

Digital Tax for Older People

What Works?

Final Report
February 2019

Funded by



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Pensions
Service**

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		<i>If you ticked yes in the previous column, please also complete one of the three columns below</i>		
FinCap Outcome	Intended to capture outcome as per evaluation plan	Outcome was captured and achieved	Outcome was captured but not achieved	Outcome was not captured
Mindset				
Attitudes to savings and financial goals (adults)				
Attitudes to considered spending (adults)				
Financial confidence (adults)				
Financial attitudes and motivations: money and money management; aspirations and goals (CYP only)				
Attitudes and motivations: Self-confidence; perseverance and self-control (CYP only)	✓	✓		
Ability				
Financial knowledge and understanding				
Basic Skills: Applied numeracy, Literacy & Problem Solving*				
Basic Skills: Digital literacy*	✓	✓		
Connection				
Digital engagement				
Financial engagement				
Exposure and access to appropriate products and channels				
Managed exposure to risk (CYP only)				
FinCap Behaviour				
Managing money well day to day	✓	✓		
Preparing for and managing life events				
Dealing with financial difficulty				

*these should be demonstrating a skill rather than acquiring knowledge

Tax Volunteers confirms that it has made every effort to adhere to the reporting guidelines and to provide an accurate interpretation of the evidence available.

Grantee Name:

Grantee Signature:

Date:

Gary Millner



4 April 2019

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1. Executive summary

1.1 Project context

The project aimed to answer the question: *For older people aged 60+ with low levels of computer skills, what works well to enable them to access and manage their own digital personal tax accounts and overcome barriers to engaging with their finances online?*

The project was aimed towards struggling¹ older people in retirement across the UK who had below Basic Digital Skills as defined by Go ON UK². Four different methods of support were provided to help participants to access their Personal Tax Account (PTA) and/or their Self Assessment form online through the HM Revenue and Customs (HMRC) website by themselves. Participants had the following options: a written guide, an online guide, over the phone support from an adviser or face-to-face support from a volunteer adviser.

1.2 Summary of the evaluation approach

This was an outcome-based evaluation to assess the impact of different types of intervention to help older people to access online tax tools. The evaluation included the collection and analysis of quantitative data taken during the process of recruiting participants, and again four weeks after the intervention in order to measure any change in digital and financial understanding and capability. The project ran from September 2017 to January 2019 and in total, 310 older people signed up and received help through the project and 216 (69%) provided responses to the follow-up survey. The evaluation focused on the following MAS outcome measures:

- Behavioural (managing money well day to day)
- Mind-set (attitudes and motivation)
- Ability (skills and knowledge)

1.3 Summary of key findings

The different methods of support resulted in different levels of success to access and manage online personal tax information; the most successful methods in this study were through a written guide (82% were able to access their PTA and/or complete their online tax return using this method) and through face-to-face support (81% were able to access their PTA and/or complete their online tax return).

Through the process of accessing online personal tax information, participants reported a perceived improvement in some aspects of financial capability, specifically: satisfaction with their current financial situation; knowledge of where to go to get help with finances, and; understanding the need to keep track of their income and expenditure. In addition, participants reported a perceived improvement in their ability to: use the internet, and; check online that they are paying the correct amount of tax.

¹ As defined in the MAS document Market Segmentation – an overview, 2016, https://masassets.blob.core.windows.net/cms/files/000/000/568/original/Market_Segmentation_report_An_overview.PDF accessed 9 October 2018

² ONS Digital UK Report 2015, Go-On UK Digital Survey 2015, https://goon-uk-prod.s3-eu-west-1.amazonaws.com/uploads/Basic%20Digital%20Skills_UK%20Report%202015_131015_FINAL.pdf accessed 9 October 2018.

For those who were unable to access their online tax accounts (23%), for most (63%) this was due to identification issues with the HMRC website which were beyond their control. There was an unwillingness to try again by the majority (88%).

1.4 Methodological limitations

Engaging participants: Recruiting the target number of participants, within our required parameters proved to be challenging. The majority of Tax Volunteers clients asked (81%) did not want to access their PTA or complete their Self Assessment online, the main reason being that they did not own a computer.

Issues with accessing HMRC online tools: Not all participants could access the HMRC online tools due to HMRC having access to limited or no information to be able to identify them. HMRC, via certified companies, can check the identity of a customer using records held by mobile phone providers, credit agencies, HM Passport Office or the Driver and Vehicle Licensing Agency (DVLA). However, for those without a UK passport or driving licence, or who have little or no credit history, they cannot be identified and therefore are unable to access HMRC online tools.

No control group: Our study did not include a control group and as such, it is difficult to say with any certainty that any changes in the skills and behaviours of the participants are as a result of the intervention.

Short-term outcomes: Due to the limited time-frame of the study, the evaluation has focused on the short-term outcomes; between one and two months after intervention. In order to fully explore the longer-term impact of the intervention, it would require a longer evaluation timeframe.

Self-reporting: It is important to note that the measures used in the quantitative survey were self-reported and do not provide objective information.

This project has developed a template which can be replicated in the future and any similar projects should aim to minimise the limitations outlined above as much as possible. Even with these limitations, the intervention and evaluation approach taken allowed the objectives of the project to be met.

1.5 Sharing and learning activity

Throughout the delivery of the project we made staff and volunteers aware of the work of the project and initial learning, including internal meetings with colleagues, training with our advisers and volunteers, newsletters to our partners including AgeUK and Citizens Advice and regular phone conferences and information sharing with HMRC.

So far the impact of this activity has included:

- A better understanding of what works when guiding older people with low digital skills through online processes
- An understanding of the impact of accessing online financial tools on wider financial capability and confidence
- Building a stronger working relationship with Customer Insight and the PTA team at HMRC to develop our PTA and Self Assessment guides
- Our volunteers and VCS partners have a better understanding of the HMRC online tools available and are able to explain the benefits to their clients.

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- The guides that were developed for this project have been shared and will continue to be updated and used beyond the life of this project, and will provide a free resource to many more in the future.

We plan to build upon this activity with the completion of this report, including feeding our learning to the Older People in Retirement steering group, which supports the delivery of the Financial Capability Strategy for the UK.

2. Overview of the project

2.1 Background

Tax Volunteers is a national charity which was set up in 2004 to deliver the Tax Help for Older People service, providing free, independent and expert help and advice for older people on lower incomes who cannot afford to pay for professional tax advice. The charity has a call centre based in Dorset and over 420 volunteer advisers who can help clients within their home or at a local venue such as an AgeUK branch, a Citizens Advice office, or a local library.

