

**The Bereavement Benefits (Remedial) Order 2021  
Briefing from the Low Incomes Tax Reform Group (LITRG)**

**1 Introduction**

- 1.1 LITRG is a group of tax experts with an interest and insight into the complex interactions taxpayers can face with the tax, tax credits and welfare benefits systems.
- 1.2 We have been interested in the complexities for tax and benefits that occur on bereavement for many years, and we supported the Childhood Bereavement Network in its submission of evidence and legal arguments to the Supreme Court in the *McLaughlin*<sup>1</sup> proceedings.
- 1.3 On 28 July 2020, the Government announced<sup>2</sup> that it would make a remedial order to extend widowed parent's allowance (WPA) and bereavement support payment (BSP) to cohabitants with children. This was in response to the High Court ruling on 7 February 2020 that denying higher rate BSP to unmarried, cohabiting parents breached their and their children's human rights. This followed the *McLaughlin* ruling made by the Supreme Court in August 2018 in relation to the old-style WPA.
- 1.4 Given the length of time it has taken for this matter to be addressed, we are concerned that the Government's proposals are not the comprehensive solution needed by families who have been denied these benefits and make some brief comments in this regard.
- 1.5 We focus our briefing on the tax status of the retrospective payments that will arise as a consequence of the remedial order and their interaction with current and future benefits, which will need careful consideration and must be decided before this remedial order is finalised. The position is different for each benefit: WPA is taxed and interacts with other benefits; whereas BSP is not taxed and does not initially interact with other benefits or the benefit cap.

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<sup>1</sup> <https://www.supremecourt.uk/cases/uksc-2017-0035.html>

<sup>2</sup> <https://questions-statements.parliament.uk/written-questions/detail/2020-07-20/76930>

## 2 Background

- 2.1 WPA and BSP (higher rate) are bereavement benefits payable to working age people with children<sup>1</sup>, whose spouse or civil partner has died. Both benefits were payable only to persons who were married to, or in a civil partnership with, the person who had died.
- 2.2 Since children are unable to determine the marital status of their parents, it seems exceptionally harsh to deprive the children of non-married partners of the financial support offered to those children of married partners. It also seems out of step with modern society and contrary to current understanding of what constitutes a ‘family’ and to how a ‘family’/‘co-habiting’/‘partnering’ is interpreted in other legislation (for example, co-habiting couples are recognised under tax credits and UC legislation, and as such must make joint claims).
- 2.3 As such, we welcome the fact that the requirements for parents to have been married or in a civil partnership with their partner who died have been declared incompatible with human rights legislation, by the High Court and the Supreme Court.
- 2.4 The Government proposes to rectify this by extending eligibility for WPA and BSP to surviving cohabiting partners with dependent children, who were not in a legal union with the deceased.
- 2.5 It will be done via a remedial order<sup>2</sup> which amends primary legislation including the Social Security Contributions and Benefits Act 1992, the Social Security Contributions and Benefits (Northern Ireland) Act 1992 and the Pensions Act 2014.
- 2.6 This change will have retrospective effect to 30 August 2018 (the date of the Supreme Court judgment discussed above), so our understanding is that anyone who had entitlement to WPA or BSP for any part of the period from 30 August 2018 to the date of the remedial order may be due a lump sum.
- 2.7 This remedial order will be scrutinised by the Joint Committee on Human Rights.<sup>3</sup> It will not come into law for some time (and payments will not be made until this happens).

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<sup>1</sup> BSP is also payable to married couples and civil partners without children where one member of a couple passes away. This is paid at a lower rate than where children are involved – see <https://www.gov.uk/bereavement-support-payment/what-youll-get>. Note that the remedial order extends entitlement to BSP to unmarried couples/those who are not civil partners only where children are involved.

