

The relationship between HM Revenue & Customs, its customers and the voluntary and community sector

Research Study conducted for
HMRC

By Suzanne Hall, Nick Pettigrew, Anka Robins and Rachel Sweetman

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Publication of data

As HMRC has engaged Ipsos MORI to undertake an objective programme of research, it is important to protect HMRC's interests by ensuring the research findings are accurately represented in any press release or publication. As part of Ipsos MORI's standard terms and conditions, the publication of the findings are therefore subject to advance approval by Ipsos MORI. This would only be refused on the grounds of inaccuracy or misrepresentation.

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Glossary

CAB	Citizens Advice Bureau
HMRC	Her Majesty's Revenue and Customs.
VCS	Voluntary and Community Sector
OGC	Office of Government Commerce
SR02	Spending Review 2002

Summary of findings

Background, objectives and methodology

As part of the Spending Review in 2002 (SR02), HM Treasury announced its intention to conduct a cross-cutting review analysing the role of the Voluntary and Community Sector (VCS) in service delivery. Building on the Deakin Commission's report of 1996 and the Compact, launched in 1998, the review outlined a number of ways in which government and the VCS should work together right through from policy drafting to delivery. While the review had implications across all departments, much of the responsibility for realising the aims of strengthening the links between government and the VCS fell on HMRC.

Since SR02, the review has been revisited. Sir Peter Gershon's report 'Releasing resources to the Frontline' outlined recommendations for Government to improve its funding relationship with the Sector and, indeed, reflected the key issues raised in the 2002 review. In addition, in the 2005 Budget the Government proposed to undertake work with local government, the VCS and procurement practitioners to communicate, through a series of workshops, the benefits of working with the Sector at a local level. The Office of Government Commerce (OGC) is currently working with HM Treasury in the delivery of these.

The sustained attention – and input – that the role of the VCS in public service delivery has received of late is a mark of its importance to Government. As such, the need for research in order to determine the extent to which effective working relationships have been established is propitious.

The research focused on three key objectives: to identify the *types* of people that use VCS organisations as a means of accessing HMRC services (including the reasons for doing this, the kinds of queries they have, and the paths that customers take to receive help and advice); the barriers that prevent customers from contacting HMRC directly; and, how the relationship between the VCS and HMRC can be strengthened in the future.

To answer these objectives, we conducted six waves of Omnibus research, five discussion groups with VCS employees from organisations that have a relationship with HMRC and five discussion groups with VCS employees from organisations that do not, forty in-depth interviews with customers that have accessed help and advice about an HMRC related query via the VCS and four in-depth interviews with HMRC employees.

Who contacts VCS organisations?

Over one in eight of the total UK population (aged 15+) have contacted a VCS organisation over the last two years for help (12%), and 2% of the population have contacted the VCS with a HMRC-related issue over the same period. The most popular reasons for accessing help and advice via the VCS were concerning Tax Credits (28% of all queries), Child Benefit (18%) and claiming repayments of tax or National Insurance (10%).

Many of those that approached the VCS with an HMRC related issue had complex lives and were trying to cope with a number of challenges; their tax issues were often not their only problem and these queries should not be viewed in isolation. The research highlighted that it tended to be the most vulnerable that contacted the VCS, as well as customers who had negative perceptions of HMRC (based on previous experience with the Department or just hearsay) as well as those who were suspicious or critical of government more generally. It was not therefore a 'typical' group of customers that chose to resolve their issues by contacting the VCS but those that had distinct needs or a specific point of view that prevented them from dealing with HMRC without an intermediary.

A number of attitudinal 'typologies' emerge in terms of those who contacted the VCS for advice or assistance. Each comprises those who have similar views and adopt shared approaches to dealing with the VCS, both in terms of at what stage they contact them and what they use them for. We have described these typologies as 'Anti-government', 'Play-it-safe', 'Fearful', 'Last Resort' and 'Vulnerable'.

Types of VCS organisations providing advice and assistance to HMRC customers

HMRC customers approached a very wide range of VCS organisations for advice and assistance, including the Citizens Advice Bureau, localised community organisations, agencies representing specific groups of people (e.g. BMEs (Black and Minority Ethnic), the elderly) and organisations specialising in financial, tax or legal advice.

The level of engagement with HMRC customers across these organisations was uneven, and was largely determined by the level of knowledge, experience and confidence organisations felt they had in dealing with HMRC-related queries. The organisations can be grouped accordingly and described in terms of being either 'Hands off', 'Hand holding' or 'Hands-on'.

Why customers approach the VCS

Customers tended to approach the VCS either due to their negative perceptions of HMRC, or owing to their positive perceptions of VCS organisations, or a combination of the two.

HMRC was perceived to be intimidating, working to its own interests and inaccessible. In addition, many customers had experienced 'failed contact' with the Department. In contrast, VCS organisations were thought to be benign, on the customer's side, easily accessible and able to deal with everything and anyone. The combination of these drivers and barriers was powerful.

The customers' perceptions were echoed by some VCS organisations that felt HMRC was remote and lacking in awareness and sensitivity in terms of its customers.

How customers, the VCS and HMRC interact

The complexity of the query and the type of VCS organisation approached determined the level and nature of interaction between customers, the VCS and HMRC.

The customer 'journey' in search of answers was dependent on the nature of the query. For complex issues, which often involved vulnerable groups, the 'journey' was slower and had more stages. For simple issues, resolution was often quick, though delays occurred due to customers' reluctance or inability to contact HMRC.

The relationship between the VCS and HMRC

VCS organisations acknowledged that there were several key barriers to engagement with HMRC-related queries. Not only was the tax system viewed as complex and ever-changing, but the organisations were also not always comfortable or confident in their role as intermediary or advisor. In spite of this, VCS organisations did feel that it was appropriate and possible for them to help HMRC customers in many cases. Although many organisations believed that their role was limited to referring customers on further, or supporting them generally, they believed that they were better equipped than HMRC in offering customers emotional support and help with other, interlocking problems.

HMRC employees similarly acknowledged some barriers to VCS involvement and expressed concern about the VCS' ability to provide sound and speedy advice. They felt that the VCS should concentrate on a 'softer' role, by providing face-to-face support for example.

Building relationships with the VCS

Both VCS organisations and HMRC staff were clear that a number of barriers needed to be overcome before relationships between them could be strengthened.

Barriers included a lack of awareness around the other side's role and work and a lack of clear lines of communication between them. For VCS organisations more extensively involved in HMRC-related work, the short-term nature of funding from HMRC and the effort involved in submitting bids was also a real issue. The irregular demand on other agencies in terms of HMRC-related queries, made it difficult for them to 'formalise' their role with the Department. In addition, the change in HMRC's customer base since the introduction of Tax Credits was thought to have triggered a need for cultural change within the Department that had not yet been fully accommodated.

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Checked & Approved:

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Nick Pettigrew

Checked & Approved:

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Suzanne Hall

1. Introduction

This report contains the findings from qualitative and quantitative research among members of the general public who have accessed help and advice about a HMRC-related issue or query via the VCS. The research was undertaken by the Ipsos MORI Social Research Institute on behalf of the Her Majesty's Revenue and Customs (HMRC). This chapter sets out the background to the research, discusses the research objectives in detail and outlines how the remainder of the report is structured.

1.1 Research Background

As part of the Spending Review in 2002, HM Treasury announced its intention to conduct a cross-cutting review analysing the role of the VCS in service delivery. Building on the Deakin Commission's report of 1996 and the Compact, launched in 1998, the review outlined a number of ways in which government and the VCS should work together right through from policy drafting to delivery.

While the review had implications across all departments, much of the responsibility for realising the aims of strengthening the links between government and the VCS fell on HMRC. Some of the suggested aims made as a result of the review were more practical, for example, resolving the issue of the end-loading of payments to the VCS with the result that the sector bore all the upfront costs and risk. Aligned to this, HMRC was also charged with responsibility for trying to achieve more stable funding relationships for the VCS. HMRC was also asked to establish a single integrated help-line service to provide charities with a single point of contact for advice on either direct tax or VAT issues that affect them.

However, many of the recommendations that affected HMRC required the department to take a more proactive stance regarding working with the VCS. The review urged departments to work towards strengthening the Compact and, as such, required all departments to appoint a Departmental VCS Champion and a VCS Liaison Officer. Plans were made to consider innovative ways in which HMRC works with the VCS and, furthermore, policy makers were urged to work more closely, and at an earlier stage, with the Sector when drafting policy.

Since SR02, the review has been revisited. Sir Peter Gershon's report 'Releasing resources to the Frontline' outlined recommendations for Government to improve its funding relationship with the Sector and, indeed, reflected the key issues raised in the 2002 review.

Indicative of its intention to mitigate the challenges raised in the Review, in the 2005 Budget the Government proposed to undertake work with local government, the VCS and procurement practitioners to communicate, through a series of workshops, the benefits of working with the Sector at a local level. OGC is currently working with the Treasury in the delivery of these.

The sustained attention – and input – that the role of the VCS in public service delivery has received of late is a mark of its importance to Government. As such, the need for research in order to determine the extent to which effective working relationships have been established is propitious.

1.2 Study objectives

The overarching aim of this programme of research was to understand the relationship that exists between HMRC customers, VCS organisations and HMRC itself.

More specifically, the research focused on three key objectives:

- To identify the types of people that use VCS organisations as a means of accessing HMRC services, including the motivations for doing this, the kinds of queries they have, and the paths that customers take to receive help and advice;
- To uncover the barriers that prevent customers from contacting HMRC directly; and
- To establish how the relationship between the VCS and HMRC can be strengthened in the future.

1.3 Methodology

The research adopted a mixed methodological approach comprising strands of both qualitative and quantitative research.

Prior to commencing the main stage of fieldwork, we conducted four pilot in-depth interviews; two with VCS employees and two with HMRC employees. Interviews were conducted both face-to-face and over the telephone (depending on the preference of the participant) and lasted for up to an hour in length. The purpose of this pilot phase was to uncover all the salient issues so as to help with the design of the research materials.

For the quantitative phase of this research, we conducted six waves of questions on the Ipsos MORI Omnibus Survey. The Omnibus is a weekly survey of around 2,000 adults over approximately 190 sampling points¹ across Great Britain. Data are weighted to match the population profile of Great Britain².

It should be noted that the main reason for running this survey was to generate leads for the qualitative research, rather than to provide HMRC with robust statistical data. Indeed, when examining the figures in this report all data should be interpreted with caution; the total sample size for those that had contacted the VCS was 210 respondents (2% of the total sample

¹ The sampling points are based on Enumeration District Data.

² Sampling data are taken from the 2001 Census figures.

surveyed). The questionnaire was designed in close consultation with HMRC (please see appendix).

In order to access the views of customers themselves, we conducted forty in-depth interviews with those that have used the VCS as a means of accessing help and advice about a HMRC related query or product within the last two years. These interviews were conducted in five case study areas: Ayrshire; Yorkshire and the Humberside; London and the South East; the Midlands; and, the North East. This case study approach was adopted in order to build up a sense of local provision and need.

In terms of contacting these participants leads were, in the main, generated through the Omnibus survey. We then contacted those that were applicable to arrange an interview. Alongside this, some of the VCS organisations we engaged with as part of the series of discussion groups gave us the details of their customers that had contacted them for HMRC related advice and, furthermore, placed advertisements in their publications and offices about the research. Finally, we also used our face-to-face recruiters to free find those that were applicable to participate in this research. All interviews were conducted face-to-face and lasted for around an hour in length.

So as to generate real understanding of the VCS perspective, we conducted ten discussion groups in total; five with participants from VCS organisations that have a relationship with HMRC and five with participants that do not. For the former, HMRC provided us with details of the organisations that they have a relationship with. These five discussion groups were conducted in London as this provided the most convenient location for those attending. Each group contained between six and eight participants and lasted for around two hours.

Regarding the five discussion groups with employees from VCS organisations that have no relationship with HMRC, these participants were recruited from a sample that was designed in close consultation with HMRC. The locations for these groups mirrored the five case study areas for the depth interviews with HMRC customers. Again, each group contained between six and eight participants and lasted for around two hours.

Regarding all ten group discussions, participants tended to be those that worked on the 'front-line' and thus were able to offer genuine insight into the kinds of customers they helped and the nature of their queries.

Finally, we conducted four in-depth interviews with HMRC employees whose role involves liaising with the VCS. The sample for this element of the research was provided by HMRC. Interviews were conducted either face-to-face or over the telephone (depending on the preference of the participant) and lasted for up to an hour.

Qualitative researchers from the Ipsos MORI Social Research Institute moderated all the depth interviews and group discussions. All discussions were tape-recorded and transcribed with permission from the participant. The interviews were guided by a topic guide developed in close association with HMRC (please see appendix).

All fieldwork was conducted between June and August 2006.

1.4 Definitions, presentation and interpretation of the data

Qualitative methods, such as in-depth interviews and group discussions, are ideal for exploring complex issues and to elicit a full range of possible answers to any given question. The real value of qualitative research is that it allows insight into the attitudes and beliefs of (in this case) those that use the VCS as a means of accessing help and advice about HMRC products and services, which could not be examined in as much depth using a structured quantitative questionnaire. Qualitative research utilises smaller samples that are chosen purposively to ensure representation of a full range of views within the sample.

However, it must be remembered that qualitative research is designed to be illustrative and does not look to produce statistics, but to identify a range of views, opinions and experiences. In addition, it is important to bear in mind that we are dealing with perceptions rather than facts (though, of course, perceptions *are* facts to those that hold them). This needs to be taken into account when interpreting the research findings.

