

TaxHelp for Older People

**Executive Summary
and
Final Report**

**Low Incomes Tax Reform Group
of
The Chartered Institute of Taxation**

September 2002

TAXHELP FOR OLDER PEOPLE (TOP)

PILOT PROJECTS IN THE SOUTH WEST AND WEST MIDLANDS, APRIL

2001 TO MARCH 2002

EXECUTIVE SUMMARY

What is TOP?

TaxHelp for Older People, or 'TOP', is a programme, which harnesses the skills of tax advisers to provide unpaid help to poorer, older people who cannot afford professional fees. The programme was established to run for one year starting in April 2001 in two locations – in Wolverhampton, West Midlands and in rural areas of the South West of England – and since then has continued to flourish. This report reviews the work of TOP up to the end of the pilot phase in March 2002.

The TOP pilots were conceived and organised by the Low Incomes Tax Reform Group (LITRG), a committee of the Chartered Institute of Taxation (CIOT) which is the leading professional body in the United Kingdom concerned solely with taxation. Funding was generously provided by the CIOT and the Nuffield Foundation.

The project was inspired by the experience of other countries such as the United States, Canada and Australia, all of which have successfully introduced state-supported volunteer programmes to help vulnerable groups to cope with the complexities of modern taxation. The purpose of the pilots was to assess the viability of a similar programme in the UK, and Wolverhampton and the South West were chosen as representing very different areas but having in common a substantial population of older people on low incomes.

The need for TOP

One overriding factor indicated to LITRG that there was a need for free, local, professional tax advice for the poorer pensioners. This was the complexity of the tax system in the way that it affected this group, a matter on which LITRG had already published the results of extensive research¹. The findings showed how charging different income sources at different rates, the structure of the personal tax allowances, and the administrative complexities of self-assessment and PAYE, all combined to confuse and worry vulnerable older people. The fact that those on low incomes were in the tax system at all was a modern phenomenon, due to the failure of personal tax allowances and thresholds to keep pace with inflation during the 1970s and early 1980s, so that liability to income tax now started at a very low level.

¹ 'Older People on Low Incomes: the Case for a Friendlier Tax System' (LITRG, December 1998).

The Inland Revenue provide what help they can, including home visits, but many pensioners are nervous of approaching the Revenue, and in any case are largely ignorant of the services offered. Many TOP clients were dealing with their own tax for the first time following a life event such as retirement or bereavement, and were often at a loss where to go for advice. The Revenue themselves, in local tax offices and latterly at Head Office level, have supported the TOP project because of what they see as its ability to build bridges between them and their pensioner customers, and to offer a choice of service. Initial scepticism at Head Office has given way, over time, to enthusiastic endorsement, and this has contributed in no small way to the success of the pilots.

Members of LITRG also discussed their ideas with other voluntary and governmental bodies such as the CABx, Age Concern and local Councils. They too had detected the need for such a service, one which by themselves they were able to fulfill only to a limited extent. However, they saw the potential for extending their own services to older people in partnership with local tax professionals, and offered the use of their premises and other support. Using contacts developed through links with the Better Government for Older People programme, the scheme soon established a model for partnership between the Government, voluntary sector and professions.

Planning and preparation

The main imperatives in setting up the pilots were to choose location and premises, to provide administrative facilities, to recruit the volunteers, and to attract the clients.

It was necessary to focus the limited resources available on just two areas which were within easy reach of the LITRG members who would act as co-ordinators. The co-ordinator of the South West pilot would take on the administrative tasks in addition, often carrying his own portable office equipment around the area, while supporters in the voluntary and public sectors would offer the use of their premises (and equipment if available). In Wolverhampton, the charity Age Concern would not only provide the premises and equipment, but would also take on the day-to-day running of the pilot.

The volunteers were recruited from the professional institutes – the CIOT in the South West, and in Wolverhampton from the local Society of Chartered Accountants with the help of the member firms. To bring in the clients, leaflets and posters were distributed and the local press and radio were notified. Both the CIOT and the Inland Revenue issued press releases to mark the start of the pilots in April 2001.

Finally, a modicum of supporting documentation was drawn up – the object of this was to clarify the aims and objectives of the programme, without overwhelming its volunteers and supporters with burdensome paperwork. The charity TaxAid, which had for some years been the only body in the UK providing free specialist tax advice to people in financial need, allowed TOP free access to its own documentation. The final pack included terms of engagement for the volunteers; notes for clients outlining matters such as the complaints procedure and equal opportunities policy; and notes for volunteer advisers incorporating model records of client interviews, ethical standards, and so forth.

Since many of the technical issues in advising older people on low incomes do not routinely come up in day to day practice, the volunteers were given training sessions at half-day seminars, at which Inland Revenue leaflets and LITRG-generated training materials were distributed.

The pilots in operation

Overseen by a Steering Committee which met monthly, the TOP pilots in Wolverhampton and the South West soon evolved into two different models, influenced mainly by the different geopolitical and demographic features of the two locations.

In inner-city Wolverhampton, while local Age Concern employees took on the administration, the LITRG co-ordinator and other members of the Steering Committee dealt with publicity, monitored the technical content of the advice sessions and co-ordinated the efforts of the various people and organisations involved in the pilot. Advice sessions were held in the premises of Age Concern at the same time every week, and the volunteers would typically see between two and four clients in each session. Age Concern's premises turned out to be ideal as they were centrally located, well served by buses from the surrounding towns, well adapted to the needs of disabled people and the multi-ethnic community, and offered a cosy restaurant looking on to the street.

In the South West, a diffuse rural area, the LITRG co-ordinator cum administrator took telephone bookings, liaising with local charities and District Councils to arrange advice sessions wherever needed. The area served has grown steadily; starting as 'the Dorset pilot', it soon spread out to South Somerset and East Devon, incorporating Purbeck in October 2001. Because of the distances between major settlements and the scarcity of public transport, a telephone advice service was developed to supplement the face-to-face sessions.

Short articles in local newspapers were the main outlet for publicity during the pilots. In the early months, demand for the services of TOP flourished, but became spasmodic in Wolverhampton during the summer – although in the South West it peaked in July and August. The clientele steadily increased during the autumn and winter as the service became better known through more effective publicity and by word of mouth.

From the client advice records kept by the volunteers, the pilot organisers were able to extract data about the type of tax problems experienced by older people on low incomes, and defects in Revenue administrative processes. This has largely vindicated the results of LITRG's research detailed in its first, influential report on the tax system as it affects poorer pensioners². And in being fed back to Revenue in anonymised form, it has also assisted in the formation of policy.

Locally, the partnership with the Revenue has worked well. If a client presents a query which can be resolved by contacting the Revenue, volunteers have had the facility of a hotline to the Wolverhampton or Dorchester tax office, manned during the advice session. Client confidentiality is protected by a PIN known only to the volunteer, the TOP administrator and the Revenue officer at the other end of the line. In virtually all cases, the tax office staff dealt with the query on the spot, or rang back before the end of the interview.

Client satisfaction with the service has been monitored, and levels are high, with 93 per cent rating the service as 'excellent' and the rest as 'good' (the remaining alternatives being 'fair' and 'poor'). The volunteers, too, have enjoyed their experience of the voluntary sector and, in the words of the Director of Age Concern Wolverhampton, are 'a credit to their profession'.

² Ibid.

What the pilots show

The main purpose of the pilots was to provide lessons which might prove useful in the event of a similar service being offered on a nationwide scale. In other countries with tax volunteering programmes, the state supports the initiative by contributing both expertise and funds – although the individual schemes are often run on a remarkably low budget. Likewise in the UK the funds needed for the pilots were not large, and it is disappointing that the Government were not willing to help financially, although ministers had warm words for the project and it latterly had the firm backing of the Inland Revenue. Nevertheless, since the main body of this report was written, a third funding application has been turned down by the Active Community Unit of the Home Office.

It is hard to see how TOP could be extended nationwide without such financial support. And yet, both volunteers and clients speak of the need for a service like it to be available to all. The pilots have shown just how much anxiety older people on low incomes experience about their tax affairs – anxiety which TOP is best placed to relieve, being a local service (although the service offered by TaxAid is available to pensioners within reach of Central London, and those who can comfortably use the telephone).

The fact that TOP has continued to flourish after its pilot phase shows that it has been successful in fulfilling a need. Analysis of the data drawn from the advice sessions points to areas where more work is required: chiefly publicity, continuing training, targeting ethnic minorities, and quality control. But apart from offering a much-needed service to a vulnerable group of people, TOP has become an acknowledged model for an initiative which aims to help the community through partnership between government and voluntary sector. This may in time turn out to be TOP's most enduring legacy.

LITRG is now pressing government to establish a partnership with the tax profession and the wider voluntary sector so that TOP is not allowed to die, but can start the expansion into a nationwide scheme by April 2003.

TOP PILOT PROJECTS

END-TERM REPORT

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TOP PILOT PROJECTS

END-TERM REPORT

A. What they are.

1. 'TOP' is the acronym for 'TaxHelp for Older People'. It has established a programme to harness the skills of professional tax advisers to provide unpaid help to older people who cannot afford to pay for that help professionally. It has built on the experience of other countries such as the United States, Canada and Australia, all of which have successfully introduced volunteer programmes to help vulnerable groups to cope with the complexities of modern taxation. In the main such programmes are sponsored and funded, wholly or in part, by the country's Revenue authority. The TOP programme fits well with the policy of the UK Government to encourage volunteering as a means of supporting and extending public services, as well as encouraging professionals to devote part of their time to voluntary, unpaid work.
2. To assess the viability of such a programme, pilot projects were established in two areas – Wolverhampton and the South West of England. They were selected as representing very different areas but having in common a substantial population of elderly people on low incomes.
3. The projects started delivery of their services in April 2001 and were planned (and funded) to run for one year. This report reviews the work of the projects up to 31 March 2002 – the end of their original span. They are, however, being continued because of local demand and pending a decision on the longer term.

