



HM Revenue  
& Customs

**Research report 571**

# **Research into the trusted helper population**

*Qualitative research to understand trusted helpers  
and the people they help*

**August 2019**

Behaviour, Insight and Research Team

OFFICIAL

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# 1. Executive Summary

- Trusted helpers tended to be characterised by their expertise and experience around HMRC procedures, strong organisational skills and altruistic motivation. Recipients of help had varying levels of support needs, ranging from those that had low knowledge of tax matters but could manage their tax with the right level of information and other support; to those who experienced anxiety generally when interacting with Government organisations; to those experiencing social exclusion in aspects of their lives.
- Two distinct types of trusted helper relationship emerged, each with specific needs; characterised as ‘strong family links’ and ‘loose community links’. Strong family links were those relationships where the helper was a close family member of the person they helped. The loose community links relationship was one where the helper and the person helped were friends, acquaintances, or neighbours. Those with strong family links to the recipient of help tended to provide support in a broad range of situations, often encompassing various aspects of the recipient of help’s life. Those with loose community links tended to help with ad hoc requests around specific tax enquiries.
- Experiences of interactions with HMRC using the trusted helper service were generally very positive, for example, highlighting the voice recognition technology and ability to manage online tax accounts remotely as being particularly helpful. Conversely, some trusted helpers reported long wait times to talk on behalf of their recipient of help, however it was noted that call waiting times were improving.
- Legitimacy and transparency were highlighted as key drivers for trusted helpers to choose to register with the HMRC Trusted Helper service. They viewed tax as a serious matter and wished to be as open as possible with HMRC, whilst also feeling that it was the ‘right thing to do’. Trusted helpers also noted that being able to access the recipient of help’s Personal Tax Account (PTA) remotely was a draw towards registration.
- Unregistered trusted helpers mentioned a number of barriers to registration. Trusted helpers with loose community links to those they helped were reluctant to take on the extra responsibility they felt existed with registration, whilst those with strong family links felt there weren’t enough benefits to registering, as they were already informally sharing PTA login details. Some recipients of help were also reticent about having their trusted helper register, as they felt that some of the advice they received may not be correct or up-to-date.
- Unregistered trusted helpers were broadly unaware of the HMRC Trusted Helper service, and both registered and unregistered customers agreed that awareness of this service should be increased. Many felt that signposting through online and offline touchpoints would be a successful way to increase awareness and engagement with the service. This could include signposting at GP surgeries or relevant charities, and via the HMRC website or other financially related websites.

- Trusted helpers said that they would value additional HMRC support in their role, particularly those who had low knowledge and understanding of HMRC procedures. Trusted helpers also mentioned that they would like to have a direct means of contacting HMRC outside of HMRC's usual communication channels, such as a specific trusted helper forum or a live webchat.

## 2. Research requirement

### 2.1 Background and research objectives

The objectives of this research were to provide HMRC with a greater understanding of the characteristics and experiences of trusted helpers and those that they help. The research also aimed to explore the support needs of both audiences, including what support the trusted helper provides to those they help, and what support trusted helpers require from HMRC. Therefore, the aims of the research were to explore:

**Experience and relationship** – Why the friend or family member needed support in dealing with HMRC; why they decided to use a trusted helper for this; what qualified the trusted helper to provide support; and the nature of their relationship.

**Nature and views of the support** – What support the trusted helper provided; whether this was limited to support with HMRC/tax affairs; or if it extended beyond this; whether the relationship was short-term or longer-term and whether helpers supported more than one person at a time. Also, understanding beneficiaries' experiences of using a trusted helper, including what worked well and what could have been improved in terms of their experiences.

**Support needs and HMRC** – Trusted helpers' experiences of interacting with HMRC, with a focus particularly on managing their tax affairs online versus other channels. In addition, the research looked to understand both audiences' views on additional support needed from HMRC.

**Experiences of authorised trusted helpers** – Awareness of the HMRC registration service accessed via GOV.UK and perceptions of the registration process (amongst those who had registered, those who had not, and amongst recipients of help).

## 2.2 When and where the research took place

Research was conducted between May and July 2019 and fieldwork took place between the 10<sup>th</sup> June and 9<sup>th</sup> July 2019.

## 2.3 Who conducted the research

The research was undertaken by the Employment, Welfare and Skills (EWS) team within Ipsos MORI's Social Research Institute, an independent research organisation.