Throughout the report we have made use of verbatim comments to exemplify a particular viewpoint. It is important to be aware that these views do not necessarily represent the views of all participants.

Where verbatims have been used, the attributes, in order, are:

- Type of participant (e.g. customer, VCS employee, HMRC employee); and,
- Location.

This study also involved an element of quantitative research. Although primarily used as a means of generating contact details for the in-depth interviews, this also helped us to understand the scale of this issue; for example, the proportion of the population that contacts the VCS with HMRC related queries.

1.6 Report outline

This report is divided into six main sections following this introduction:

- Who contacts VCS organisations;
- Types of VCS organisations providing advice and assistance to HMRC customers;
- Why customers approach the VCS;
- How customers, the VCS and HMRC interact;
- The relationship between the VCS and HMRC; and
- Building relationships with the VCS

2. Who contacts VCS organisations?

Summary Box: Who contacts VCS organisations?

One in eight of the total UK population (aged 15+) have contacted a VCS organisation over the last two years for help (12%), and 2% of the population have contacted the VCS with a HMRC-related issue over the same period. The most popular reasons for accessing help and advice via the VCS were concerning Tax Credits (28% of all queries), Child Benefit (18%) and claiming repayments of tax or National Insurance (10%).

Many of those that approached the VCS with an HMRC related issue had complex lives and were trying to cope with a number of challenges; their tax issues were often not their only problem and these queries should not be viewed in isolation. The research highlighted that it tended to be the most vulnerable that contacted the VCS, as well as customers who had negative perceptions of HMRC (based on previous experience with the Department or just hearsay) as well as those who were suspicious or critical of government more generally. It was not, therefore, a 'typical' group of customers that chose to resolve their issues by contacting the VCS but those that had distinct needs or a specific point of view that prevented them from dealing with HMRC without an intermediary.

A number of attitudinal 'typologies' emerge in terms of those who contacted the VCS for advice or assistance. Each comprises those who have similar views and adopt shared approaches to dealing with the VCS, both in terms of at what stage they contact them and what they use them for. We have described these typologies as 'Anti-government', 'Play-it-safe', 'Fearful', 'Last Resort' and 'Vulnerable'.

2.1 The profile of the customer group

Before exploring the types of people that contact the VCS for help and advice regarding HMRC related queries, it is perhaps useful to understand the prevalence of this issue.

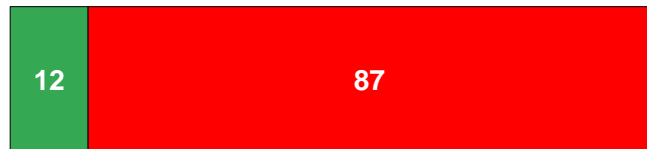
Of those surveyed across the six waves of Omnibus research conducted, one in eight had contacted a VCS organisation within the last two years for help, advice or information (12%). This equates to approximately seven million people in real terms.

There were no real indicators in the data that point to whether certain demographic groups would be more likely than others to contact a VCS organisation.

Figure 1 – The proportion of the population that contacts the VCS

Q Have you contacted a voluntary or community organisation for any help, advice or information within the last two years?

■ % Yes ■ % No ■ % Refused



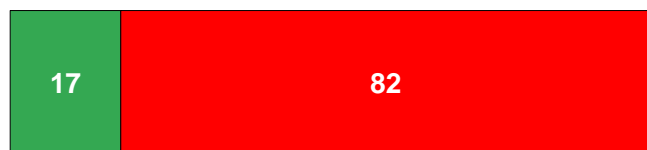
Base: 12,112 British adults, 2nd June – 20 July 2006

Drilling into this issue even further, we asked how many of those that had contacted the VCS within the past two years had done so with an issue relating to HMRC. This applied to one in five of this group (17%) or, looking at it in real terms, 2% of the total population aged 15+ (just under a million people).

Figure 2 – The proportion of the population that contacts the VCS about an HMRC related issue

Q Have you contacted a voluntary or community organisation for any help, advice or information about a tax or HMRC matter within the last two years?

■ % Yes ■ % No ■ % Refused



Base: 1,502 British adults, 2nd June – 20 July 2006

It was also useful for us to understand precisely the HMRC-related issue of those who contacted the VCS. It was perhaps not surprising that the most popular reason for accessing help and advice via the VCS regarding an HMRC issue was concerning Tax Credits which accounts for around three in ten (28%) of all queries.

Contextually, this research was conducted soon after the end of the tax year (from June 2006 onwards) and, as such, it was likely that this was a time when concerns regarding overpayments and so on were high.

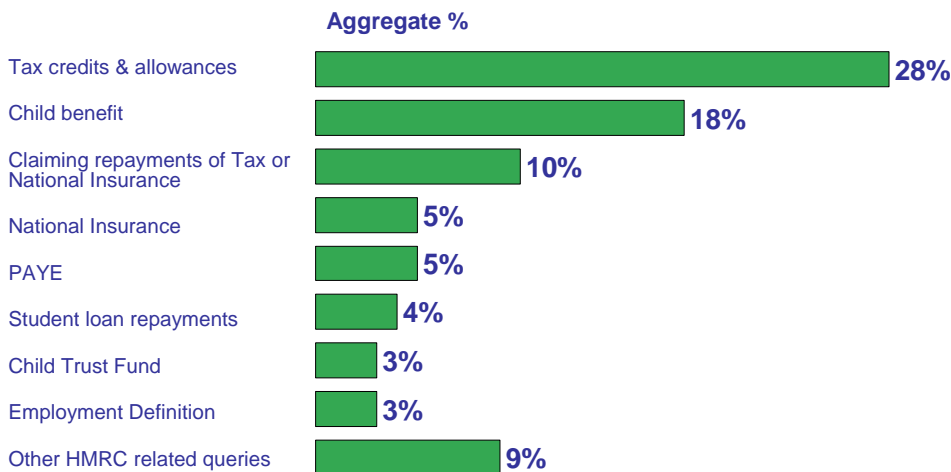
One in five (18%) had contacted the VCS for help and advice pertaining to Child Benefit³ while one in ten (10%) had done so regarding queries over claiming repayments of tax or National Insurance.

Around one in twenty of this group had been in touch with the VCS about NI, PAYE, student loan repayments and the Child Trust Fund (5% 5%, 4% and 4% respectively). Beyond this though, people got in touch with the VCS regarding a huge range of issues ranging from Gift Aid to Inheritance Tax and VAT to Capital Gains Tax (please see the topline data in the appendix for more details).

Due to the small base sizes involved, these figures should be interpreted with caution and are not statistically significant.

Figure 3 – The issues that the VCS are approached with

Q Can you tell me what your tax or HMRC query was about please?



Base: 210 British adults, 2nd June – 20th July 2006

However, a major finding from the qualitative research was that for those that approach the VCS with an HMRC related issue, it was important to recognise that tax issues were often not their only problem and, therefore, these queries should not be viewed in isolation.

Many of those interviewed had complex lives and were trying to cope with a number of challenges such as a breakdown in a relationship, illness, fluctuations in their household income (through, for example, unemployment or sporadic employment at best) or had communications issues in that English was their second language.

³ At the time of the research, we believed this figure to be fairly high and, as such, issued all our interviewers with detailed briefings asking them to check what respondents meant by this. As such, we can be confident that this is an accurate reflection of the population's concerns.

I'm in debt over my head. I owe money to everyone. I'm not even completely sure what I'm going to do. Also, there's my Tax Credits – they came back to me just before Christmas last year and said that they had overpaid me which really worries me. So I'm just living in dread of them getting back in touch with me because I've got that many other things that it's one of my last priorities

VCS customer, Ayrshire

2.2 Understanding the customer group

The qualitative research highlighted that it tended to be the most vulnerable that contacted the VCS as a means of accessing help and advice about HMRC. Typically, queries came from lone parents, those on low incomes (including those existing on state benefits, part-time workers and the retired) those with mental health problems and other groups with specific needs such as those for whom English was a second language.

There was another group, however, that it is important to take into consideration. These cannot be differentiated in terms of demographics but more so by their attitudes and beliefs. Those who had negative perceptions of HMRC (based on previous experience with the Department or just hearsay) as well as those who were suspicious or critical of government more generally tended to be more likely to contact the VCS for advice rather than approaching HMRC directly.

This should be borne in mind throughout; it was not a 'typical' group of customers that chose to resolve their issues in this way but, moreover, those that have distinct needs or a specific point of view that prevented them from dealing with HMRC without the need for an intermediary.

Once this customer group had been examined in more detail, then it was clear that a number of typologies emerge comprising those who have similar views and adopt shared approaches to dealing with the VCS both in terms of at what stage they contact them and what they use them for.

These typologies were based very much on attitudinal data, rather than demographic information and, furthermore, represent our own interpretation of this customer group. However, it has highlighted those that may warrant additional consideration in the future and may help you understand this key segment in more detail.

Furthermore, it is important to stress that these typologies were cross-cutting and not mutually exclusive i.e. a participant could sit in more than one typology at any one time. Finally, these typologies are not fixed but, instead, fluctuate; economic changes, for example, may impact on the composition of these groups.

However the value of these typologies are that they help HMRC to better understand this atypical customer group and, as a result, may serve to strengthen communications and service delivery methods going forward.

Typology one - Anti-government

These customers were suspicious or critical of government and authority generally, and of HMRC more specifically. They tended to fall into two broad categories; those who were anti-authoritarian in outlook and who were automatically resistant to any contact with 'the authorities', and those who held negative perceptions of government, based either on previous experience or on hearsay.

For the 'Anti-government' group, the VCS was the first port of call for help and advice for HMRC-related queries; direct contact with HMRC was to be avoided if at all possible. Although these customers hoped that the VCS would be adept at resolving their issues, there was a real risk that their problems would escalate if the VCS were unable to help, and their reluctance to approach HMRC persisted.

If faced with problems in the future, these people will be likely to only contact the VCS.

I realised [in problems with the DWP] that the government takes their money first and my children's needs are way down the line. My kids were left with nothing [following an overpayment of income support] because the government wanted their money first, so I don't have much faith in these government organisations.

VCS Customer, Ayrshire

I hate politicians, and I've never voted. I think it's in the British workman's psyche, the less you have to do with them the better.

VCS Customer, Yorkshire / Humber

Typology two – Play-it-safe

The 'Play-it-safe' group were distrustful of government and authority generally and of HMRC specifically and tended to query the impartiality and accuracy of HMRC's advice.

These customers were largely knowledgeable and confident in terms of dealing with their tax affairs, and as a result, their queries were often quite straightforward.

When seeking advice for a HMRC-related query, they tended to get in touch with HMRC in the first place so as to get the 'official line' and to communicate directly with the Department. They then approached the VCS for a second opinion, either so that they could 'cover their backs' in the case of HMRC challenging them on the issue in the future, or to enable them to safely 'play the system' within its legal boundaries.

The 'Play-it-safe' group relied on feed-back from both HMRC and the VCS and will be likely to continue contacting VCS organisations *alongside* HMRC in the future.

Well I knew [HMRC] had made a mistake [with tax credit payments], so I rang them and they said that, they'd got no record [of her reported changes in circumstances]. So, I rang my lone parent advisor and she advised me to try Citizens Advice. They rang up to enquire what the procedure was, and then they helped me to compile another letter.

VCS customer, Midlands

The truth is they're [HMRC] an administration block, bringing in money every year. Working for the government. Not working for me, not working for you.

VCS Customer, Yorkshire / Humber

Typology three – Fearful

The 'Fearful' group felt intimidated by the official nature of government generally and HMRC specifically, though this tended to be based on an abstract fear of 'the authorities' and their powers, rather than on previous negative experiences.

These customers often lacked confidence in dealing with their tax affairs; they considered tax to be a complex and confusing area that they were ill-equipped to deal with by themselves. They were not at all passive, however, in terms of taking steps to resolve their HMRC-related issues; the fear of the consequences of doing nothing represented an effective call to action.

This group rarely considered approaching HMRC directly to help them with their queries, preferring instead to turn to VCS organisations, at least in the first place. They did not necessarily expect the VCS to be able to resolve their issues, but were heavily reliant on these organisations for the emotional support and direction they offered and for the confidence they inspired.

Although the support of VCS organisations was highly valued by the 'Fearful' group, they could be persuaded to contact HMRC directly in the future if exposed to positive communication from the Department, for example, via the main helpline.

I probably could have worked it out myself but it would have been very stressful...

VCS Customer, London

I found [approaching HMRC] very daunting and scary. But now [after having contacted them] obviously they are very approachable... I'd ring them up directly first now, because of the friendliness of the people on the phone, and they were extremely helpful.

VCS Customer, Yorkshire / Humber

If you're going to contact the tax office about anything, you're always worried that you're going to end up in trouble or something.

VCS Customer, Ayrshire

Typology four – Last Resort

Broad attitudes towards government were less of a factor in the decision to approach the VCS with the 'Last Resort' group, who were motivated by more practical triggers.

These customers tended to demonstrate a resourceful, organised approach to life, so were unlikely to approach the VCS with a complex set of interlocking problems.

The 'Last Resort' group approached HMRC as their first port of call, placing a high value on direct rather than mediated communications and the level of control and influence that this offered them. The VCS was only approached as a 'last resort' after failed contact with HMRC, though many were still keen to remain actively involved in the resolution process and were reluctant to hand over all responsibility to the VCS organisations.

