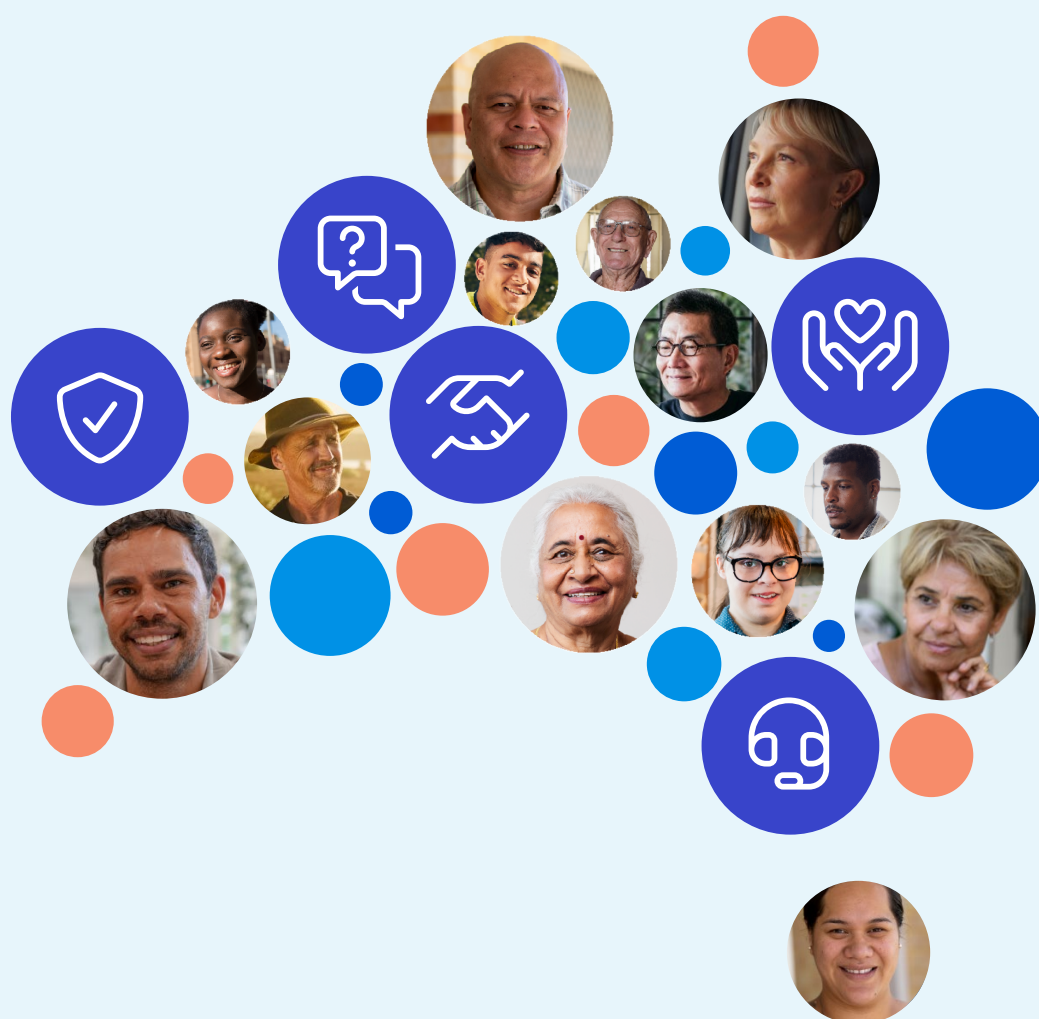




Australian Government
Australian Taxation Office

ATO Vulnerability Framework

Supporting people experiencing vulnerability





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. We recognise the unique relationship Aboriginal and Torres Strait Islander peoples have to Country, culture, and community, and the important role this plays in us all walking together as Australians.

We value the contribution Aboriginal and Torres Strait Islander peoples make to our organisation and the broader tax, superannuation and registry systems. Our [Reconciliation Action Plan \(RAP\) 2024–27](#) provides information about our initiatives and supports reconciliation in all areas across our organisation.