B. Organisation and funding

4. TOP was conceived and organised by the Low Incomes Tax Reform Group (LITRG), a committee of the Chartered Institute of Taxation - the leading professional body in the United Kingdom concerned solely with taxation. LITRG was set up in the spring of 1998 to 'target for help and information those least able in the community to afford tax advice and make a real difference to their understanding of the system of taxation and related benefits whilst working to make them more equitable and accessible for their needs'. Its first report 'Older people on low incomes: The case for a friendlier tax system' canvassed the desirability of voluntary work (and a sub-group of LITRG to carry forward the volunteering aspect of its work held its first meeting in October 1999).
5. Funding was generously provided by the Chartered Institute of Taxation and the Nuffield Foundation. The funds required were not large, and a summary of the costs incurred will be found in Annex 1. It is however disappointing that the Government were not willing to help financially. Although the pilot projects were welcomed by the Paymaster General, Dawn Primarolo, and by senior Inland Revenue officials, three applications for funding to the Active Community Unit at the Home Office were unsuccessful. It is surprising that a programme with so much potential to offer the Government in terms of customer care to vulnerable taxpayers was thought unworthy of any financial contribution.

6. The remaining, and most important, element for the projects was finding, training and encouraging the volunteers. In total, 34 volunteers were involved in the two pilots together at the start, 19 in the South West and 15 in Wolverhampton. They are all professionally qualified or experienced. By the end of the pilot year, the South West had acquired an additional two volunteers; Wolverhampton, having lost three due to office moves, had begun to recruit their replacements.

C Why the project seemed to be needed

7. Although all people pay indirect taxes, such as VAT, it may seem surprising that the poor need be concerned with direct taxation (principally income tax) with which the pilots are concerned. But because personal tax thresholds and allowances have not kept pace with inflation, liability to income tax can start at a very low level. And while people whose income is largely derived from employment may have little contact with Revenue offices, those who have retired from work, or who have never worked, and are living on income from pensions or savings, may well find that they have to complete self-assessment forms.

<p>If many MPs cannot complete self-assessment returns without professional help, as a Chartered Institute of Taxation survey once showed, what hope is there for a 73 year old widow in the South West, living on a total annual income of £6,455 a year? MPs can afford to pay for independent advice. professional advice, while the widow could not; luckily though she was able to seek the help of a TOP volunteer.</p>

In any case it is, in principle, right that all taxpayers should be able to understand how their tax liabilities have been worked out, partly so that they can check for the errors which all too often occur. The policy of the Government to transfer into the tax system (by the means of 'tax credits') much of what previously formed part of the benefits system, has provided an additional constituency of people on low incomes who now need tax advice.

8. The need of low-income pensioners for access to tax advice has also been established by experience, both in countries such as the USA, Canada and Australia where volunteering schemes are already well established, and by the experience of LIIRG itself. From shortly after its establishment in 1998, the Chairman, John Andrews, has encouraged poor and vulnerable taxpayers to write to him, so that his post-bag contains a fair cross-section of anxieties and concerns. Those prevalent among older people were of such significance that he established a 'pensioner panel' (that is a panel of pensioners themselves, not of tax advisers) to help him by acting as a sounding board. In the summer of 2001, at an exhibition for older people in Bournemouth, a small team of LIIRG members fielded over eighty questions. The need certainly seemed to be there. As Gerry Walsh, the chief executive of Age Concern Wolverhampton – which hosts one of the TOP pilots – has commented,

'the pilots have uncovered much concern among older people about their tax affairs, much unstated worry'.

The success of the pilots, he feels, has been to show the extent of the need that was previously hidden.

9. Another equally relevant question was whether others were adequately servicing the need. The Inland Revenue attach great importance to ‘customer care’ and offer help to all taxpayers by leaflets, by telephone, by face-to-face meetings -- usually at Enquiry Centres – and through their website. The quality of many of the leaflets is high – and of some has improved because of suggestions made by LITRG. They are all intended to be in plain English (or Welsh) and often succeed, but the concepts they are describing are often inherently complicated and they cannot sacrifice accuracy to simplicity. As a client told a TOP volunteer,

‘The Revenue’s idea of plain English seems to be different from mine.’

Very often the versions of leaflets available at Inland Revenue offices are out of date. The telephone is not always a user-friendly means of communication for older people, who often have some hearing difficulties; and they may receive different advice from different offices, like the retired lecturer who told another volunteer,

‘I phoned Exeter and they told me one thing, so I phoned Cardiff and sent them the papers and they told me the opposite.’

The problem, at least in part, is that Inland Revenue staff who deal with telephone or over-the-counter enquiries are, inevitably, of variable quality and are often over-stretched. One lady, at a recent meeting with a TOP volunteer, commented,

‘There are always lots of people waiting for help at [a particular tax office], and it is difficult to be confident about what is happening when there are so many people around.’

10. Sometimes the Inland Revenue offer help away from their own offices, and sometimes in imaginative ways, such as converted buses in rural communities. But inevitably such arrangements are patchy, and they depend on available resources. For example, an Inland Revenue help-desk at the Age Concern building in Wolverhampton had to be discontinued (before the TOP project was launched) because of the lack of resources. And LITRG believe that many people, particularly elderly ones, are apprehensive about ‘officialdom’ and prefer to bring their tax concerns to an independent adviser, at least in the first instance. This is borne out by the experience of the TOP sessions.

One widow in Wolverhampton had been wondering for two or three years about her coding and her daughter-in-law thought that a lot of tax was being taken off her occupational pension. But she hadn’t even contemplated going to the Revenue for help, and instead came to the TOP session after seeing it advertised in the Black Country Bugle.

11. Another Wolverhampton client provides a more graphic illustration of the fearsome aura, which many poorer older people perceive to surround official bodies such as the Inland Revenue.

This widow was anxious because she had not received a tax return that year. She had telephoned the Revenue, who had told her that she was no longer required to complete one. Nevertheless she sought the independent view of a TOP adviser, who reassured her that her untaxed income was well below the self-assessment threshold, and any tax she did owe could be collected from her works pension through PAYE. It is significant that without such reassurance, she would have worried what the Revenue might do to her if their advice had been wrong and she had been liable to complete a tax return after all. She even worried about going to prison.

12. Other charities, such as CABs, provide a marvellous service in giving practical advice on a wide variety of subjects to those who cannot afford professional help. But tax is a specialised subject, and in the nature of things training in such a complex area is difficult to provide to those who lack the basic knowledge and impossible where the trainers suffer from the same disadvantage. The only existing tax specialist charity known to LITRG is TaxAid, which provides help and advice on taxation to those who cannot afford to pay professional fees. But TaxAid is located in London and has limited resources so that its services cannot be delivered outside London, except by post or telephone.

TaxAid was amongst the first to recognise the value of the LITRG project and has been unstinting in its encouragement and support, having a representative as a member of LITRG and providing advice and experience and making its own materials freely available, particularly for training purposes.

13. Accordingly, preliminary investigations by LITRG indicated that:

- There was a real need for a specialised tax advisory service locally available to poorer, older people. 'Poverty' was given a somewhat elastic interpretation. A total household income of less than £15,000 was taken as the benchmark, but allowances were made for debt and other special circumstances.
- The Inland Revenue recognised that the service of such a need by knowledgeable, trained and supervised volunteers would be likely to reduce the strain on their own resources, and would be likely to complement and supplement their own services.
- Other charities concerned, either with the elderly or with the provision of advice, recognised a real gap in the field and a gap that they would be happy to see filled.

D. Planning and Preparation

14. Once it was clear that the resources, human and financial, of LITRG would not accommodate more than two pilots, it became important to locate those two in areas which were reasonably representative of numerous others and yet were as different as possible from each other. They certainly differ one from the other. The City of Wolverhampton is an industrial urban area in the English West Midlands ('the Black Country'). It covers some 26 square miles, and is home to over 240,000 people, about 20 per cent of whom are of non-white ethnic grouping. The TOP clientele is drawn largely from pensioners of the local industrial concerns, many of which have declined in recent years, and of the West Midlands local authorities. As it is an urban area, links both within and outside the City by bus and rail are good.
15. By contrast, the area of 1,500 square miles encompassed by the South West pilot area is defined by a largely agricultural economy, supported by tourism, with few major towns – Dorchester, the county town of Dorset, had a population of 14,000 – even fewer main roads and an ageing population. Some 25 per cent are over 60 and the average wage is among the lowest in the country. The TOP surgery venues have therefore been selected (see paragraph 28) in market towns which serve as natural centres for the clusters of villages around. Bus services can make short journeys quite lengthy undertakings.
16. Another relevant consideration was that there were people already working in LITRG who knew those areas well and who either lived there or could reach the area easily. Preliminary discussions with local Revenue offices and charities indicated enthusiasm and support. They stood out as suitable choices, and nothing that has occurred subsequently has called that judgment into question. The only change which has since occurred is in the geographical spread of the South West pilot. Originally, it was thought that it might be limited to the Bridport area. This rapidly expanded to 'the Dorset pilot' and eventually settled down to 'the South West pilot' as east Devon and south Somerset were brought within its bounds. During October 2001 the Purbeck district of Dorset was added to the pilot area.