These people will probably be willing to contact HMRC for advice again in the future, though it is likely that they will return to the VCS if contact fails.

I'd go to the Inland Revenue first again if I had another problem. That's the organisation that you're dealing with, so they should be able to give you the answers.

VCS Customer, Yorkshire / Humber

Typology five – Vulnerable

Again, the 'Vulnerable' group's attitude towards government was not a key factor in their decision to approach the VCS.

This group tended to exist in a state of crisis, either ongoing or temporary, having for example to cope with the pressures of debt, bereavement or immigration. For these customers tax was just one problem amongst many, since they often had a number of complex and interlinked issues to resolve.

The 'Vulnerable' group tended to be open to approaching HMRC in the first place for help and advice. However, if their tax issues were not easily resolved, they were quickly discouraged from persisting with this route and turned to the VCS. Often lacking in the confidence and resourcefulness to push their case, these customers tended to turn to VCS organisations for the emotional as well as the practical support they could provide. VCS organisations also held appeal for their ability to deal with a whole range of issues, not just those relating to tax.

Customers belonging to this typology may be willing to contact HMRC again in the future, though, again it is likely that they will return to the VCS if HMRC is unable to easily resolve their query.

3. Types of VCS organisations providing advice and assistance to HMRC customers

Summary Box: Types of VCS organisations providing advice and assistance to HMRC customers

HMRC customers approached a very wide range of VCS organisations for advice and assistance, including the Citizens Advice Bureau, localised community organisations, agencies representing specific groups of people (e.g. BMEs, the elderly) and organisations specialising in financial, tax or legal advice.

The level of engagement with HMRC customers across these organisations was uneven, and was largely determined by the level of knowledge, experience and confidence organisations felt they had in dealing with HMRC-related queries. The organisations can be grouped accordingly and described in terms of being either 'Hands off', 'Hand holding' or 'Hands-on'.

3.1 VCS organisations currently involved

The VCS organisations that HMRC customers approached for advice and assistance was extremely wide-ranging. One of the key 'generalist' organisations visited by many in our sample, and known by other customers, was the Citizens Advice Bureau.

Some customers went to smaller organisations only operating locally, in community centres for example. Others approached agencies representing specific groups of people, for example BME communities, people with physical or learning disabilities or the elderly. A minority approached organisations specialising in financial, tax or legal advice.

3.2 Level of involvement with HMRC customers

Across the types of VCS organisation approached for advice and assistance, the level of engagement with HMRC customers was uneven, and was largely determined by the level of knowledge, experience and confidence organisations felt they had in dealing with HMRC-related queries. It is possible to divide the organisations into three main groups according to their level of involvement and these are described overleaf.

Hands off

The 'Hands off' group consisted of many of the organisations representing specific groups of people and local / community organisations. These organisations could only see a limited role for themselves in terms of helping people with their tax affairs; when approached by HMRC customers, they tended to restrict themselves to referring people on to other, more knowledgeable, VCS organisations, or if this was not possible, back to HMRC itself.

Hand holding

The 'Hand holding' group consisted of the Citizens Advice Bureau as well as the other types of VCS organisation. Whilst active in providing support to HMRC customers in-house, these organisations tended to be aware of their limitations. Their role when dealing with tax-related issues therefore included phoning or writing letters to HMRC on behalf of customers, 'checking' decisions made by the Department and keeping track of individual cases. So that they could carry out these tasks effectively, the staff within these organisations were trained on the key issues.

Hands on

The 'Hands on' group was approached by only a minority of HMRC customers and consisted of specialists in financial or tax advice or lobbying groups. These organisations were highly engaged with and knowledgeable about tax issues and were not only able to give comprehensive and detailed advice to HMRC customers, but were effective at taking their cases forward. In addition, they were committed at a policy level and were diligent campaigners for change.

4. Why customers approach the VCS

Summary Box: Why customers approach the VCS

Customers tended to approach the VCS either due to their negative perceptions of HMRC, or owing to their positive perceptions of VCS organisations, or a combination of the two.

HMRC was perceived to be intimidating, working to its own interests and inaccessible. In addition, many customers had experienced 'failed contact' with the Department. In contrast, VCS organisations were thought to be benign, on the customer's side, easily accessible and able to deal with everything and anyone. The combination of these drivers and barriers was powerful.

The customers' perceptions were echoed by some VCS organisations that felt HMRC was remote and lacking in awareness and sensitivity in terms of its customers.

4.1 Perceived barriers to approaching HMRC directly

Official status

The official status of HMRC was often felt to be intimidating, especially for the 'Fearful' segment of customers described earlier. People expressed an anxiety about government generally regardless of whether they had had direct contact with departments previously; its size, powers, perceived unpredictability in how it might respond to any given issue and the formality of its communications were all cited as reasons to feel daunted.

It should be noted that government was often appraised as a whole, rather than as distinct departments. This meant that negative perceptions or experiences of one part of government, for example Department for Work and Pensions (DWP) or Immigration and Nationality Directorate (IND), directly impacted on attitudes towards all departments, including HMRC.

Beyond its status as part of government, HMRC as a department responsible for tax was also intimidating for customers. Tax was considered a complex and confusing area and customers acknowledged that they could easily make mistakes with their tax affairs. Money was a key preoccupation for these customers, the majority of whom were financially vulnerable and they feared the possibility of inadvertently incurring charges or penalties.

For many people, there was a clear sense of 'them and us' in HMRC's approach; customers were often suspicious and critical of the Department and felt that it was working very much to its own, rather than its customers' interests. Some concern was expressed about privacy issues, for example, with customers querying whether or not it would be safe for them to reveal financial information to the Department.

When I call to find something out, there's the black and white cold answer. They're not going to elaborate and say, 'well you could do this... and it'll cost less, but don't do that', whereas other organisations will.

VCS Customer, Yorkshire / Humber

They're out to stop you from getting anything, even if you're in real need.

VCS Customer, Midlands

Inaccessible

Another key barrier for customers was that HMRC appeared inaccessible. Overall, there was a low awareness of how to get in contact with HMRC directly. Some people had difficulty finding a phone number they could ring. In addition, the existence of local Enquiry Centres was not widely known (contrasting with people's awareness of Jobcentres), which was a strong deterrent for those seeking face-to-face contact.

I wouldn't know how to go about getting in touch.

VCS Customer, Yorkshire / Humber

Desire for face-to-face contact was in fact widespread with the majority of customers only ever having had contact with HMRC over the telephone. Customers spoke of the rapport that could be established between themselves and their advisor during a face-to-face meeting and welcomed the opportunities face-to-face contact provided in terms of referencing relevant documentation. Face-to-face contact was particularly important to the 'Fearful' and 'Vulnerable' customer segments who felt they might respond more positively to the 'human face' of the Department.

Certainly, many customers found the current system of telephone contact extremely frustrating, complaining of long waits until the telephone was answered and then redirection from one department to the next, and the repetition that this involved, in an effort to locate the correct advisor.

I spent a full morning on the phone, first of all somewhere in Paisley, then I was sent to a Glasgow number, then I was given another number and that was Edinburgh, then I was sent back to another number in Glasgow. That's when I went to [local VCS organisation].

VCS Customer, Ayrshire

Failed contact

Customers' decisions not to contact HMRC directly were also influenced by previous negative experiences, either with government generally and/or HMRC specifically. The latter was particularly the case for the 'Last Resort' and 'Vulnerable' segments outlined earlier, who tended to approach VCS organisations only once they had reached a dead-end with HMRC.

'Failed contact' was often driven by a lack of understanding of the advice given by HMRC. Some customers complained that the advice they received from different advisors or departments was inconsistent and were confused about which alternative to pursue. Others criticised their advisor's inability to provide them with clear and simple explanations, or to supply them with an explanation at all. Many customers attributed this to the fact that HMRC staff were lacking in the required level of knowledge and expertise to function effectively. This was seen to be exacerbated by a system that involved many different staff in any one case, thus relying heavily on effective record-keeping and on an individual's ability to get up to speed with the details. A dedicated 'key-worker' or team approach was thought to be a much more reliable solution.

She told me point blank that I wasn't entitled to it, she didn't explain why. I just felt as though I hadn't got anywhere.

VCS Customer, Yorkshire / Humber

'Failed contact' also occurred when customers felt unable to agree with the advice offered or decisions made by HMRC. Decisions were perceived to be particularly 'unfair' when HMRC was thought to have made a mistake or to have contributed to a problem in some way, for example through poor administration (inaccurate record-keeping, failure to act on correspondence and so on) or unclear advice. Decisions were also thought to be 'unfair' when a policy, such as tax on pensioners, was felt to be morally wrong.

Well, you get so fed up of trying to get information from them I didn't even bother ringing them this time [3rd overpayment], I just went straight to the Citizens Advice. By the second mistake with HMRC, you are nervous about ringing them because you don't want to lose any more money, and you don't want to owe them any more money. But you know if you don't address it, even though it is their mistake, the more money I'll have to pay back.

VCS Customer, Midlands

Some HMRC customers complained of not having received any advice at all when contacting the Department. They stated that HMRC could not, for example, pinpoint a suitable advisor for a customer, in spite of extensive

redirection on the phone across departments. Another example was HMRC's perceived reluctance to work out customers' tax credit entitlements. Customers felt deeply frustrated by the lack of responsibility and accountability that these incidents demonstrated, and felt they were left with little choice but to turn to the VCS for the answers they required.

4.2 Perceived advantages of contact with the VCS

Unofficial

In contrast to HMRC, VCS organisations were perceived to be on the 'same side' as the customer. They were considered independent and impartial and were thought to be a trustworthy and genuine source of advice, working to their clients' interests. This was particularly important for the 'Anti-government' and 'Play-it-safe' segments described earlier, who tended to be suspicious and critical of government agencies and HMRC.

They're there for the people. They're there to help you. They've got more time for you. The voluntary do a lot for pensioners, they do a lot for kids. You don't see the government do that.

VCS Customer, Ayrshire

HMRC are there just to give you a standard answer. The operator doesn't care if you pay 30% or 15%. The voluntary organisation is there to say... pay 15%, not 30%.

VCS Customer, Yorkshire / Humber

Another attraction of VCS organisations was the style of their approach which was felt to be friendly, informal and non-hierarchical and well-aligned to their independent status.

They don't look down on you, they're more your level, because it's all voluntary you feel like they might have been there in the same position as you, you go in and they're not all suited up and ties and everything, they're more casually dressed and they look like real people.

VCS Customer, Midlands

Accessible

Again in contrast to HMRC, VCS organisations appeared to be easy for people to access. The organisations tended to be fairly high profile within local areas, and customers often accessed them either following previous contact for other issues, or following a recommendation via word-of-mouth from family or friends.

You only need one Turkish worker in one week and you'll get twenty the next.

VCS Representative

I've told loads of people to use them myself, 'cos I've been happy with them, you know what I mean?

VCS Customer, North East

People [go to the VCS] because they don't know where else to go to, [HMRC's] not well publicised. Is there a helpline for them? Is there a main number? These [VCS] agencies are all on the high street: the one I used is in the main high street, right across from the Job Centre. People see them and they're easily accessible.

VCS customer, Ayrshire

For many customers, the VCS organisations offered familiarity and a friendly local face; customers were likely to know the location of the offices or at least how to get there and those who had accessed the organisations' services previously were likely to know staff members, or to even have an established 'key-worker'.

The location of the VCS organisations within the local area was also motivating to customers. Not only was it convenient for them in terms of getting to the offices, it also provided them with an opportunity for face-to-face contact, which as was desired by many.

You can explain more if you're face-to-face rather than on the phone, when I get more flustered and sometimes I feel 'God here we go again'. I just hate ringing the tax office up, it's horrible.

VCS Customer, Midlands

Holistic service

The ability of VCS organisations to offer an 'holistic' service was a key driver for customers, especially for the 'Vulnerable' segment who had a wide range of needs that needed to be addressed.

VCS organisations were perceived as a 'one-stop shop', well-equipped to deal with tax issues alongside other, often complex and inter-related problems. This big picture approach offered reassurance to customers some of whom were prone to procrastination and inaction when faced with the prospect of dealing with multiple agencies themselves.

It was about my Working Tax Credit, my housing benefit and my council tax benefit, 'cos I have a lot of problems...

VCS Customer, North East

Customers also turned to VCS organisations as a source of emotional as well as practical support. VCS organisations were seen to offer a relaxed and informal environment, staffed with approachable and helpful advisors. The hand-holding approach offered by the VCS was key in terms of reassuring customers and helped them to work through their issues with a greater level of confidence.

They're friendly... they helped me understand, they help you put things in perspective and seem less complicated. They de-clutter it for you, if you like.

VCS Customer, North East

I phoned HMRC, [about a rebate after I retired] but they weren't helping me in any way. They weren't coming across. At Citizens Advice I asked them and she wrote a letter for me - they know how to word it and put it into words. I got my rebate without any bother.

VCS Customer, Ayrshire

By communicating to customers in a clear and simple manner, VCS organisations were also seen to be effective at addressing customers' acute lack of knowledge about finance generally and tax more specifically. By speaking to clients in their own language, they were successful at reducing some of the anxiety caused by miscomprehension.

Finally, VCS organisations were felt to be better equipped than HMRC to deal with marginalised or special needs, such as language or cultural concerns, mental health issues, physical or learning disabilities, or issues relating to the elderly.