## 2.4 Method & Sample

A total of 40 qualitative interviews were conducted with trusted helpers and recipients of trusted helper support. 31 individual in-depth interviews were conducted, and nine paired interviews. 14 interviews were carried out face-to-face, with 26 conducted via telephone. Paired depth interviews lasted for approximately 90 minutes, with face-to-face depths and telephone depths lasting approximately 60 and 45 minutes respectively.

Two sampling approaches were adopted. Primarily, the research used a purposive sampling approach, whereby key criteria were set, and participants were recruited to these using a screening document, with all participants being recruited by specialist recruiters. Snowball sampling was also utilised to find the trusted helper/recipient of help for paired interviews.

The sample for the research was sourced from HMRC's register of trusted helpers and recipients of help; HMRC Needs Enhancement Service; and free-found from the general population.

The quotas and achieved interviews were as follows:

Quota	Subgroup	Interviews
<b>Group</b>	Registered trusted helper	<b>13</b>
	Helped by a registered trusted helper	<b>12</b>
	Unregistered trusted helper	<b>12</b>
	Helped by an unregistered trusted helper	<b>12</b>
<b>Gender</b>	Female	<b>27</b>
	Male	<b>22</b>

<b>Customer type<sup>1</sup></b>	PAYE	<b>19</b>
	Self-assessment business	<b>9</b>
	Self-assessment non-business	<b>9</b>
	Tax Credits	<b>6</b>
<b>Channels used by trusted helper</b>	Digital	<b>27</b>
	Non-digital	<b>22</b>

Secondary quotas were set on: age; social grade; channels used to interact with HMRC and the reason why they help, or need help, with tax affairs<sup>2</sup>.

## 2.5 Glossary of terms

Term	Definition
Registered Trusted Helper	<p>A person who has registered with HMRC online to help a relative(s) or friend(s) with their tax affairs.</p> <p>The trusted helper can help with the following:</p> <ul style="list-style-type: none"> <li>• accessing and checking/updating the Personal Tax Account (PTA);</li> <li>• check the right amount of tax is being paid</li> <li>• claim a tax refund</li> <li>• check/update taxable employment benefits, such as company cars.</li> </ul> <p>The trusted helper may contact HMRC on behalf of the person they help. The person they are helping must be present and give permission over the telephone before the trusted helper can act on their behalf.</p> <p>Can support up to five people at any one time.</p>
Unregistered Trusted Helper	They have not registered with HMRC but support a relative(s) or friend(s) informally with their tax affairs.

<sup>1</sup> Three customers fell into two categories (one customer was both PAYE/Tax Credits, one customer was PAYE/Self-Assessment business, with one customer PAYE/Self-Assessment non-business). The customer types of the nine trusted helpers from paired interviews were not included.

<sup>2</sup> This included barriers around access difficulties, such as language, digital access, or reading/writing/numeracy barriers; a fear of getting their tax wrong, disability/health conditions; and lack of time to do manage their own tax affairs.



	They cannot access the Personal Tax Account of the person they support, or formally help with claiming medical benefits.
Recipient of Help	A person who is helped by a trusted helper (either registered or unregistered).
Personal Tax Account	The personal tax account (PTA) system is an online resource to enable people to manage their tax affairs online.

## 2.6 Limitations of the research

A qualitative approach was used for this research. Qualitative approaches are used to explore the nuances and diversity of views and experiences, as well as the factors which shape or underly them, and the ideas and situations in which views can change. The results are therefore intended to be illustrative, not statistically representative.

## 3. Exploring the trusted helper relationship

This chapter aims to describe the characteristics of trusted helpers and those they help. The chapter also examines the drivers for using trusted helpers. It concludes by exploring the relationships that exist between trusted helpers and recipients of help.

### 3.1 Characteristics of a trusted helper

Whether trusted helpers were registered with HMRC or unregistered, they displayed a number of characteristics that made them suitable for this role.

#### 3.1.1 Expertise

Trusted helpers were sought out by recipients of help due to their in-depth knowledge of HMRC procedures. This was often due to their being either currently or previously employed in a professional capacity, including as an accountant or tax practitioner. Similarly, if the trusted helper had substantial experience of HMRC procedures within a particular industry, individuals with less experience tended to seek guidance from them around their tax queries.