17. The decision in principle to proceed with pilots in Wolverhampton and the South West (originally only Dorset) was taken by LITRG in March 2000. The pilots actually started in April 2001. The period of about a year between decision and implementation was wholly needed.
18. The next question was core staffing. LITRG concluded that each pilot would need a locally based paid co-ordinator, who would be responsible for preparing and introducing the pilot into each area, and subsequently ensuring that the pilot operated efficiently and effectively. It would also need a locally based administrator who, under the direction of the co-ordinator, would be responsible for the day-to-day delivery of the service. Robin Williamson, a LITRG member and a solicitor with considerable tax experience who is currently employed as a senior technical editor by CCH in their tax publications, was already on secondment to LITRG on a part time basis. It was agreed that part of his LITRG time should be devoted to acting as co-ordinator for the Wolverhampton project. Paddy Millard was appointed to the corresponding post for the South West. Paddy is not a tax professional, but has a military, civil service and local government background. He had however long had an interest in the work of LITRG, of which he was (and remains) a member. The approach to the administrator's post differed between the two areas. As will be seen from paragraph 27 below, in Wolverhampton the charity Age Concern, under its chief executive Gerry Walsh, was willing to provide both premises and a full administration service. The administrator's functions in Wolverhampton were therefore ably performed by Wendy Lewis of Age Concern, Gerry Walsh's deputy. In the South West, no comparable arrangements were possible and so Paddy Millard agreed to assume the role of administrator as well as co-ordinator. A summary of his job specification is set out in Annex 2.
19. Wolverhampton was already a centre for the Better Government for Older People (BGOP) programme, a pilot being run in 28 local authority areas to test the scope for 'joining-up' between different government agencies and voluntary bodies concerned with providing services to older people. Wolverhampton was the only pilot area to include the Inland Revenue as a partner in the programme. Therefore, there was in Wolverhampton already a network of agencies who were looking at ways of working together to provide more co-ordinated services to the elderly. The Prime Minister himself had addressed the opening conference of the BGOP programme in the summer of 1998 with the exhortation to make sure that

'excellent services are there for those who need them, especially the very old or frail'.

This was a convenient quote and has been much used by LITRG in its literature about the pilots.
20. It was considered very important to prepare the ground. With this in mind, meetings were arranged in Dorset in May and Wolverhampton in June 2000. In Wolverhampton, the meeting was hosted by Gerry Walsh of Age Concern, and was attended by representatives of the Inland Revenue from both local and regional offices, the Benefits Agency, and the local tax profession. The programme director of BGOP, which was locally based, also attended. In the South West no fewer than five offices of Age Concern were represented, in addition to two CABs, the Royal British Legion, the BGOP-affiliated local charity Help and Care, the Inland Revenue, the Benefits Agency, and the tax profession. The agenda for the meetings is set out in Annex 3
21. The task of recruiting volunteers was helped by the status of LITRG as a committee of CIOT, with its extensive network of branches, and by close contact with the accountancy profession. In Wolverhampton, all the volunteers were recruited through the good offices of the Wolverhampton Society of Chartered Accountants. The volunteers in the South West were recruited through the South West branch of CIOT. One of the pleasing features of this preparatory phase was the comparative ease with which qualified and enthusiastic volunteers were identified and came forward. It shows that tax professionals, no less than other professionals, are ready and willing to contribute to their local communities on a pro bono basis if they are provided with the necessary organisation and opportunities.

22. LITRG concluded that there should be formal terms of engagement for volunteers so that everyone should know what was expected; a final version was agreed with the volunteers and the Committee of the Wolverhampton Society of Chartered Accountants. A copy is set out in Annex 4. At one time, it was considered that a separate corporate charity to be called 'Tax Volunteers Limited' should be established through which the volunteering work of LITRG would be organised. This plan was abandoned for the purposes of the pilot projects, but it may be desirable to resuscitate it if the programme is adopted on a wider scale.
23. Although all the volunteers were, of course, already experts in tax, their expertise was not necessarily directly related to the particular needs of the poor and elderly. It was necessary to identify materials that would be useful as a basis for the special training they would need. TaxAid (referred to in paragraph 12 above) was extremely helpful. A number of the LITRG team attended a training session organised by TaxAid for its own volunteers in June 2000. This preparation pointed up the need for LITRG to adopt and promulgate relevant policies, both to inform its own organisation and also as a framework for the work of the volunteers. These policies were concerned with non-discrimination, equal opportunities and ethical conduct. It was vital for the training of volunteers to include these matters. The 'Notes for New Advisers' included in the volunteers' packs (see paragraph 24 below) had to be drafted to incorporate them.
24. For volunteers to know what was to be expected of them, they had to know what the prospective clients of the project were to be offered. This required the careful preparation of notes for clients, which would describe their reasonable expectations, and also tell them how to complain if things went wrong. Records of interviews were also to be important and needed to be in a standard form, partly so that relevant information could be extracted for monitoring and statistical purposes. It was decided to prepare a 'Volunteers' Pack' containing all this material and other information likely to be helpful to them, principally guidance notes for volunteer advisers, technical publications and seminar notes on aspects of tax and benefits relating to older people on low incomes. The contents of the Volunteers' Pack is contained in Annex 5. Annex 6 sets out The Notes for New Advisers in their current rather than their original form. It also contains the Appendices (A – Notes for New clients; B – Client Record form and C – Client Advice Record in the current and not their original forms.
25. By early 2001, the first training sessions for volunteers had been prepared. The ones for the South West took place on 15 and 16 February (with a total of 14 volunteers) and for Wolverhampton on 1 March with 15 volunteers. Because of its geographical spread, the training sessions for the South West had to be provided in two locations, one in Dorchester and the other in Honiton. The sessions were attended by local representatives of the Inland Revenue and the Benefits Agency in the South West, and by members of the LITRG team. In the case of Wolverhampton, representatives of the professional bodies to which volunteers belonged attended as well. The technical content was provided by the Chairman of LITRG, John Andrews, and by Jane Moore of TaxAid. Each session lasted between two and three hours.
26. At the same time as providing for the recruitment and training of volunteers, much thought had to be given to the anticipated needs and wishes of clients. It was thought that some might wish to communicate by letter and some by telephone, but that most would prefer a face-to-face meeting. Anxious taxpayers often have collections of papers (sometimes voluminous) and for them only a face-to-face session would work. But those cases (probably a majority) would require preliminary contact to make the necessary appointments. Telephone and post were obviously likely to be the usual means of initial communication, but 'drop-in' facilities would be a most useful addition. The face-to-face sessions would generally be at premises which LITRG would have to find, although some clients might need home visits. In general, however, it was felt that home visits, particularly with clients who were elderly and might be confused, should be avoided except where absolutely essential, because of the risk of misunderstanding and possible embarrassment.
27. Perhaps unsurprisingly, matters worked out in Wolverhampton and the South West rather differently one from the other. In Wolverhampton, the charity Age Concern had suitable premises in the centre of town, including a restaurant. It was already a focus for the elderly in the City and its surrounding towns, most of which had an adequate bus service. Age Concern there, under its chief executive, Gerry Walsh, had from the beginning been an enthusiastic supporter of the pilot, and had accommodated the Inland Revenue during the period when they provided help sessions away from their office. The Benefits Agency also provided a weekly advice session in Age Concern's premises, providing a convenient link in case TOP advisers encountered clients with both tax and related benefit entitlement queries. Age Concern was not only willing to provide, on very favourable terms, a room in which meetings with clients could take place, but also a full

administration service, receiving initial client contact and making appointments and providing photo-copying, telephone and client greeting services.

28. The South West was bound to be more difficult, since no single centre would suffice for client meetings. Again, however, Age Concern were generous in offering premises where they had them, and as the pilots have progressed such premises have been made available in Sherborne, Gillingham, Shaftesbury, Blandford Forum, Sturminster Newton, Dorchester, Bridport and Seaton. In Honiton and Chard, however, purpose-built interview rooms (also used by other charities such as Citizens' Advice Bureaux) attached to the libraries have been made available by the relevant District Councils, and in Purbeck, interview facilities in sheltered housing sites at Bere Regis and Corfe Castle are provided by the District Council. Neither Age Concern nor the District Councils have, however, been able to offer the administrative services available in Wolverhampton, so that all of the day-to-day administration has fallen on the Project Co-ordinator, in taking initial calls and arranging interviews and so forth.
29. The remaining link in the necessary chain was that with the Inland Revenue. Initially there was some scepticism, which also caused some doubts within the Home Office when funding was sought. However, after it was clear we were not setting up a competitive service, help was forthcoming. Encouragement and support were provided by its Head Office (with Sean Griffin, Customer Strategy Manager, being particularly helpful). And Gerry Petherick, who had been seconded to LITRG by the Inland Revenue, ensured ready access to the appropriate Inland Revenue officers at all levels, as well as personally providing a level of commitment and enthusiasm of a quite exceptional nature. LITRG considered that the optimum arrangement would be for the local Inland Revenue office or offices to have 'badged' officers. Such officers would be familiar with the project, would know and understand the role of the volunteer and would act, with the volunteer, as a bridge between the Inland Revenue and the client. It was important that there should be a 'hot line' direct between the volunteer and the badged officers, and this was provided, together with 'PIN' numbers of identification of the volunteers to ensure confidentiality. Because of the size of the South West area and the number of tax offices there, it was eventually agreed that the badged officers would all be at Vespasian House, the Inland Revenue office in Dorchester. In the case of Wolverhampton, the officers were based at the Inland Revenue office at Crown House. Much of the success of the pilots will have been due to the enthusiasm and commitment of Inland Revenue staff, at all levels, in these local offices and the surrounding regions, and their willingness to be involved in the planning and preparation stages.
30. Before the pilots could actually start, the prospective clients had to know about them, which meant that much attention had to be paid to publicity. It was decided not to go for a 'big bang' but rather to allow each project to start on a small basis and to try to match the growth of demand by clients with the experience of volunteers. Nevertheless, the starting date in April 2001 was marked by press releases by CIOT and by the Revenue and by publicity in the press, some nationally but mostly, of course, local (see also paragraph 36). There were also some interviews on local radio, and informative posters were put up in Council Offices, doctors' waiting rooms, premises of friendly charities and anywhere else where it was thought likely that the target constituency would see them. Particularly in the case of Wolverhampton, with its sizable ethnic minority communities, efforts were made to forge links with appropriate community leaders. Although no specific material on this has been recorded, it is clear that the pilots have not yet been successful in generating much demand from these communities. However, the community leaders are aware of the pilot; Age Concern has access to interpreters via the City Council and its premises are well signposted in Asian languages; and the Inland Revenue in Wolverhampton is well supplied with multi-lingual leaflets. Therefore, when the members of these communities are ready to avail themselves of the service, the project is ready to receive them.
31. It is not, of course, possible in a report of this kind to give particulars of all the other preparatory work which had to be done. The effecting of professional indemnity insurance is an example. In all, the preparatory work involved much time for many people, all of whom did it cheerfully and most without any financial reward. The pilots could not have been launched without them.

