easier to use for up to 1.5 million of our customers who need extra help and will collectively save them around £12 million every year as a result of resolving their queries more quickly and reducing travel costs to our Enquiry Centres.</p> <p>We anticipate substantial customer benefits for those who need extra help. Other customers who currently use Enquiry Centres and do not need extra help will no longer have access to face-to-face appointments. They will be directed to use our online services or call our telephone helplines. If customers who need extra help can't afford to call us, we will be able to arrange to call them back.</p>
<b>Equalities impacts</b>	We will minimise the impact of the new service on any group and provide an equivalent or better service that retains the specialist help we currently offer. We need to further understand the impact the new service will have on each equality group.
<b>Impact on business including civil society organisations</b>	<p>This measure is expected to have no impact on businesses.</p> <p>This measure is expected to have a negligible impact on civil society organisations. These are public but non-Governmental funded organisations such as trade unions, co-operatives, voluntary and community sector organisations.</p> <p>The voluntary and community sector will work more closely with us to make sure customers who need extra help get the right level of support. We have improved the authorisation process from certain voluntary organisations by making it cheaper and easier for them to represent customers who need extra help.</p>
<b>Operational impact (£m) (HMRC or other)</b>	<p>Our intention is to fund the new service by closing our network of 281 Enquiry Centres as we will no longer need them once we have introduced the new service.</p> <p>Enquiry Centres are resource-intensive, and closing them will allow us to offer extra help to more of those who need it and to do so in a more cost-effective way. Based on our current plans we expect to help unlock £47m annual estate savings by vacating and rationalising office space that is currently part-occupied by its Enquiry Centres, as well as saving around £13.5m in staff costs per year.</p>
<b>Other impacts</b>	None identified.

## Chapter 7: Summary of consultation questions

- Q1 Have we missed any particular groups in our definition of customers who need extra help?
- Q2 What do you think are the main benefits and disadvantages of the proposed new approach?
- Q3 Could any particular groups of customers find it difficult to contact HMRC using the new service?
- Q4 How do you suggest we can overcome any difficulties?
- Q5 How else could we improve the proposed new service?
- Q6 What else could we do to improve:
  - a. our new extra support telephone adviser service?
  - b. direction of certain customers to the voluntary sector and vice versa?
  - c. the flexibility of our approach to providing support for those customers who need it?
- Q7 Are there any other factors we need to take into account when trying to identify people who need extra help?
- Q8 Is there anything more we need to do to make sure that customers who currently use our Enquiry Centres, but don't need extra help to resolve their query, can access our services?
- Q9 Are there any impacts on particular groups of customers (such as disabled people; people of different ethnic groups, age, gender, marital status, sexual orientation, religion; or people with or without dependents) that we have not identified and that need to be addressed?
- Q10 How do you suggest we can overcome these?
- Q11 Are there any other groups of customers that we have not included in our considerations? If so, please specify who they are and let us know what we need to take into account in respect of these groups.
- Q12 What other methods of communicating the consultation responses should we be considering?

## Chapter 8: The timing of the changes

14 March 2013	Publication of the consultation on supporting customers who need extra help
24 May 2013	End of public consultation period
3 June to 31 October 2013	Pilot in the north-east of England – see appendix C for more detail
Summer 2013	Publication of a summary of consultation responses
3 June to 31 October 2013	Evaluate and finalise details of new service
Autumn 2013	Publication of the evaluation report of the consultation and pilot
December 2013	Decision on how we implement the new service

# Chapter 9: The consultation process: how to respond

**9.1** We specifically want your view on the impact of the proposals and how we plan to implement the new service, rather than views on alternative proposals.

## How to respond

**9.2** A summary of the questions in this consultation is included at Chapter 7.

Responses should be sent by 24 May 2013, by email to: [consultation.feedback@hmrc.gsi.gov.uk](mailto:consultation.feedback@hmrc.gsi.gov.uk)

Or by post to: Andrew Logan, FSD NES Comms Team, HM Revenue & Customs, Room 3/56, 100 Parliament Street, London SW1A 2BQ

Or online at: <http://www.hmrc.gov.uk/supportingcustomers>

**9.3** Paper copies of this document or copies in Welsh and alternative formats (large print, audio and Braille) can be obtained free of charge from the above address. This document can also be found on our website at <http://www.hmrc.gov.uk/consultations/index.htm>. All responses will be acknowledged, but it will not be possible to give detailed replies.

