

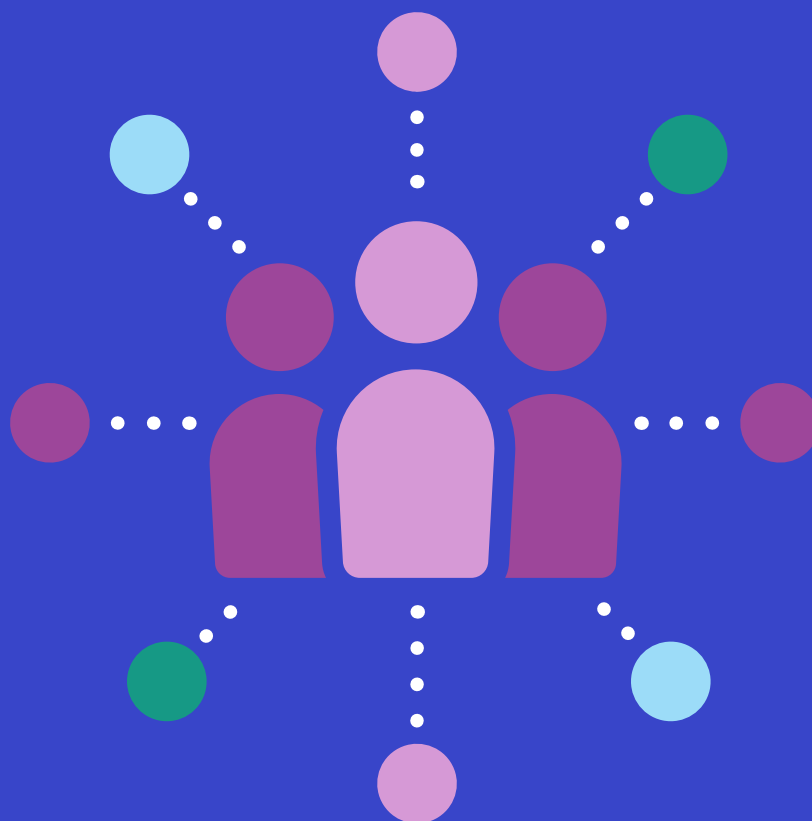


Australian Government  
Australian Taxation Office

# Consultation paper – ATO Vulnerability Framework

Supporting people experiencing vulnerability

12 June 2025



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### **Acknowledgment of Country**

We acknowledge the Traditional Owners and Custodians of Country throughout Australia and their continuing connection to land, waters and community. We pay our respects to them, their cultures, and Elders past and present.

# About us

The Australian Taxation Office (ATO) is the principal revenue collection agency of the Australian Government, administering the tax system. We administer this system in accordance with the legislative framework set by government. Our purpose is to collect tax so that government can deliver services for the community. Our vision is an Australia where every taxpayer meets their obligations because complying is easy, help is tailored, and deliberate non-compliance has consequences.

We acknowledge that we are part of a broader eco-system of government and non-government partners that support people experiencing vulnerability. We are committed to providing support for those who need help with their tax obligations, including when unexpected events make it hard to engage, register, lodge or pay. We aim to deliver on our responsibilities in a way that meets community expectations and is in accordance with the law.

When developing tailored and effective support options, we must follow the laws and regulations that apply to us. We also recognise that we are not the agency responsible for, or best equipped to address, the underlying factors contributing to an individual experiencing vulnerability. When support is needed beyond what we can provide, we will offer information about available support options.

We must carry out our daily responsibilities and commitments to administer the system in the most efficient way for both the government and the community. Therefore, our decisions on how to allocate resources for support options will be influenced by the funding available to us and our other commitments to government.

The support and services we offer now, and in the future, to people experiencing vulnerability will continue to be determined by the legislative framework, our role in the system, and the resources and funding available to us.