Interestingly, the perceptions of HMRC's customers both in terms of the barriers to approaching HMRC and the drivers to contacting the VCS were largely mirrored by the VCS organisations themselves.

In the first place, VCS organisations considered HMRC to be remote and inaccessible. Advisors had themselves experienced long waits on the phone when contacting HMRC on their clients' behalf and were frustrated by HMRC's requirement for written client consent allowing them to liaise with the Department. VCS organisations also complained of a certain lack of awareness in terms of HMRC's precise role and processes.

Furthermore, VCS organisations tended to believe that HMRC lacked awareness and sensitivity when dealing with its customers. The perception was that the Department simply adopted an inflexible 'one-size-fits-all' approach when planning policy and when administering and delivering its products and services, thus failing to accommodate the wide-ranging situations and needs of its customers.

In terms of policy, HMRC was seen, for example, to fail to take different working habits into account when designing Tax Credits, and in terms of delivery was thought for instance, to pitch its communications at the average tax payer with no concessions for people in need of clearer explanation. However, it should perhaps be noted that the VCS organisations were largely dealing with people who had had negative experiences with the Department, thus by-passing the thoughts of more satisfied customers.

If you've got two or three different tax officers dealing with a pensioner, with the state pension, with a little annuity and an occupational pension from somewhere else, it's an absolute recipe for disaster. The system, a 60 year old system, doesn't work with these sort of things.

VCS Representative, older person's organisation, HMRC relationship

These views on HMRC, formed when VCS organisations worked on behalf of their clients, were strengthened by the agencies' own experiences as customers of HMRC themselves. Indeed, when dealing with their internal finance and tax procedures, VCS organisations and their staff were thought to often face similar problems to their clients, in resolving staff pay and expenses for example.

5. How customers, the VCS and HMRC interact

Summary Box: How customers, the VCS and HMRC interact

The complexity of the query and the type of VCS organisation approached determined the level and nature of interaction between customers, the VCS and HMRC.

The customer 'journey' with their query was dependent on the nature of the query. For complex issues it was slower and had more stages, often involving vulnerable groups. For simple issues, resolution was often quick, though delays occurred due to customers' reluctance or inability to contact HMRC.

5.1 Influences on customers' experience in seeking advice

The level and nature of interaction between customers, the VCS and HMRC was dependent on two key factors, that is, the complexity of the query, and the type of VCS organisation that customers approached.

In terms of the query itself, the more complex the issue, the more likely it was that HMRC would be involved directly. Customers who were open to contacting HMRC were more likely to do so when faced with complicated queries they could not resolve themselves. Similarly, many VCS organisations - often staffed with people trained only on the key tax-related issues - lacked confidence in being able to offer sound advice on complex cases and turned to HMRC for clarification.

In terms of the type of VCS organisation involved, small, more local organisations, or organisations representing special groups felt less equipped to help on tax-specific issues, and tended to either refer customers on to other VCS organisations, or to HMRC. Meanwhile, larger, less localised organisations, such as the Citizens Advice Bureau, felt more confident in their abilities, and were able to at least offer assistance to customers and, if necessary, mediate between customers and HMRC.

5.2 Typical customer 'journeys'

A customer's 'journey' with their tax issue was dependent on the nature of the query itself. Simple issues could be quick to resolve, and tended to involve fewer stages. Delays could occur however due to a customer's inability and/or reluctance to make contact with HMRC.

For complex issues, on the other hand, the ‘journey’ tended to be slower, involving multiple stages. Customers often turned to the VCS with these cases after direct contact with HMRC had failed, particularly vulnerable groups who lacked the confidence and/or knowledge to push their case.

Where two or more organisations were involved in the resolution of an issue, this could muddle the lines of communication for customers and risked adding to the complexity of the situation, as well as to the time taken to resolve it.

These points are illustrated in the examples of customer ‘journeys’ below.

Figure 4 – An example customer journey illustrating a simple issue that was resolved quickly

This query related to Child and Working Tax Credits. The customer was claiming Income Support, but was intending to return to work. She wanted to know her Tax Credit entitlements, so that she could work out how many hours she should work.

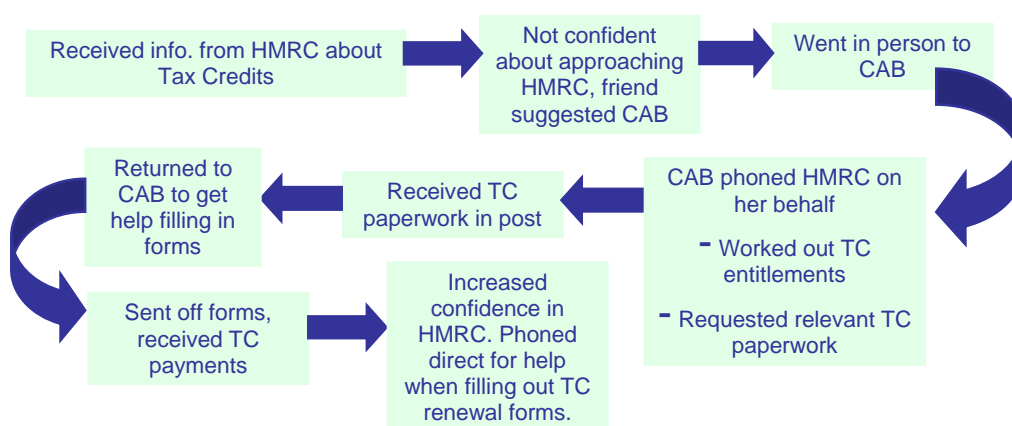
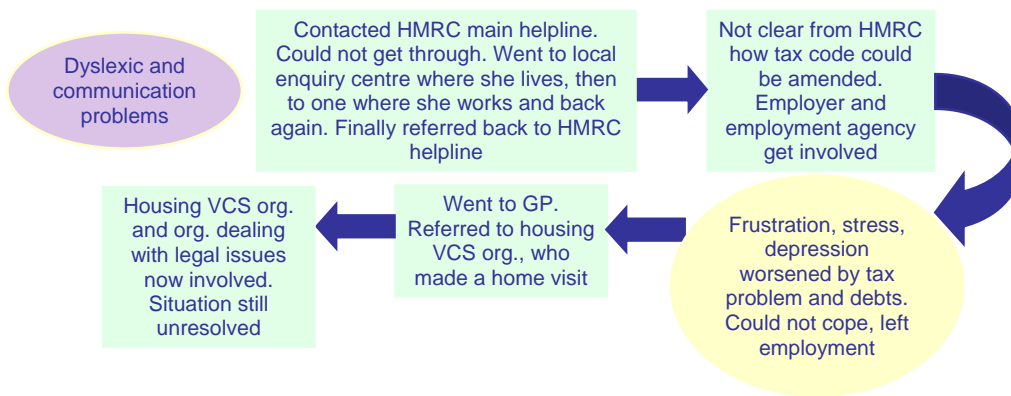


Figure 5 – An example customer journey illustrating a complex issue with delayed resolution

The query related to a customer who started part-time employment, but on the wrong tax code. The customer needed help to claim back overpaid tax, as well as deal with other debts, including rent arrears and council tax arising from the tax overpayment. The case was further complicated by the customer’s dyslexia, communication problems and emotional vulnerabilities.



6. The relationship between the VCS and HMRC

Summary Box: The relationship between the VCS and HMRC

VCS organisations acknowledged that there were several key barriers to engagement with HMRC-related queries. Not only was the tax system viewed as complex and ever-changing, but the organisations were also not always comfortable or confident in their role as intermediary or advisor.

In spite of this, VCS organisations did feel that it was appropriate and possible for them to help HMRC customers in many cases. Although many organisations believed that their role was limited to referring customers on further, or supporting them generally, they believed that they were better equipped than HMRC in offering customers emotional support and help with other, interlocking problems.

HMRC employees similarly acknowledged some barriers to VCS involvement and expressed concern about the VCS' ability to provide sound and speedy advice. They felt that the VCS should concentrate on a 'softer' role, by providing face-to-face support for example.

6.1 VCS attitudes to providing advice or assistance to HMRC customers

VCS organisations acknowledged that there were several barriers to engagement with HMRC-related queries, which meant that they could often not get as extensively involved in cases as they might have liked.

Firstly, the tax system was viewed as complex and ever-changing, and therefore both time- and resources-heavy for the organisations, especially when specialist or senior advice was needed.

In addition, organisations were not always comfortable in their role as intermediary or advisor. One of the key reasons for this was that organisations sometimes lacked confidence in their own level of expertise and were afraid of the impact of wrong advice on their clients.

There were also concerns over their liability and so they felt more comfortable referring clients on if they were not fully confident that they could provide sound advice themselves. Some organisations also resented 'filling in' on government duties and felt that it was up to HMRC to concentrate on offering a better service to its customers.

In spite of these barriers, VCS organisations did however feel that it was appropriate and possible for them to help HMRC customers in many cases. Although they felt that their role was often limited to referring clients on or to supporting them in the process of resolving their issues, they felt that they were on the whole better equipped than HMRC in offering customers emotional support, and in dealing with interlocking issues, where tax is just one element.

6.2 HMRC attitudes towards VCS involvement

HMRC employees similarly acknowledged that there were barriers to involvement from the VCS. Our sample had only had limited experience of working with the VCS and were unclear and concerned regarding the role of these organisations in advising HMRC customers. Not only were they unsure of the ability of VCS organisations to provide sound advice on up-to-date policy, they also felt that use of the VCS could delay direct contact with the Department and so slow down resolution of the problems.

HMRC employees tended to feel that a 'softer' role was appropriate for the VCS i.e. providing face-to-face support and dealing with interlocking issues and/or personal situations.

7. Building relationships with the VCS

Summary Box: Building relationships with the VCS

Both VCS organisations and HMRC staff were clear that a number of barriers needed to be overcome before relationships between them could be strengthened.

Barriers included a lack of awareness around the other side's role and work and a lack of clear lines of communication between them. For VCS organisations more extensively involved in HMRC-related work, the short-term nature of funding from HMRC and the effort involved in submitting bids was also a real issue. The irregular demand on other agencies in terms of HMRC-related queries made it difficult for them to 'formalise' their role with the Department. In addition, the change in HMRC's customer base since the introduction of Tax Credits was thought to have triggered a need for cultural change within the Department that had not yet been fully accommodated.

Both VCS and HMRC staff identified a number of barriers that needed to be overcome before relationships between them could be strengthened.

7.1 Key barriers to consider

7.1.1 A lack of awareness and communication

One of the key barriers for both VCS and HMRC staff was a lack of awareness of each other's role and work. On both sides, there was a failure to recognise the contributions each made and to fully appreciate the very real constraints each faced.

The trouble is I don't think people realise how many aspects of work there are within HMRC - staff can't be experts in all areas. It's just not possible. There are going to be times where people have to go to other areas to get the technical guidance about a topic.

HMRC employee

Both VCS and HMRC staff believed that the other side lacked some key skills or knowledge. HMRC on the one hand, was perceived to lack understanding of certain customer groups. VCS on the other hand, was thought to have a lack of detailed knowledge around tax issues, especially those organisations adopting a more 'hands off' or 'hand holding' role.

Both sides were also frustrated by the lack of clear lines of communication between them. The VCS were particularly frustrated by this and complained of a lack of consistency in contact. VCS staff were also annoyed about going through standard helplines to reach HMRC; this was an often time-consuming

procedure putting more pressure on the resources of time-pressed organisations. They were also unclear about why HMRC needed to receive formal written consent before allowing VCS staff to speak to the Department on their client's behalf. Again, this made 'unnecessary' demands on VCS staff's time and was seen to slow down the process of resolving customers' tax queries.

I suppose if we're talking about the decision-making level and trying to help the HMRC [our work with HMRC] has been an eye-opener but also it's been quite disheartening to a certain extent because you realise how disjointed it is, there is no continuity at all.

VCS Representative, HMRC relationship

In addition, HMRC and VCS staff acknowledged that there was a mismatch in terms of their internal structures; the national HMRC structures made it difficult to connect with more localised VCS networks, particularly since the switch to business streams. This was thought to make relationship-building difficult.

7.1.2 Funding issues

For VCS organisations more extensively involved in HMRC-related work, the short-term nature of funding from HMRC and the effort involved in submitting bids was a real issue. Firstly, since funding from HMRC was typically for a limited time VCS organisations found it difficult to implement more long-term strategies, for example employing and training staff specialists so that support could be offered to vulnerable clients. In addition, funding applications were seen to be a potential 'waste of time', demanding a high level of staff time and input, with no guarantee of reward.

The irregular demand on some agencies in terms of HMRC-related queries, made it difficult for them to 'formalise' their role with the Department. Some felt that at present they only had a very informal, ad hoc role to play in this respect and were concerned that if this was properly formalised through funding they would be unable to meet fixed targets, for example in terms of carrying out the required number of advice sessions.

7.1.3 Cultural change

Perceptions of the relationship between VCS organisations and HMRC at the time of this research programme (Summer 2006) were based on the recent changes that had taken place following the introduction of Tax Credits, and the overlaps in terms of roles and customers that these changes had brought about. It was acknowledged that as the administrator of Tax Credits, HMRC now had the dual, and to some extent conflicting role, of collecting taxes *and* delivering credits. The resulting change in their customer base was perceived to have triggered a need for cultural change within HMRC that had not yet been fully accommodated.