E The pilots in operation.

32. By April 2001, the volunteers were trained and ready to start. The pre-publicity had been organised and delivered and the telephones were manned – in the South West by Paddy Millard in an office created from the old kitchen in his home and in Wolverhampton by those who responded to the Age Concern lines, and who had been specially briefed.
33. Initial telephone enquiries were followed generally by face-to-face meetings with volunteers but, particularly in the South West, the advice was sometimes provided by volunteers on the telephone. In Wolverhampton, advice sessions were held on the Tuesday afternoon of each week except in holiday periods. Initially time was allocated for four clients per session, which was reduced to three when it became clear that some clients' affairs were too complex to resolve in the 45 minutes available, and this was causing some sessions to run late. The table below excludes telephone advice, and is restricted to the number of face-to-face advice sessions; the number of volunteers involved and the number of clients seen.

2001	Wolverhampton			South West		
	No. of sessions	No. of advisers	No. of clients	No. of sessions	No. of advisers	No. of clients
April	3	3	8	5	4	10
May	4	4	10	6	6	9
June	2	2	5	2	2	7
July	1	1	2	2	2	13
August	2	2	2	5	5	10
Sept	4	4	12	3	3	6
Oct	7	7	18	3	3	4
Nov	5	5	10	5	5	8
Dec	2	2	5	5	5	8
2002						
Jan	1	1	3	5	4	9
Feb	4	4	11	2	2	5
March	3	3	9	8	8	14

In the South West, four dedicated telephone advisers handled 29 calls between them during the course of the pilot. The main concentrations of telephone advice sessions coincided with bursts of national press publicity for the pilots.

34. The different topography of Wolverhampton and the South West involved substantial differences in operations. In the case of Wolverhampton, with its single centre both taking enquiries and housing the face-to-face meetings, it was possible to schedule sessions on a regular basis and to establish a rota of volunteers, although sessions could always be cancelled if they proved unnecessary. This had the advantage that potential clients could take the chance of seeking a face-to-face meeting without a preliminary appointment, simply perhaps because they happened to be in the centre. This occasionally happened. Conversely, when sessions were cancelled at very short notice, or clients failed to show up, the advisers' and administrator's time was wasted unless a new client dropped in, or a pre-booked client turned up early. In the South West, on the other hand, the co-ordinator/administrator first had to build up a list of clients in a particular area, and then arrange a face-to-face meeting with a volunteer, preferably one who did not live too far away. However, even on this basis, no client had to wait more than three weeks between the day they first asked for help and the day on which it could be delivered at a personal meeting. Sometimes telephone advice was found to be sufficient for (and acceptable to) the client. Very rarely, a domiciliary visit was arranged, and it is recognised that particular care will have to be taken before such visits can become a regular feature of the project.

35. The differences in topography also resulted in significant differences in the roles of the co-ordinators. In the case of Wolverhampton, the administrative functions were performed with the help of those working at the Age Concern premises. The co-ordinator had, of course, to be available as a trouble-shooter as well as dealing with publicity and the morale and training of volunteers and the control of quality. But in the South West, the co-ordinator also acted as the administrator. He had a dedicated telephone line and a telephone answering machine, since he obviously could not wait by the telephone all day. But clients seemed to accept this quite readily, and none complained. All incoming calls were responded to within twelve hours. On the rare occasions when Paddy Millard was away for more than a day on holiday or for other reasons, telephone cover was arranged. It was often necessary for him to attend at the face-to-face meetings, both to act as a supporter to the volunteer(s) but also to take with him rudimentary office equipment, such as a portable photo-copier as well as a supply of paper and record forms. The publicity and other functions remained his as well. Each co-ordinator attended advice sessions in the other's constituency, which allowed for reasonable standardisation of practice so far as the differences in the locations allowed.
36. Well-targeted publicity is often the key to maintaining client numbers. In Wolverhampton, initial publicity was effective. Both Gerry Walsh and Robin Williamson appeared on Radio Wolf to talk about the pilot; there were notices in local papers (notably Express and Star); and an article in Superlink, a quarterly newsletter issued by the West Midlands Pensions Authority to their 53,000-odd pensioners, drew an encouraging response. The fall-off in numbers during the summer months of 2001 was in part due to less effective targeting, as well as the seasonal factors from which Age Concern's restaurant and other services themselves suffered. In the autumn, a most effective outlet was found in the Black Country Bugle, a weekly paper targeted at West Midlands pensioners, and a further article in Superlink drew in clients in such numbers that by mid-October it had become necessary to run an additional advice session on Tuesday mornings. January is a notoriously busy month for tax practitioners because of the self-assessment filing deadline falling on the 31st, so there was only one session in Wolverhampton throughout January 2002. Nevertheless, after another article about TOP had appeared in the Christmas edition of 'Superlink', the advice sessions scheduled for February and March were quickly filled with clients. By the end of the pilot year, bookings in Wolverhampton were being taken up to five weeks ahead, and with three volunteers leaving the area and unable to continue, we faced a situation where client demand was growing in inverse proportion to the supply of volunteers.
37. In the South West, publicity was entirely by editorial coverage, initially with local TV and radio, and subsequently in a variety of local newspapers. There is no single regional paper covering the whole area, so the strategy has been to use the same basic material, adjusting the wording slightly to suit the newspaper covering each locality. The number of calls to the helpline has largely coincided with the appearance of a story in a paper. In the last five months advertising has been tried in three different printed media but with negligible results. The absence of any one major publication covering such a wide area makes a targeted advertising campaign difficult and expensive.
38. The numbers of clients shown in the table in paragraph 33 reveal, of course, nothing about the sort of people they are nor the nature of their problems. They were all elderly, but to differing degrees. The table on the next page shows the bands, expressed as a percentage of client numbers.

	Wolverhampton	South West
60-64	19	19
65-74	70	46
Over 74	11	35

We divided the problems they brought to the volunteers into four main areas.

- The most numerous were those concerned with self-assessment forms (including arrangements to prevent clients from receiving such forms inappropriately) and advice on coding and estimates of liability. We called that ‘Sector A’.
- Next came those concerned with income tax rates and allowances; this included tax on savings and pensions (Sector B).
- Those requiring advice on aspects of contact with the Inland Revenue, such as how to approach them and what services they offer, we grouped under Sector D.
- Another client group was concerned with ‘other tax issues’, meaning largely the tax status of benefits and capital gains tax and tax on death (inheritance tax) and on trusts and estates (Sector E).
- Finally, a few were concerned with non-tax issues, such as benefit entitlement and questions on investment and pensions and related matters (Sector F).

Often the sectors would overlap in that clients would come with queries on more than one issue, or the TOP adviser, on examining the client’s affairs, would identify more than one area that needed attention. The following table shows the proportionate division between those sectors.

	Wolverhampton	South West
Sector A	51	58
Sector B	39	33
Sector D	3	1
Sector E	5	6
Sector F	2	2

39. Many of the questions put to volunteers required discussion with the ‘badged’ officers at the local Inland Revenue offices. No record has been kept of the number of telephone calls made to them, but the reports of volunteers indicate that, in nearly every case, the officers have been available when required and have been helpful in trying to find, with the volunteer, solutions to the clients’ problems. Quite often, the officers have helped to put volunteers in touch with other tax offices because of the confusing range of offices with which pensioners have to deal. It is hard to know whether this has increased the work-load of the Inland Revenue offices involved, but it seems likely that many of the questions referred by volunteers would, but for the project, have been referred (probably in a confused way) by taxpayers direct. And it is right that such questions should be raised, while the involvement of the volunteers led to the clear presentation of issues and thus to the more rapid resolution of them. Although hard to measure (and impossible for LITRG to do so) it would be surprising if the consequence was not a saving of time and resource for the Inland Revenue. The ‘badged’ officers will, no doubt, make their own reports of their experiences.

40. Of course, the real test is the extent to which clients felt that they had been significantly helped with problems which often caused them real anxiety. All were invited to complete feed-back forms and most did so. The table below shows the general level of client satisfaction.

Satisfaction rating	Percentage of respondents
Excellent	93
Good	7
Fair or poor	0

In many cases, the reason for satisfaction was very tangible since the help of the volunteers led to tax repayments or reductions in liabilities, some of which were substantial.

In Wolverhampton, one 69-year-old client successfully reclaimed some £1,200 when it emerged that the Revenue had missed her 65th birthday and failed to reflect in her PAYE coding the age-related personal allowance to which she had been entitled for the last four years.

The TOP policy however is not limited to helping to secure the recovery of overpaid tax. The policy is to help clients by acting as a bridge between them and the Inland Revenue so as to ensure that the right amount of tax is paid - neither too much nor too little.

41. To succeed in the long term, any project involving volunteers must prove to be satisfying to them, as well as satisfying those who are intended to benefit. It is quite clear that the volunteers have found the experience to be valuable and fulfilling to themselves. As one of the volunteers in the South West said in an article written for the monthly journal of the CIOT, Tax Adviser:

‘Manning one of the advice surgeries is a very rewarding experience. Firstly, no worries about chargeable time; many of the callers find it hard to believe that the advice is free! It’s only for a few hours a month and the satisfaction of seeing someone come in weighed down with worry, but leaving smiling is definitely worth giving up a little time.’

42. In Wolverhampton, Gerry Walsh (the chief executive of Age Concern) feels that the volunteers ‘have taken to the voluntary sector with panache’ and are ‘a credit to their profession’. He too sees clients leaving the premises at ease, having arrived in a state of anxiety. He confesses to being mildly amused when volunteers vent their frustration if they have not been able to calculate any refunds for the clients during their session!

F Lessons learned to date.

