

Inaccessible terrain

General Features

Management of taxes

Personal tax



01 January 2017

Anne Newbon looks at the government digital services for taxpayers and asks if enough is being done

Key Points

What is the issue?

With government driving forward their digital agenda a growing number of government services and information are only available online. Is enough being done to ensure people can and want to interact in this way? And is enough being done for those who will never be able to go online – often the most vulnerable in society?

What does it mean for me?

There is a danger that significant numbers of people will be left behind unless more is done to help them access digital services or to provide alternatives that are as good as the digital equivalents for those who cannot go online.

What can I take away?

Although there has been an undeniable increase in people going online, not everybody can or wants to. If the government does not help people overcome the barriers that stop them and provide alternatives, then its digital agenda will almost certainly fail.

A new report '[Digital services for taxpayers - effectiveness and engagement](#)', published by the Low Incomes Tax Reform Group (LITRG), highlights the difficulties faced by many of the population as a result of the government's rapid move towards digitalisation.

Digitalisation does of course have the potential for enormous benefits and a growing number of people want and expect to be able to access services and information online. Indeed, the internet today is being used by 82% of UK adults, compared to only 35% in 2006.

It is only right that government recognise and respond to this but in a world where essential services and information are increasingly only available digitally, people who cannot go online are at a very serious disadvantage.

LITRG, TaxAid and Tax Help for Older People, who worked together to produce the report, have long voiced concerns for those who increasingly find themselves either forced online or at risk of being left behind because they lack the access, skills, motivation or trust to do so.

These factors often, but not exclusively, affect older, disabled and vulnerable people in our society. Our concerns lie with these people, and the very real barriers they need to overcome before they can contemplate going online.

Is enough being done to support people so that they don't get left behind?

This is just one of the questions the report comments on. Using the findings from surveys carried out by the three charities along with public, private and Voluntary Community Sector (VCS) research, it considers whether government is doing enough and makes recommendations for what more can be done.

A whole host of research cited in the report illustrates that despite government aims to address these barriers, for many, often the most vulnerable in society, they still remain.

And there are of course also those who, despite help and support, will never be able to go online. According to the government's own figures this may be as much as 10% of the population.

Bearing in mind the significant number of people affected, it is essential that nobody should be forced to go online. Instead people should be encouraged, supported and motivated by providing help and guidance, by clearly publicising the benefits and by making services so efficient and easy to use that people will naturally prefer them to any alternatives.

Let's take a brief look at some of the issues.

Access

Poorer, older people are statistically less likely to go online but they are by no means alone. Across all socio-economic groups there are those who find it difficult or in some cases impossible to access digital services.

This includes: people with disabilities (who may find it difficult or need specialist equipment to use technology because of problems with vision or motor control); the poorly educated (who may lack basic literacy or numeracy skills or be unfamiliar with the type of language used online); migrants (who may have a poor command of English) and the economically disadvantaged (for whom the cost may be prohibitive).

There are also those who struggle to get physical access to the internet. Although things have improved, lack of superfast broadband means that many people still find it difficult. Government plans to deliver this to 95% of premises by 2017 will undoubtedly help but will still leave an estimated 1.2 million premises at risk of digital exclusion. Whether the plans announced in the Autumn Statement to invest

£1 billion to support the roll out of full-fibre connections and future 5G communications will address this issue, remains to be seen.

For those who can use digital services, it is essential that the services themselves are easily accessible in terms of usability and functionality. Unfortunately this is currently not always the case. GOV.UK for example is notoriously difficult to navigate and lacks detailed up-to-date information. And well documented problems with GOV.UK Verify have raised such concern that HMRC have felt the need to introduce their own identity verification system in order to give people access to their digital services.

Skills

There are 5 million adults in the UK without basic numeracy and literacy skills, 12 million without basic digital skills and 6 million who have never used the internet. These people are also amongst those unlikely to go online because they do not know how or lack the confidence to try.

Although help is available, it is not always properly signposted. HMRC's Needs Enhanced Support service for example has a very low profile and many may not be aware of its existence. More needs to be done.

Crucially, it's important to note that capability is a moveable feast. Those who are digitally competent now or who depend on somebody who is, may not remain so forever.

Motivation

If government want to continue to motivate people they must ensure that digital services are not only better than any alternative but are also designed to work with the latest technological advances as well as through more traditional devices such as computers. Smartphones, for example, are now the most popular way to access the internet but are still only owned by 71% of the population.

Having not grown up with technology, older people in particular often feel it is something they do not need to be concerned with. The report cites research that states that half of UK adults without internet access at home feel they do not need it. 90% of these were aged over 55.

Trust

Legitimate concerns around online security and fears that this may lead to identity theft or financial loss mean that many do not feel safe using digital services. Older people in particular appear to have a heightened mistrust of technology when compared with traditional communication methods. More than 70% of survey respondents aged over 70 either did not trust or were not sure whether they trusted the security of government digital services. In addition, general concerns around forgetting passwords and online security mean that many avoid going online altogether.

The fact that not all services have the same look and feel or can be accessed in the same way also does little to reassure people that the services they are using are genuine. It is also important to note that some of the most vulnerable in society not only have a natural mistrust of government or authority figures but also worry that mistakes they make online will not be as easy to rectify as mistakes made on paper.

So what more can be done?

From the wealth of research cited in the report, it is clear that there are significant numbers of people who find it difficult or impossible to go online. These are potentially amongst the most vulnerable in society – the poor who cannot afford it, the elderly who may not have the skills, the disabled who may need specialist equipment and those in isolated communities without internet access.

The report highlights a multitude of issues and makes a wide range of recommendations. These include:

- Improve access to the internet so that it is available to all no matter where they live or what their circumstances are.
- Ensure easily accessible, consistent and well signposted help and support is available to enable people to develop the digital skills they need.
- Spend more time working with users and intermediaries to ensure digital services and associated support are designed around user need and available across a wide range of channels.
- Design services so that they have a consistent look and feel and meet the needs of **everybody** from those who readily embrace new technology to those

who need specialist equipment to help them get online.

- Do more to publicise the benefits so that people feel motivated to use digital services.
- Ensure and then reassure people that services are safe, secure and the information within them can be trusted.

Getting areas like this right will be key to offering a good digital experience that will motivate, rather than force, people to interact online.

More must also be done to ensure that those who cannot make the transition can access alternatives, and crucially ones that offer as good a service as the digital equivalents for anyone who needs them.

Making Tax Digital

Given the objective within HMRC's Making Tax Digital (MTD) proposals that in future every taxpayer will be able to interact with HMRC through their own digital tax account, the findings from this report are timely and pertinent.