<sup>2</sup> <https://www.gov.uk/government/publications/bereavement-benefits-proposal-for-implementation-of-the-mclaughlin-2018-and-jackson-2020-judgments/draft-explanatory-memorandum-draft-bereavement-benefits-remedial-order-2021>

<sup>3</sup> <https://committees.parliament.uk/committee/93/human-rights-joint-committee/news/156774/joint-committee-on-human-rights-calls-for-written-submissions-on-the-draft-bereavement-benefits-remedial-order-2021/>

### 3 General comments

3.1 Although we focus this briefing (at section 4 below) on the tax and benefit aspects relating to the remedial order, we make the following brief comments/observations on the order generally:

- The remedial order amends the eligibility criteria for WPA and BSP so that parents living with, but not married to or in civil partnership with, their partner as at the date of death can make a claim. However, this would only have retrospective effect to 30 August 2018.
- Although we welcome the remedial order, limiting backdating to 30 August 2018 means that the issue is not addressed for the many thousands of bereaved partners and children affected before that date. Retrospective payments of WPA should be made to all those who would have been eligible for payments since the date of introduction in 2001.
- Our reading of the remedial order is that the full amount of BSP (£9,800) could potentially be paid out to those who would have been eligible for payments since its introduction in April 2017 (under Regulation 6 – as they would still be eligible for BSP as at 30 August 2018). However, we would like to see express confirmation of this, as the draft legislation is not clear and it is an extremely important point. We discuss this further at 3.2 below.
- The Government proposes to extend eligibility for WPA and BSP to surviving ‘cohabiting’ partners with dependent children. There is no requirement for married couples/civil partners to be physically living together, so this potentially creates something of an unfair distinction. However, we do recognise that there are no easy answers here as it would be difficult in practical terms to identify those who might be part of a ‘couple’ but who are not living together.
- The remedial order and explanatory notes are silent on how cohabitation will be evidenced. The Childhood Bereavement Network has suggested a stepped approach to requiring proof of cohabitation, to reduce administrative costs and intrusion into families’ lives at a time of distress. Proof could include: an existing or recent joint claim for benefits; Self Assessment of the high income child benefit charge; provision having been made for the partner in a Will or nomination of pension benefits at the time of death; or using the indicators set out in the Living Together as a Married Couple<sup>1</sup> guidance such as joint rental agreements/council tax bills/financial arrangements. In principle, no minimum period of cohabitation prior to the death should be imposed (there is none in tax credits for example), as this would create another unfair distinction between them and married couples/civil partners.
- Although the remedial order refers to payment to a ‘surviving’ partner, consideration should be given to what to do if the formerly surviving partner has since themselves died. Will the lump sum be paid to their estate? We also wonder whether interest will be added to lump sums to

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[https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/658225/dmgch11.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/658225/dmgch11.pdf)

reflect the claimant's loss of purchase power/out-of-pocket position? These things should be clarified as soon as possible.

- We assume that people who have subsequently remarried or who live with another person as if they are married can still claim backdated WPA for any periods from 30 August 2018 that they were not remarried or living with another person as if they were married? This should be confirmed.
- The current proposal requires people to make a claim for retrospective payments. This means people will only access their entitlement if they are aware of the changes and the time limits for acting. Government should explore whether there is anything they can do, for example using existing data, to try and proactively identify and prompt potential claimants. To the extent that people cannot be proactively identified, there must be a comprehensive communications plan to make sure that all those entitled to current or retrospective payments are made aware of this, and of the swiftest way to receive them.

3.2 Our understanding is that for those eligible for BSP as at 30 August 2018 (as per our comments above), retrospective payments of BSP will be: for the full amount of £9,800 where a claim is received within 12 months of the date of the remedial order (all partners, for deaths on or after 6 April 2017, would have still been eligible for BSP as at 30 August 2018); and for a specified, lesser amount if the claim is received after 12 months.<sup>1</sup> We do, however, think that the draft legislation is less than clear on this point and there appears already to be some confusion about the scope of the changes in this respect. In a recent FOI request, DWP told an individual that the death of her partner in January 2018 would mean she would only be entitled to a pro-rated amount of BSP<sup>2</sup>. This does not seem to be reflected in the proposed draft order which does not provide for any pro-rating for deaths between 6 April 2017 to 30 August 2018. For both practical and principled reasons, we think the approach taken in the order is the right one, and that pro-rating should not be used.

3.3 Where a claimant becomes entitled to WPA from 30 August 2018 as a result of the remedial order, and where a claim is made within 12 months, they will receive a payment equal to any payments of WPA they would have received since 30 August 2018 (even where the partner died many years ago). The calculation of retrospective payments of WPA will be challenging, as the amount will depend on National Insurance contributions of the deceased partner and things that happened in the intervening period, such as finding a new partner, reaching state retirement age, the youngest child no longer qualifying for child benefit etc.