While the main focus for the charity has been helping clients in the ‘here and now’ we are also looking at ways to enhance understanding about personal tax in order to help clients better manage their tax in the future. Tax capability and understanding begins with the ability to access and connect with the tax system, and this is increasingly focused on online access. There are benefits for taxpayers being able to access, understand and connect with the tax process digitally, including the speed of updates, quicker payments and access to live personal tax information at any time it is needed.

As a charity with limited resources, we want to ensure our efforts are put into the most effective methods of support; that best meet the immediate and longer term needs of older people. We therefore developed this project to test different methods of support to help older people with low digital skills to access their online tax information and to find out if there were wider benefits to providing such support. The project was a significant new activity for the charity, which would not have been possible without the support of the Money Advice Service’s What Works Fund.

2.2 Context

The Financial Capability Strategy for the UK notes that “while older people are generally good at managing money day to day, they can be hampered by difficulties accessing products and services. Attitudinal barriers exist that prevent many older people from accessing available financial support and shopping around.”³ The third ‘priority area for action’ for older people in retirement is to “improve access to money management tools and guidance that reflect the reality of life in retirement” and goes on to state that “empowering older people to access web-based tools and information if they can is an imperative...”⁴

From this we take that financial capability is increasingly reliant on digital capability and those without access to digital tools, in particular older people, are at risk of missing out on potential choices, savings and support.

2.3 Aims and outcomes of this project

This project was designed to support older people to overcome some of the confidence and skills barriers to accessing online financial tools; specifically the HMRC Personal Tax Account and the online Self Assessment. To achieve this, the project sought to answer the following research question: *‘For older people aged 60+ with low levels of computer skills, what works well to enable them to access and manage their own digital Personal Tax Accounts and overcome barriers to engaging with their finances online?’*

³ Financial Capability: Strategy for the UK, Evidence and Analysis, October 2015, p. 59. Available at: https://masassets.blob.core.windows.net/fincap-cms/files/000/000/145/original/UK_detailed_strategy.pdf accessed 9 October 2018.

⁴ Ibid, p.65.

We tested this question by measuring improvement against the following outcomes:

- Greater confidence in digital skills to access the PTA and Self Assessment tools online
- Willingness to use other online tools to manage money with confidence
- A greater understanding of the personal tax situation and ability to manage tax affairs online
- A feeling of security and control of online tax affairs
- Increased confidence in the ability to manage money in general

Our target population was those who:

- Are 'struggling' older people in retirement, across the UK (our client profile is those over 60, with income below £20,000)
- Have skills below the Basic Digital Skills, as defined by Go ON UK⁵, as the ability to:
 - Use a search engine to look for information online, find a website I have visited before and download / save a photo I found online
 - Send a personal message via email or online messaging service and carefully make comments and share information online
 - Buy items or services from a website and buy and install apps on a device
 - Complete online applications forms which include personal details and create something new from existing online images, music or video
 - Verify sources of information I found online and solve a problem with a device / digital service using online help

2.4 Project activities

The project supported participants to access their online PTA and to access their online Self Assessment form for the first time. The different methods of support offered were:

Accessing the PTA:

A written step-by-step guide
Over the phone support with an adviser
At home support with an adviser

Accessing Self Assessment:

A written step-by-step guide
An online, hyperlinked guide
At home support with an adviser

Participants were asked a series of questions before and after they had the support to measure any change to their confidence and skills in using online tax tools and other online financial services in the future.

2.4.1 Recruitment

We filtered callers to the Tax Help for Older People helpline who had their tax issue resolved to identify, prime and recruit participants who met the project target digital skills criteria. We also promoted the project outside of current callers.

⁵ ONS Digital UK Report 2015, Go-On UK Digital Survey 2015, [https://goon-uk-prod.s3-eu-west-1.amazonaws.com/uploads/Basic%20Digital%20Skills UK%20Report%202015 131015 FINAL.pdf](https://goon-uk-prod.s3-eu-west-1.amazonaws.com/uploads/Basic%20Digital%20Skills%20UK%20Report%202015%20131015%20FINAL.pdf) accessed 9 October 2018.

If the client was interested in taking part in the project, we then asked a series of questions, starting with asking if they felt they had any of the five Basic Digital Skills as defined by Go ON UK; if clients had all or none of the skills, they were not eligible to take part in the project (although they were still assisted if they were interested in the help on offer). If they met up to four of the skills, they were eligible to continue and be supported through the project.

Clients were then asked questions aligned to the Money Advice Service outcomes' frameworks⁶ to explore their perceived financial wellbeing, behaviour, mind-set and ability.

2.4.2 Support methods

Written guides were developed by the charity, with input from HMRC, and include images of what the participant could expect to see on screen as they progressed, alongside easy to follow instructions. Advisers and volunteer advisers who provided over the phone or face-to-face support were given training and copies of the guides to follow if needed.

During recruitment participants could choose one of the methods of support on offer. Written guides were posted or emailed to the participant or bookings were made for phone or home appointments. During a face to face appointment, we ensured that it was the participant who undertook the steps to access their PTA or their online Self Assessment tax return form, as opposed to the adviser doing it on their behalf.

2.4.3 Feedback

Four weeks after the guide was sent, or the appointment had taken place, the participants were sent a feedback form which asked how the process went and took them through the baseline digital skills and financial capability questions they were asked during recruitment, so that any changes could be identified following the intervention. Participants were advised that feedback could be provided over the phone if preferred, so that there was a choice for those who did not wish to write their responses.

2.5 Theory of Change

The following Theory of Change was created at the start of our project and it sets out the anticipated inputs, outputs, outcomes and impacts:

⁶ FinCap Outcomes Frameworks and Question Banks <https://www.fincap.org.uk/en/articles/outcomes-frameworks-and-question-banks> accessed 20 February 2019

To assess what works well to enable older people to access and manage their own digital personal tax accounts and to overcome barriers to engaging with their finances online.			
Inputs	Outputs	Outcomes	Impacts
<p>Grant from the What Works Fund</p> <p>0.4 FTE Project Manager post created to ensure delivery;</p> <p>10 FTE call staff;</p> <p>1 FTE administration support; and</p> <p>25 volunteers.</p> <p>External evaluator contracted.</p>	<p>Number of call staff and volunteers trained.</p> <p>Production of materials for staff and participants (guidance, surveys, etc.).</p> <p>150 participant mailed out (100 PTA 1, 50 SA⁷);</p> <p>100 participant support over the phone (PTA);</p> <p>50 participant support online (SA); and</p> <p>150 participant visits (100 PTA, 50 SA).</p> <p>Number of participants who have successfully opened a PTA</p> <p>Number of participants able to access successfully an online tax assessment return</p>	<p>Participants will have greater confidence in their digital skills to manage their personal tax account online.</p> <p>Participants will use online tools to manage their money with confidence.</p> <p>Participants will have a greater understanding of their tax situation and be able to manage their own tax affairs online.</p> <p>Participants feel secure and in control of their online tax affairs.</p> <p>Participants will have increased confidence in their own ability to manage money in general.</p>	<p>Participants are able to take responsibility and successfully manage their personal tax affairs online.</p> <p>Participants will have increased their financial understanding and capability.</p>

2.6 Project changes

Recruiting eligible clients who met such specific criteria was more challenging than anticipated and this is discussed later. Whilst a challenge to the project in terms of recruitment numbers, the information provided by those clients who did not wish to take part was of equal importance and interest in its own right and has formed a vital element of the overall evaluation.