When you send your response to us, please say if you are a business, individual or representative body. If you are a representative body, please let us know the number and nature of the people you represent.

## Confidentiality

**9.4** Information provided in response to this consultation, including personal information, may be published or disclosed in accordance with the access to information regimes. These are primarily the Freedom of Information Act 2000 (FOIA), the Data Protection Act 1998 and the Environmental Information Regulations 2004.

**9.5** If you want the information that you provide to be treated as confidential, please be aware that, under the FOIA, there is a statutory Code of Practice with which public authorities must comply and which deals with, among other things, obligations of confidence. With this in mind, it would be helpful if you could explain to us why you regard the information you have provided as confidential. If we receive a request for disclosure of the information we will take full account of your explanation, but we cannot give an assurance that confidentiality can be maintained in all circumstances. An automatic confidentiality disclaimer generated by your IT system will not, by itself, be regarded as binding on HMRC.

**9.6** We will process your personal data in accordance with the Data Protection Act 1998 and in the majority of circumstances this will mean that your personal data will not be disclosed to third parties.

## Consultation principles

**9.7** This consultation is being run in accordance with the Government's consultation principles.

**9.8** The consultation principles are available on the Cabinet Office website: <http://www.cabinetoffice.gov.uk/resource-library/consultation-principles-guidance>

**9.9** If you have any comments or complaints about the consultation process please contact:

Amy Burgess, Consultation Coordinator, Budget Team, HM Revenue & Customs, 100 Parliament Street, London, SW1A 2BQ.

Email: [hmrc-consultation.co-ordinator@hmrc.gsi.gov.uk](mailto:hmrc-consultation.co-ordinator@hmrc.gsi.gov.uk)

**9.10** Please do not send responses to the consultation to this address.

# Chapter 10: How we will evaluate the outcome of the consultation

**10.1** All responses will be looked at carefully and we will draw upon the expertise, experience and views of respondents. We will use the responses to help develop and refine the new service for customers who need extra help. The responses will also assist us in identifying areas we need to monitor closely during the pilot. After the consultation we will publish a summary of the questions, the views expressed on each question and what action we have taken in response.

We will also look at other ways of communicating the consultation responses.

Q12 What other methods of communicating the consultation responses should we be considering?



*“All responses will be looked at carefully and we will draw upon the expertise, experience and views of respondents.”*

# Annex A: List of stakeholders consulted

- Age UK
- Association of Accounting Technicians
- Association of British Insurers
- Association of Chartered Certified Accountants
- Association of Taxation Technicians
- Baker Tilly
- BDO Stoy Hayward
- British Chambers of Commerce
- Business Application Software Developers Association
- Chartered Institute of Taxation
- Child Poverty Action Group
- Citizens Advice - England & Wales
- CBI
- Deloitte
- Ernst & Young
- Federation of Small Businesses
- Gingerbread
- Grant Thornton
- HM Treasury
- Institute of Chartered Accountants in England and Wales (ICAEW)
- Institute of Chartered Accountants Ireland (ICAI)
- Institute of Chartered Accountants of Scotland (ICAS)
- Institute of Directors (IOD)
- KPMG
- Law Society
- Lexis Nexis
- Low Incomes Tax Reform Group (LITRG)
- National Audit Office
- Office of Government Commerce
- Parliamentary groups including the Treasury Select Committee and the Public Accounts Committee
- PwC (PricewaterhouseCoopers)
- TaxAid
- Tax Help for Older People
- The Adjudicator's Office

# Annex B: Why people might need extra help

## Access to services

**B1** There are various reasons why access to our services may be difficult for some customers. Examples of this are:

- They may have particular communication needs arising from a visual or hearing disability, which we must take into account to ensure they can access our services, for example offering other ways of communicating. For instance if they are a British Sign Language speaker – members of the deaf community often do not read English
- They may not be English speakers or have enough English language to interact on more technical subjects such as tax. This could be, for example, because they are a recent immigrant to the UK
- They may not have the financial resources to contact us (for example calling us from a pay phone or mobile phone and waiting in a queue)
- They may not be able to get in touch with us during standard working hours, because of shift work, or caring responsibilities
- They may have restricted mobility, either because of a disability or ill-health.

## Personal confidence

**B2** People can lack confidence if they think an issue or task is complicated, or that they are very likely to make a mistake and they will get into trouble if things go wrong. Even if someone is confident in managing other affairs, they may have low personal confidence when dealing with us.