While we can't remove a taxpayer's obligations or change the taxation outcome under the law, we listen to their circumstances and better support people to meet their obligations. As we implement this Framework, we will continue to balance how we support people experiencing vulnerability with our legislated responsibilities, available resources, and our duty to maintain the integrity of the tax system. We recognise that while we may not be able to change a tax outcome, we can listen, act with empathy, and connect people to the right support.

# Framework objective

We have developed the ATO Vulnerability Framework – Supporting people experiencing vulnerability (ATO Vulnerability Framework) so we can better support members of the community. It outlines guiding principles and core focus areas, which will underpin our processes, strategies, and organisational culture. This Framework is founded on our commitments made in [Our Charter](#) and outlines how we will apply them to support people experiencing vulnerability.

The ATO Vulnerability Framework:

- confirms our commitment to inclusivity and support for people experiencing vulnerability
- recognises the challenges our community may face at any time
- provides transparency to our staff and the community about our intent.

This Framework will guide how we allocate resources and design systems and processes to support people experiencing vulnerability to meet their tax and super obligations. While this Framework sets out overarching commitments, these will inform the design of practical tools, staff capability building, and inclusive processes over time.

# Understanding vulnerability

A person experiencing vulnerability is an individual who faces an increased risk of harm, exploitation, exclusion, or isolation. This can be due to various factors including, but not limited to, social, economic, physical or mental health conditions, disability, age, lack of access to essential services, or other personal circumstances. Those experiencing vulnerability may require additional support and resources to ensure their wellbeing, safety, and ability to fully participate in society.

We recognise that experiencing vulnerability can affect a person's ability to meet their tax obligations or access their entitlements (including small business owners). This may be because their experience reduces their capacity to engage, register, lodge and pay, or they face challenges and barriers in accessing services and support, understanding requirements, or managing tax obligations. Some people may find it harder to participate due to the barriers they face, rather than a lack of willingness to comply.

We know that anyone can face vulnerability at any point in their lives, and it does not define a person. It can be temporary, long term or permanent, and is often complex, dynamic, and unique to each person. Experiencing vulnerability can impact people in different ways, and this experience can also be compounded by intersecting factors.

These intersecting factors shape how vulnerability is experienced and how people engage with services. We recognise that people's experiences are often made harder by the systems around them, such as complex rules, digital barriers, or exclusion. We understand that some people may hesitate to ask for help because of stigma or past experiences. Experiencing a specific circumstance or factor does not automatically mean a person is experiencing vulnerability or unable to engage, lodge, or pay.

As part of our commitment to maintaining the integrity of the tax system, we may ask for information or evidence about a person's personal circumstances of vulnerability to help determine the impact it has on their tax obligations. Regardless of this assessment, experiencing vulnerability may not change a taxpayer's obligations or the outcome under the law.

We use this definition to help us understand people's circumstances and guide how we offer support. It's not a checklist or label, and it doesn't define who someone is.

# Guiding principles

The ATO Vulnerability Framework is underpinned by 6 guiding principles. Some focus on how we will treat you and may be more relevant to certain situations and experiences, while others guide our operations.

We are committed to understanding barriers that prevent people from meeting their tax obligations and accessing entitlements. While the outcome of our decisions under the law may not change for a taxpayer experiencing vulnerability, our principles aim to create a respectful and supportive environment offering tailored support, where we can. This may not mean the same approach or same experience for everyone. We strive for the right approach that delivers the right outcome.

## Equity and fairness

We are committed to treating everyone equitably and fairly, regardless of their circumstances.

Equity means ensuring everyone can meet their tax and super obligations, even if their experiences differ. We take the time to listen and understand your circumstances and take them into account where possible. We recognise each person's interaction with us is unique and some people may need extra support to fulfil their obligations and access their entitlements. This includes exploring ways to inform taxpayers about their entitlements and addressing any identified gaps.

## Accessibility and inclusion

We believe tax information and services should be easily accessible and inclusive for everyone.