Our original plan was to recruit participants from within the clients who were contacting the charity for assistance with their existing tax query or problem. However, owing to low take-up, it became necessary to promote the project and the help on offer to individuals outside of the existing client base. This included an option for individuals (who fitted the client profile) to sign themselves up to the project via the Tax Help website.

We had also anticipated being able to recruit equal numbers of participants using the three methods of support on offer. However, even when presenting the participant with a particular option (e.g., home visit), the majority instead elected to receive the written guide. This was not something that we could force, so instead we promoted the home visit and phone support options more widely in the anticipation that this would increase take-up to balance the numbers out as much as possible.

During project delivery it was discovered that not all taxpayers can currently use HMRC's online tax tools due to the information HMRC uses to identify them. Not all individuals will have enough of the credentials to identify themselves, particularly if they do not have much of a 'credit footprint' such as a mortgage or recent credit cards or loans. Whilst this was not a project change, it was something which had an impact on the success rates for participants accessing their online PTA and/or Self Assessment form.

⁷ SA – Self Assessment

3. Overview of the evaluation approach

3.1 The research question

The evaluation aligns with MAS's What Works Fund policy questions for older people in retirement:⁸ *How can we help older people, post retirement, to manage their finances through key life events and to plan ahead for later life?* and; *How can digital inclusion interventions help people stay in control of their money later in life?*

We sought to answer the following research question: *'For older people aged 60+ with low levels of computer skills, what works well to enable them to access and manage their own digital Personal Tax Accounts and overcome barriers to engaging with their finances online?'*

To help us answer this, we set out to evaluate the impact of different methods of support to help older people access and use HMRC tax tools online, and any subsequent change in digital and financial understanding and capability. The FinCap outcomes⁹ measured by the project were:

- Mind-set (attitudes and motivation)
- Behavioural (managing money well day to day)
- Ability (skills and knowledge)

3.2 Methodology

In order to measure the impact of different interventions (written guide, phone support, online guide and face-to-face guidance), we used participant questionnaires pre and post-intervention, and also volunteer questionnaires where home or phone appointments had been undertaken.

All participants undertook an eligibility screening questionnaire and those with potential and interest in participating also completed baseline IT competency, confidence and capability questions. These baseline questions were repeated after support was provided in order to measure impact.

Whilst participants received support using different methods, we kept the follow-up questionnaires the same, in order to facilitate comparison of the results.

With our evaluation, we wanted to gain better knowledge of what can be done (if anything) to help older people overcome barriers to access web-based tools, in order to gain confidence and skills and therefore better manage and understand their tax in the longer term.

3.3 Adding to existing research

A report published in January 2019 by the Office of Tax Simplification (OTS)¹⁰ notes HMRC's ambition to be one of the world's most advanced digital tax administrations, with an aim to meet customer needs, thus promoting computer use and tax compliance, and to provide help to use or access services where needed. The OTS concludes that considerable work is needed to achieve this vision, highlighting that "understanding the experience of the user, the taxpayer", is

⁸ Money Advice Service: What Works Fun programme overview and guidance (2016) [file:///tax-dc/RedirectedFolders/Katyg/Downloads/What Works Overview and Guidance.pdf](file:///tax-dc/RedirectedFolders/Katyg/Downloads/What%20Works%20Overview%20and%20Guidance.pdf) p.11 accessed 8 February 2019

⁹ FinCap Outcomes Frameworks and question banks <https://www.fincap.org.uk/en/articles/outcomes-frameworks-and-question-banks> accessed 8 February 2019

¹⁰ OTS, 2019, *Technology Review: A Vision for Simplicity*, <https://www.gov.uk/government/publications/will-tax-simplification-still-be-needed-as-technology-advances>, accessed 9 February 2019, at pp. 5–6.

a critical element.¹¹ The OTS had previously reported¹² on the requirement to provide greater technological assistance, potentially by developing the use of the PTA. However, certain sections of society remain excluded from using digital technology, exclusion being defined as “having no use of the internet – predominantly because of a lack of access at home (or in their place of work for businesses), or for a small minority because of no use despite having access”.¹³

HMRC’s 2017 research on the use of the PTA stated that “around 10 to 15% of the overall HMRC customer population is digitally excluded”,¹⁴ the reasons being lack of access (limited/no broadband availability; costs of hardware, software and internet access); lack of skills (i.e., where possible access exists to physical tools to enable internet connection, but where there is lack of knowledge or ability in using them); and lack of motivation (whereby individuals actually are uninterested in improving their digital skills and make no effort to do so). This can result in a lack of confidence and a greater dependency on assistance, such as borrowing equipment and/or being assisted to use it with someone sitting alongside to help complete online forms. This latter group HMRC recognises as “Assisted Digital”, and found that such individuals experienced lower confidence along with higher anxiety, because of the perceived burden associated with digital issues, and “a general lack of knowledge and experience of online interactions”.¹⁵ The Office of National Statistics (ONS) in 2018 estimated that over 11 million adults in the UK lacked the basic digital skills to complete online forms or find websites. Of the 11 million, 4.5 million had never used the internet, most of whom were older than 75.¹⁶ Thus older people particularly may feel digitally excluded, as use of computers and information technology will not fall within their day-to-day experience, as it does for younger individuals commonly in the context of school or work. The UK has seen increased numbers of older people in its population in recent years, with ONS statistics on population growth estimating that out of a population of over 66 million in mid-2017, 11.9 million (18.0%) were aged 65 or over and 1.6m (2.4%) were 85 or over.¹⁷

The fact of an ageing population creates tax and computer-related difficulties. An earlier report on the case records of Tax Help¹⁸ identifies a series of inter-related/overlapping tax problems, variously caused by changed circumstances, especially on retirement from employment/self-employment; bereavement, notably the death of a partner/spouse; complex legislation and/or changes to legislation; illness/impairment, physical and mental; lack of official help; errors by

¹¹ OTS, 2019, p. 5.