**B3** People who are new to the tax and benefits system, or are facing a new issue or event may have low personal confidence, such as someone who has been employed on PAYE all their life who retires and has to do a self assessment return for the first time.

**B4** People can also lack confidence due to a fear of authority or have a fear of using either a computer or phone to contact us.

## Mental/emotional state

**B5** Sometimes people can have difficulties coping with their affairs as a result of a mental health condition. A mental health issue may be long-term and constant, or may mean that there are periods of better health when the customer is able to manage with less support and times when they cannot. Memory problems can also drive a need for extra help, particularly where the individual is not aware of their memory issue, such as early onset-dementia, and therefore may not be able to deal with us, or have a support network to cope.

**B6** Sometimes people are under pressure from life events that are upsetting for them, but that also have implications for tax and benefits, such as family breakdown, death and financial crisis. This can mean that people have to deal with tax and benefits issues at a time when they are finding it difficult to cope.



## Lack of ability to deal with a task

**B7** People may need extra support if they are unable to deal with a task. For example they may have low literacy or numeracy skills or have a learning difficulty which makes it difficult for them to read letters, fill in forms, do calculations, read phone numbers, or write down something said on the phone. A lack of IT skills can also mean the need for extra help, even if an individual has capability in other areas such as literacy and numeracy.

**B8** People may need extra help if they are doing something for the first time and therefore have to learn new skills, such as keeping records or completing a self assessment return online.

## Complexity

**B9** This can happen when a person has several issues to deal with at once or when affairs have become entangled, gone wrong or reached crisis point. This can make the task very complicated, or even impossible for any individual to deal with alone without specialist advice from someone with expertise in tax or benefits.

**B10** Examples of this include:

- Complex working situations such as seasonal or migrant work, having temporary and/or multiple jobs, or being in and out of benefits. It is important to understand the link between these circumstances and some of the other causes of why customers need extra help, such as low income and low literacy and numeracy

- People with multiple incomes (which are often multiple small incomes) can also have additional needs, for example a pensioner who has multiple tax codes and multiple providers to deal with because they have several small pensions
- Other circumstances that commonly result in a need for extra help include being a carer, bankruptcy and probate issues.

## HMRC itself

**B11** An HMRC error, system complexity or unclear information can have a more serious effect on customers who need extra help or can lead to an individual needing extra help. Examples of this include:

- Policy and system changes
- Letters and notices that are unclear
- HMRC generated errors
- Multiple coding notices for different incomes
- Complexity of age related allowances, married couples allowance, savings rate for pensioners
- Telephone calls that do not resolve the issue/ customer does not understand/know how to proceed.

## Annex C: How the new service will look

### How we deal with customers who need extra help.

#### Getting help from us now

- I tried calling HMRC about my problem.  
After waiting 15 minutes, I was connected to a man who tried to help me but didn't seem to understand my problem. I always ask for things to be repeated, but just got the impression he wanted to end the call. It was frustrating and achieved nothing
- I travelled to HMRC's Enquiry Centre to see someone in person
- I explained my problem to a member of staff there, who told me that I needed to make an appointment although the office didn't seem very busy. An appointment is made for later that week
- I travel back to the Enquiry Centre on the day of my appointment and hope my problem will be solved today
- The person I saw was really helpful and spent more than half an hour talking to me. I managed to completely resolve my problem.

#### Getting help from us in the future

- I called HMRC about my problem and got through straight away. After an initial discussion, I was transferred to someone else so I could talk about it in more detail.

### Then

#### Either:

- I was sceptical she could help me over the phone as I'm used to seeing someone in person to sort out my issues
- But the lady on the phone was very knowledgeable and knew exactly what I needed. She took half an hour checking I understood everything and how I should fill in my form. I had to have it explained several times, but she didn't mind
- I'm so pleased it's sorted. I filled in my form and sent it to HMRC. I was a bit nervous of the phone at first, but it means I've got my problem solved without having to travel anywhere.

#### Or:

- The lady I spoke to listened to my problem; she realised it was getting on top of me and that it was making me panic. She agreed that I would benefit from a personal appointment. So she arranged one for me and told me what I needed to bring and why
- I was given a time and a place for the appointment. They are no longer held at HMRC's Enquiry Centres, but as this is at a location near work I should be able to pop out from work for a couple of hours and do not need to take the day off
- The person I saw was really helpful. She spent half an hour talking me through what I needed to fill in and why. I managed to completely resolve the problem
- As the appointment was near work, I was back within one hour.