*“He (trusted helper) had been in the (music) industry for 20-odd years when I first started... I did not know the first thing about Self-Assessment, but he seemed to know everything.”*

Female, helped by an unregistered trusted helper

### 3.1.2 Organisational Skills

Some trusted helpers were relied upon for their strong organisational skills, such as book-keeping skills, literacy and numeracy skills, to support the recipient of help, particularly when logging expenses and income details in preparation for a Self-Assessment return.

Furthermore, trusted helpers were valued for their attention to detail. For example, when looking over the recipients of help's tax affairs, some trusted helpers had noticed incorrect tax coding for PAYE customers, or had identified incorrect entries when looking over completed Self-Assessment forms.

Trusted helpers who possessed these skills were often in a profession or role that required responsibility. This included trusted helpers who were probation officers, teachers, housing officers and small business owners. Here, trusted helpers felt their professional skills were transferable to supporting the recipient of help with their HMRC interactions.

### 3.1.3 Altruism

Trusted helpers were often characterised by their enthusiasm for helping others. This could extend beyond helping the recipient of help with tax matters, to include support with other financial advice, managing appointments or advice around other aspects of the recipient of help's life.

Trusted helpers tended to have the time to support the recipient of help, often due to being retired. However, trusted helpers who had a close family relationship with the recipient of help did not necessarily have free time to spare and were more likely to help due to a sense of duty to the recipient of help.

#### Case Study: **Organisational Skills/Altruism**

- One trusted helper had previously worked as a tax specialist and helped a group of around ten individuals on an informal basis.
- Whilst he was a registered trusted helper for some individuals he supported, he remained unregistered for others.
- His knowledge of the practical application of the principles was a key asset in his ability to help others with their tax.
- Having a long-established relationship with those that he helped meant he was seen as a trusted advisor by those he helped.
- He provided help on an ad hoc basis, most commonly towards the end of January before the submission deadline for Self-Assessment.

The three overarching characteristics attributable to trusted helpers were not mutually exclusive, rather they were typified by elements of these characteristics, often overlapping with one another.



## 3.2 Characteristics of people helped by a trusted helper

Trusted helper support was utilised for a wide range of reasons. Some recipients of help had low support needs and felt they could manage their tax affairs if the trusted helper relationship were to end. At the other end of the spectrum, recipients of help felt anxious about their tax, or had strong support needs outside of HMRC affairs, and were heavily reliant on their trusted helper in several aspects of their lives.

### 3.2.1 Passive/Low knowledge of tax procedures

Some trusted helper relationships had developed passively, in that the trusted helper had naturally assumed the role due to their experience with HMRC and their organisational skills. Additionally, some recipients of help felt they lacked knowledge around HMRC procedures and deferred to their trusted helper due to a lack of confidence. For example, one trusted helper was the mother of a young person who had recently begun work and needed help with their tax affairs. The young person felt that tax was intimidating, feeling confused by tax codes and the different 'P' forms. Recipients of help demonstrating such characteristics could manage their tax affairs in the future with the right level of information and support.

*"I would definitely fill something out wrong. I'm not sure what most of it means. She [mother] had to do it for me the first time, but I still didn't understand it"*

Female, helped by a registered trusted helper

### 3.2.2 Digital Barriers

Customers with low digital capability found it difficult to engage with organisations online, instead much preferring face-to-face interactions or telephone calls. This extended beyond interactions with HMRC and meant that they also often required help from their trusted helper

with other tasks such as online banking, making medical appointments and digital interactions with other Government departments.

### 3.2.3 Anxious/Disabilities/Socially Excluded

Recipients of help with disabilities and those experiencing anxiety found interactions with organisations stressful and were heavily reliant on their trusted helper in various contexts, not just around tax. Additionally, some recipients of help experienced levels of social exclusion, and were struggling with many aspects of their lives.

#### Case Study: **Social Exclusion**

- An unregistered trusted helper was a probation officer, often helping ex-offenders once they left prison. She helped up to ten people with their tax at one time. This was not strictly part of her professional role, but something that she undertook outside of work.
- She provided a wide range of support, including interactions with HMRC, DWP, help with accommodation, social services, and employment.
- The majority of her recipients of help struggled with digital, literacy and access barriers. Some had served long prison sentences and were not accustomed to contemporary society.