¹² OTS, 2018, *Guidance for Taxpayers: A Vision for the Future*, https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/746076/OTS_Guidance_for_taxpayers_041018.pdf accessed 13 February 2019, at p. 16.

¹³ OTS, 2019, p. 20, citing https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/457800/Digital_Exclusion_and_Assisted_Digital_research_publication_report.pdf.

¹⁴ OTS, 2019, p. 20, citing https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/726978/Personal_Tax_Account_Research.pdf.

¹⁵ OTS, 2019, p. 21.

¹⁶ OTS, 2019, p. 22, citing Statistics from Office of National Statistics (“ONS”), Internet users in the UK: 2018 (31 May 2017), <https://www.ons.gov.uk/businessindustryandtrade/itandinternetindustry/bulletins/internetusers/2018>.

¹⁷ ONS, 2017, *Overview of the UK Population July 2017*, <https://www.ons.gov.uk/releases/overviewoftheukpopulationjuly2017>, accessed 3 December 2018.

¹⁸ J. Frecknall-Hughes, 2017, *The Tax Problems Experienced by Older People*, London: Chartered Institute of Taxation, <http://www.tax.org.uk/policy-and-technical/grant-and-sponsorship-funding-applications>, accessed 31 December 2018.

taxpayers, tax authorities and others; digital issues; and lack of tax education/literacy. However, this is a non-homogeneous group, comprising those in poor mental and physical health, the retired and active/inactive, and those who still work – and not all see themselves as ‘old’ or ‘older’. The tax issues outlined above confirm the findings of a 1998 report by the Low Incomes Tax Reform Group (LITRG),¹⁹ although digitalisation was not then evident as an issue. Although some older people may feel comfortable using computers, others may not – and in general older people may grasp new ideas less quickly or thoroughly than younger people.²⁰ This all encompasses within it the idea of ‘tax literacy’, not just in terms of coping with a tax system that is complex per se, but in using digital tools to deal with it.²¹

Extensive academic research on older people’s use of computers and information technology (IT), has considered older people’s responses, their attitudes and learning abilities – although the studies show conflicting results. Broady et al.²² summarise the themes addressed by these academic studies, for example, the stereotypical view that older adults are technologically inadequate (often refuted); difficulties in learning new technologies; and, as compared with younger people, greater selectivity in the technology used, greater negativity in attitude towards it or being subject to the same or different influences. Broady et al. conclude that there are many “common myths” about older people in relation to computers and technology: both young and old may be affected similarly. However, they note that older people need ample time to deal with new technology and to be treated, when learning to use it, in a positive manner that does not ‘write them off’ but assumes that they will be successful.²³

Factors which assist older people in learning to use technology have been found to be, in order of importance, simple and clear written instructions; clarity of meaning of operating instructions; clarity of demonstrator; easy pace of demonstration; short sequence of instructions; one step operation; audio/visual prompts to indicate next steps; large print size of written instructions; colour coded instructions; and accompanying sound, such as beeping.²⁴ Older people’s requirements, however, are often overlooked in the design of IT systems and software,²⁵ and there are particular barriers which affect them,²⁶ for example, financial reasons (cost of computers and internet access), complexity in locating information, navigation, using programmes, concerns about security and privacy, lack of technical assistance, as well as

¹⁹ LITRG, 1998, *Older People on Low Incomes: The Case for a Friendlier Tax System*, London: Chartered Institute of Taxation, at p. iii.

²⁰ See Lehman, H.C., 1953, *Age and Achievement*, Princeton, NJ.

²¹ See D. Cvrlje, 2015, Tax literacy as an instrument of combating and overcoming tax system complexity, low tax morale and tax non-compliance, *Macrotheme Review*, 4(3): 156–167 at p. 158.

²² T. Broady, A. Chan & P. Caputi, 2010, Comparison of older and younger adults’ attitudes towards and abilities with computers: implications for training and learning, *British Journal of Educational Technology*, 41(3): 473–485. See also S.J. Czaja & J. Sharit, 1998, Age differences in attitudes to computers, *Journal of Gerontology: Psychological Sciences*, 53B(5): 329–340.

²³ Broady et al., 2010, at p. 477.

²⁴ C. Irizarry & A. Downing, 1997, Computers enhancing the lives of older people, *Australian Journal on Ageing*, 16(4): 161–165, at p. 164.

²⁵ J. Goodman, A. Syme & R. Eisma, 2003, Older adults’ use of computers: a survey, *Proceedings of BCS HCI 2003*, Bath, UK, 8–12 September 2003,

https://www.researchgate.net/profile/Audrey_Syme/publication/246993432_OLDER_ADULTS%27_USE_OF_COMPUTERS_A_SURVEY/links/0a85e533b24bfb50bb000000/OLDER-ADULTS-USE-OF-COMPUTERS-A-SURVEY.pdf, accessed 11 February 2019.

²⁶ See B.D. Carpenter & S. Buday, 2007, Computer use among older adults in a naturally occurring retirement community, *Computers in Human Behaviour*, 23(6): 3012–3024 at 3019–3020.

“functional impairments” like arthritis and visual impairments and “ergonomic barriers” such as small font size. General levels of education were also relevant.²⁷ Much of this resonates with the HMRC 2017 research referred to earlier. However, actual experience of using computers can make a positive difference in attitudes, a key factor being tailoring any training/intervention so as to make older people feel mentally and physically comfortable.²⁸

The study reported here, testing different types of interventions to assist people deal with their PTA and/or online Self Assessment, therefore, adds to existing academic studies and HMRC’s own work. It provides independent, empirical evidence of the effect of different types of help given to the group HMRC has defined as “Assisted Digital”, and also demonstrates whether the range of factors affecting older people’s use of computers and information technology identified in prior academic studies remains valid in the particular context of taxation, or whether they are different. It also adds an up-to-date study to the academic literature, as the most recent study cited here is from 2010.

²⁷ See C. Gagliardi, G. Mazzarini, R. Papa, C. Giuli & F. Marcellini, 2007, Designing a learning program to link old and disabled people to computers, *Educational Gerontology*, 34 (1): 15–29.

²⁸ See, for example, G.M. Jay & S.L. Willis, 1992, Influence of direct computer experience on older adults’ attitudes towards computers, *Journal of Gerontology: Psychological Sciences*, 47(4): 250–257.

4. Key findings: Outcome/Impact Evaluation

This section provides details and discussion on our key findings from the evaluation that relate to the research question: *For older people aged 60+ with low levels of computer skills, what works well to enable them to access and manage their own digital personal tax accounts and overcome barriers to engaging with their finances online?*

The full results of the evaluation can be found in Annex A.