43. On the whole, it is the belief of LITRG that the projects have been successful. In earlier reports, and in particular the mid-term one, the following areas were identified as requiring further work:

- Publicity;
- Continuing training;
- Targeting ethnic minorities;
- Quality control.

44. The mid-term report noted that the demand from clients varied considerably from month to month. This was partly because of the income tax calendar, which pushed out self-assessment forms and notices of coding at about the same time in each year. But it was at that stage apparent that the higher levels of demand were closely linked to publicity initiatives and that continuous effort was required in that area, in spite of the additional burden which it placed on the co-ordinators. During the second six months the strategy in Wolverhampton was to use the publicity channels which they had identified as the right ones, in terms of targeting and circulation, to reach the older people of the area whom they wished to attract to the service. They were afforded free space for a short article in each quarterly issue of Superlink, and if that failed to fill up the available spaces, recourse was had to the Black Country Bugle at a discounted rate. The South West pilot seemed to be benefiting from a trickle-through effect and calls were increasingly received on the helpline which were not directly related to any single publicity drive. Nevertheless, it is clear that there remains a great deal of work to be done to establish TOP’s presence in the public mind.

45. The need for continuing training had been recognised at the outset. In addition, during the second six months in Wolverhampton a further session was held at which TOP management presented more up-to-date technical information and spent more time discussing the progress of the pilot and receiving feedback from those present. Sadly few volunteers were able to attend this second session, causing one of those who had requested it to question whether the exercise had been worth while, from a training point of view. Further thought is going to be needed on this question. Likewise in the South West the constraints of time and work on the numbers attending meant that the training days in November were of limited value even though two separate sessions were held to accommodate the geographical spread.

46. In relation to ethnic minorities, the mid-term report recognised the need to address the issue,

particularly in Wolverhampton. At the end of the pilot, use of the service by the ethnic minorities, while greater than during the first few months, was nowhere near representative of the 20 per cent or so ethnic make-up of the population of Wolverhampton. This was not for lack of effort to make the pilot known among local community leaders, especially on the part of the Age Concern Chief Executive. Clearly, something more than mere publicity is needed to attract clients from these communities, and the Wolverhampton Society of Chartered Accountants, from whose members the volunteers are drawn, are considering whether they can encourage more of their ethnic minority members to act as volunteers.

47. Quality control was also identified as requiring more attention. The client advice record form has been refined to make it easier to complete and review, and LI TRG's chairman and technical officer have between them taken on the latter task.

G. Conclusion

48. The conclusion, which is offered by this report, is that the TOP pilots have been successful in identifying the need for free and independent, locally-based tax advice for older people on low incomes. The model provided by them in setting up the structures to meet that need, and in running the programme in two very different locations is clearly capable of being replicated in other areas. The basis of the model is essentially a partnership between the voluntary sector, the professionals involved, and Government to the extent that the Inland Revenue encourages and participates in the scheme at both local and national levels.

By March 2002, members of the Wolverhampton pilot were also looking forward to co-operating with the newly created Pensions Service of the Department of Work and Pensions in their work of providing an integrated service to the older population of the West Midlands. Similarly in the South West steps had already been taken to work in partnership with the Pensions Service from April 2002, and the expanding Care Direct scheme which will be fully implemented in Dorset with effect from 7 October 2002.

Demand for the service has continued to increase with little prompting after the end of the pilot period. The introduction of the pension credit in 2003 will no doubt highlight the need to reach out to older people and this should further stimulate demand for TOP services.

Our next task is to set out a plan, which clearly demonstrates how the model we have created can be extended to a national scheme, and to encourage government participation. This we will aim to do so that a national roll-out can start in April 2003.

ANNEX 1

ACCOUNTING SUMMARY (Para 5)

It has been difficult in the initial years to separate out the set-up costs from the ongoing costs of running the project. Generous support was received from the Nuffield Foundation to both the set-up and the ongoing running costs.

Our best estimate of the day to day running costs for the first year of operation (and which might be replicated elsewhere) is as follows:

Paid labour.....£17,000

Other overheads.....£5,000

It is clear from experience in the second year of running that the cost per client reduces as experience indicates what works and what does not in a particular location.

ANNEX 2

**JOB SPECIFICATION FOR THE CO-ORDINATOR AND ADMINISTRATOR IN THE
SOUTH WEST.**

(Para 18)

Name:

Job Title: Pilot Administrator- Low Incomes Tax Reform Group (LITRG)

Reporting to:

Supervising: Volunteers

DUTIES:

General Statement: The project is a pilot scheme limited to the Dorset area for the provision by suitably qualified volunteers engaged by CIOT of tax advice to elderly people living or working within or close to the area who are unable to afford to purchase such advice from those who provide it by way of business.

The project may be altered or extended by CIOT from time to time both as to its geographical area and as to the services to be provided by volunteers.

Detailed
Responsibilities:

1. Attending at such office or offices or other places as shall at such times as CIOT shall from time to time direct.
2. Responding (or ensuring the response) to enquiries from people desiring to make use of the services offered by the project and determining their eligibility so to do within the terms from time to time prescribed by CIOT.
3. Participating in the recruitment and training of volunteers and ensuring that volunteers are available to provide the services offered by the project and liaising with volunteers and providing them with necessary support and direction.
4. Acting as the interface between the project and the public and ensuring that information about the project is fully and fairly provided both to individual enquirers and representative bodies and the media.
5. Receiving any complaints concerning the project or work done in connection with it and ensuring that there is appropriate response in accordance with the procedures from time to time prescribed by CIOT.
6. Maintaining such records as CIOT shall require of enquiries and correspondence concerning the project and of the advice provided by volunteers on the telephone and at meetings and discharging the obligations of CIOT under the laws from time to time in force concerning Data Protection and ensuring the confidentiality of records.
7. Acting as a link between the project and government and non-government organizations and securing that such links are respected and observed by volunteers.
8. Ensuring the implementation for the purposes of the project of CIOT's policies in relation to equal opportunities and non-discrimination and other similar matters.
9. Assisting in the monitoring of the project by providing such support and information to those responsible for such monitoring as CIOT shall from time to time direct.

10. Taking responsibility for the budget for the project and the secure control of its funds and maintaining full and accurate accounts of income and expenditure and ensuring that all items of expenditure are adequately vouched and incurred within the limits authorized by CIOT.
11. Ensuring the necessary repairs, maintenance and insurance of all equipment available for the use of the project.
12. Ensuring that all equipment and other material involved in the project or resulting from it is available for delivery to CIOT or as CIOT may direct on the Termination Date.
13. Such other reasonable duties concerned with the project as shall from time to time be prescribed by CIOT.

ANNEX 3

AGENDA FOR PRELIMINARY "BRAINSTORMING" MEETINGS (Para 20)

In the South West

Dorchester Town Hall Tuesday 9 May 2000

In Wolverhampton

Age Concern, Wolverhampton, Thursday 18 May 2000

AGENDA

Premises

- disabled access -- i.e. ground floor or equivalent
- signposting in minority languages
- free or very cheap
- who provides: e.g. scheme partner (depending on space, and time when available), local authority (e.g. school or public library, depending on cost), church hall, **not** local professional firm
- telephone and other IT facilities
- parking/proximity to public transport
- space (floor measurement), privacy
- furniture arrangement
- nature of reception arrangements
- mobility (e.g. scope for mobile advice centres in rural locations)

Staff

- recruitment/role of paid staff
- volunteer staff -- how recruited, where from, how vetted, how managed, how trained
- use of professional/local press to recruit volunteers
- management structure of (a) each clinic, (b) the local pilot, (c) nationally
- who determines eligibility of client for help from the pilot? duty volunteer who does initial assessment and allocation to site/clinic? (e.g. VITA prototype) -- or paid staff who allocate cases to volunteers and assess eligibility (e.g. TaxAid prototype)

Eligible clients

- asset-rich income-poor clients -- similar guidelines on capital to income support? (though need for flexibility where house sold and turned into cash for investment to pay nursing home fees)
- general £10,000 annual household income ceiling
- if more money, but e.g. supporting disabled relative, or residing in nursing home and paying fees
- need for consistency in eligibility criteria and use of discretion across pilots

Training

- technical
- training materials -- who provides, at what cost
- who trains (volunteers training volunteers?)
- whether 'formal' or 'informal'
- guidance notes for volunteers
- other than technical -- e.g. as AARP Tax-Aide³ would put it, 'trained to deal with diverse populations'

Professional indemnity

- need for insurance -- to be managed through Tax Volunteers Ltd (CIOT)⁴

³ AARP Tax-Aide: the free tax advice arm of the American Association of Retired Persons, and a major participator in the Tax Counseling for the Elderly (TCE) scheme which is funded by the US Congress and run by the Internal Revenue Service (IRS) jointly with private sector, not-for-profit organisations.

⁴ Tax Volunteers Ltd was a company limited by guarantee through which it was originally intended to run the TOP pilots, but that means of operating was abandoned in favour of direct involvement by the CIOT.