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October 2025

From country to coast

We are working hard for all Australians whether they are located in rural and regional settings, along our beautiful coastline or in our busiest cities.



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Commissioner's foreword

I am proud to release the ATO's Vulnerability Framework (the Framework), our commitment to improving our interactions with the community, and especially ensuring those experiencing vulnerability receive appropriate assistance when dealing with us.

As a government agency, we have a responsibility to listen to and take into account the voices of those in our community who may not always be heard.

The ATO's role as principal tax collector

Our core purpose is to collect tax so the government can fund services for the Australian community. And when we do that well, we're working towards our vision of an Australia where every taxpayer meets their obligations because complying is easy, help is tailored, and deliberate non-compliance has consequences. By collecting revenue effectively, we help ensure the government has money to provide services that support people experiencing vulnerability.

While we have become increasingly firmer on our actions to ensure prompt lodgment, payment, and accurate registration, we recognise that not everyone experiences the tax system the same way, and that a taxpayer's ability to meet their obligations can be affected by their circumstances – particularly if that includes experiencing vulnerability. We also recognise it may be unreasonable and unfair for us to apply the same approach or consequences to these taxpayers as we do to those who are deliberately non-compliant.

We also know that vulnerability can be exploited. That's why a key consideration to ensuring there are consequences for deliberate non-compliance and misuse of the system includes taking into account where people seek to take advantage of people experiencing vulnerability, including financial abuse and coercion.

The Framework

This Framework is our commitment to making sure our processes, strategies, and culture are shaped by a deeper understanding of vulnerability. It sets out the principles that guide us, the areas we're focused on, and how we'll engage with people in ways that are respectful, supportive, and consistent. It will sharpen our focus on improving

the capability of our people while considering their wellbeing as they engage with challenging taxpayer interactions. Together, these elements will help us better support all taxpayers to engage with us and the tax system.

And while the Framework cannot change tax obligations – for example, the law does not allow us to waive tax debts – it will serve as a guiding approach for how we listen, communicate, and connect people to the right support.

As we implement this Framework, we will endeavour to be clear with taxpayers and their advocates about what is and is not possible as a government agency, including where the law provides the Commissioner with discretion, and how their specific circumstances are taken into account.

Importantly, the Framework will not stand alone – we will bring it to life through practical actions and initiatives that will help us recognise vulnerability, respond with empathy, and tailor our support for taxpayers. Having said this, we know making lasting change like this takes time and we are committed to working with our partners to ensure sustainable change for the tax system.

Thank you to ATO leadership, the ATO Vulnerability Program team and our people across the ATO for their dedication to this work.

We've also received a lot of assistance from many of our partners in the tax system. I would like to thank them for their insights and expertise, we look forward to continuing this work to make the tax system fair and accessible for all Australians.



Rob Heferen

Commissioner of Taxation
Registrar of the Australian Business Register,
Australian Business Registry Services, and
Register of Foreign Ownership of Australian Assets



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 the 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 meeting their tax obligations by offering tailored assistance and exercising appropriate discretions. We are generally not well placed to address underlying factors contributing to vulnerability, and we cannot provide personal services, such as financial counselling and mental health support. However, when people need help beyond what we can provide, we will refer them to information about trusted external services. We will continue to work with partners to support people experiencing vulnerability to feel safer to engage with us and share their circumstances, whether directly or through trusted partners.

We aim to deliver on our responsibilities and commitments in a way that meets community expectations and is in accordance with the law. We'll continue to advise Treasury and government by sharing insights into how current legislation can impact the community to help shape policy to better support people experiencing vulnerability.

We have a responsibility to uphold the integrity of the system. To do this, we may request information and evidence about a person's circumstances to understand how they impact their tax obligations, and to determine what support or discretions may be available. Our support and services, now and in the future, will continue to be shaped by the available resources, other government commitments and our responsibility to maintain the integrity of the tax system.

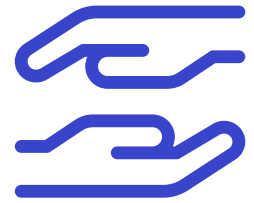
As we implement this Framework, we will clearly communicate what we can and cannot do within the law and our role as the tax administrator. While we may not be able to remove obligations or change tax outcomes, we can listen, act with empathy, and connect people to the right support.