4.1 Participation

Of the clients approached, 1695 (81%) did not want to take part:

Would you like to participate in this project?	Count	Percent
No	1695	81%
Yes	310	14.8%
Yes (not eligible, but were helped outside the project)	69	3.3%
Yes (not eligible and did not want help outside the project)	19	0.9%
TOTAL	2093	100%

The top three reasons for non-participation were:

Reason for non-participation	Count	Percent of reasons ²⁹
No computer	647	34.7%
Not interested	422	22.6%
Lack of skills	279	15.0%

In addition, 88 clients who were interested in participating did not qualify for the intervention because they either had none of the digital skills tested (20, 23%) or had all skills (67, 76%). Therefore only 310 of those approached were willing to take part and were eligible (15%).

Of the 310 clients who agreed to take part in the project, 51% were male and 49% female, which is the same balance of clients who would usually contact the charity. The largest age group were those aged between 60 and 64 years old (31%), then 65 to 69 (19%). This contrasts with the ratio of clients who usually contact Tax Volunteers for help, of which the 75+ age group is the largest at 40% of callers. 90% of the participants identified themselves as 'white' with 78% as 'white: UK'; this is slightly lower than the proportion who would normally contact Tax Volunteers, which is around 88% as white: UK.

Most participants chose to try and set up a PTA only (61%), with 24% choosing an online tax return and 15% choosing to try both. There was no difference in the average level of digital skills between these groups (averaging just under three of the five basic digital skills overall), so it seems not to have affected choice. Most of those agreeing to take part (66.5%) signed up themselves, with 33.5% being signed up by an adviser. Just over half of those agreeing to take part (55%) received written support, 22% received home support, 13% phone support and 9% online support.

²⁹ Some participants provided more than one reason

Method of support	Count	Percent
PTA – written guide	110	35.5%
PTA – phone support	40	12.9%
PTA – home visit	40	12.9%
SA Tax return – written guide	29	9.4%
SA Tax return – online guide	23	7.4%
SA Tax return – home visit	23	7.4%
Both – written guide	33	10.6%
Both – online guide	6	1.9%
Both – home visit	6	1.9%
TOTAL	310	100%

4.2 Overview of findings

This section now looks at the feedback we received following the intervention, which allowed us to respond to our research question: *For older people aged 60+ with low levels of computer skills, what works well to enable them to access and manage their own digital personal tax accounts and overcome barriers to engaging with their finances online?*

Of those who signed up to the study, 216 (76%) provided post intervention evaluation data after trying to undertake the online task (access their PTA or do an online tax return), which allows us to examine the potential impact of different methods of support.

Looking at those who responded after trying the online task, there were no significant differences in the distribution of support types between those who did and did not complete their task. Of those who tried the task and responded, 167 (77%) had been successful in accessing their PTA and/or completing their online tax return. Looking at the success rate of those with different types of support, the highest success rates were for home support and written support (81% and 82% respectively). The success rates for phone and online support were 64% and 70% respectively.

In considering these two results together, it is clear that although written support was chosen more often by those who failed to respond after trying the task, it is one of the more successful interventions for those who did respond. We have no evidence at this stage as to how, if at all, task choice might have affected response rate. It may be that some people choosing written support overestimated their ability to undertake the task alone, and this might be checked in further research.

In terms of the success of interventions, an intervention with the most continuous personal support (home) and one with the least (written) were most successful (see table below). What these two interventions might have in common is that the intervention can be continuously accessed at the same time as doing the task, throughout its duration. Phone support is available when required, but not continuously, and the person giving support is not looking at the screen the person is using, relying instead on their descriptions of what they can see. With online support, the participant has to flip between the task and the support screen. Both these might interfere with effectiveness.

	Home	Online	Phone	Written
Successful at task	44	16	23	84
% successful	81	70	64	82

Written support is something that can be looked through prior to starting and therefore prepares the user for what to expect, helping to allay any fears that they might “do something wrong” and also to get any required documentation to hand. A written guide can also be retained or consulted again at a later time, for example when doing the task the following year. These are advantages for an intervention to be implemented going forwards. Home support is just as effective, but requires more resources. Implementing online support as a second alternative that can be accessed by the participant might provide a viable alternative to be tried before asking for home support, reducing resource requirements.

Of the 49 participants who failed to complete their task, all provided a reason for failure, and these are shown in the table below:

Reasons for being unable to access the PTA	Number	Percent
Could not access/proceed because of identification issues	31	63%
Lacked ability/confidence to attempt access/proceed	8	16%
Technical tax complexities prevented further processing	5	10%
Did not need to submit a tax return (insufficient income, etc.)	2	4%
HMRC helped instead	1	2%
No online access	1	2%
Incompatible hardware	1	2%
TOTAL	49	100%

These included some very revealing reasons, although it was sometimes a little difficult to interpret the reasons people gave for not proceeding. For example, “I gave up”, which has been interpreted as “lacked ability/confidence to attempt access/proceed” might also indicate technical tax complexities or access being prevented because of identification issues. These latter are by far the most common reason given by those who answered the question (31 out of 49), with people not having the necessary documentation to be recognised or verified (e.g., a passport), or if they were recognised, being caught in a ‘loop’, which did not allow them to get any further. Different ways of accessing the system also caused problems. The person who reported that he/she had “incompatible hardware” was attempting to gain access using a tablet, rather than a computer. Individuals who made specific comments about the process highlighted how difficult they found the online process, with one asking “why have HMRC made it so difficult?”

These participants also expressed a view on whether the instructions were hard to follow; 41 felt the instructions were not hard to follow (84%) and only 9 people in this group felt the instructions didn’t relate to what they saw on the screen (4% of respondents). Nonetheless, most of these respondents indicated they no longer wanted to access their PTA/ do their tax return.

In one case, in particular, the system required a response too quickly for the respondent:

“I couldn’t use the access code in time and gave up. 30 seconds is not long enough for an old chap like me”

This sort of issue could also affect disabled respondents. Although time limits are sometimes set for security reasons, the option to request a longer limit could be a benefit for some.

Of those who completed their task, 122 expressed an opinion on whether they were confident they could access the PTA again, with 88% rating it 1 or 2 on a 5 point scale from very confident to not at all confident. Of those who completed the task 62% rated the instructions 1 or 2 on a 5 point scale from very easy to very difficult and over 78% felt they needed to refer to our instructions in addition to the online guidance provided by HMRC. Respondents who successfully completed the task were likely to already access financial information or make financial transactions online (81%). When asked if they were more confident now about being able to follow instructions about accessing financial information online 70% responded with a 1 or 2 on a 5 point scale from much more confident to much less confident.

