

# How TaxAid and Tax Help for Older People supports vulnerable people with their tax

TaxAid and Tax Help for Older People are UK charities, supporting vulnerable people in poverty who have a tax problem but who are unable to afford paid tax advice. The vulnerabilities of those who use our services take many different forms, but any vulnerability can exacerbate the problem. They may have lives complicated by financial poverty, poor physical or mental health, disability, or difficult personal circumstances. We hear from people who are exploited at work, who are suffering with personal trauma, who care for loved ones around full-time work, or who take on multiple jobs to make ends meet.

## Poverty and mental health issues

*'Poverty can be both a cause and a consequence of mental health problems. Across the UK, men and women in the poorest fifth of the population are twice as likely to be at risk of developing mental health problems as those on an average income. Unemployment and unstable employment are also both risk factors for mental health problems.'*

– Mental health and wellbeing: JSNA toolkit, published by Public Health England.

For the people that we help, mental health issues are common and many of the symptoms of mental health issues, such as fatigue and the inability to sleep or focus, result in the tax problems remaining unresolved leading to greater debt and greater worry.

## Other vulnerabilities and poverty

In 2019/20 the Joseph Rowntree Poverty report stated that nearly half of everyone in poverty is either a disabled person or lives with a disabled person. The effects of disability or physical health can also cause tax issues to compound or get worse. Those with a disability can find it difficult to obtain and sustain employment and the effects of managing the disability and any treatment and medication can make tackling a tax problem difficult.

## Our tax advice helplines

Without the support of our tax advisers and volunteers, the people we help would not be able to get the help they need. Our advisers are trained to provide support mindful of the impact of financial poverty and mental health and our service is designed with the purpose of enabling the most vulnerable to have access to the help they need. Without our help they would be at risk of paying tax debts they do not owe. Our support can be life-changing, taking one problem away and giving them confidence that they are able to tackle tax issues in the future.

Every donation that is given to TaxAid and Tax Help for Older People keeps our helpline open for the people who need it, and it helps us to improve our overall service, so that anyone who needs our help can find us.

*Tax is complicated and it can be a great source of anxiety for the people that we help. Our service is a helping hand to people, who due to their financial circumstances, would otherwise have few other options for support.*

Please make a donation to support our charities here:

<https://bridge-the-gap.org.uk/donation-page-vuln/>