Method of giving advice/taking referrals

- situation of premises -- town centre, rural locations
- local site managers
- drop-in or by appointment
- timing of appointments (daytime better for older people? not so good for advisers? need to fit in with Revenue offices' opening hours -- lunchtime rather limited, evenings better for advisers but not for clients)
- availability of administrator to take calls and receive visitors
- e.g. drop-in for general enquiry, appointment for specific advice requested by phone, form-filling, etc.
- if by appointment, length of session, etc.
- cancellations, lateness, no shows (see also **policies**)

Nature of help given

- nature of tax problems facing the older person -- likely areas include PAYE codings, personal allowances, rates of tax, registering for gross payment of/reclaiming tax deducted from interest, self-assessment forms (whether need to complete, if so how), tax status of state benefits, inheritance and capital gains tax advice (which older people on low incomes might worry about even though they are not liable), tax credits as they affect this client group
- help in dealing with Revenue (where to go for advice, who to contact, advice about how to complain) -- need for 'badged' Revenue customer service officer
- referrals where question of unclaimed benefits ('badged' information officer at local Benefits Agency?), or council tax queries (CAB or IR Valuation office referral?)
- telephone/advice line
- letter drafting
- phoning Revenue for the client ('badged' Revenue contact officer in local office?)
- negotiating with Revenue, but how far? not into form 64-8 work, case work generally too demanding for small pilot which depends on volunteers? (or volunteers take on pro bono) -- to what extent do volunteers advise on financial services? (e.g. doing an older person's tax return, volunteer notices there is £8,000 in current account. . .)
- signposting -- e.g. referrals, to Revenue, other appropriate agencies

Publicity

- local radio/TV
- local newspapers (articles rather than advertisements unless advertising space is offered free)
- flyers/leaflets in GPs' surgeries, health centres, hospitals, public libraries, post offices, banks and building societies, local shops, church halls, etc.
- articles in local papers about tax issues affecting older people, etc.
- informing local voluntary organisations such as Rotary, WI, Royal British Legion, Age Concern, for continuing publicity

Policies

- equal opportunities
- for professional volunteers, **strict prohibition on generating paid work from involvement as volunteer**
- reimbursement of expenses
- confidentiality
- clients making donations
- late cancellations and 'no shows'
- clients who, it becomes apparent, are not on low incomes -- general eligibility, when and how discretion may be exercised by pilot manager/volunteer
- complaints procedure
- attitude to casework

Referrals

- what for (e.g. benefits advice, etc)
- organisations which refer clients to TOP
- role of partner organisations
- possible involvement of Community Legal Service (medium to long term)

Nature of communications

- clients/advice staff/management/volunteers
- formal or informal
- use of IT
- links with partner organisations, banks and building societies, health services, government agencies, etc.

Use of technology generally

- telephone
- use of PCs
- internet use for information/communication/navigating client through systems etc.
- website? interactive?
- sponsorship of pilot by local IT firm? local branch of big IT company? (e.g. ICL sponsors BGOP⁵)

Evaluating and monitoring

- design of client record, and information to be given thereon
- information to be required of client before admitted to session
- monitoring of quality of advice (sitting in, records of advice given, checking of forms completed)
- quality of client-focused office procedures (client satisfaction forms)
- complaints procedure offered
- statistics kept -- nature of, to what end
- requirements of provider of funds and other agencies such as Inland Revenue (annual report, accounts, measurement of success, etc) – but sheer volume of such requirements not to place disproportionate burden on volunteers

‘Dealing with diverse populations’

- nature of clients -- any disability (e.g. is client partially sighted, hard of hearing, is a home visit appropriate, if so what safeguards for the adviser), educational attainments (e.g. literacy standard), ethnic background, any related cultural considerations (e.g. a woman from certain Asian cultures cannot be alone in a room with a male adviser), language barrier (need for/availability of interpreters), emotional state of client (e.g. high levels of anxiety), attitude towards governmental agencies and form-filling, attitude towards business matters
- peculiar pressures of particular life events, e.g. an older person first comes into contact with the tax system through retirement, retirement of spouse, bereavement, separation/divorce, sale of home and entry into care, etc
- availability of relatives to help with tax/business affairs -- issues around powers of attorney, enduring Pof A, Court of Protection, etc.

⁵ BGOP – Better Government for Older People (see further para. 19).

ANNEX 4

ENGAGEMENT MEMORANDUM FOR VOLUNTEERS (Para 22)

CHARTERED INSTITUTE OF TAXATION

ENGAGEMENT MEMORANDUM

VOLUNTEERS

1. The Scope of this Memorandum

1.1 This memorandum is intended to set out the understanding between the Chartered Institute of Taxation (the CIOT) which is a charity (Registered number 1037771) and Volunteers who agree with the CIOT to do voluntary work. It will attempt to set out what the CIOT expects from Volunteers and what Volunteers may expect from the CIOT.

2. What the CIOT expects:

2.1 Volunteers should treat their clients and colleagues in their voluntary work with the same respect as in their remunerated, professional engagements and should provide a service of equal quality;

2.2 Volunteers should maintain their professional qualifications and entitlement to practise, if they have any;

2.3 Volunteers should not accept engagements in their voluntary work for which they lack the requisite skill and experience and it is their responsibility to ensure they do not;

2.4 Volunteers should be willing to accept additional training;

2.5 Volunteers should treat appointments made in connection with their voluntary work with the same regard as those in their professional practices and should give adequate notice if they are unavoidably obliged to cancel;

2.6 Volunteers should pay due respect to those involved with the direction or management of projects in which the Volunteers are involved (including members of staff) and comply with such directions as are reasonably given to them;

2.7 Volunteers must maintain client confidentiality and satisfy their obligations to Revenue and other authorities;

2.8 Volunteers will receive a pack, which will include copies of CIOT policies in relation to disability, discrimination and equal opportunities and in relation to the removal of papers from the premises of the CIOT or of other bodies collaborating with the CIOT in any project in which the Volunteers are involved. Volunteers must inform themselves about such policies, and about other matters subject to CIOT policies which the CIOT draws to their attention, and they must in all cases conform to such policies;

2.9 Volunteers must never, under any circumstances, accept any fee or reward from a client with whom they have contact through the CIOT and must never, under any circumstances, agree to act or allow their firm to agree to act for such a client in a remunerated, professional relationship;

2.10 It is for Volunteers to ensure that their voluntary work is compatible with the requirements of their professional work and their duties to firms and employers;

2.11 On ceasing to be Volunteers engaged by the CIOT, Volunteers should no longer refer to themselves as "tax volunteers" and must hand to the CIOT all papers and materials which have come into their hands through their volunteering work and help the CIOT to make adequate provision for continuing cases.

3. What Volunteers may expect.

- 3.1 Volunteers may expect support from the CIOT in carrying out their voluntary work and relevant materials and training;
- 3.2 Volunteers may expect the reimbursement by the CIOT of expenses properly incurred by them in carrying out their voluntary work through their engagement with the CIOT but only to the extent and subject to the limits and conditions prescribed by the CIOT;
- 3.3 Volunteers may expect the CIOT to arrange and continue such professional indemnity insurance as the CIOT can reasonably procure, having regard to limitations of resource, and for the CIOT to cover them against claims which may be made against Volunteers arising from their voluntary work through the CIOT but only to the extent that the CIOT is itself covered by their insurance. Details of insurance cover will be supplied to Volunteers on request but it is the responsibility of Volunteers to inform themselves about such cover.
4. Termination of engagement.
- 4.1 The engagement between the CIOT and Volunteers can be terminated by either party at any time by notice. No reasons need be given.

ANNEX 5

VOLUNTEERS' PACKS (Para. 24)

Contents of Pack	
1.	Engagement memorandum for Volunteer Advisers [See Annex 4]
2.	Notes for Volunteer Advisers (including Ethics) [See Annex 6.]
3.	Client advice record
4.	Outline of taxable and non-taxable state benefits
5.	Technical notes for Volunteer Advisers
6.	LITRG Reports December 1998 & July 1999, LITRG Annual Report 2000
7.	Revenue (and other) leaflets (see below)

Items for inclusion under 9 above		
1.	How to contact the Inland Revenue	
2.	A guide for people with savings	IR110
3.	Allowance restrictions	FS1
4.	Blind person's allowance	IR170
5.	Capital gains tax. An introduction	CGT1
6.	Charter for Inland Revenue taxpayers	IR167
7.	Code of Practice 1	COP1
8.	How to complain about the Inland Revenue and Valuation Office Agency	AO1
9.	Income tax and pensioners	IR121
10.	Letting and your home, including the 'Rent a Room' scheme and Letting your previous home when you live elsewhere	IR87
11.	Tax allowances and reliefs	IR90

ANNEX 6

NOTES FOR NEW TOP ADVISERS (Item two in Pack)



About TOP

TaxHelp for Older People, or TOP, is a pilot scheme run by the Chartered Institute of Taxation (CIOT). It is a scheme under which professional tax advisers give of their time and skills to help older people on low incomes, who cannot afford to pay a tax adviser, with their personal tax affairs. At present it operates as a pilot in only two places, in the City of Wolverhampton and in the rural area of the South West encompassing North & West Dorset, East Devon and South Somerset.

The idea of TOP was developed by the Low Incomes Tax Reform Group of the CIOT in conjunction with TaxAid, the North London Charity that provides free and independent tax advice to those in financial need. It was inspired by Government-supported programmes in the USA, Canada and Australia under which members of the community with the necessary skills volunteer to help people on low incomes, or other groups with special needs, to comply with their obligations and secure their entitlements under the tax system.

While the primary aim of TOP is to help poorer, older people to find their way through the tax system free of needless cost and anxiety, a subsidiary aim is to collect data on the kinds of tax problems older people on low incomes face. We also hope that what we learn from the pilots will be of help if a nationwide tax volunteering scheme is contemplated in the future.

While primary responsibility for the running of TOP rests with the CIOT, other charities and governmental bodies in the pilot localities play an active part. In Wolverhampton, the day-to-day administration is carried out by Age Concern Wolverhampton, which also provides the premises where the advice sessions are held. The CIOT representative will usually be in attendance on days when advice sessions are held, and will be available for consultation if required. In the South West because of the extensive area to be covered, there is an administration centre under the supervision of the pilot co-ordinator, although the majority of the premises used for tax surgeries are provided by Age Concern.

Equal opportunities

TOP has an equal opportunities policy aimed at ensuring that no staff member, volunteer or client receives less favourable treatment on grounds of race, nationality, religion, ethnic or national origins, age, gender, marital status, sexual preference or disability. Advisers should adhere to this policy when advising clients. Copies of the policy are available on request.

Expenses

You should not be out of pocket in consequence of your work with TOP, therefore reasonable travelling expenses, as well as other incidentals (e.g. phone calls made from home in connection with TOP matters) will be reimbursed. Expenses should be claimed on the forms provided.

Your role as an adviser

TOP relies heavily on the work carried out by its advisers and is very grateful for their time.