*"They [up to ten recipients of help at a time] have been inside [prison] for a long time... they don't know about the internet, even if they have it on their phones, they don't know how to use it properly."*

## 3.3 Drivers for using a trusted helper

Both trusted helpers and the people they helped reported a wide range of drivers for utilising a trusted helper. The most common driver mentioned was the reassurance that a trusted helper could provide, particularly when customers had a fear of getting something wrong with their tax. Customers felt they could attempt to manage their own tax affairs but noted that tax was a serious matter, and for this reason preferred the security afforded by involving a trusted helper.

Moreover, customers used a trusted helper when they felt that the trusted helper had more knowledge and experience of HMRC procedures. This motivation was prominent when the trusted helper came from an accounting background or had a great deal of experience in dealing with HMRC.

Customers also availed themselves of trusted helper support when they were faced with language barriers, or had difficulty accessing their PTA due to a lack of internet access. When trusted helpers supported customers with overcoming language or access barriers, it was commonplace for trusted helpers to also help the recipient of help overcome these barriers in other aspects of their lives.

In family relationships, customers discussed that at times it made sense for the trusted helper to take responsibility for the tax matters, as they possessed stronger organisational skills, or

had more experience with HMRC procedures. In return, the recipient of help would take on more responsibility with a different task in the household, leading to a balanced division of labour in the relationship. Additionally, customers mentioned recipients of help having a lack of time to dedicate to their tax matters. This was commonplace amongst Self-Assessment customers who were often working or travelling for long time periods.

*“He does not have time to do it [manage his Self-Assessment]. He is on the road a lot, so he just comes back, gives me the receipts and I do it for him.”*

Female, unregistered trusted helper

### 3.4 Level of trusted helper support by customer type

The research identified differences by customer type in the scope of support provided by trusted helpers. PAYE customers who received trusted helper support, tended to receive support with a wide range of tasks from the trusted helper, not just with tax matters. The requirement for help with the relatively low demands of PAYE was indicative of the broader support needs of the recipient of help. This included those who experienced anxiety when dealing with organisations, and those with disabilities or digital barriers.

*“There’s not much she [daughter – trusted helper] doesn’t help with... I see her most days, she lives close by, so she helps with bills, doctor appointments.”*

Female, helped by an unregistered trusted helper

Conversely, Self-Assessment customers tended to have specific tax-related queries for their trusted helper and rarely sought support for other issues. On occasions when support did extend beyond tax, it was usually due to language or access barriers faced by the recipient of help.

*“He [husband] is fine with everything else, he just can’t get his head around his Self-Assessment... it’s something I don’t mind doing.”*

Female, unregistered trusted helper



## 3.5 Types of trusted helper relationship

Two types of trusted helper relationship emerged from the research: those with 'strong family links' between the trusted helper and recipient of help; and those with 'loose community links'.

### 3.5.1 Strong Family Links

This relationship was characterised by a long-term, familial bond between the trusted helper and the recipient of help. The trusted helper tended to support the recipient of help with all of their tax affairs, and due to this commitment were unlikely to help others to such a detailed level.

The genesis of this trusted helper relationship was often prompted by a change in the recipient of help's circumstances, such as health issues or a change of employment. Here, the journey to becoming a trusted helper was a passive one, as the trusted helper naturally assumed the role to assist their family member, attaching a sense of duty to it. Trusted helpers in this type of relationship were less likely to have strong knowledge of HMRC procedures and were more inclined to learn about tax matters as their needs required it.

As this was a close family relationship, the trusted helper and recipient of help tended to view the role of the trusted helper as likely to be ongoing for the foreseeable future.

#### Case Study: **Strong Family Links**

- A registered trusted helper supported his mother with her tax matters, but also in other aspects of her life.
- He assumed more responsibilities once his father passed away, and his mother entered into a period of bereavement, requiring increasing support as time continued.
- Provided his mother with support for a range of tasks, ranging from reading letters from HMRC, to calling HMRC on her behalf.
- No background in tax and has learnt about HMRC procedures on an ad hoc basis.
- Felt he would be his mother's trusted helper for the foreseeable future.

### 3.5.2 Loose Community Links

With this type of trusted helper relationship, the trusted helper represented a focal point for information on tax matters in their community, giving ad hoc advice to recipients of help. Support requests tended to be more sporadic and specific, with the trusted helper more likely to help multiple people due to the relatively low demands of intermittent support needs.

Here, the journey to becoming a trusted helper was a proactive one, as they were sought out due to their knowledge and experience of HMRC procedures. The people they helped included friends or neighbours, and also those referred to them by individuals they already helped.