Furthermore, both VCS and HMRC staff believed that Tax Credits and the overpayment of Tax Credits was likely to be an on-going issue, and that VCS organisations would be increasingly drawn into contact with customers and thus HMRC on this issue.

The VCS did not on the whole feel that they have been consulted by HMRC or invited to share their expertise on these areas. VCS organisations did however feel that they were well placed to help guide some of these adaptations. The perception was that their position as advisors to people experiencing all sorts of difficulties enabled them to have a good understanding of the common problems experienced by HMRC's 'new' customers and how it might be best to communicate with them, knowledge that could be usefully shared with HMRC.

[Customers] need help completing HMRC forms that are very long, very complicated, and they're not available in an accessible format. The problem with HMRC is, they've got tax credits and they haven't realised that they're administering a benefit. They need to get to grips with that.

VCS Representative, HMRC relationship

With tax credits, by chance, it's opened the door a little bit, there's a crack there, and we [the VCS] have come in and said, hey, lets look at tax credits services on their own, but also listen to this story about tax debt, as well. And we're getting there...

VCS Representative, specialists on tax credits

Appendices

Discussion Guide - customers

Discussion Area	Notes	Approx Timing
<p>Welcome and Introductions</p>		
<p>Welcome</p> <ul style="list-style-type: none"> - Introduce self, Ipsos MORI, client and explain the aim of the discussion as stated in the <u>broad set</u> of objectives above. - Mention that we are keen to discuss issues surrounding their query/queries regarding HMRC and why they chose to seek help/advice from the VCS, as HMRC is interested in looking at new ways of working with other organisations in terms of these kinds of queries. - Stress there are no right or wrong answers – all opinions are valid, interested in finding out about their experiences, so please be as open as possible - Reassure respondents of confidentiality – will not be personally attributed. - Gain permission to record for transcription purposes. 	<p>The welcome serves to orientate respondents and put them at ease. It also lays down the ‘rules’ of the discussion including those we are required to tell them about under MRS Code of Conduct and DPA guidelines.</p> <p>The introduction serves to ‘warm up’ respondents and gives them a chance to start talking about something easy.</p>	<p>5mins</p>
<p>1. Customer queries</p> <ul style="list-style-type: none"> - First names, where they live, what they do, household composition - MODERATOR TO PROBE – GATHER DEMOGRAPHIC INFORMATION - Could you describe to me, in your own words, what the query was that you sought help and advice about from a VCS organisation? - MODERATOR TO PROBE ON: - Bankruptcy, Capital Gains Tax, Child Benefit, Child Trust Fund, Claiming repayments of Tax or National Insurance, Construction Industry Scheme (self-employed subcontractors only), Employment definition (i.e. employed or self-employed), Gift Aid, Guardians Allowance, Inheritance Tax, National Insurance, National Minimum Wage, PAYE, Rates for tax and allowances, Registering as self-employed/ as a sole trader (excluding Construction Industry Scheme), Self-assessment tax returns, Stamp duty, Student loan repayments, Tax appeals, Tax code, Tax Credits and allowances, Tax debt, Tax demands, Tax on National Savings and Investments, Tax on pensions, Tax payments, Taxpayer rights, VAT - Why did you feel that you needed help on this? 	<p>This initial part of the discussion will explore the specific query that the participant had regarding HMRC products/services. The decision journey will be used for further analysis to help with the interaction paths and will also be referred to throughout the interview to get a full picture of their experience.</p>	<p>15</p>

<p>What made you decide that you needed to speak to someone about this? Can you describe to me how this made you feel?</p> <ul style="list-style-type: none"> - What was it that you needed to know? - I'd like you to draw for me your journey detailing from the moment you decided you needed help, to the time when you got the help it was you needed. Along the way, I'd like you to highlight the things that made it hard for you, and the things that made it easy and how this made you feel. You can draw this in any way you like - MODERATOR TO KEEP DECISION JOURNEY AND TO REFER TO IT THROUGHOUT THE INTERVIEW SO AS TO ADD DETAIL - Aside from this query you have just told me about, have you ever contacted the VCS regarding another HMRC product/service? If so, what was it about? How did you find help and advice? When was this? - Of all of your queries, which has been the easiest to resolve? And the hardest? Why do you think this is? 		
<p>2. Accessing help and advice</p> <ul style="list-style-type: none"> - Can you tell me which VCS organisation you approached for help and advice? Did you approach more than one? Why was this? - Had you had previous contact with this VCS organisation? Can you tell me about how you first came into contact with them? - How did you decide that they would be able to help you on this (HMRC related) issue? How did you make your decision on this? How easy for you was it to make this decision? PROBE FOR WHETHER THEY HAD USED THEM BEFORE, REFERENCE FROM FRIENDS/FAMILY, SPECIALIST ORGANISATION AND SO ON - What about other organisations? Could anyone else have helped you? PROBE FULLY FOR WHO - And, once you had made your decision to approach them, how did you contact them? Initially? In ongoing contact? PROBE FOR FACE TO FACE, TELEPHONE, INTERNET, LETTER ETC - What was it like, for you, doing this? What are the advantages of contacting them in this way? And the disadvantages? Why do you say this? - What would've been your ideal way to make 	<p>This section of the discussion will explore the triggers that make people look for help and advice – how they decide where to go, the help they get and how this makes them feel.</p>	<p>10</p>

<p>contact? Why do you say this?</p> <ul style="list-style-type: none"> - Were you able to get help straight away? - IF YES What kind of help did you get? What did this mean to you? How did it make you feel? What difference did this make to you? - IF NO How long did you have to wait before you got the advice and help you needed? How did this make you feel? Did you eventually receive the help you needed? What difference did this make? - BOTH How many times did you have to see the VCS organisations? How did you find this? - Overall, how did you feel about how the VCS organisation dealt with your query? Could they have handled it better in any way? PROBE FOR: speed of response, attitude of staff, clarity and explaining issues, ultimate outcomes achieved. <p>REFER BACK TO DECISION TREE AND PROBE FOR ADDITIONAL DETAILS NOT INCLUDED ABOUT HMRC INVOLVEMENT AS FOLLOWS:</p> <ul style="list-style-type: none"> - Did the VCS organisation put you in touch with HMRC directly? - IF YES, at what stage did the VCS organisation suggest contacting HMRC? How did you feel about contacting HMRC? - Why do you think the VCS organisation felt HMRC should be involved at that point? Did <u>you</u> feel HMRC needed to be involved directly? - Who did you speak to? How did you feel about this? How useful was it? - Did the VCS organisation speak to HMRC on your behalf? Who did they speak to? How did this work? How did you feel about this? - IF DISCUSSED BEING UNSURE/CONCERNED ABOUT CONTACTING HMRC: <p>HMRC want to find out how customers would prefer to get information and advice on their services and products – and accept that different sources of information may be preferred by some customers instead of direct contact with them.</p> <ul style="list-style-type: none"> - Would you have preferred if your situation could have been dealt with by the VCS organisation <u>without involving</u> HMRC? Why is that? Do you think the VCS would have needed any extra powers/information to have been able to do this? IF SO what? - What, if anything, could have been done differently to make you feel more confident in contacting HMRC? By the VCS Organisation? By HMRC 		
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<p>themselves?</p> <ul style="list-style-type: none"> - Overall did you feel contacting HMRC was a useful step? Why was that? - Having been in contact with HMRC would you be more or less likely to go to it directly with any other queries in the future? Why is that? - Ideally, if you had a similar query again who would you prefer to get advice from? Are there any other agencies/sources of advice (other than VCS/HMRC) who you would like to be able to advise you? Why them? 		
<p>3. Why the VCS?</p> <ul style="list-style-type: none"> - When you think about VCS organisations, what words, images feelings etc come to mind? MODERATOR TO PROBE FULLY – HELP TO BUILD UP A PICTURE FOR THE DRIVERS IN ACCESSING HELP VIA THE VCS - And what about the organisation you approached in particular? How would you describe them? PROBE FULLY – SEE IF THERE ARE ANY DIFFERENCES - Why do you think other people approach the VCS for advice and queries? What kind of people do you think go to them? Why do you say this? 	<p>This section of the discussion will uncover attitudes to the VCS and the reasons why people access them for help and advice.</p>	<p>10</p>
<p>4. Attitudes towards HMRC</p> <ul style="list-style-type: none"> - When you think about HMRC, what words. Images feelings etc come to mind? MODERATOR TO PROBE FULLY - Did you ever think of approaching HMRC for help and advice about your query? Why/Why not? PROBE FULLY FOR KEY FACTORS - Do you think HMRC offers help to people like you about its products/services? Why do you say this? How does this make you feel? - And did you ever contact them for help on this? - IF YES – How did you find this? How did you know where to go for help? And how easy was it to make contact with HMRC? How did you contact them? Were they able to help you? What help did they give you? What format was this in? How did this make you feel? - SHOW APPROPRIATE HMRC COMMS MATERIAL – did they show you this? How did this make you feel? Why do you say this? How useful was it to you? Why do you say this? - How does the help you were offered by HMRC compare with that offered by the VCS? Why do you think this? How does this make you feel? 	<p>This section of the discussion will uncover the barriers that exist which prevent people from accessing help and advice via HMRC direct. It will also compare this against other government departments to see whether it is a cross cutting issue or HMRC specific.</p>	<p>15</p>

<ul style="list-style-type: none"> - IF NO – Why didn't you contact them? Why do you say this? What makes you feel this way? - SHOW APPROPRIATE HMRC COMMS MATERIAL – have you ever received this from HMRC? IF YES – and how did this make you feel? Why do you say this? How useful was it to you? Why do you say this? IF NO – How useful would this have been to you? Why do you say this? How does this make you feel? - If you did ever go to see HMRC for help, how do you think it would differ to that offered by the VCS? Why do you say this? How does this make you feel? <p>Again, remember HMRC want to find out how customers would prefer to get information and advice on their services and products – and accept that different sources of information may be preferred by some customers instead of direct contact with them. Bearing this in mind:</p> <ul style="list-style-type: none"> - What, if anything, could HMRC do to make you more likely to contact them in the future? - Why do you say this? Why is this so important to you? - If those changes were made would you prefer to contact HMRC, the VCS or some other agency or source of information in the first instance? - Have you ever contacted any other government departments for help and advice? - IF YES – which ones did you access? What did you need to speak to them about? How did you find this? How did this make you feel? - IF NO – Imagine if you did, what do you think it would be like? How would it make you feel? Why do you say this? - BOTH – How do you think it would compare to the help offered by HMRC? 		
<p>5. Conclusion</p> <ul style="list-style-type: none"> - Thinking about everything that we have spoken about today, what do you think the main reason is why people like you choose to go to VCS organisations for help and advice? - Why is this so important? - And what could HMRC do to help these organisations help people like you better? Why do you say this? - If HMRC took on board all the comments you have made, imagine you had a future query – would you still contact the VCS in the first instance for help 	<p>This section will draw the key learning points from the interview</p>	<p>5</p>

<p>and advice? Why do you think this?</p> <ul style="list-style-type: none">- Is there anything we haven't covered that you'd like to add?- THANK AND CLOSE – PERMISSION TO RECONTACT.		
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Discussion Guide – VCS organisations with a relationship with HMRC

Discussion Area	Notes	Approx Timing
Welcome and Introductions		
<p>Welcome</p> <ul style="list-style-type: none"> - Introduce self, Ipsos MORI, client and explain the aim of the discussion as stated in the <u>broad set</u> of objectives above. - Mention that we are keen to discuss issues surrounding their organisation and their relationship with their customers as well as broader aspects regarding their relationship with HMRC itself - Stress there are no right or wrong answers – all opinions are valid, interested in finding out a range of views/experiences. Everyone to have their say please – good opportunity here so excuse me if I appear to be picking on you if quiet etc - Good opportunity for everyone to air their views on this subject – both personal experiences and on behalf on the VCS organisation they are ‘representing’. There will plenty of opportunity for participants to shape the discussion. We want the discussion to be as constructive and open as possible – please feel free to disagree but do so nicely etc etc - Reassure respondents of confidentiality – will not be personally attributed. HMRC provided sample but unaware of exactly who we have spoken to and will remain this way. - Gain permission to record for transcription purposes. <p>Introductions: First names, their role/organisation, how long they have been in this position for</p> <ul style="list-style-type: none"> - What do you enjoy/find challenging about your role/the role of your organisation and the work it undertakes 	<p>The welcome serves to orientate respondents and put them at ease. It also lays down the ‘rules’ of the discussion including those we are required to tell them about under MRS Code of Conduct and DPA guidelines.</p> <p>The introduction serves to ‘warm up’ respondents, helps to establish the group dynamic and gives them a chance to start talking about something easy.</p>	5mins
<p>VCS Organisations and HMRC products and services</p> <p>To start with, what are the HMRC products and services your customers most commonly ask you about?</p> <p>MODERATOR DO NOT PROMPT – LET PARTICIPANTS ANSWER SPONTANEOUSLY AND WRITE UP ON FLIP CHART. ONLY PROMPT FROM</p>	<p>This is intended to be a very general introduction to the subject, asking about top of the mind experiences concerning their customers and HMRC products. This should enable respondents to ‘get rid of’ any burning issues they have from the outset before moving the conversation on to more specialised</p>	10 mins

LIST BELOW WHEN SUGGESTIONS HAVE BEEN EXHAUSTED

Bankruptcy, Capital Gains Tax, Child Benefit, Child Trust Fund, Claiming repayments of Tax or National Insurance, Construction Industry Scheme (self-employed subcontractors only), Employment definition (i.e. employed or self-employed), Gift Aid, Guardians Allowance, Inheritance Tax, National Insurance, National Minimum Wage, PAYE, Rates for tax and allowances, Registering as self-employed/ as a sole trader (excluding Construction Industry Scheme), Self-assessment tax returns, Stamp duty, Student loan repayments, Tax appeals, Tax code, Tax Credits and allowances, Tax debt, Tax demands, Tax on National Savings and Investments, Tax on pensions, Tax payments, Taxpayer rights, VAT

And of which of these are the most commonly asked about/need help on? Why (those)?