When considering the impact of the interventions on confidence going forward, paired sample t-tests were used to assess whether participants felt more capable in a variety of internet tasks after versus before doing the task. These tests were done separately for those who did and did not complete their task successfully.³⁰ No significant differences were found for those who did not complete the task successfully.

For those who did complete the task, the following capabilities were significantly improved (at the 5% level)³¹:

Financial and digital capabilities	Before	After
I am satisfied with my present financial situation	2.70	2.56
I know where to go to ask for help with my finances	2.72	2.54
It is important to keep track of my household's income and expenditure	1.70	1.50
Rating my ability to use the internet	1.90	1.65
Rating my ability to check online that I am paying the correct amount of tax	3.54	1.91

NB: In all cases participants were asked to answer on a 1-5 scale where 1 was the most positive value, hence lower numbers are better

Most importantly, participants had a noticeable improvement in their rating of their ability to check their tax online. All the improved capabilities help participants to manage their financial situation better, and contribute towards undertaking online tax management.

4.3 Findings by MAS outcome

The pre- and post-intervention surveys created comparative data to examine any perceived changes in behaviour, mind-set and ability amongst participants. The small sample size and absence of a control groups for the study means that we cannot directly claim the changes are as a result of the intervention, particularly as we have not measured the longer terms impacts of the intervention.

³⁰ Note that significance levels were adjusted to take account of the fact 20 separate tests of difference were made for each group of participants, thus for the result of a test to be 5% significance, a p value of 0.0025 was required.

³¹ Means in this table may differ from the appendices because here we only compare individuals who gave an answer both before and after completing the task.

As mentioned above, for the majority of measures there was no significant change, however those that did see a significant change are summarised by MAS outcome below.

4.3.1 Financial behaviour: including managing money well day to day and preparing for life events

Participants responding on how much they agreed with the statement “I know where to go to ask for help with my finances” recorded a significant improvement from pre- to post-intervention, as noted in the table above. Having the knowledge of the services and organisations that are available to help with financial management, along with the willingness to ask for help can help older people to gain a fuller and more independent perspective. Access to advice is related to financial capability and can enable better decision making when provided with the full understanding of any financial choices being made. In support of this, the majority of participants who had accessed their PTA responded that they would use it again in the future (94%, with 6% ‘not sure’). 49% stated that they would access their PTA annually and 31% every 6 months.

Participants also recorded a significant improvement when responding to the statement “It is important to keep track of my household’s income and expenditure”. Given that the participants in this project were largely on incomes of below £20,000 (the client profile for Tax Volunteers), the need to have a clear idea what money is coming in and going out will possibly be greater than for those with more disposable income.

4.3.2 Mind-set: including financial confidence, savings mind-set, spending mind-set, attitudes and motivation

Where participants were asked to rate how much they agreed with the statement: “I am satisfied with my present financial situation”, this saw a significant improvement from pre-to post-intervention. Regardless of actual wealth, if older people feel that they are able to deal with most financial challenges, this can have a positive impact on their overall mind-set as well as decreasing worry and anxiety with managing their money.

4.3.3 Ability/understanding of money management

Over 78% of participants felt they needed to refer to the guidance provided by the project in addition to following HMRC’s online instructions, however 88% of those responding afterwards reported that they felt much more confident or confident that they would be able to access their tax information online again in the future. In addition, 70% participants reported that they felt much more confident or confident that they could follow instructions to access financial information online.

In the questions asking participants to rate their abilities in various digital tasks pre-and post-intervention, we found significant improvements in the ratings for ability to “use the internet” and to “check online that you are paying the correct amount of tax”. For the remaining digital activities, there was no significant change. The ability to use the internet is really a ‘first step’ to accessing digital information and services, and whilst all participants would already have used the internet in some capacity in order to be eligible to participate in the project (as using the internet is core to the basic digital skills), following steps to access a particular service allowed many to undertake an online task that they may not have used the internet for previously.

As found in the MAS 'Understanding Retirement: a Deep Dive report', those online have far greater access to information about their finances and as a consequence, will be in a position to make more informed financial decisions and may experience better outcomes as a result.³²

4.4 Has the project achieved its intended outcomes?

We asked the question: *For older people aged 60+ with low levels of computer skills, what works well to enable them to access and manage their own digital personal tax accounts and overcome barriers to engaging with their finances online?*

Our project has found that the most successful methods to enable our participants to access their tax information were through the use of written guides (82% success rate) or through face-to-face support with an adviser to talk the participant through the steps if and when they were needed (81% success rate). Supporting participants through an online process over the phone proved to be the least successful at 64%.

We have also recorded improvements in participant's perceived financial behaviours, mind-set and abilities, although these were not reported as significant against all of the measures and given the small sample size and short-term measurements of change we cannot attribute these changes to the intervention alone.

Returning back to the What Works Fund policy question: *"How can we help older people, post retirement, to manage their finances through key life events and to plan ahead for later life?"* This question was not explicitly explored by the project, however, having the ability to access and manage personal tax information does enable better knowledge of that aspect of personal finance, which would help with planning and budgeting for future events.

The second What Works Fund question we explored was: *"How can digital inclusion interventions help people stay in control of their money later in life?"* This we explored specifically in relation to personal tax and our interventions using a written guide and face-to-face support saw the most success to enable participants to access and manage their own tax information. HMRC's online tax tools allow for instant and ongoing access which phone calls or paper forms do not to the same degree. As participants reported their intention to use their online tax accounts again (94%), this is clearly something that they feel is going to be useful to them to manage on an ongoing basis.

An unexpected outcome of the project was uncovering the difficulties some participants experienced with accessing their tax information online, where HMRC does not hold enough information to be able to identify them. A consequence of this is that those who were unsuccessful with gaining access were unlikely to want to make the attempt again. 88% did not want help to try again, with the majority citing issues with the HMRC system.

³² Money Advice Service, Understanding Retirement: A deep dive into financial capability among older people, p.32, 2016, https://masassets.blob.core.windows.net/cms/files/000/000/470/original/OPIR_Deep_Dive_FINAL.pdf accessed 27 February 2019

5. Limitations of the evaluation and future evaluation

The evaluation approach we used for this project proved to be appropriate and provided us with interesting and relevant data. That being said, it is important to note its limitations.

5.1 Limitations

5.1.1 Engagement of participants

Recruiting the target number of participants to the project proved to be more challenging than originally anticipated. We had set quite strict parameters on whom we could include in the project in terms of their age, income level and their level of digital skills and this meant that we had to exclude some potential participants (and although we still helped them, it was outside the project).