This relationship was viewed as short-term, with both the trusted helper and recipient of help feeling that it was flexible and could cease at any time.

#### Case Study: **Loose Community Links**

- One trusted helper had previously worked as a tax specialist and helped a group of around ten individuals on an informal basis – acting as a registered trusted helper for some individuals he supported, whilst remaining unregistered for others.
- He was sought out as a trusted helper due to his strong tax knowledge, but also enjoyed helping people, and being viewed as a focal point within his locality.
- He tended to provide help on an ad hoc basis, when individuals would ask him specific questions relating to their tax, often around Self-Assessment.
- Whilst he felt he would continue to support some people long-term as a trusted helper, he felt he was unlikely to help others as much further into the future.

## 4. Customer experiences of trusted helpers

This chapter aims to give an overview of the support provided by trusted helpers, looking at preferred channels for communication and the breadth of support given to the recipient of help. The chapter also examines aspects of the service that trusted helpers felt worked well, and includes examples of aspects of the service that had worked less well.

### 4.1 Nature of the support provided

Trusted helpers provided support both prior to interacting with HMRC, as well as during the interaction with HMRC. Before contacting HMRC, those with loose community links tended to help people face-to-face or via telephone. Self-Assessment customers looked to contact their trusted helper around queries of what they could, or could not expense, or questions around what they can offset around property income in preparation for their Self-Assessment submission at the end of January.

*“They [recipients of help] ring me in January... they’re already putting all their figures together, but they think they could have done it better, so they ask my advice about what to do for their next property income return”*

Male, registered trusted helper

As those with strong family links tended to help with a wider variety of tasks, support was given primarily face-to-face, as it was commonplace for the trusted helper and recipient of help to live in the same household, but also included help over the telephone if they did not live together. Those supporting a family member elsewhere would provide face-to-face support at times but would also rely on telephone.



Online was generally the preferred method of interaction with HMRC. Sometimes trusted helpers would sit with the person being helped whilst filling out online forms, or when speaking with HMRC on the phone. Often the person needing help lacked confidence and wanted the reassurance of having the helper there to offer a sense of security. This lack of confidence was typically around understanding the technicalities of tax when filling out forms, but others felt that any interaction with HMRC could be an intimidating experience, and they were afraid to get something wrong.

Sometimes the helper would talk the person through the steps over the phone, but the person would then go on to complete the transaction alone. At other times, the trusted helper and the person they helped would go through the process together. Trusted helpers would also help in other capacities, for example letter-writing.

## 4.2 What worked well

The experience of interaction with HMRC using the trusted helper service was generally very positive and those interviewed reported that they were able to achieve all they wanted to in their interaction with HMRC. Experiences of dealing with staff were also positive and those who were aware of the service had commonly been told about the service. One woman had suffered a stroke and found communication difficult at times. She reported that the member of staff who dealt with her query on the phone was considerate and took the time to understand her and to deal with her query appropriately.

Customers generally appreciated being listened to and being provided with a service that was personalised to their needs. Experiences of the voice recognition technology were positive, although few participants took advantage of it.

*"For me, credit where it's due, the Inland Revenue - in terms of its encryption, in terms of its data policies, in terms of personal information - they're great. Very, very impressed. They're [HMRC] the only ones that I have trust in to do something online. Anything else, I'm very traditional, I'll drop them a letter, signed for and I'll follow the traditional way because I haven't got confidence in other Government organisations. They've also got another good feature, the voice recognition now, which is, if you want to be speaking to HMRC and you don't want to be in the queue, I've used that, they can verify through your voice, and it's very quick access...there's no big queues...you get addressed very quickly."*

Male, registered trusted helper

Although there were some concerns around how user-friendly the website was, many customers felt that the information on the website was useful and said that managing their account online was straightforward and easy to use.

Additionally, registered trusted helpers were positive about being able to login to the recipient of help's PTA remotely, particularly when they lived far apart. This was more pertinent



amongst close family links relationships, who were able to manage their family member's tax affairs whilst apart, rather than having to travel to one-another's location.