How:

- does your advice help and complement what your customers already know?
- informed are customers before approaching you? Have they conducted any initial enquiries/searches before approaching you – why (not). If they have, what sources were they using – where did they start with these initial enquiries? (why those?)

Looking at the minutiae:

- what particular things are customers asking about?
- Are there themes/trends that arise consistently? What are these?
- Are some of the issues more emotive than others for customers? Why those? (would help here to be able to differentiate between those queries that are more 'run of the mill and everyday' vs those that are more frustrating).
- What could be done do you think to address these consistencies?

Do your customers perceive that HMRC products/services are complex? If any, which ones in particular? Is this an issue for your customers? (NOTE TO MODERATOR: AN EXAMPLE OF THIS MIGHT BE TAX CREDITS. THE PRINCIPLE IS TO ADAPT TO INDIVIDUAL CIRCUMSTANCE BUT AS CIRCUMSTANCES CHANGE OFTEN WEEKLY/MONTHLY, DOES THIS MAKE THINGS DIFFICULT TO ADMINISTER)

- Are you always able to help? Why (not).

areas.

The aim here is to ask participants about the most commonly asked about products and services before becoming more informed by others. Interesting to see if there are key products and services that are causes for concern and others that generate very few enquiries.

<ul style="list-style-type: none"> • What help can you actually offer? In what instances are you unable to? • What happens in these instances – PROBE - do you refer them to HMRC or do you act as their 'agent'? Does this depend on the customer? (i.e. do some/many feel 'empowered' by help and feel they can move on and sort out the issues themselves?) <p>What does enable you to help successfully in dealing with an issue/service? Why? What circumstances make for a success?</p>		
<p>VCS customers & their characteristics We want to focus a bit more on your customers now....</p> <p>MODERATOR – THE AIM OF THIS SECTION IS <u>NOT</u> TO TRY AND PIGEON HOLE CUSTOMER TYPES AND CHARACTERISTICS BUT TO TRY AND UNDERSTAND A LITTLE DEEPER THE EVERYDAY NEEDS AND SITUATIONS, WHY THEY ARE APPROACHING VCS ORGANISATIONS. ARE THERE PATTERNS & THEMES DEVELOPING? What <u>types</u> of people use your organisations for help/advice/support on HMRC products/What type of person is your customer? Why those/them? What motivates them to approach you for advice and support? Why? MODERATOR – WRITE UP ON FLIP CHART AND ASK PARTICIPANTS TO PRIORITISE FINAL LIST OF REASONS. PROBE IF NECESSARY FOR: EASE OF ACCESS, APPROACHABLE, COMMUNITY-BASED, RELEVANT TO CUSTOMER, LANGUAGE/CULTURAL ISSUES, CONVENIENCE, 'FEAR' OF HMRC AND SO ON</p> <p>Do characteristics/needs/experiences of the customer vary according to their query type? MODERATOR – ask for some examples. Are there any particular kinds of customers you see as particularly concerned about dealing with HMRC directly? Why do you think this is? Is there anything that could be done to make these customers more likely to approach HMRC? Would you see it as desirable that these customers were encouraged to contact HMRC? If so why? If not why not?</p>	<p>This section aims to find out more about VCS customers, who they are, why they approached a VCS organisation and not HMRC direct etc</p>	<p>15mins</p>
<p>Customer Journeys At what stage in their 'journey' do they approach you/come to you for help and advice? Do some approach you immediately for help? Who else do they approach of their customer journey? (PROBE for other organisations, HMRC, friends and family/professional help) What kinds of things do you think trigger their decision</p>	<p>Just to reiterate (for the moderators benefit that the relationships that exist within the VCS- customers moving between VCS organisation should also be highlighted in the section)</p>	<p>20 mins</p>

to approach someone for help?
Which journeys are most common and which journeys occur more rarely – do you have a feel for why this is?
PROBE TO SEE IF:

a) Already approached HMRC direct:

- By which channel – face to face, phone/website/through other professional e.g. accountant etc).
- At what point in the process was this – did they contact HMRC before the VCS or after their first contact with VCS or did they contact HMRC as someone at a VCS suggested it may be a good idea?
- What was their experience in doing so? How do they feel they were treated?
- Did the customer feel they got the advice needed (and if so, why still approaching VCS organisation). Where were the gaps?
- What more could HMRC do to make this easier for customers in the first instance?

b) Didn't even consider approaching HMRC direct:

- If so, why not? What do you see as the barriers to customers approaching HMRC? Probe for: previous poor experience (of HMRC/other government agency); complex issues that need explaining in a more 'simple way'; HMRC not approachable (in what way? Why? Is this image-related?)

c) Came straight to VCS organisation – VCS organisation was recommended/was referred:

- why do some choose this route?
- who may have recommended them (Probe for friend, community group etc)?

Where customers are unwilling to approach HMRC directly (either initially or at later stages) how might the barriers to this contact be overcome? Why/in what way?

Thinking about these different 'journeys' customers can take how do you think customers can be best supported? Is it better they seek help via your organisations, HMRC or both?

Are there any situations where you feel it is more appropriate for your organisations to 'lead' or where you cannot see barriers to approaching HMRC being overcome? Why is that?

What sorts of support would you need to deal with these issues without involving HMRC? What would be

<p>the benefits to you/your customers? Would there be any disadvantages? Are there situations where you feel less able to help or where HMRC does need to be more involved? Which ones? Why is that? Is there anything that would make you feel more confident in dealing with those situations?</p>		
<p>Existing relationship with HMRC How long has your organisation been offering advice and help on products and services for HMRC? How did you originally become involved? Was this in response to customer's demands for help or was this a service you advertised? (LOOK OUT FOR MENTIONS OF recognised need in local area/local group of customers e.g. BME, low-income families etc) MODERATOR: TRY AND TEASE OUT THE DIFFERENT ROUTES HERE:</p> <ul style="list-style-type: none"> - did the relationship develop down a formal or informal route. Why that way? - What is your formal funded role? Does this differ from the role you are providing on a day to day basis? Why? In what way? - Does your organisation do over and above what your formal role is? If someone approaches you for help and it is outside your remit, what sort of help do you try and offer? Do you consider yourself has having a remit of any kind? Why (not) <p>How do you feel the relationship has developed over time? Why do you say that? What would you say are the positives and negatives of your existing relationship? MODERATOR: WRITE UP ON FLIP CHART AND ARRANGE IN KEY THEMES IF THEY ARISE</p> <ul style="list-style-type: none"> - Does your organisation have any formal or informal relationships with other government departments? Which ones? How do these differ from your relationship with HMRC? - Do you work with other non-government organisations or agencies on the kinds of issues we've been discussion/relevant to the work of HMRC? How does this relationship work? (shared information/ expertise/refer on to one another etc) <p>What would you like to see HMRC do to maintain/improve your existing relationship? PROBE for:</p> <ul style="list-style-type: none"> a) Funding arrangements, increased funding (MODERATOR – DO NOT DWELL TOO LONG ON FUNDING AS THIS IS EXPLORED IN LATER SECTION), b) Greater 'formality' (PROBE for ad-hoc existing arrangements and ascertain if need for something 		20 mins

<p>in place for permanent and more formal contractual relationship. MODERATOR – DO NOT PROMPT ON THIS POINT – SEE IF THIS ARISES SPONTANEOUSLY. If so, PROBE for whether they feel this might affect customers perceptions of independence/impartiality etc)</p> <p>c) Greater involvement in developing products and services. NOTE TO MODERATOR: AT PRESENT, VCS ORGANISATIONS ARE NOT INVOLVED AT AN EARLY STAGE IN PRODUCT AND SERVICE DEVELOPMENT BUT OPINIONS ARE SOUGHT FURTHER DOWN THE LINE. Are there opportunities for earlier involvement? How would this help? What problems might this solve?</p> <ul style="list-style-type: none"> - Building relationships further – what makes a relationship work? How can this be built on? What are the challenges to building a more successful relationship with HMRC? Why those? How can these and other barriers be overcome? PROBE for more meetings, face to face contact etc - Policy consultation/greater cross governmental working (greater synergies perhaps between immigration, HMRC as one example) 		
<p>Funding How is your work with HMRC presently funded? Is the HMRC funding important for your work? Are there other more significant sources available? From where/why those? Do you feel the funding received is in proportion to the work you undertake? Why (not) How does the bidding process work? How much time does this involve? How do you think the process could be better improved/Why that way/what difference would that make? How does the funding work in reality? (PROBE for level of funding, how and why funding is structured on this basis, 'short-termism'/length of funding contract (if funding is provided annually, does this affect longer term planning for VCS organisations and the services they provide etc) How would you like to see this move forward in the future? Why (that way). What advantages would this bring?</p>		10 mins

<p>Outcomes & Tracking impacts TRY TO AVOID THIS TURNING INTO A DEBATE ON MERITS OF TARGETS/MEASUREMENT- JUST TRYING TO WORK OUT HOW THIS COULD HELP CUSTOMERS IN PRACTICE</p> <ul style="list-style-type: none"> - If you were to work more closely with HMRC, and received funding and advice what are the outcomes for customers you would expect to see? What would be improved? Is there anything you think would not be changed or improved? Why not? - Can these outcomes be tracked or measured? What might be the challenges in measuring these outcomes? How do you think the effectiveness of such an approach for customers should be measured? 	<p>Find out about the kinds of outcomes VCS organisations see their involvement in providing advice/information as having. Are these 'soft' or 'hard' outcomes, what are the key signs of effectiveness? Will they be measurable?</p>	<p>5 mins</p>
<p>Some comparisons – something to aspire too? We have spoken briefly about whether your organisation has relationships with other government departments/organisations.</p> <p>Thinking about these, are there any positives or negatives we could take from these to draw on for HMRC? Why those? How would that/they help?</p>	<p>This should be very interesting</p>	<p>5 mins</p>
<p>Conclusion Are there any issues you would like to add or cover that you don't feel we have already covered? Of the issues we have covered today, what do you feel are the most important ones for us to take back to HMRC (please distinguish between the most important issues for the VCS themselves and what they perceive as the most important issues for customers)? What difference do you think they would make to the help and advice you currently provide? What should be the priority? Are you optimistic for change? Why (not)</p>		<p>5 mins</p>

Discussion guide –VCS organisations with no relationship with HMRC

Discussion Area	Notes	Approx Timing
Welcome and Introductions		
<p>Welcome</p> <ul style="list-style-type: none"> - Introduce self, Ipsos MORI, client and explain the aim of the discussion as stated in the <u>broad set</u> of objectives above. - Mention that we are keen to discuss issues surrounding their organisation and their relationship with their customers - Stress there are no right or wrong answers – all opinions are valid, interested in finding out a range of views/experiences. Everyone to have their say please – good opportunity here so excuse me if I appear to be picking on you if quiet etc - Good opportunity for everyone to air their views on this subject – both personal experiences and on behalf on the VCS organisation they are ‘representing’. There will plenty of opportunity for participants to shape the discussion. We want the discussion to be as constructive and open as possible – please feel free to disagree but do so nicely etc - Reassure respondents of confidentiality – will not be personally attributed. - Gain permission to record for transcription purposes. <p>Introductions: First names, their role/organisation, how long they have been in this position for</p> <ul style="list-style-type: none"> - What do you enjoy/find challenging about your role/the role of your organisation and the work it undertakes 	<p>The welcome serves to orientate respondents and put them at ease. It also lays down the ‘rules’ of the discussion including those we are required to tell them about under MRS Code of Conduct and DPA guidelines.</p> <p>The introduction serves to ‘warm up’ respondents, helps to establish the group dynamic and gives them a chance to start talking about something easy.</p>	5mins