We found that the majority of Tax Help clients asked (90%) did not want to access their PTA or complete their Self Assessment online, which whilst it has led to some valuable information in its own right, it meant that we had a smaller sample than planned. To try to overcome this, we put in a significant amount of additional effort to promote the offer of help outside the charity, which did help to boost interest from participants that might not have engaged with the charity otherwise.

Alongside the difficulties with signing up clients to take part in the project, were the challenges with gathering feedback from participants after the intervention. For this evaluation we achieved a 69% response rate, which was not factored in when setting the target numbers for recruitment.

5.1.2 Issues using HMRC systems

We discovered that the online HMRC tools we were using to assist participants to access to then evaluate the subsequent change in financial capability, were not accessible or available to all participants. This was most commonly down to the fact that HMRC did not hold enough information on the participant for them to be verified by its online platforms. This issue meant that not all participants could progress at all, despite our intervention to help them. However, we were able to gather feedback from many participants who were not able to use the online tools and this information is useful in its own right that we had not anticipated being able to gather.

5.1.3 No control group

Our study did not include a control group and as such, it is difficult to say with any certainty that any changes in the skills and behaviours of the participants are as a result of the intervention.

5.1.4 Short-term outcomes

Due to the limited time-frame of the study, the evaluation has focused on the short-term outcomes; between one and two months after intervention. In order to fully explore the longer-term impact of the intervention, it would require a longer evaluation timeframe.

5.1.5 Self-reporting

It is important to note that the measures used in the quantitative survey were self-reported and do not provide objective information.

5.2 Future evaluation

This was a major evaluation project undertaken by Tax Volunteers; the biggest delivered by the charity so far. It involved all members of staff in some capacity along with a large number of our volunteers. The project has helped to build capacity within the charity in using the Older People in Retirement Outcomes Framework and in delivering a major evaluation programme.

There are no plans to directly repeat the same initiative, although the resources developed for the project (the guides) will continue to be shared and are now available to download direct from our website for any member of the public to access.

There is also more data that has been generated by the evaluation, beyond what we have space to report on here, which we will continue to analyse, report on and learn from.

If we were to have the opportunity to undertake a new evaluation project, we would build in the collection of qualitative data, particularly in relation to the changing behaviours and abilities. The reported improvement in recognising the importance of keeping track of household income and expenditure for example is worth exploring much further, as to *why* an online tax activity might have led to this shift.

Overall, a great deal has been learned from the delivery and evaluation of this project, which provides useful indicators for future initiatives. This evaluation is a good template to deliver similar projects and if adopting a similar methodology in the future, attention should be given to the limitations identified above.

6. Implications and recommendations for policy and practice

6.1 Key learnings

6.1.1 Delivering this type of activity

The delivery of this project required a significant amount of time and resource, particularly for the recruitment of participants, the co-ordination and setting up of appointments and the preparation and sending of mail outs and follow up surveys. The timing of these activities was further complicated by each individual participant starting on a different date and being at a different stage in the process. To help manage this, a monitoring tracker was set up early in the project and this was checked, actioned and updated each day by the Project Manager.

If delivering a similar project in the future, it would be simpler and more efficient to run the stages of the project in 'rounds' if possible, so that larger groups of participants are recruited in one phase, supported through the process during a particular period of time, then interviewed or surveyed soon after. However, given the challenges of recruiting eligible participants, it would be difficult to implement this without significant promotion of the support on offer, which could be costly.

The actual support element of the project, that of enabling clients to access and manage their online tax information, has now been included as part of our ongoing service.

6.1.2 Working with this client group

Tax Volunteers has been working with this particular client group for eighteen years and we were able to bring this experience to the delivery of the project. That being said, this was the first time we had offered support to older people to access and manage their own tax *online*. With such a high number of clients who do not own or have easy access to a computer, who lack confidence in using a computer or who do not see the point even starting 'at their time of life', it is clear why many older people still struggle with, or simply miss out on, using digital tools that could be of potential benefit to help enhance their financial capability.

This issue should be of interest to any organisation considering going down the 'online only' route for its information and services that older people will want or need to access; particularly when support over the phone to guide through more complex online processes does not see a high success rate. As a project we sought out those organisations who were already working with people on general digital skills initiatives as our project was seen as a good follow on. We would recommend a similar approach for other organisations who are aiming to enable as many users as possible to access their online services and tools.

A further learning from working with this client group is that some participants experienced memory difficulties and when contacted to begin the intervention, or for feedback on their experiences, they did not recall previous conversations or contact. As we are often working with vulnerable clients, in situations like this it was considered inappropriate to continue engaging with those participants through the project and they were instead helped in other ways; usually with an adviser completing the online process on their behalf if it was needed.

6.1.3 Working with partners

This project provided us with an opportunity to work more closely with part of the 'Operational Excellence' team within HMRC throughout delivery; initially to ensure our guides clearly set out

the online routes into the PTA and Self Assessment forms and then to raise any issues with access that our participants had uncovered. This not only helped with finding a different 'way in' for the participants where needed and where available to them but also helped HMRC recognise and address any technical issues as they arose.

This working relationship proved important as the screens and questions to access the PTA in particular were changed on a frequent basis as HMRC made adjustments. This is reflected in the fact that we were on version 13 of the PTA guide by the time the project finished. The hope is that we will be able to continue this relationship in order to keep the guides up to date and accurate for any client wishing to use them, or for any of our volunteers helping a client through the steps.

The delivery of this project would not have been possible without engaging with HMRC, the provider of the online systems we were accessing. For any future project which supports access to online systems, it would be advisable to develop a similar working relationship which benefits all those involved.

6.2 Learnings for the organisation

Tax Volunteers will continue supporting clients to access and manage their tax online, where required and when appropriate to the individual, and we will take into account what has been learned from this project. We have already made our guides available to download online and at the time of writing (three weeks after the guides were made available) the PTA guide has been downloaded 142 times and the Self Assessment guide has been downloaded 38 times (the latter is more date influenced and we are likely to see higher downloads close to the tax return deadline dates).

Thanks to the experience and learnings from this project, we plan to build upon the provision of easy-to-follow guides which take the client through processes step-by-step, including accessing and managing tax information in addition to the PTA and Self Assessment. This could include help with completing and submitting other online HMRC forms such as the P53 and P53z for reclaiming tax on a pension lump-sum for instance. We have found that if the client can read through the steps beforehand, it can help to prepare them for what they will see and what information they might need to have to hand and this in turn can help to remove the fear of 'doing the wrong thing'.