*"Before [registering], she [daughter, recipient of help] would have to come home to sort out her returns... it saves her a lot of time and money on travel"*

Female, registered trusted helper (paired depth)

*"It's also nice going home and not having to sit down at a computer and go through it, because she [mother, trusted helper] has already done most it"*

Female, helped registered trusted helper (paired depth)

### 4.3 What worked less well

Negative experiences tended to relate to issues of being unable to get through on the telephone, and the ID verification process. Some reported having to wait for long periods of time to get through on the telephone, although others mentioned that waiting times had recently improved. More negative experiences included one participant who felt the HMRC advisor had prematurely ended the call as they were told that the call length had reached its cut-off point. Customers also noted that it was cumbersome to have to log in and log out of their recipient of help's PTA, particularly if they helped more than one person – and that they should be able to access their recipients of helps' account from their own PTA.

*"It [Logging in/logging out] can be pretty time consuming... there's a lot of login details to remember. It can take so long, especially when the [Self-Assessment] return is due"*

Male, registered trusted helper

Some had difficulty in logging onto their tax account as there were many steps to go through to verify themselves. Others felt that the ID verification process was complicated and cumbersome, mentioning that it was difficult to remember what their trusted ID provided as there were so many.

Some felt that it was difficult to navigate information on the Gov.uk website and expressed frustration that addressing simple queries, such as a wrong tax code, could not be addressed online.

*"HMRC website is far too complex for the average person...there's lots of information there but it's very difficult to navigate it."*

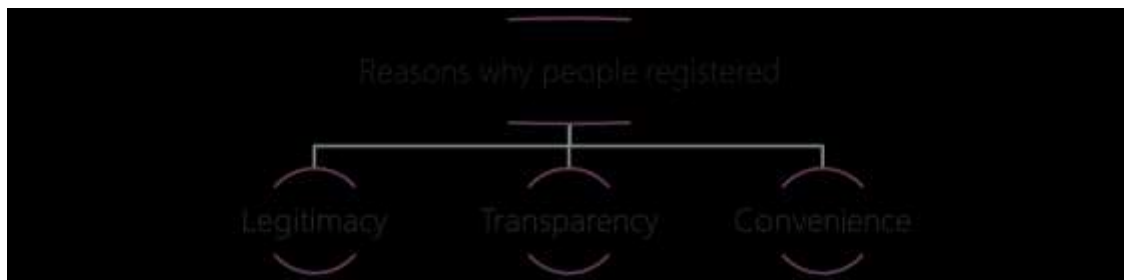
Male, registered trusted helper

There was also confusion around information shared between Government departments, as many assumed that data is automatically shared, for example, between HMRC and DWP, which may not be the case. Those with the most negative experiences tended to be people trying to address atypical or complex queries.

## 5. Becoming a trusted helper

This chapter looks at the drivers that trusted helpers highlighted to register with HMRC, before exploring the awareness and experience of the registration process amongst registered trusted helpers, as well as the awareness and understanding of the process amongst unregistered customers. Finally, the chapter highlights the barriers to registration mentioned by customers involved in an unregistered trusted helper relationship.

### 5.1 The reasons customers decided to register as a trusted helper, and how they became aware of the service



Customers who had registered to be a trusted helper felt that registering was ‘the right thing to do’. They discussed the importance of tax related issues and were wary of acting as a trusted helper without formally acknowledging this with HMRC.

*“I thought it was the right thing to do...there wasn’t much of a decision to register once I called up [on behalf of the recipient of help].”*

Female, registered trusted helper

Additionally, trusted helpers mentioned that they wished to be as transparent as possible, both with HMRC and the recipient of help. By registering as a trusted helper, customers felt they minimised any grey areas around their actions, as they were concerned about issues around fraud or security breaches.

Customers also noted the added convenience that registering as a trusted helper provided. Both trusted helpers and recipients of help felt that being able to access the PTA of the recipient of help remotely was a driver to registering. There was also the misperception that registered Trusted Helpers did not need to be in the same room as the recipient of help when calling HMRC, allowing greater flexibility about when they could call HMRC on their behalf.

### 5.2 Awareness and experience of registering as a trusted helper

Customers who had registered as a trusted helper were predominantly referred to the service by HMRC staff. This had happened when they telephoned HMRC on behalf of the recipient of help, or when proactively searching for information online, usually coming across the

registration process whilst on the HMRC website. A small number of registered trusted helpers had heard about the service via word of mouth, such as advice by friends or family who had experience of HMRC procedures. Customers also mentioned first encountering the service via financial advice websites.

However, recollection of the registration process was low amongst registered trusted helpers, with some customers feeling unsure as to whether they had registered or not.