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<sup>1</sup> See explanatory information, para 7.13: <https://www.gov.uk/government/publications/bereavement-benefits-proposal-for-implementation-of-the-mclaughlin-2018-and-jackson-2020-judgments/draft-explanatory-memorandum-draft-bereavement-benefits-remedial-order-2021>

<sup>2</sup> [https://www.whatdotheyknow.com/request/bereavement\\_support\\_payment#incoming-1836422](https://www.whatdotheyknow.com/request/bereavement_support_payment#incoming-1836422)

#### 4 Detailed technical comments on tax status and interaction with tax credits and universal credit

4.1 The current tax and tax credit/universal credit (UC) treatment of BSP can be summarised as follows:

- BSP (where children are involved and is thus payable at the higher rate) has a non-taxable capital payment (£3,500) and a non-taxable monthly allowance (£350) payable for up to 18 months.
- It is not counted as income for tax credits or UC
- In certain circumstances<sup>1</sup>, the first additional monthly payment (£3,500) is disregarded when calculating the person's capital for UC (for 12 months).

4.2 In line with this current treatment, any retrospective payments of BSP will be tax free and should be disregarded as income for tax credits and UC.

4.3 It is not entirely clear how any lump sum payments of BSP made under the remedial order would be treated from a capital perspective for UC. Given that this money was not available at the relevant time, and so could not be spent in each assessment period, it would seem fair to introduce a capital disregard for any lump sum payments as a result of the remedial order (whether for a 12 month period or longer) if one doesn't already exist<sup>2</sup>. If this doesn't happen, any of the lump sum payment not spent after 12 months, could mean either the total capital attracts a tariff income or it could affect their entitlement to claim altogether.

4.4 The WPA position is more complex as it is taxable and does interact with other benefits. The remainder of this briefing focuses on these interactions.

#### 4.5 ***Current tax/tax credits/UC treatment of WPA***

4.5.1 The current tax and tax credit/UC treatment of WPA is summarised below.

4.5.2 WPA is paid per week until the youngest child no longer qualifies for child benefit, the claimant remarries or moves in with a partner, or reaches state pension age.

4.5.3 The weekly rates from 2018/19 have been:

- 2018/19 - £117.10
- 2019/20 - £119.90
- 2020/21 - £121.95

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<sup>1</sup> Where a claim for BSP is made 12 months or less after the date of death – see

[https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/932331/admh2.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/932331/admh2.pdf).

<sup>2</sup> It is not clear whether any lump sum monthly payments count as payment of arrears of a 'social security benefit' for the purposes of the UC regulations and capital disregards – if so, they would also attract a capital disregard for 12 months. <https://www.legislation.gov.uk/ukxi/2013/376/schedule/10#commentary-key-8e6db1061d715949ab1a0322f17e5780>

- 2021/22 – £122.55

- 4.5.4 WPA is taxable as social security pension income (under sections 577 to 579 ITEPA 2003<sup>1</sup>). It is not subject to National Insurance contributions.
- 4.5.5 Although WPA is taxable, the DWP do not operate Pay As You Earn (PAYE) on it – i.e. it is paid gross. On its own, WPA is below the threshold for paying tax (£12,570 for most people in 2021/22, which works out at about £242 per week or £1,048 per month). However, where other sources of taxable income (such as from work) plus the WPA mean that the £12,570 personal allowance threshold is breached, then the person will have to pay tax.
- 4.5.6 The way tax is paid on WPA depends on what other sources of income the person has. If they have a source of income where tax is collected under the PAYE system, like employment income, then HMRC will ask their employer to collect any tax due on their WPA at the same time. They do this by adjusting their tax code to take account of the benefit, which means that the person pays more tax on their employment income, in satisfaction of the tax liability on the WPA.
- 4.5.7 For tax credits, WPA is counted as pension income (under Reg 5 Tax Credits (Definition and Calculation of Income) Regs 2006/2002<sup>2</sup>). For Working Tax Credit purposes, there is a 41% withdrawal rate on gross income over £6,525 (2021/22 threshold).
- 4.5.8 Because of the tax and tax credit treatment of WPA, for someone receiving the amount of £122.55 in 2021/22, who earns around £15,000 a year, WPA is worth around £47.79 a week. This is after allowing for a 20% tax deduction and where the whole of the WPA (before tax) is covered by the tax credit taper of 41% (i.e. they have other income equal to the relevant tax credit income threshold).
- 4.5.9 For the purposes of UC, the gross amount of WPA is treated as unearned income and it is subject to a 100% taper.<sup>3</sup> The introduction of UC from April 2013 means that some people in receipt of WPA will be claiming it alongside UC. As WPA is deducted at a pound-for-pound rate from the claimant's UC entitlement, the actual value of WPA for them can be greatly reduced (and can be nil or a negative amount).
- 4.5.10 Furthermore, some working people will not only have had their WPA deducted in full from their UC entitlement, but will also have had to pay tax on it (although those who pay tax on it via a larger deduction on their employment income may have the tax partially restored as UC is based on net employment income). The outcome of this is that some working widowed parents in receipt of both UC and WPA may have ended up *out of pocket* on account of their receipt of WPA.