The bulk of TOP's work is in sessions held at least once a month, sometimes fortnightly, in market towns across the pilot region. Most interviews will be by appointment, although, should the schedule permit, there would be no objection to an adviser accepting a drop-in client. For those with relatively straightforward problems, or for whom travelling to a surgery would be difficult, there will be telephone advisers to give advice. There may also be occasional peripatetic visits to previously advertised venues in the more remote areas. Home visits may sometimes be possible, depending on volunteer availability, for the housebound disabled.

Self-help

TOP's philosophy is to help clients to help themselves as far as possible. This means that the responsibility for sorting out the problem remains with the client, but you as the TOP adviser will give guidance, assistance, advice and support at the various stages of a matter.

Referrals

An important part of your role as an adviser is to look out for any needs the client may have which are not strictly of a tax nature, but which might impact upon his or her financial well being. The most common example will be failure to take up welfare payments and benefits. While TOP advisers are unable to give specific advice on non-tax matters, TOP has links with a number of advice agencies to which clients can be referred. In the Wolverhampton area these include the Benefits Agency, the Citizens' Advice Bureau, the Bereavement Centre, Social Services, the West Midlands Authorities Pension Fund, and of course Age Concern Wolverhampton itself. Likewise in the South West links have been forged with the Social Services, Benefits Agency, Age Concerns, CABx etc. A list is provided with the relevant contacts and telephone numbers.

The Advice Sessions

Clients are referred to TOP in a number of ways, but all appointments are booked through the TOP helpline, tel. 0845 601 3321. At the time the appointment is made, the administrator will have:-

- (a) established as far as possible that the client's **current** financial position means they are not able to afford to pay professional fees;
- (b) broadly identified the nature of the problem;
- (c) discussed with them what papers and information they should bring along to the advice session;
- (d) emphasised the importance of attending the appointment at the time agreed or ascertained the best time for a telephone adviser to contact them.

You will receive a "client record" for each of your appointments at the beginning of your advice session (see Appendix B and page 6 below). This will summarise all relevant details arising from the telephone call when the appointment was made.

Before the appointment

If you get held up when coming to an advice session and know that you are going to be late for your first appointment, then please ring the venue to let them know. They can then explain the situation to the client and contact the callcentre. If unavoidably you have to cancel your attendance at an advice session, please let the pilot co-ordinator know as soon as possible so that any necessary action can be taken immediately. It is important that you give as much notice as possible.

When a client arrives for an appointment, they will usually be met by an Age Concern volunteer or receptionist from the host organisation. If it is their first visit to a TOP advice session, they will be given "**Notes for new clients**", which provides relevant information about the organisation (see Appendix A).

You will be advised that your client has arrived and should invite them into the meeting room when you are ready.

The meeting

As TOP's clients are often very worried and/or apprehensive about a meeting, please make every effort to put them at ease at the beginning of the meeting. You should introduce yourself and explain your role to them.

Please also highlight the key points on the "**Notes for new clients**" if it is the first time the client has visited TOP, i.e.

- that *your name* is written down on the front page;
- that our *confidentiality policy* is explained;
- that the procedure for obtaining *further advice and appointments* in the future is explained.

Before the client explains their query or problem to you, please also check that all the client's personal details are correctly noted on the record. If any details were not obtained when the appointment was made then please complete them. This is particularly important for a client who has visited a TOP advice session before, as they may have moved address since they last visited us.

The majority of the meeting should then be spent identifying the client's problem, discussing their options to resolve the problem and agreeing a course of action with them.

You should then offer to assist them with the action if they wish, e.g. helping to draft a letter to the Inspector or Collector, helping to resolve a PAYE coding error, helping to complete a form.

When drafting a letter on behalf of a client it is usually helpful to point out that they have had some advice. An example of a typical paragraph to include in such a letter is as follows:-

"I have recently been to see TaxHelp for Older People (TOP) for help in connection with my tax affairs. TOP is part of the Chartered Institute of Taxation, which is a registered charity. TOP advisers give free advice to older people who are on low incomes and cannot afford to pay professional fees. An adviser at TOP helped me write this letter."

If you think it would be helpful to telephone the Inspector or Collector of Taxes to help resolve the client's problem, you should offer to do so. If the client is happy for you to do this, then you will usually find the local Inland Revenue are very willing to help.

If you find you need to discuss a technical matter with another qualified person during the course of the meeting, TOP has an arrangement with TaxAid whereby you can telephone during the advice session and speak with a person who specialises in the issues surrounding advising unrepresented taxpayers (020 7624 5216). Alternatively you may wish to consult one of your fellow TOP advisers.

If it becomes apparent in the course of the meeting that the client **does** currently have the means to pay for professional advice, then guidance should still be given as to possible solutions for their problem. However, at the end of the meeting you should:-

point out that, in your view, they can afford professional help and remind them that TOP is a charity helping those who cannot afford such fees;

advise them that they will not, therefore, be able to have another appointment unless their circumstances change;

recommend that they seek a professional adviser. If they request assistance with finding an adviser, they should be referred to the CAB or to the Chartered Institute of Taxation, (tele 020 7235 9381) who will send the client a list of their members (chartered tax advisers) in the local area.

If you have any doubts as to whether or not we should be advising a client, please discuss with the pilot co-ordinator.

All advice given must be recorded by you and we ask you after each meeting to complete the client advice form of which details are given in on page 6 and in Appendix B.

TOP also sets a great deal of store by client satisfaction and to this end clients are invited to say what they think of the service they have received. There is also a consultative group of older people, the TOP's Clients Committee, who meet regularly to give feedback about TOP activities in the locality.

Concluding the meeting

Before the client leaves, please take a photocopy of any relevant papers for our records, e.g. letters drafted for clients, tax return pages etc. This is helpful if clients telephone for further advice when you are not at a session.

It may be that you are not able to fully resolve the client's problem in one meeting, for example if the client needs to get more information, or if a response is required from the Inland Revenue. In these circumstances, you should invite the client to deal with the follow-up by telephone or come back for another meeting. If the latter, then suggest they telephone the call centre again to organise this when they have the outstanding details or reply, as appropriate.

After the meeting, you should complete the remaining boxes on the client record and note on the record an explanation of the client's problem and advice given.

Dealing with the Inland Revenue

As the Inland Revenue support TOP at both local and national level, it is important that cordial professional relations are maintained at all times.

As a TOP adviser, you will often find yourself co-operating with the Revenue in many ways to resolve an older client's affairs. For instance, you might help to clarify matters for clients who have been in contact with the Revenue but may not have understood the answers they were given. You might offer a practical solution where established Revenue practices and procedures have not produced the best result from the client's point of view. You will help to build bridges between the Revenue and an older clientele who may be intimidated by the aura of officialdom which they perceive, rightly or wrongly, to surround not only the Revenue, but all government departments and agencies. You will offer an independent source of advice, and the consolation of an adviser who can communicate with them on their terms, while being conversant with tax matters and able to deal at a professional level with Revenue personnel. It is this ability to break down barriers, and offer choice, that the Revenue themselves value about the service provided by TOP advisers.

The client record form (Appendix B)

The client record is important to TOP for a number of reasons:-

it provides written evidence of the advice given;

it enables another adviser to take over a client;

it provides statistical information regarding various aspects of our client base by helping to determine what are the needs and expectations of older people in relation to the way in which they are served by the tax system.

Attached as Appendix C are some guidance notes to assist with the completion of the client record. These notes are designed to ensure consistency across all advisers and therefore provide more reliable information for the organisation.

All client record forms are reviewed by a member of LITRG in order to monitor accuracy of advice and to maintain consistency across both pilot areas. The pilot co-ordinator will contact you to clarify any issues, if necessary.

Casework

In exceptional cases, it may be necessary to assist a client on a "casework" basis, i.e. to act as the client's appointed agent in the more usual way. This may be because their problem is extremely complex and therefore requires detailed technical input, e.g. debt/bankruptcy cases, or because, in your opinion, the client is not capable of helping themselves. Indeed, if there is a more general question of capacity, it may be that the client is not capable of giving instructions either, and in such cases it would be appropriate to confer with the pilot co-ordinator as to the best course to follow.

If you feel that a client should be assisted on a casework basis, then you are normally expected to take on the case and take all necessary action. This may mean that, if necessary, one or more of your future advice sessions is set aside for you to work on the case rather than see clients, and this should be arranged with the pilot co-ordinator.

If you feel that a client needs to be assisted on a casework basis, but you are personally not in a position to take on the work, then please discuss this with the pilot co-ordinator to see what can be done.

Please do remember that casework imposes additional burdens on TOP as an organisation, as incoming post, telephone calls, follow ups, meeting of deadlines etc all have to be dealt with. Arguably, TOP also has a greater legal exposure. So wherever possible clients should be encouraged to help themselves.

Professional issues

TOP relies on the integrity of advisers to carry out work in a professional manner. In this regard, please note the following:-

Ethics

All volunteer advisers who are members of the CIOT or the ICAEW will be bound by the ethical requirements of their Institute. Advisers who are members of neither are required, in helping their TOP clients, to adhere to the ethical guidelines of the CIOT of which all volunteers are furnished with copies.

Confidentiality

TOP has a confidentiality policy which is explained to clients in the "Notes for new clients". It encompasses the standard professional requirement that all client matters remain strictly confidential in normal circumstances. If you feel you are in a position which requires a breach of confidentiality this **must** be approved by the pilot co-ordinator, who may need to seek further advice from the CIOT before any action is taken.

Removal of papers

On occasion it will be necessary for advisers to take papers and documents away with them, either because they need to do further work on them or because there are no storage facilities at the surgery premises. The underlying principle is that all papers received or generated in the course of TOP work remain the property of the client and/or TOP and must be returned to the appropriate owner when the adviser has finished working with them.

Complaints

TOP has a complaints procedure to which clients' attention is drawn in the "Notes for new clients". If a client indicates that they may wish to make a complaint, then please ask the pilot co-ordinator for a copy of "Notes on TOP's Complaints Procedure."