We aim to design products, processes, and services that are accessible and inclusive, where possible. As part of this, we are committed to creating culturally safe services that respect and include diverse communities.

We remain committed to [digital inclusion](#) and accessibility, and will continue to ensure our digital services are easy to access and use. While our vision is for all taxpayers to have a digital pathway to engage with us, we recognise human assistance may be required to ensure our services are accessible for all.

## Empathy and compassion

We are committed to founding our interactions on empathy and compassion, fostering a respectful, supportive, and safe environment.

While we can't remove obligations in most cases, we aim to create an environment where people feel heard and supported, without judgment or bias regarding their circumstances. We work with you to understand your needs, assist you with accessing your entitlements, and identify options to help you meet your [obligations](#).

## Transparency and accountability

We are committed to maintaining transparency and accountability in our interactions.

We hold ourselves accountable to our commitments in supporting people experiencing vulnerability. We take care to explain our processes, actions, decisions, and your [review rights](#), tailoring our assistance when needed to ensure understanding. We provide clear guidance, and support, ensuring transparency about the assistance available.

## Privacy and data security

We understand that experiencing vulnerability can make privacy and data security even more critical.

Recognising the heightened risks and sensitivities involved, we take our responsibility to protect personal information seriously. We handle data with the utmost care, respect, and security, empowering you to engage with us with trust and confidence, knowing your [privacy](#) is safeguarded.

## Continuous improvement

Once we have implemented this Framework, we are committed to continuously improving our services, processes, and systems, considering the needs of those experiencing vulnerability.

Through regular reviews, feedback, implementation of changes, and the assessment of new and emerging risks, we will continue to enhance efficiency and effectiveness. Our commitment to ongoing improvement ensures we adapt and evolve in response to changing needs and expectations, striving for operational excellence and quality outcomes.

The principles in this Framework are designed to last. But how we apply them will keep evolving based on feedback, learning, and community needs. We will review how the Framework is used and make updates when needed to keep it relevant and useful.



# Core focus areas

We will focus on 4 core areas, implementing practical changes and initiatives to better support people experiencing vulnerability, within the boundaries of the Commissioner's legal powers. The actions we will take within these core areas will be guided by our principles, providing consistency across our strategies, processes and organisational culture to achieve our commitment to better support people experiencing vulnerability.

## Support

Providing appropriate support to taxpayers is essential for fostering trust, ensuring compliance, and creating an environment where people feel safe to disclose their personal circumstances. By clearly communicating the types of support available and removing barriers to effective engagement, we strive to provide better support in all situations.

Tailored support might look different depending on the situation. This could include approaches like offering flexible options where possible, explaining information clearly, or referring someone to another service for help.

We will:

- Communicate clearly and inform taxpayers of the support available, ensuring information is accessible, timely, and easy to understand.
- Respond empathetically and compassionately to those experiencing vulnerability, providing assistance where we can, including providing information about [external support](#) and government agencies for additional assistance.
- Continually streamline processes and improve systems to ensure partners and advocates can effectively support people experiencing vulnerability with their tax and super matters. Collaborate with partners and advocates to stay informed about community challenges.

## Services

We recognise that a single service or option cannot cater to every person and situation. For this reason, we may offer alternate options for accessing resources, education, lodging, paying, and contacting us. We will consider people experiencing vulnerability when designing our services, and the support people will need to access those services, including our services to relevant partners.

We will:

- Support people in using existing services, enhance current services where we can, and create new services considering the needs of those experiencing vulnerability.
- Regularly review our service offering to identify areas for improvement and address any gaps, ensuring our systems and services are easy to use.
- Continue developing tools and tailored education products, programs, and resources to support taxpayers in understanding their tax [obligations](#) and entitlements.

## Design

Ensuring all our products, services and support options are accessible, safe, and effective begins with their design. By considering the needs of all users, especially when designing digital products, we can continue to make them inclusive and easy to use, reducing potential barriers to access.

