Supporting the vulnerable and those with complex needs

General Features | Personal tax

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HMRC’s Extra Support Team can help people with ‘drivers of need’ to understand their tax obligations, reduce stress and anxiety, and resolve complex or ongoing issues.

Key Points

What is the issue?
Some taxpayers cannot engage effectively with HMRC due to vulnerability or complex personal circumstances and may need tailored support beyond standard services.

What does it mean to me?
HMRC’s Extra Support Team (EST) can provide practical, one-to-one support to

taxpayers that you cannot substantively support. You may need to encourage them to explain their circumstances to ensure they are referred appropriately.

What can I take away?
Signpost suitable taxpayers to the EST where needed, and remember that low-income taxpayers may also be able to access support from TaxAid, which can in turn liaise with a specialist EST subgroup — the Voluntary Sector Taxes Resolution Service (VSTRS).

Do any of these scenarios sound familiar?

- A friend asks you for help accessing her mum's State Pension forecast because she cannot get into her Personal Tax Account (PTA).
- A longstanding client tells you their son has messy compliance issues dating back to a spontaneous limited company registration.
- You are engaged by a trust or estate but receive an unexpected call from a beneficiary about the tax consequences of a distribution.

These scenarios are not uncommon. Most tax advisers will, at some point in their careers, be asked to help a friend or relative, or a person with a tax problem outside their immediate area of authorisation, or who cannot afford to pay for their services.

Helping in these circumstances is often straightforward. You may only need to provide reassurance that all is well or point the person towards appropriate guidance. In this respect, the LITRG website or HMRC's new Tax Confident website could be useful starting points.

However, what if the person seeking assistance cannot deal with the matter independently, needs ongoing one-to-one support, or the situation is more complicated than simple signposting alone can address?

In such cases, do not overlook HMRC. With an increasing emphasis on customer service, many straightforward issues can be resolved quickly and pragmatically through its helpline or webchat services. Inevitably, though, there will always be cases where this is not sufficient – and this is where the Extra Support Team (EST) may play a key role.

In line with the HMRC Charter, HMRC is committed to supporting taxpayers who may need extra help, including those within protected equality groups. The EST exists for taxpayers who may be vulnerable or who need additional support. Its team members are specially trained and are given more time to listen, consider tax issues holistically and, where possible, provide continuity by enabling taxpayers to speak with the same team member each time. Face-to-face appointments can also be arranged, either in community settings or in the taxpayer's home.

How the EST can help

The EST can provide help across most tax issues. It can be particularly helpful on income tax matters, including Self Assessment and tax debts, and aims to make it easier for people to meet their obligations and get back on track, where needed. See the box on the right
Case study: economic abuse.

Further information about the remit of the EST and the types of routine work it undertakes can be found on the LITRG website at: tinyurl.com/4j8mhx4h.

Case study: economic abuse

Zita is a stay-at-home mother with no income. She is made a shareholder in her husband Pete's new company without her knowledge. Dividends are declared in her name to use her personal allowance and lower tax bands. However, the money is paid into an account that she cannot access or control. Pete initially files her tax returns and pays the tax, so Zita remains unaware of the arrangement.

After the relationship breaks down, Pete stops paying Zita's tax liabilities. Once Zita updates her address with HMRC, she begins receiving letters about unpaid tax on dividend income she never received, as well as a late tax return and penalties.

Although cases involving economic abuse can be complex, HMRC's Extra Support Team can coordinate support across the issues involved. This may include investigating who actually benefited from the income in practice, amending returns filed without the taxpayer's knowledge, cancelling returns or penalties where appropriate, helping taxpayers regain access to their Personal Tax Account and online records, and sharing information held by HMRC where relevant details have

been withheld or correspondence intercepted by the abuser.

Importantly, HMRC can place a note on the taxpayer's record explaining that they are in an abusive situation. This means they should not have to repeat sensitive details. HMRC can also take steps to communicate safely, for example by using alternative addresses or online messaging, helping to reduce the risk of confrontation with the other party.