*“I can’t really remember to be honest, it must have been back around 2016... to the point where I wasn’t exactly sure I was registered for a while.”*

Female, registered trusted helper (paired interview)

Customers were broadly positive about registration, discussing that it was straightforward, and attributed their low recall of the process to the speed and simplicity of it. This was particularly pronounced amongst customers who had completed the identification verification process (GOV.UK Verify), where they could complete it quickly as it used easy to understand language.

Customers who had not completed the verification process noted that it was time-consuming but appreciated that such a process would be difficult to streamline due to the serious nature of the matter.

### **5.3 Awareness and understanding of the registration process amongst unregistered trusted helpers**

Awareness of the registration process was low amongst unregistered trusted helpers. Those that were aware of the service had been advised to register by HMRC when calling on behalf of the recipient of help. Unregistered trusted helpers that had not called HMRC, such as those that provided once-off support, or infrequent verbal advice to the recipient of help, were much less likely to be aware of the trusted helper service.

Upon being shown stimulus of the registration procedure, customers noted that it appeared easy to understand, straightforward and not particularly time consuming. However, there was some confusion around needing to be in the same room as the recipient of help for phone calls, as many felt registration negated this necessity.

*“If I can’t speak to HMRC when my wife [recipient of help] is not around, I don’t see what the point of registering is.”*

Male, unregistered trusted helper

### **5.4 Barriers to registering as a trusted helper**

Both unregistered trusted helpers, and those helped by an unregistered trusted helper, identified a number of barriers to entering into a registered trusted helper relationship.

Customers were conscious that by becoming/using a registered trusted helper, it may result in too much dependence being placed on the trusted helper. Both trusted helpers and recipients of help were wary that if the relationship were to end, the recipient of help would struggle to manage their tax affairs on their own, having previously over-relied on the helper for support. Moreover, unregistered trusted helpers who gave infrequent, ad hoc advice, were reluctant to take on the additional responsibility associated with registering as a trusted helper.

*“I think the disadvantage is the liability. If it all goes pear-shaped, if there’s a mistake, who would be accountable... I’m just giving advice, but I don’t want that level of responsibility.”*

Male, unregistered trusted helper (paired interview)

The number of people that trusted helpers support varied considerably, from as low as one person, to as high as ten people. Some trusted helpers felt they would like to register as a trusted helper for some people they supported but remain unregistered for others. This was due to concerns around security, with the sense that their relationship did not possess the requisite level of trust to enter into a registered trusted helper relationship, or that they did not want to take on the additional responsibility attached to registration. There was also the concern that if the relationship ended, the Trusted Helper would continue to be registered and have access to the recipient of help’s account.

Recipients of help involved in a long-term trusted helper relationship raised concerns that their trusted helper may not always provide the correct, most up-to-date tax advice. In this instance, they tended to rely on the support of their trusted helper earlier in the relationship, but over time had become more familiar with HMRC procedures. They still sought advice from the trusted helper but preferred the more informal relationship, with less responsibility given to the trusted helper.

**Case Study: Trusted helper may not always provide the correct advice**

- One recipient of help, an artist who completed Self-Assessment, had received trusted helper support from an unregistered trusted helper (also an artist) for the past 20 years. The trusted helper had extensive experience with HMRC processes in their industry.
- The recipient of help felt that in the past few years, the advice provided by the trusted helper had become less reliable, particularly as tax became more digital.
- Whilst she still occasionally sought advice, she tended to double-check the guidance, and preferred the trusted helper relationship to remain informal and unregistered.

Another barrier discussed amongst unregistered customers was that they felt the service did not offer enough of a perceived benefit to encourage registration. Customers who were involved in an unregistered trusted helper relationship were already sharing PTA login details, in particular those involved in a strong family links relationship. In practice, this meant that

there was little perceived benefit to registration, as helpers would still need consent to speak to HMRC on the phone.

Additionally, unregistered trusted helpers who had provided one-off support did not see much point in registering, as they were unlikely to provide future support for the recipient of help.

## 6. Potential improvements to the HMRC trusted helper service

This chapter highlights some potential improvements to the trusted helper service that emerged from the research. First, the chapter looks at how increasing awareness of the service could benefit those who are not currently registered as a trusted helper. The chapter then looks at customers' views on tailoring support to their specific needs, before concluding with ideas garnered from customers around bespoke trusted helper support.