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<sup>1</sup> <https://www.legislation.gov.uk/ukpga/2003/1/part/9/chapter/5>

<sup>2</sup> [https://revenuebenefits.org.uk/pdf/2002\\_2006\\_original.pdf](https://revenuebenefits.org.uk/pdf/2002_2006_original.pdf)

<sup>3</sup> <https://www.legislation.gov.uk/uksi/2013/376/regulation/66>

- 4.5.11 Per some figures that we prepared for the Childhood Bereavement Network that were put in its submission of evidence and legal arguments to the Supreme Court in the *McLaughlin* proceedings, the value of WPA in 2017/18 to UC claimants at various earnings levels was:

Gross annual earnings (£)	Net weekly earnings (£)	Weekly value of WPA if claimed alongside UC (£)
Nil	Nil	0.00
6,515	122.40	-1.60
7,500	137.56	4.54
10,000	188.66	22.94
12,500	205.08	40.89
15,000	237.78	61.49
17,500	270.46	82.07
20,000	303.15	93.68

#### 4.6 *Some comments on the tax/tax credits/UC treatment of a WPA lump sum*

##### 4.6.1 Tax

- 4.6.2 WPA payments, like state pensions, are taxable by law based on the year in which the person was entitled to receive them (referred to as the amount ‘accruing’ in the year) and specifically without regard to when they are actually paid.
- 4.6.3 If the normal accrual tax rules apply<sup>1</sup>, people in receipt of backdated WPA may be left with underpayments of tax for the 2018/19, 2019/20, 2020/21 and 2021/22 tax years in respect of the amount due for those years. This assumes that the lump sum payment will be made gross by DWP – that is, without any tax taken off it.
- 4.6.4 Example – Jackie’s only income is from her employment and she earns around £15,000 per year (paid weekly). She started this job in July 2019. Before this, she did not work and had no other income. On 31 October 2021, Jackie is paid a lump sum of WPA of £19,881<sup>2</sup>. There are various

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<sup>1</sup> There is a potential argument that anyone getting a lump sum payment under the remedial order is only entitled to it from the date the remedial order has effect and that although the payment covers an earlier period, entitlement to it is not actually retrospective. If that is the case, then it might be argued that the payment should be taxed in the year it is claimed or received, irrespective of it having been notionally calculated by reference to an earlier period of time – i.e. it could be argued that the benefit did not actually ‘accrue’ in that earlier period. This issue needs to be given some thought and determined so that the tax position is fully understood.

<sup>2</sup> Assuming payment of WPA as follows: 31 weeks x £117.10, 52 weeks x £119.90, 52 weeks x £121.95 and 30 weeks x £122.55

component parts of this, which have been ‘accrued’ and therefore need to be taxed (Jackie is an English taxpayer) as follows, if the normal accrual rules in s 578 ITEPA 2003 apply:

- 2018/19: £3,630 (personal allowance was £11,850 per year or £228 per week). Full personal allowances are available, so there is no tax due.
- 2019/20: £6,234 (personal allowance was £12,500 per year or £240 per week). As Jackie’s employment income was only £11,250, £1,250 of spare personal allowances are available to use against the WPA so £996.80 is due in tax.
- 2020/21: £6,341 (personal allowance was £12,500 per year or £240 per week). As no personal allowances are available, £1,268.20 is due in tax.
- The rest (£3,676) will be taxed in 2021/22, when the personal allowance is £12,570 per year or £242 per week. Jackie will need to pay £735.20 extra tax – probably through the annual P800 reconciliation process<sup>1</sup>.