We will:

- Integrate vulnerability considerations into the design process for new products, services, policy, and law, incorporating a safety by design approach.
- Continue to enhance our communication and support channels to accommodate diverse needs Ensure our products remain accessible to everyone and maintain our existing commitment to [digital inclusion](#).
- Collaborate with other government agencies and partners to understand and address the needs of those experiencing vulnerability. This includes collaborating on the design of services within the existing legislative framework and contributing to policy and law design, where relevant.
- Prioritise [privacy](#), security and sensitivity of [data use](#), only sharing information when required and permitted by law. Handle data ethically and lawfully, with a focus on supporting the needs of those experiencing vulnerability.

## Staff

As we better understand and support people experiencing vulnerability, we will prioritise the wellbeing and capability of our staff. We will continue to empower staff to engage empathetically and make decisions aligned with our guiding principles by providing them with the necessary information, tools, resources and support.

Supporting people well takes time, care, and the right tools. We'll make sure staff have guidance, leadership, and team support to help put this Framework into practice.

We will:

- Provide training and continue to build capability, empowering staff to respond to sensitive situations with empathy and professionalism.
- Provide resources and foster a positive work environment to ensure our staff feel supported, empowered, and trusted to effectively support taxpayers. Continue to prevent psychosocial risks and promote positive mental health.
- Work towards a consistent understanding and approach to recognising, acknowledging, and supporting people experiencing vulnerability.

# Engagement approach

We understand people may need different support at different times. We will focus on the core areas across different types of support we can provide to a person experiencing vulnerability based on their unique tax and super needs.

## Prevention and early engagement

*Supporting people experiencing vulnerability to meet their obligations by minimising barriers*

When appropriate, we can take early action to implement preventative measures and tailored assistance to minimise or prevent the potential impact on obligations. This approach also includes proactively preventing misuse of the system through design and addressing challenges within it. We work with government and non-government partners to provide support and resources, while adhering to privacy regulations and maintaining taxpayer confidentiality.

## Response

*Tailoring support for taxpayers in vulnerable situations*

We can provide timely and tailored support, offer flexibility where possible, and work with taxpayers to manage the impact on their obligations. Where appropriate, we can provide information about external support and government agencies for additional assistance.

## Re-engagement

*Facilitating and supporting taxpayer re-engagement*

We can support taxpayers re-engaging with the tax system, helping them meet their tax and super obligations. We can also assist with addressing debt matters, and penalties and interest based on individual circumstances and offer education to support future compliance.

# Collaboration

We are committed to providing a framework that will continue to support the evolving needs of our community and those experiencing vulnerability.

To achieve this, we will actively engage with our partners to understand the issues, consider improvements, and ensure the effectiveness of our processes and programs. We will engage with relevant partners and leverage existing stewardship groups where possible. This approach ensures we deliver the best quality service in administering the Australian tax system. We are committed to listening to people with lived experience of vulnerability. Their insights will help us improve this Framework and develop tools that better meet people's needs.

## How to contact us

If you have any questions or [feedback](#) about the ATO Vulnerability Framework and our commitments to you, [contact us](#).

ATO helplines and support:

- if you have been affected by a crisis and want to speak to someone directly, phone our Emergency Support Infoline on **1800 806 218** during [operating hours](#)
- Indigenous Helpline for Aboriginal and Torres Strait Islander peoples, phone **13 10 30**
- Translating and Interpreting Service, phone **13 14 50**
- [National Relay Service](#) phone **13 36 77** for TTY users
- [Dispute assist](#)

## Help is available

If you or someone you know needs immediate help, or this material raised concerns for you or them, free and confidential mental health and wellbeing support and counselling services are available, phone:

- [Beyond Blue](#) on **1300 224 636**
- [Lifeline](#) on **13 11 14**
- [1800 RESPECT](#) on **1800 737 732**.

Other specialised organisations that can provide information and support to help with health and wellbeing can be found on our [Personal crisis support page](#).