How to contact the EST

Taxpayers may be referred to the EST by charities or community groups. However, taxpayers can also access the service via the standard HMRC helplines, where frontline advisers will decide – based on their interaction with the taxpayer – whether it is appropriate to transfer the case to the EST.

HMRC advisers should be sufficiently skilled and experienced to recognise when a taxpayer may need extra support, even if the taxpayer does not explicitly say so. Signs might include difficulty explaining their situation, repeated contact with HMRC or evidence of distress or confusion – any of which should be enough to trigger a referral. In other cases, the taxpayer may need to volunteer information themselves that indicates they need the EST, such as physical or mental health issues.

Good to know

Recognising that telephone contact is not always easy for everyone, the EST also offers a webchat facility for direct support in most of the tax areas it covers (although this service is not available for agents). HMRC also scans post for key words that may indicate a taxpayer would benefit from the EST, helping to ensure that no one misses out on the support they need.

HMRC's official 'drivers for need'

HMRC uses a wide range of indicators – referred to as 'drivers for need' – in order to identify taxpayers who may require additional support from the EST. There is no income threshold for accessing the EST and, even where a taxpayer has an agent, they can still be referred.

- **Access:** This could be anything that affects or restricts an individual’s access to HMRC, so they are unable to do what is needed to meet their tax or benefit obligations. This may include illness, disability, an impairment or limited access to digital services.
- **Mental or emotional state:** A person may be experiencing a mental health crisis, and feel as if they are no longer able to cope with or manage their affairs. A crisis can occur as part of ongoing mental health conditions or stressful life events such as bereavement, employment changes or financial difficulties.
- **Capability:** A person may not have the ability to understand what is required of them or be overly anxious about making mistakes. They may be unable to complete processes online and need to move to a phone service. They may also have affairs that have become too complicated for them to deal with alone.
- **Abuse or safeguarding concerns:** A person may need specialist help and support in dealing with HMRC where they are experiencing abuse. This may include domestic abuse (including economic abuse), modern slavery or self-neglect. HMRC staff may also identify wider safeguarding concerns.

EST demand

Recent HMRC data highlights the scale of demand for the EST service:

- 2024/25 activity included telephony (48,379 calls), webchat (35,381 chats), post (15,285 items), virtual appointments via Teams (around 2,000) and face-to-face meetings (1,272).
- Around 60,000 items were converted into accessible formats for visually impaired customers.
- The team comprises 135 staff members across 17 locations, who are trained in all areas of tax and HMRC-administered benefits.

Demand for the EST is significant and is likely to continue to grow. This reflects both the increasing complexity of our personal tax affairs and the need for more tailored support. Contributory factors such as an ageing population, rising levels of self-employment and the ongoing rollout of Making Tax Digital underline the importance of accessible and flexible support for taxpayers.

It is vital that HMRC's EST remains responsive and equipped to deal with a wide range of needs, including those linked to the cost-of-living crisis. This can obviously exacerbate hardship but has also been linked to a rise in economic abuse.

LITRG, with helpful input from EST, has written a separate article about tax-related economic abuse, aimed at helping taxpayers to access essential guidance and support (see tinyurl.com/ymy4pscv). An abridged case study from that article is included in the box above.

You can read more about the EST on the GOV.UK page (see tinyurl.com/munzfwsv) and in their Corporate Report 'Principles of support for customers who need extra help' (see tinyurl.com/mukfb4ye).

Thoughts from HMRC...

The positive impact of the Extra Support Team – in improving compliance, enhancing the efficiency of case handling and strengthening trust in HMRC – is recognised and supported at the highest levels of this organisation.

As demand continues to grow, the EST demonstrates the powerful impact of working together across HMRC to ensure that no taxpayer is left behind when engaging with the tax system.

This unequivocal commitment to customers who need extra help sits at the heart of HMRC's Transformation Roadmap to build a simpler, more inclusive system that works for everyone. Alongside improving digital services, we are strengthening end-to-end support across compliance and debt management. This is underpinned by investment in our adviser-led services, early identification of support needs, and close partnership with the Voluntary and Community Sector – whose insight and lived experience continue to shape how HMRC designs and delivers support for those we cannot reach alone.

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