- 4.6.5 HMRC are allowed to assess income tax for the current year and four years in arrears, so HMRC would still be within time to assess payments from 2018/19 however the exact mechanism for how the tax will be collected for 2018/19, 2019/20 and 2020/21 is unclear. In line with HMRC’s guidance at SAM12116<sup>2</sup>, we assume that HMRC will have to manually recalculate the liability for those not in the Self Assessment (SA) system and for those in SA, make discovery assessments for any years that are out of time for amendment.
- 4.6.6 If the rules are changed (or it is decided that entitlement to the payment only occurs from the date of the remedial order), so that the payment is taxed in the year of claim or receipt, this would potentially create a large tax liability for that tax year and may mean the individual pays more tax than they would have done if they had received it at the correct time.
- 4.6.7 That said, it is not clear how HMRC will know who has received a payment in order to determine whether there is any tax impact. Will the DWP notify HMRC of payments made? Even if the DWP do tell HMRC about payments made and to whom, it is arguable that receipt of an untaxed lump sum of WPA could trigger an obligation for the individual to notify HMRC of a liability to tax.<sup>3</sup> DWP communications, when the payment is made, will therefore need to be very clear that the individual should contact HMRC and explain that the payment may be taxable.
- 4.6.8 In some cases, the tax liability could be quite complicated to calculate but as, under the remedial order, payments of WPA are only to be made in respect of periods after 30 August 2018, this should not be insurmountable.
- 4.6.9 It will clearly be important that people who receive a payment under the remedial order budget for tax of at least 20% on it if they have taxable income from other sources in the relevant tax years of

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<sup>1</sup> <https://www.litrg.org.uk/tax-guides/employment/what-happens-if-i-do-not-pay-enough-tax>

<sup>2</sup> <https://www.gov.uk/hmrc-internal-manuals/self-assessment-manual/sam121161>

<sup>3</sup> S7 TMA 1970: <https://www.legislation.gov.uk/ukpga/1970/9/section/7>



more than their tax-free personal allowance. This will require HMRC and DWP to work together and for any communications sent with the payments to make clear that there may be a tax liability to pay and to explain what steps the individual needs to take.

#### 4.7 Tax credits

- 4.7.1 Our understanding of the current rules is that lump sums of WPA will follow the tax treatment and be income in the year they relate to<sup>1</sup>. However, the disregard rules provide some cushioning for tax credits purposes, meaning that someone's income can rise or fall by £2,500 (compared to the previous tax year) before their tax credits are changed.
- 4.7.2 To the extent that there is a change to the tax credits award, 2018/19 and 2019/20 are likely to be finalised years<sup>2</sup>. HMRC have powers to re-open them but there is nothing forcing them to do so – it isn't automatic.
- 4.7.3 For example, HMRC's discovery powers are set out in section 20 Tax Credits Act 2002<sup>3</sup>. They allow HMRC to re-open a tax credits award if the claimant's income tax liability is 'revised', but must do so within one year of the income tax revision, and can only do so if the enquiry window has passed.
- 4.7.4 An income tax decision is revised if a SA return is amended, whether by the taxpayer or by HMRC, and whether during or following an enquiry or independently of any enquiry; or if HMRC raises an assessment to make good a loss of tax; or vacates an assessment or return; or grants error or mistake relief; or an appeal is settled following any of the above.<sup>4</sup>
- 4.7.5 If HMRC did re-open tax credits awards to reflect the revised tax assessments, it would likely create overpayments for those years, as the person will have received more tax credits than they should have (the higher your income, the less you get in tax credits). Again, it could be quite complex for HMRC to calculate each individual position given there may be other reliefs (e.g. pension contributions) or interactions (e.g. passported benefits<sup>5</sup>) to consider. If HMRC decide not to re-open finalised awards or are unable to do so, it will mean that overall those receiving the retrospective payments may be financially better off than those who received them at the correct time and as a result lost some of their tax credits.

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<sup>1</sup> See above para 4.6.3 (footnote) for a possible argument that the tax treatment may be based on the year of claim or receipt of the payment. If that was the case, the tax credit position would likely follow the tax position creating a larger overpayment in the year of receipt and avoiding the issues set out in paragraphs 4.7.3 – 4.7.5

<sup>2</sup> <https://revenuebenefits.org.uk/tax-credits/guidance/how-do-tax-credits-work/the-yearly-cycle/claims-finishing/>

<sup>3</sup> <https://www.legislation.gov.uk/ukpga/2002/21/section/20>

<sup>4</sup> More information about Discovery and tax credits can be found in the HMRC claimant compliance manual: <https://www.gov.uk/hmrc-internal-manuals/claimant-compliance-manual/ccm13000>

<sup>5</sup> <https://www.entitledto.co.uk/help/Passported-benefits>

4.7.6 To help reduce the administrative burden, consideration could be given to dealing with the tax and/or tax credits implications of these lump sums via a composite rate. Under such an arrangement, a flat percentage rate could be deducted from the payment, in lieu of all liabilities. Although not wholly accurate, this might give a satisfactory result for the majority.