<p>VCS Organisations and HMRC products and services</p> <p>To start with, what are the HMRC products and services your customers most commonly ask you about?</p> <p>MODERATOR DO NOT PROMPT – LET PARTICIPANTS ANSWER SPONTANEOUSLY AND WRITE UP ON FLIP CHART. ONLY PROMPT FROM LIST BELOW WHEN SUGGESTIONS HAVE BEEN EXHAUSTED</p> <p>Bankruptcy, Capital Gains Tax, Child Benefit, Child Trust Fund, Claiming repayments of Tax or National Insurance, Construction Industry Scheme (self-employed subcontractors only), Employment definition (i.e. employed or self-employed), Gift Aid, Guardians Allowance, Inheritance Tax, National Insurance, National Minimum Wage, PAYE, Rates for tax and allowances, Registering as self-employed/ as a sole trader (excluding Construction Industry Scheme), Self-assessment tax returns, Stamp duty, Student loan repayments, Tax appeals, Tax code, Tax Credits and allowances, Tax debt, Tax demands, Tax on National Savings and Investments, Tax on pensions, Tax payments, Taxpayer rights, VAT</p> <p>And of which of these are the most commonly asked about/need help on? Why (those)?</p> <p>How:</p> <ul style="list-style-type: none"> • does your advice help and complement what your customers already know? • informed are customers before approaching you? Have they conducted any initial enquiries/searches before approaching you – why (not). If they have, what sources were they using – where did they start with these initial enquiries? (why those?) • easy is it to help people with these kinds of queries? Why do you say this? <p>Looking at the minutiae:</p> <ul style="list-style-type: none"> • what particular things are customers asking about? • Are there themes/trends that arise consistently? What are these? • Have there been any changes over time in the kinds of queries you are being asked about? Why do you think this is? • Are some of the issues more emotive than others for customers? Why those? (would help 	<p>This is intended to be a very general introduction to the subject, asking about top of the mind experiences concerning their customers and HMRC products. This should enable respondents to ‘get rid of’ any burning issues they have from the outset before moving the conversation on to more specialised areas.</p> <p>The aim here is to ask participants about the most commonly asked about products and services before becoming more informed by others. Interesting to see if there are key products and services that are causes for concern and others that generate very few enquiries.</p>	<p>10 mins</p>
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<p>here to be able to differentiate between those queries that are more 'run of the mill and everyday' vs those that are more frustrating).</p> <ul style="list-style-type: none"> • What could be done do you think to address these consistencies? • Do your customers perceive that HMRC products/services are complex? If any, which ones in particular? Is this an issue for your customers? (NOTE TO MODERATOR: AN EXAMPLE OF THIS MIGHT BE TAX CREDITS. THE PRINCIPLE IS TO ADAPT TO INDIVIDUAL CIRCUMSTANCE BUT AS CIRCUMSTANCES CHANGE OFTEN WEEKLY/MONTHLY, DOES THIS MAKE THINGS DIFFICULT TO ADMINISTER) • Are you always able to help? Why (not). • What help can you actually offer? In what instances are you unable to? • What happens in these instances – PROBE - do you refer them to HMRC or do you act as their 'agent'? Does this depend on the customer? (i.e. do some/many feel 'empowered' by help and feel they can move on and sort out the issues themselves?) <p>What would enable you to help most successfully in dealing with an issue/service? Why? What circumstances make for a success? Can you give me some specific examples of when things have gone well here?</p>		
<p>VCS customers & their characteristics We want to focus a bit more on your customers now....</p> <p>MODERATOR – THE AIM OF THIS SECTION IS <u>NOT</u> TO TRY AND PIGEON HOLE CUSTOMER TYPES AND CHARACTERISTICS BUT TO TRY AND UNDERSTAND A LITTLE DEEPER THE EVERYDAY NEEDS AND SITUATIONS, WHY THEY ARE APPROACHING VCS ORGANISATIONS. ARE THERE PATTERNS & THEMES DEVELOPING?</p> <p>What <u>types</u> of people use your organisations for help/advice/support on HMRC products/What type of person is your customer? Why those/them? What motivates them to approach you for advice and support? Why? MODERATOR – WRITE UP ON FLIP CHART AND ASK PARTICIPANTS TO PRIORITISE FINAL LIST OF REASONS.</p> <p>PROBE IF NECESSARY FOR: EASE OF ACCESS, APPROACHABLE, COMMUNITY-BASED, RELEVANT TO CUSTOMER, LANGUAGE/CULTURAL ISSUES, CONVENIENCE, 'FEAR' OF HMRC AND SO ON</p>	<p>This section aims to find out more about VCS customers, who they are, why they approached a VCS organisation and not HMRC direct etc</p>	<p>15mins</p>

<p>Do characteristics/needs/experiences of the customer vary according to their query type? MODERATOR – ask for some examples. Are there any particular kinds of customers you see that are particularly concerned about dealing with HMRC directly? Why do you think this is? Is there anything that could be done to make these customers more likely to approach HMRC? Would you see it as desirable that these customers were encouraged to contact HMRC? If so why? If not why not?</p>		
<p>Customer Journeys At what stage in their ‘journey’ do they approach you/come to you for help and advice? Do some approach you immediately for help? Who else do they approach of their customer journey? (PROBE for other organisations, HMRC, friends and family/professional help) What kinds of things do you think trigger their decision to approach someone for help? Which journeys are most common and which journeys occur more rarely – do you have a feel for why this is? PROBE TO SEE IF:</p> <p>d) Already approached HMRC direct:</p> <ul style="list-style-type: none"> - By which channel – face to face, phone/website/through other professional e.g. accountant etc). - At what point in the process was this – did they contact HMRC before the VCS or after their first contact with VCS or did they contact HMRC as someone at a VCS suggested it may be a good idea? - What was their experience in doing so? How do they feel they were treated? - Did the customer feel they got the advice needed (and if so, why still approaching VCS organisation). Where were the gaps? - What more could HMRC do to make this easier for customers in the first instance? <p>e) Didn’t even consider approaching HMRC direct:</p> <ul style="list-style-type: none"> - If so, why not? What do you see as the barriers to customers approaching HMRC? Probe for: previous poor experience (of HMRC/other government agency); complex issues that need explaining in a more ‘simple way’; HMRC not approachable (in what way? Why? Is this image-related?) <p>f) Came straight to VCS organisation – VCS</p>	<p>Just to reiterate (for the moderators benefit that the relationships that exist within the VCS- customers moving between VCS organisation should also be highlighted in the section)</p>	<p>20 mins</p>

<p>organisation was recommended/was referred:</p> <ul style="list-style-type: none"> - why do some choose this route? - who may have recommended them (Probe for friend, community group etc)? <p>Where customers are unwilling to approach HMRC directly (either initially or at later stages) how might the barriers to this contact be overcome? Why/in what way?</p> <p>Thinking about these different 'journeys' customers can take how do you think customers can be best supported? Is it better they seek help via your organisations, HMRC or both?</p> <p>Are there any situations where you feel it is more appropriate for your organisations to 'lead' or where you cannot see barriers to approaching HMRC being overcome? Why is that?</p> <p>What sorts of support would you need to deal with these issues without involving HMRC? What would be the benefits to you/your customers? Would there be any disadvantages?</p> <p>Are there situations where you feel less able to help or where HMRC does need to be more involved? Which ones? Why is that? Is there anything that would make you feel more confident in dealing with those situations?</p>		
<p>Relationships with HMRC</p> <p>How long has your organisation been offering advice and help on products and services for HMRC? How did you originally become involved? Was this in response to customer's demands for help or was this a service you advertised? (LOOK OUT FOR MENTIONS OF recognised need in local area/local group of customers e.g. BME, low-income families etc)</p> <p>MODERATOR: TRY AND TEASE OUT THE DIFFERENT ROUTES HERE:</p> <ul style="list-style-type: none"> - Does your organisation have any informal relationship with HMRC? How does this work? Could you give me some examples? - What would you say the positives and negatives of working in this way are? Why do you say this? PROBE FULLY - Does your organisation have any formal or informal relationships with other government departments? Which ones? What is your overall impression of working with government departments? - Do you work with other non-government organisations or agencies on the kinds of issues we've been discussion/relevant to the work of HMRC? How does this relationship work? (shared information/ expertise/refer on to one another etc) 	<p>This section seeks to understand how easy it is for VCS organisations to help their customers when they do not have a formal relationship with HMRC. It will seek to understand how informal links could be built up.</p>	<p>20 mins</p>

<p>- Going back to HMRC specifically, Why do you think that your organisation does not have a formal relationship with HMRC? PROBE FOR DON'T KNOW HOW TO SET ONE UP, DON'T KNOW WHO TO APPROACH, IMPACT ON CAMPAIGNING ROLE, RELATIONSHIP BROKEN DOWN AND SO ON</p> <p>What kind of things need to change in order for you to deliver a better service to your customers in terms of the advice and support you can offer them on HMRC services? PROBE FULLY BEFORE PROMTING a-f below AND CHART RESPONSES, CLUSTERING BY TYPE OF ISSUE e.g.</p> <ul style="list-style-type: none"> - You mentioned that you have a lot of queries regarding issue/service XXXX – what would enable you to offer customers all the help they need on this issue? - Thinking about the way you work with other partner agencies, what kind of things could HMRC do that would help you better serve customers regarding their services? - How would you ideally want your relationship with HMRC to work in terms of communications/ contact with HMRC staff? - What other kinds of support could they offer you? What would make you feel able to confidently deal with any queries on HMRC services? - Are there any ways you feel you could work with HMRC to improve <i>its</i> overall work/services? What kinds of experience could organisations like yours offer? Are there insights you feel they may benefit from? In what way? - Are there any financial issues that would need to be addressed? <p>PROMT FOR ANY ISSUES YET TO EMERGE</p> <p>d) What about funding arrangements, increased funding (MODERATOR – DO NOT DWELL TOO LONG ON FUNDING AS THIS IS EXPLORED IN LATER SECTION),</p> <p>e) Greater 'formality' (PROBE for ad-hoc existing arrangements and ascertain if need for something in place for permanent and more formal contractual relationship). MODERATOR – DO NOT PROMPT ON THIS POINT – SEE IF THIS ARISES SPONTANEOUSLY. If so, PROBE for whether they feel this might affect customers perceptions of independence/impartiality etc)</p> <p>f) Greater involvement in developing products and services. NOTE TO MODERATOR: AT</p>		
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<p>PRESENT, VCS ORGANISATIONS ARE NOT INVOLVED AT AN EARLY STAGE IN PRODUCT AND SERVICE DEVELOPMENT BUT OPINIONS ARE SOUGHT FURTHER DOWN THE LINE. Are there opportunities for earlier involvement? How would this help? What problems might this solve?</p> <p>d) Policy consultation/greater cross governmental working (greater synergies perhaps between immigration, HMRC as one example)</p> <p>e) Central contact point for help/information about HMRC products/services</p> <p>f) Seminars offering training on how to help with queries</p>		
<p>Funding How is your work presently funded? How does the bidding process work? How much time does this involve? How do you think the process could be better improved/Why that way/what difference would that make? How does the funding work in reality? (PROBE for level of funding, how and why funding is structured on this basis, 'short-termism'/length of funding contract (if funding is provided annually, does this affect longer term planning for VCS organisations and the services they provide etc) How would you like to see this move forward in the future? Why (that way). What advantages would this bring?</p>	<p>This is just intended to be a brief section – it will allow us to 'park' the issue so it doesn't detract from discussion.</p>	<p>5 mins</p>
<p>Outcomes & Tracking impacts TRY TO AOID THIS TURING INTO A DEBATE ON MERITS OF TARGETS/MEASUREMENT- JUST TRYING TO WORK OUT HOW THIS COULD HELP CUSTOMERS IN PRACTICE</p> <ul style="list-style-type: none"> - If you were to work more closely with HMRC, and received funding and advice what are the outcomes for customers you would expect to see? What would be improved? Is there anything you think would not be changed or improved? Why not? - Can these outcomes be tracked or measured? What might be the challenges in measuring these outcomes? How do you think the effectiveness of such an approach for customers should be measured? 	<p>Find out about the kinds of outcomes VCS organisations see their involvement in providing advice/information as having. Are these 'soft' or 'hard' outcomes, what are the key signs of effectiveness? Will they be measurable?</p>	<p>5 mins</p>
<p>Some comparisons – something to aspire too? We have already spoken briefly about the relationships your organisation has with other government departments/organisations.</p> <p>Thinking about these. are there any positives or negatives we could take from these to draw on for HMRC? Why those? How would that/they help?</p>	<p>This will draw examples of best practice for HMRC to build on</p>	<p>5 mins</p>

<p>Conclusion</p> <p>Are there any issues you would like to add or cover that you don't feel we have already covered?</p> <p>Of the issues we have covered today, what do you feel are the most important ones for us to take back to HMRC (please distinguish between the most important issues for the VCS themselves and what they perceive as the most important issues for customers)? What difference do you think they would make to the help and advice you currently provide? What should be the priority? Are you optimistic for change? Why (not)</p>	<p>This will wrap up key learning points</p>	<p>5 mins</p>
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Discussion guide – HMRC employees

Discussion Area	Notes	Approx Timing
<p>Welcome</p> <ul style="list-style-type: none"> - Introduce self, Ipsos MORI, client and explain the aim of the discussion as stated in the <u>broad set</u> of objectives above. - We've been speaking with some VCS organisations and their customers, but feel it is also important to speak to some HMRC staff to get that different perspective and a full picture. - Mention that we are keen to discuss issues surrounding their relationship with their customers as well as VCS organisations - Stress there are no right or wrong answers – all opinions are valid, interested in finding out a range of views/experiences. - Reassure respondents of confidentiality – will not be personally attributed. HMRC provided the sample but comments will not be attributed to them/their office. - Gain permission to record for transcription purposes. <p>Introductions: First names, their role, how long they have been in this position for. What are the challenges/what is enjoyable about that role? SOME INTERVIEWEES' RELEVANT EXPERIENCE WILL BE IN THE PAST, RATHER THAN PRESENT – BEAR THIS IN MIND WHEN PHRASING FOLLOWING QUESTIONS.</p>	<p>The welcome serves to orientate respondents and put them at ease. It also lays down the 'rules' of the discussion including those we are required to tell them about under MRS Code of Conduct and DPA guidelines.</p> <p>The introduction serves to 'warm up' respondents, gives them a chance to start talking about something easy, and gets them thinking about the issues at hand</p>	5mins
<p>Existing relationship with VCS DO NOT PROBE FOR TOO MUCH DETAIL AT THIS POINT – AIM IS TO GET AN OVERVIEW OF TYPICAL/MAIN RELATIONSHIPS.</p> <ul style="list-style-type: none"> - In your experience, how do VCS organisations typically become involved with HMRC? - Is contact initiated by HMRC or do some VCS organisations approach you? - By which channel – face to face, phone/website/through other professional e.g. accountant etc). - What are the circumstances? Recognised need in local area/local group of customers e.g. BME, low-income families etc) - What kind of contact do you have with VCS 	<p>The aim here is to get an overview of how they see the current relationships with VCS organisations working – how these become established and the kinds of relationships that they see as typical. Provides a starting point and flags up any particular concerns or 'top-of-mind' issues before we go into more detail.</p>	10 mins