Health and Safety

Advisers will be expected to comply with relevant Health and Safety policies of their host organisation. In particular they should make sure that they are familiar with procedures in the event of fire and aware that they are responsible for the safe evacuation of their clients from the building. They should also understand the system for recording accidents, the facilities for First Aid and the whereabouts of any certified First Aiders. Both advisers and clients must comply with any smoking policy applying to the premises. Any incidents under this heading should be reported to the co-ordinator.

Private work

In the course of work at TOP, advisers are sometimes approached by clients to become their accountant on a professional (ie fees) basis. It is an absolute rule that advisers are not able to take on work in their private/professional capacity as a tax adviser as a result of work carried out at TOP. We must therefore insist that such work is declined and the clients referred to the list of professional advisers maintained by the CABx, or to the Chartered Institute of Taxation (see pages 4-5 above)

Insurance cover

TOP is covered by the CIOT's employer's liability insurance as required by law, and also appropriate professional indemnity insurance, as required by the CIOT and the Institute of Chartered Accountants in England and Wales. If at any time you wish to see details of the PII cover, ask the pilot co-ordinator to obtain them for you.

Donations

No donations to TOP are to be accepted. Any client insisting on making a donation should be encouraged to support Age Concern.

February 2001

Appendix A

TaxHelp for Older People (TOP) - Notes for new clients

Please keep these notes for future reference

What is TOP?

TaxHelp for Older People, or TOP, is a charitable project run by the Chartered Institute of Taxation which is the main professional body for tax advisers in the UK. Its purpose is to provide free tax advice to older people who cannot afford an accountant or other adviser. Advice sessions are run at Age Concern and District Council premises around the area.

Will I qualify for assistance from TOP?

We are happy to help if you cannot afford to pay for professional advice, although we will normally ask a few questions about your financial situation to satisfy ourselves about this. If you can afford to pay a professional adviser, we can help you to find one.

Who are TOP's advisers?

Interviews are normally conducted by volunteer advisers who are unpaid. They are all qualified advisers or other experienced tax professionals.

Your TOP adviser is _____

All those advisers who are members of professional bodies (eg Institute of Chartered Accountants in England and Wales, or Chartered Institute of Taxation) are governed by the ethical rules and professional guidelines of their respective Institutes when giving advice. All other advisers adhere to the rules set by the Chartered Institute of Taxation.

How can TOP help me?

Your adviser will discuss your tax problems and will normally try to show you how to deal with these yourself. In very complicated cases, TOP may offer to contact the tax authorities on your behalf. In all cases, it is a condition of our service that clients are completely honest with us about their affairs.

Will TOP keep my affairs confidential?

All information provided by you to your adviser will remain confidential and will not be disclosed to anyone unless you have given your consent or TOP has an overriding legal right or duty to disclose information.

How much will TOP cost me?

Absolutely nothing. It is a free service.

How is TOP funded?

TOP is funded jointly by the Nuffield Foundation and the Chartered Institute of Taxation.

Does TOP have an Equal Opportunities Policy for clients?

TOP aims to ensure that no client receives less favourable treatment on the grounds of race, nationality, religion, ethnic or national origins, age, gender, marital status, sexual preference or disability. TOP is committed to a programme of action to make this policy effective, monitors the policy regularly and brings it to the attention of all who are involved in its work.

What should I do if I am not satisfied with TOP's work?

TOP aims to provide a high level of service and we believe that most of our clients are very satisfied with the help that they receive. However, we recognise that we may not always meet our desired standards and have therefore set up a complaints procedure.

If you are unhappy with any aspect of the service that you receive, you should make a complaint to the Pilot Co-ordinator (see name and address below) in the first instance. The Co-ordinator will look into the matter and will try to resolve it to your satisfaction. If you are not satisfied with the outcome of this, you may ask for the matter to be referred to the TOP Steering Committee at the Chartered Institute of Taxation for further review. The procedures are set out in our Notes on TOP's Complaints Procedure, which are available on request.

Complaints should normally be made in writing and we are able to assist you with setting down your complaint if you would like us to do so. Alternatively, the Pilot Co-ordinator will be happy to discuss any complaint you may have on a more informal basis, if you prefer.

If you are very happy with the service you receive, you are most welcome to express your thoughts on the client's feedback questionnaire which you will receive at the end of your appointment.

What is TOP's Clients' Committee?

We are establishing a small committee of TOP clients who will meet occasionally to provide feedback on the service they receive from TOP. If you would like to be considered to become a member of this committee, please raise the matter with the Pilot Co-ordinator.

How can I contact TOP in future?

If you would like further advice or assistance in future, please call us again on 0845 601 3321 and leave your name and telephone number on the 24 hour answerphone. You are welcome to tell your friends about TOP.

Addresses

Your Pilot Co-ordinator is

The Chartered Institute of Taxation is at 12 Upper Belgrave Street, London SW1X 8BB and your letter should be marked for the attention of John Andrews, the Chairman of the TOP Steering Committee.

APPENDIX B

<p style="text-align: center;">CLIENT ADVICE RECORD</p> <p>CLIENT NAME Surname: _____ Initial: _____ Title: _____ Address: _____ _____ Telephone _____ Nearest centre _____</p> <p>CONTACT NAME (if not client) Surname: _____ Initial: _____ Title: _____ Telephone _____</p>	<p>Reference:</p>
---	--------------------------------------

Date of birth	Date advised	Time	Advisor
Length of interview			

PROBLEM	
<i>Returns/payments</i>	<i>A</i>
SA: whether appropriate for client	A1
SA: help with return	A1a
SA: advice on payment	A2
SA: checking bills and statements	A3
Refund: advice	A4
Refund: help with form	A5
PAYE: coding: checking	A6
PAYE coding: other advice	A7
Difficulty in paying tax	A8
Estimate of tax bill	A9
<i>Income tax</i>	<i>B</i>
Guidance on IT rates	B1
Personal allowances	B2
Entitlement to MCA	B3
Tax on savings	B4
Tax on pensions income/annuities	B5
Tax credits or pension credits	B6
<i>Contact with IR</i>	<i>D</i>
Taxpayers' rights	D1
Services offered by IR	D2
Structure of IR offices	D3
Complaints	D4
Other contact with IR	D5
<i>Other taxes and tax issues</i>	<i>E</i>
Tax status of benefits received	E1
Inheritance tax	E3
Capital gains tax	E3
Trusts	E4
deceased/estates	E5
<i>Other non-tax issues</i>	<i>F</i>
Benefit entitlement - referral	F1
Investment/pensions	F2
Other	F3

REFERRALS	FROM	TO
Age Concern	A	AA
CAB	B	BB
Bereavement Centre	C	CC
Other vol. Sector	D	DD
Inland Revenue	E	EE
Benefits agency	F	FF
Other Govt. dept	G	GG

Media (specify)	H	
Previous client	I	
Practitioner	J	
Friend/relative	K	
Other	L	
Specify:		

AGE GROUP	
60-64	A1
65-74	A2
75 or over	A3

STATUS	
Married/couple	B
Widowed	C
Single	D
Divorced	G
Any disability	E
Mature student	F

FURTHER MEETING LIKELY?	
Yes	A
No	B
Approx. how long?	

CATEGORY	
Phone	P
Meeting	M
Letter/fax	L
E-mail	E
Other	O

Please use headings overleaf (as appropriate) to give brief description of interview

Nature of problem

Advice given

Whether Revenue contacted, if so brief details

Any action to be taken and by whom

Any other points

APPENDIX C

CLIENT ADVICE RECORD

General

Thank you for taking the time to fill out this record. It is essential that all advice given to TOP clients is recorded, not only in the interests of good professional practice, but also for statistical and monitoring purposes to analyse the kinds of problems older people on low incomes face, and to gauge the demand for this kind of service.

Needless to say, this is a pilot scheme and we are learning as we go along. So if while helping your TOP clients you have any comments at all on the contents of the form, please do not hesitate to make them to the pilot co-ordinator.

CLIENT RECORD

Client's personal details

The client's personal details will be completed at the time the appointment is made. However, sometimes the details given are not always clear over the telephone. Therefore, please check that the client's name, address and telephone number are accurately recorded. If the appointment is a revisit of a previous client it is important to check that the details we have are still current.

ADVICE RECORD

Here you are asked to do two things.

First, in each one of the boxes on the form, circle the letter denoting the appropriate response. This data is then fed into a spreadsheet which will provide the pilot with anonymised information on the client base – what sort of tax problems are prevalent, within what age range, etc.

Second, write down briefly the advice you gave, as you would for any client, beginning on the space below the boxes and continuing, if necessary, on the second blank sheet.

Problem

Here, we have listed problems which in our experience are typically experienced by older people on low incomes. Please circle the appropriate letter(s) and number(s) which most accurately denotes the nature of the client's query (or queries). Use the grouping 'F' if the client requests advice on an area other than tax, or is referred to another advice agency.

If you find that problems which we have not listed are prevalent, or have any other comments on our categorisation of problems on this form, please let us know.

Referrals

This box has two columns. The object is to circle the appropriate single letter in the *first column* in cases where a client has been referred *by* one of the agencies listed, and the double letter in the *second column* where you have referred a client *to* one of those agencies (e.g. to the Benefits Agency on a question about benefit entitlement).

There is also space for informal referrals, e.g. where the client has heard about TOP from a friend or relative. (In such cases there is obviously no need for a second column). Where the client heard about us from the media (letter H), please specify which newspaper, radio programme etc.

Further meeting likely

Completing this section will help us establish whether the meeting was for one-off advice or whether the client is likely to return for further advice. It will also help us make the best use of available time in the advice sessions by booking follow-up appointments in advance.

Status

The purpose of this column is to establish whether specific problems tend to affect specific age groups, or persons of particular status, more or less than others, and whether there are any discernible trends. It would help us greatly if you are able to ascertain and record these personal details, bearing in mind that all such data used for analysis is anonymised.

Category

Please circle the appropriate letter to show whether the advice was given face to face at a meeting, or by telephone, etc.