### 6.1 Increasing awareness of trusted helper support

Unregistered trusted helpers were generally not aware of the trusted helper service, and both registered and unregistered customers agreed that awareness of the service should be increased. Views on how to achieve this, however, differed widely. Some felt that an advertising campaign on TV or social media would be the best means of raising awareness, whereas others felt that existing touchpoints with HMRC customers could be utilised to inform people about the service. For example, by adding a banner on the Gov.uk webpage or adding a note on P60s or people's Annual Tax Summary.

In terms of direct communications, views on email were mixed. Some participants liked the idea of being informed about the service via email as it was their primary method of communication which they checked regularly. Others were concerned that messages from HMRC might be confused with a scam. Some suggested informing customers via their personal tax account, but others mentioned that they only logged onto their account once a year or that they did not have a personal tax account, so this channel would only be appropriate for a small subset of customers.

*“The most important point is getting the message out there, that this is a viable option that's agreed between HMRC and the users...It's something you want to tap into if like me you're uncomfortable with the whole aspect of it and you get twitchy about whether you're doing it right, and this is a great idea but I didn't know about it. But we're doing it by default aren't we, but how many people out there would benefit but don't realise they could.”*

Female, helped by registered trusted helper

Some customers felt that other organisations that help people with their social security and financial matters would be well-placed to make people aware of the service. For example,

DWP, housing associations and charitable organisations would have regular interactions with HMRC customers, especially vulnerable people and those facing financial difficulties.

## 6.2 Signposting

A key component of raising awareness is making sure that potential users are effectively signposted to the service. Trusted helpers frequently step into their role as a result of a significant life event, such as a bereavement or sudden illness. Organisations which deal with people at these points in time could be used as essential touchpoints for directing people towards the service. Examples of such organisations include charities such as the Stroke Association, Age UK, GP surgeries, hospitals and housing associations. Many trusted helpers had a background in tax or accountancy so professional bodies associated with these roles could serve as effective points of dissemination for information about the service.

Registered helpers said that they had registered after stumbling across the service online or through word of mouth and felt that it could have been better publicised on the HMRC website. Regarding online sign-posting, many felt that improving the navigability of the website would make it easier for visitors to Gov.uk to find out about the service. Suggestions included introducing navigational tabs, rather than a list of contents, or some form of decision-tree structure, to make it easy for customers to find information on the service. Others mentioned visual cues, such as the use of colour, to help make the site more user-friendly. Signposting at other online touchpoints, such as other Government webpages, financial advice sites, or local council websites could also direct people already searching for financial advice towards the service.

## 6.3 Tailoring trusted helper support to meet customer demands

Although participants were generally positive about their experiences in dealing with HMRC, some felt that support could be better tailored to customer needs. Some of those needing help lacked digital confidence or had special needs, and so rely on telephone support. A lack of digital skills tended to be a more significant barrier for older people. Others felt that the online platform was suitable only for specific interactions with HMRC or that a telephone call was more suitable for addressing complex queries, even when they felt digitally confident.

*"I think they [organisations/HMRC] need to be more in-tune with people's needs, so if someone like me calls them, there should be an option to let them know you have learning difficulties."*

Female, helped by an unregistered trusted helper

Other concerns raised included that the terminology used on tax forms is complicated and customers would benefit from advice being provided in plain English, or even simplifying tax rules. Some users were uncertain about the format in which data should be entered, so providing guidance to users on this would also ease their experience.

A common concern for both helpers and those helped was the issue of security, especially around use of the online portal. Many felt that the service had the potential to be exploited by fraudsters. For this reason, reassurance around verification and the security measures in place should be highlighted to potential users. Some of those interviewed suggested that those being helped should be notified of any actions undertaken by their helper to ensure no unwarranted interactions with HMRC are made on their behalf.

Additionally, trusted helpers discussed the option of additional, dedicated HMRC trusted helper support once they had completed the registration process. This was more common amongst trusted helpers who had naturally assumed the role, and therefore were less likely to have strong tax knowledge, feeling that due to the added responsibility of managing somebody else's tax, they may have more specific information needs than others. Furthermore, trusted helpers were keen to have a direct means of communicating to HMRC that would be exclusive to registered trusted helpers.

*"We both [trusted helper & recipient of help] like the idea of a trusted helper forum where questions can be asked and answered, but I think it would also be great to have a trusted helper exclusive webchat... I can imagine if you helped five people with their tax, you would need speedy replies."*

Male, registered trusted helper (paired depth)