<p>organisations? At what level? How does this work, in practice?</p> <p>MODERATOR: TRY AND TEASE OUT THE DIFFERENT ROUTES HERE:</p> <ul style="list-style-type: none"> - Have you found that relationships tend to develop down a formal or informal route? Why that way? - In terms of the more formal relationships what are the typical arrangements in terms of funding? What kinds of formal structures are in place to set initial objectives or monitor progress? - Are there more informal elements in your contact with the VCS that are important to your communications and working with them? - PROBE FOR EXAMPLES - How do you feel relationships with VCS organisations have developed over time? Why do you say that? - What, in your experience, are the barriers that exist regarding establishing a positive working relationship with VCS organisations? - How could these barriers be overcome? - What, in your experience, are the enablers or facilitators for establishing a positive working relationship with VCS organisations? 		
<p>VCS Organisations and HMRC products and services</p> <p>I'd like to talk a bit more about how you work with VCS organisations at the moment</p> <ul style="list-style-type: none"> - Thinking about how you work with VCS organisations, what do you think are HMRC products and services that customers most commonly approach VCS organisations about? Why do you think that is? - Have you got the impression that VCS organisations perceive that HMRC products/services are complex? If any, which ones in particular? Is this an issue in your work with them? - What help have you been offer to organisations dealing with these issues? In what instances are you unable to? - What more do you think could be done by HMRC to address these issues? And VCS organisations? <p>Referrals or advice</p> <ul style="list-style-type: none"> - In your experience, when do VCS organisations tend to refer customers on to HMRC or contact 	<p>The aim here is to find out about how HMRC employees perceive the role of VCS organisations and their perspective on how they interact with their customers. It will be useful to establish HMRC side expectations about the most commonly asked about products and services and see if this is in line with the view of VCS staff and customers.</p>	<p>10 mins</p>

<p>you for advice?</p> <ul style="list-style-type: none"> - What kinds of issues do they tend to refer on compared to seeking advice on? - At what point do they tend to hand over to HMRC? Is this at the right time/too early/too late? Why do you say this? - How do VCS organisation go about referrals? Do they contact you for advice or put the customer in contact on 'handover' of a case or individual from a VCS organisation to HMRC? - How is responsibility divided for taking each case forward in such situations? - Thinking about these kinds of situations, What does enable you to help successfully in dealing with an issue/service? Why? What circumstances make for a success? - Are there any barriers you have experienced to doing this? 		
<p>VCS customers & their characteristics We want to focus a bit more on the customers approaching VCS organisations for advice on your services and products....</p> <ul style="list-style-type: none"> - Thinking about your contact with VCS organisations and their customers, what types of people do you think use VCS organisations for help/advice/support on HMRC products? Why them? - Do characteristics/needs/experiences of the customer vary according to their query type? <p>PROBE IF NECESSARY FOR: EASE OF ACCESS, APPROACHABLE, COMMUNITY-BASED, RELEVANT TO CUSTOMER, LANGUAGE/CULTURAL ISSUES, CONVENIENCE, 'FEAR' OF HMRC AND SO ON</p> <ul style="list-style-type: none"> - Are there any reasons why some customers may not even consider approaching HMRC direct: - How might barriers to approaching HMRC directly be overcome? Why/in what way? How would these help? - In your experience are there examples of approaches in place that make approaching the HMRC easier/facilitate contact with HMRC? - Overall, would you want people to approach HMRC directly? Do you see that as preferable? Why is that? What are the advantages to this? - Are there any particular situations where you feel there isn't such a useful role for the VCS, or 	<p>This section aims to find out about HMRC perceptions of VCS customers, who they are, why they approached a VCS organisation and not HMRC direct etc.</p>	<p>10mins</p>

<p>where HMRC should speak with customers directly?</p> <ul style="list-style-type: none"> - In your experience, do some customers approach VCS organisations first? why do you think some choose this route? - Who may have recommended them (Probe for friend, community group etc)? What might make them different or more approachable than HMRC? - And why do you think some people contact HMRC and then VCS organisations? Does this matter? 		
<p>Strengths In light of your work with the VCS so far, what do you feel has been gained through your relationship with them, by:</p> <ul style="list-style-type: none"> - Customers <ul style="list-style-type: none"> o better service, more accessible advice - VCS organisation <ul style="list-style-type: none"> o More expertise, more useful to the communities they serve, new approaches to providing advice, training, funding - HMRC <ul style="list-style-type: none"> o Aims of widening access to advice, access to hard to reach groups, better understanding of the problems faced by customers, new approaches to dealing with common problems <p>Are there any other positive outcomes or impacts you feel have been created?</p> <ul style="list-style-type: none"> - In your experience, are there any features/approaches to working with VCS organisations that support these outcomes/good relationships? - How are you able to measure or gauge these kinds of impacts/outcomes? Are VCS organisations providing any evidence of their impact on customers? - How well do you feel VCS organisations are communicating and sharing best practice/problems with HMRC and each other? What could be done to improve this? 		5

<p>Areas for Improvement/recommendations</p> <ul style="list-style-type: none"> - What would you like to see VCS organisations doing to maintain or improve their existing relationships with HMRC? - Is there anything you feel HMRC should do to maintain/improve existing relationships with VCS organisations? PROBE for: <ul style="list-style-type: none"> g) Funding arrangements, increased funding Greater 'formality' (PROBE for ad-hoc existing arrangements and ascertain if need for something in place for permanent and more formal contractual relationship. MODERATOR – DO NOT PROMPT ON THIS POINT – SEE IF THIS ARISES SPONTANEOUSLY. If so, PROBE for whether they feel this might affect customers perceptions of independence/impartiality etc) h) Greater involvement in developing products and services. NOTE TO MODERATOR: AT PRESENT, VCS ORGANISATIONS ARE NOT INVOLVED AT AN EARLY STAGE IN PRODUCT AND SERVICE DEVELOPMENT BUT OPINIONS ARE SOUGHT FURTHER DOWN THE LINE. Are there opportunities for earlier involvement? How would this help? What problems might this solve? i) Policy consultation/greater cross governmental working (greater synergies perhaps between immigration, HMRC as one example) <p>What are the challenges to building a more successful relationship with VCS organisations? Why those? How can these and other barriers be overcome? PROBE for more meetings, face to face contact etc</p> <p>Do you see any gaps or weaknesses in the way HMRC and VCS organisations work together at present?</p> <ul style="list-style-type: none"> - Are there any kinds of organisations you aren't managing to engage? Why do you think this is? - Any customer groups you feel aren't as well provided for? Why do you think this is? - Any outcomes you expected that haven't materialised? Why do you think this is? - Have the new relationships established with VCS organisations had any wider impacts on HMRC's work? Can you give me some examples of this? PROBE FOR SERVICE DEVELOPMENT, STAFF EMPLOYED AND SO ON. 		10
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<ul style="list-style-type: none"> - How does this approach fit with other aims and roles within your organisation? <ul style="list-style-type: none"> - Do you feel there is support for your work with the VCS across your department? Are there any ways where you could be better supported internally? 		
<p>Conclusion Are there any issues you would like to add or cover that you don't feel we have already covered? Of the issues we have covered today, What should be the priority? What difference do you think they would make? Are you optimistic about change in the future on these issues? Why (not). THANK AND CLOSE</p>		5 mins

Omnibus Questionnaire

Q1a. Have you contacted a voluntary or community organisation for any help, advice or information within the last two years? Please include in this any queries that were made by somebody else on your behalf. ADD IF NECESSARY: By voluntary or community organisation I mean organisations which are available to provide information and advice to the general public. One example of such an organisation might be the Citizens Advice Bureau.

SINGLE CODE ONLY

IF YES AT Q1a ASK Q1b, IF NO CLOSE SECTION

Q1b. We are particularly interested as to whether your query or queries relate to an HM Revenue and Customs issue. HM Revenue and Customs has many responsibilities, these include; collecting taxes; student loan repayments; enforcing the National Minimum Wage as well as paying Tax Credits and Child Benefits. ADD IF NECESSARY: HM Revenue and Customs was previously known as the Inland Revenue and Customs and Excise.

So, have you contacted a voluntary or community organisation for any help, advice or information about a tax or HM Revenue and Customs matter within the last two years? Again, please include in this any queries that were made by somebody else on your behalf. SINGLE CODE ONLY

INTERVIEWER NOTE - WE ARE ONLY INTERESTED IN INDIVIDUALS – THIS INCLUDES QUERIES RELATING TO PEOPLE’S INDIVIDUAL CIRCUMSTANCES IN RELATION TO THEIR POSITION AS EMPLOYEES AND THE SELF-EMPLOYED BUT WOULD NOT COVER ANYBODY MAKING AN HMRC ENQUIRY ON BEHALF OF A BUSINESS OR EMPLOYER.

Q1a)	Q1b)
Yes	Yes
No	No

IF YES AT Q1b CONTINUE TO Q2, IF NO, CLOSE SECTION

Q2. Can you tell me what your tax or HM Revenue & Customs query was about please? IF QUERY/QUERIES NOT TAX RELATED, CODE AS OTHER NON-RELATED. MULTICODE OK

1. Bankruptcy

2. Capital Gains Tax
3. Child Benefit
4. Child Trust Fund
5. Claiming repayments of Tax or National Insurance
6. Construction Industry Scheme (self-employed subcontractors only)
7. Employment definition (i.e. employed or self-employed)
8. Gift Aid
9. Guardians Allowance
10. Inheritance Tax
11. National Insurance
12. National Minimum Wage
13. PAYE
14. Rates for tax and allowances
15. Registering as self-employed/ as a sole trader (excluding Construction Industry Scheme)
16. Self-assessment tax returns
17. Stamp duty
18. Student loan repayments
19. Tax appeals
20. Tax code
21. Tax Credits and allowances
22. Tax debt
23. Tax demands
24. Tax on National Savings and Investments
25. Tax on pensions
26. Tax payments
27. Taxpayer rights
28. VAT
29. **Other tax or HM Revenue & Customs related enquiry** (WRITE IN AND BACKCODE WHERE APPROPRIATE)
30. Other non HM Revenue & Customs related enquiries (WRITE IN AND BACKCODE WHERE APPROPRIATE)
31. Don't know (SINGLE CODE ONLY)
32. Refused (SINGLE CODE ONLY)

CLOSE SECTION IF DON'T KNOW OR REFUSED AT Q2 OR 'OTHER NON-RELATED' IS SELECTED AS A SINGLE CODE.

Q3. Why did you, or somebody on your behalf, decide to contact a voluntary/community organisation about your tax or HM Revenue and Customs query? MULTICODE OK

Trust:

1. Already in contact/have already used a voluntary/community organisation
2. Felt more comfortable going to a voluntary/community organisation
3. Wanted impartial advice about my entitlements and obligations
4. Don't think HMRC are approachable

Access:

5. Could speak with someone face-to-face at voluntary/community organisation
6. Easy to access their services (e.g. location, information/employees easy to understand etc...)
7. Recommended by family member/friend
8. Advertising
9. Do not know where my local HMRC office is
10. Did not know how to contact HMRC directly

Process:

11. Didn't think HMRC would be able to help
12. Did not realise HMRC could deal with my query
13. Did not know the query was HMRC related
14. Do not understand what HMRC do

15. Other (WRITE IN)

16. Don't know

Q4. How many times did you, or somebody on your behalf, contact a voluntary or community organisation about your [INSERT RESPONDENTS ISSUE FROM Q2 HERE] in the last two years? Please include all contact that you made with any voluntary and community organisation. DO NOT PROMPT AND CODE FROM LIST BELOW. SINGLE CODE ONLY

1. Once

2. Two -four times
3. Five – ten times
4. More than ten times
5. Don't know (PLEASE PROMPT FOR BEST GUESS FROM LIST ABOVE IF ANSWERING DON'T KNOW)

Q5. How did you, or somebody on your behalf, contact the voluntary/community organisation or organisations? DO NOT PROMPT AND CODE FROM LIST BELOW MULTICODE OK

In person:

- at their office(s)
- a representative came to my home
- at a meeting/group discussion

By telephone

In writing:

- by letter
- by fax
- by email

Through their dedicated website

Through a friend/family member

Other

Q6. And did you, or somebody on your behalf, contact HM Revenue and Customs directly about this query at any time? IF YES, why did you contact them? MULTICODE OK

1. Yes – the voluntary/community organisation advised me to
2. Yes – the voluntary/community organisation contacted them on my behalf
3. Yes – the voluntary/community organisation I contacted couldn't help me with my query/issue
4. Yes – I thought HMRC would be able to help
5. Yes – I thought HMRC would provide more accurate information about my query/issue
6. Yes – the issue was complicated and I needed more expert advice
7. Yes – I contacted them both at the same time

8. Yes – other (WRITE IN)

9. No

10. Don't know

11. Refused