For those clients who are less mobile or less confident to follow the written guide alone, we know that face-to-face support can be a next-step and in this project saw a similar success rate to the written guides. We will therefore provide our volunteer advisers, who undertake face-to-face appointments, with the tools and training needed to access and manage tax online and to support the client through those steps where appropriate.

6.3 Recommendations for practice

6.3.1 Support to access online services

For older people who lack skills and confidence using online tools, particularly systems that can be challenging to access (discussed below), we feel that having guidance available can make the difference for some between attempting the task and not. We found that having an idea of what to expect, the time to prepare and steps to follow through the process helped more participants to access their tax information successfully. We know that our support methods were used because 78% of our participants reported that they 'needed to refer to the guidance'

and this included the written guide, online guide and support from an adviser. However, we do not know if that guidance had not been available, whether this would have had a different success rate outcome.

6.3.2 Accessibility for online services

An unexpected outcome of this project was discovering that not all individuals can yet access HMRC's online tax tools. HMRC has set a target for 2020 that everyone will be able to see a comprehensive financial picture in their PTA, just like they can with online banking, as part of its Making Tax Digital programme. However, research undertaken in 2017 by HMRC's Behavioural & Customer Insight Team on customer attitudes towards the PTA showed that those who were categorised in the 'pensioners only' group were the least likely of all the customer types to use the PTA. This research was undertaken using customers who already used the internet 'to some extent'.³³

As discovered in this project, not only are pensioners the 'least likely' they are also potentially some of the 'least able' due to a lack of identifying data held on them. The identification process relies on information or documentation not necessarily held by every individual. There are currently two main methods HMRC customers can use to access their PTA: Government Gateway (which will cease March 2019) or Verify. These are used to identify customers and ensure they are able to view the tax information that HMRC holds specifically for them. To use Government Gateway, clients usually need their National Insurance number, a recent payslip or P60 or a valid UK passport. If customers do not have any of these, they are directed to the alternative called Verify, for which the client usually needs a UK address and a valid UK passport or UK photocard driving licence. Going through Verify, the customer is taken through questions which are linked to his/her 'financial footprint' including any credit cards or loans etc. they may hold.

Some of our participants did not have the required information; they lacked a UK passport and/or UK photocard driving licence and had no loans or credit cards that would give them a financial record that could be linked to their HMRC record. In these instances the participant could not be verified and consequently their tax account was unavailable to them. This issue had a negative impact on those participants, no matter which method of support they had through the project, as the majority (88%) did not want to attempt to access their tax information again.

Recommendation: This particular issue raises the importance of accessibility for all users. The Verify system has been problematic for the government for some time (only 44% of those who have attempted, have been able to gain access) and its target of having 25 million users signed up with an account by 2020 is currently short by some 84%.³⁴ We are aware that the government is no longer funding Verify and presumably an alternative is being explored. Having seen the frustrations of users first hand, we hope that the replacement is flexible enough to allow access

³³HMRC Personal Tax Account research 2017, p.6

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/726978/Personal_Tax_Account_Research.pdf accessed 11 October 2018.

³⁴<https://www.computerweekly.com/news/252448738/Government-stays-firm-on-25-million-Govuk-Verify-users-by-2020-target,-and>
<https://www.civilserviceworld.com/articles/news/government-hand-govuk-verify-over-private-sector-and-cease-funding>

to a much larger proportions of potential users. For this, it seems likely that a wider range of identifying data will need to be accessed.

A further issue for accessibility is that there can be different 'routes in' to access HMRC's online tools, depending on an individual's own circumstances (what identification they hold for instance). However the customer does not know which route in is best for them, without trying each of them, which most do not as they tend to give up when they think the system does not recognise them.

Recommendation: To help address this issue, we recommend that HMRC develops a 'map' which sets out the different routes in to its online services, depending on the individual's available credentials and can provide that user with the correct starting point. A few simple starting questions should help with this to filter users into the correct 'route'.

A final point on accessibility is the difficulties some of our participants had with the 'access code' part of the process. This code is either texted or a recorded message is phoned through and the customer has 30 seconds to listen to, note down (for many) and input this into a box on the screen. This is considered too short a time for those with slower mobility, or who struggle to type quickly.

Recommendation: For HMRC to consider extending the time to input the Access Code to a minute or 90 seconds.

At the time of writing, we are aware that HMRC is reviewing the functionality of its online processes for customers, including improving how its telephone advisers view the screens as customers progress through them. This should help with being able to recreate the steps a customer has taken, in order to correctly advise them of the next steps they need to follow.

7. Sharing and learning activity

7.1 Key audiences and activities

The key audiences for learning and sharing activity identified for the project are:

- HM Revenue and Customs (HMRC)
- The Low Incomes Tax Reform Group (LITRG)
- The Chartered Institute of Taxation (CIOT)
- The Association of Tax Technicians (ATT)
- TaxAid
- The Tax Faculty of the Institute of Chartered Accountants in England and Wales (ICAEW)
- The staff and volunteers working in Tax Help for Older People
- The staff and volunteers working in the other voluntary charity sector (VCS)
- Organisations which refer clients to Tax Help, such as Citizens Advice, AgeUK, etc.

Throughout the delivery of the project we made staff and partners aware of the work of the project and initial learning, including internal meetings with colleagues, training with our advisers and volunteers, newsletters to our VCS partners and stakeholders and regular phone conferences and information sharing with HMRC.

7.2 Learning and sharing impact

So far the impact has included:

- Building a stronger working relationship with Customer Insight and the PTA team at HMRC to develop our PTA and Self Assessment guides and feeding back some of the comments our participants passed on regarding the positives and negatives of both platforms. This information has added to HMRC's data regarding the obstacles people face with the online tools HMRC are promoting and directing customers to use.
- Our volunteers and VCS partners have a better understanding of the HMRC online tools available and are able to explain the benefits to their clients. Already some of our volunteers are reporting the impact during home visits with clients when they are able to access quickly their tax information, rather than having to unpick details with clients who often struggle to remember and understand their tax history.
- The guides that were developed for this project have been shared with our sister charity, TaxAid, whose advisers and volunteers are able to use them in their support to a different client type (aged below 60 or who are self-employed), who face similar challenges with using online systems. Our guides will continue to be updated and used beyond the life of this project, and will provide a free resource to many more in the future.

7.3 Lessons learned and future working

Our learning and sharing activities have worked well for the project and we have reached a number of new organisations which we had not engaged with previously. If delivering a similar project in the future, we would engage earlier on with community-based organisations including Citizens Advice, Age UK and libraries to raise the profile of the project and boost recruitment.