#### 4.8 **Universal credit**

4.8.1 The position for UC for lump sums of WPA is not completely clear from the UC Regulations – usually UC operates based on income received in each assessment period.

4.8.2 If the retrospective payment is treated as income in the assessment period in which it is received, this would mean that the claimant's income is probably going to be more than their maximum UC in that assessment period and so it would just reduce the UC payment in that one month. In theory, this means they could be far better off than if they had received the WPA payments at the correct time (per the position set out in 4.5.11 for example).

4.8.3 There are other possibilities. The retrospective payment could be split up into weekly payments and then allocated to the relevant assessment periods in which accrued (giving rise to potential UC overpayments in the assessment period concerned). These overpayments could be very significant – effectively equalling the whole of the backdated amount in some cases. Outside of the initial period of receipt, the backdated payment would likely be treated as capital and some thought would need to be given to whether any disregards should apply (whether for a 12 month period or longer).

4.8.4 On the other hand, there is the issue that unearned income is supposed to be reckoned gross for UC. Therefore if tax is collected on the WPA lump sum by HMRC, that tax will not be taken into account for UC. However, if the claimant had received WPA at the appropriate time, any tax may have been coded out against their employment income. The practical effect of that would be that they might have had less net earnings taken into account for UC as a result.

4.8.5 There are also likely to be some very tricky issues given that some people will not have been on UC through the whole backdating period. Some may have not been on benefits at all, or some may have been on tax credits and – at some point in the backdating period – been moved over to UC or had something change that pushed them off tax credits and into UC.

## 5 **Summary**

5.1 Retrospective payments of BSP will be tax free and should be disregarded in the calculation of income for other benefits – although there may be issues about how they impact an individual's capital. However, retrospective payments of WPA create huge complexities in terms of interactions with tax, tax credits and UC. If a decision were to be made to go back beyond 30 August 2018, these issues would be even greater.

5.2 As it currently stands, there is the potential for unfairness between those who received the payments at the correct time versus those who receive the payments now depending on how the retrospective payments of WPA are taxed and taken into account for tax credits, UC and indeed other benefits (such as housing benefit and council tax support). Of course, on the other hand, those

who missed out on the payments have not had the benefit of that support at a time they likely needed it and may have incurred costs or had other detrimental consequences as a result.

- 5.3 There are a number of options that could be pursued and some may need legislative changes. That is why HMRC and DWP need to be clear on what the treatment of the backdated payments will be for tax, tax credits, UC and other benefits before this remedial order is finalised. It would not be acceptable for people to receive a large amount and then have it unexpectedly taxed, create tax credit overpayments, mean they lose UC or have large overpayments.
- 5.4 We recommend that clear, accurate guidance, including worked examples, is made available across all government sites as soon as possible, to help claimants understand the impact that receiving a retrospective amount of WPA may have on their tax position and any benefits they are receiving.

## **6 About us**

- 6.1 LITRG is an initiative of the Chartered Institute of Taxation (CIOT) to give a voice to the unrepresented. Since 1998, LITRG has been working to improve the policy and processes of the tax, tax credits and associated welfare systems for the benefit of those on low incomes. Everything we do is aimed at improving the tax and benefits experience of low-income workers, pensioners, migrants, students, disabled people, and carers.
- 6.2 LITRG works extensively with HMRC and other government departments, commenting on proposals and putting forward our own ideas for improving the system. Too often the tax and related welfare laws and administrative systems are not designed with the low-income user in mind, and this often makes life difficult for those we try to help.
- 6.3 The CIOT is a charity and the leading professional body in the United Kingdom concerned solely with taxation. The CIOT's primary purpose is to promote education and study of the administration and practice of taxation. One of the key aims is to achieve a better, more efficient, tax system for all affected by it – taxpayers, advisers, and the authorities.
- 6.4 For more information on this briefing, please contact Kelly Sizer at LITRG – [litrg@ciot.org.uk](mailto:litrg@ciot.org.uk)

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