Framework intent

The ATO Vulnerability Framework sets out to the Australian taxpayer community, advocates, partners and ATO staff, our commitment to supporting people experiencing vulnerability, within our role in the tax system.

The Framework is a principle-based guide that outlines our guiding principles, core focus areas and engagement approach. It will inform the ongoing design of practical tools, training, and inclusive services, to build staff capability and continually improve our support for people experiencing vulnerability.



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, environmental, physical or mental health conditions, disability, age, lack of access to essential services, mistreatment, abuse, or other personal circumstances.

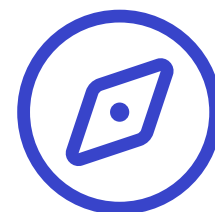
These factors affect people in different ways, and not everyone in a particular situation will experience vulnerability. When multiple factors intersect, they can compound vulnerability, and some people may face more complex challenges than if these factors were experienced in isolation. Those experiencing vulnerability may require additional support to foster their wellbeing, safety, and enable participation in society.

We understand that anyone can face vulnerability at any point in their lives. It can be temporary, long term, or permanent, and is often complex and dynamic. It is not a checklist or label, and it does not define who someone is. Vulnerability does not always look the same and it may not be easy to identify, even for the person experiencing it.

We recognise that experiencing vulnerability can impact a person's ability to meet their tax obligations or access their entitlements. This may be because the barriers they face impact their capacity to engage, register, lodge or pay, and may make it harder to access services and understand requirements. When non-compliance occurs, it is often due to these barriers, rather than a lack of willingness to comply.

People experiencing vulnerability may engage with us about their personal tax matters or in other roles, such as a small business owner, trustee of a self-managed super fund or managing a deceased estate. We understand that some people may hesitate to seek help or engage with us due to stigma, distrust or past experiences. For some, this can be further complicated by past trauma and the systems around them, such as complex rules, systemic disadvantage, digital barriers, or exclusion.

Applying this understanding of vulnerability helps us assess how a person's circumstances affect their tax obligations, what information or evidence may be needed, what support we can offer, and what discretions may apply. Even if a person's tax outcome doesn't change, understanding vulnerability enables us to listen with empathy, respond appropriately and offer tailored support.



Guiding principles

We have established 6 guiding principles, which are founded on the commitments made in [Our Charter](#). While [Our Charter](#) explains what taxpayers can expect when interacting with us, these principles have been tailored to guide how we can better support people experiencing vulnerability.

We aim to foster a respectful and supportive environment where people feel safe to share their circumstances. We are committed to improving how people engage with us by ensuring transparency, inclusivity and a focus on continuous improvement. While some of these practices are already in place, deliberately embedding these principles will help improve consistency and strengthen the support we provide.



Equity and fairness

We are committed to treating everyone equitably and fairly, giving consideration to their circumstances.

We want everyone in the community to be able to meet their tax and super obligations, recognising that experiences vary. Every interaction with us is unique and some people may need extra support to meet their obligations or access their entitlements. We take the time to listen, understand and consider circumstances when making decisions or providing support, including finding ways to help people understand and access their entitlements.



Accessibility and inclusion

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

We aim to design and deliver products and services that are accessible and inclusive, by understanding barriers to access and creating culturally safe services that respect and include all communities. We're committed to [digital inclusion](#) and accessibility making sure our online services are secure, easy to access and efficient. We want all taxpayers to have a clear and accessible way to engage with us online, while still offering tailored support when people need help from a staff member or when digital access is limited or unavailable.



Empathy and compassion

We are committed to empathy and compassion, fostering a respectful, supportive, and safe environment.

We aim to create an environment where people feel safe and supported to share their circumstances, knowing they will be listened to without judgment or bias. We work with people to understand their needs, assist them with accessing their entitlements, and identify options to help them meet their [obligations](#).



Transparency and accountability

We are committed to maintaining transparency and accountability, including explaining what we can and can't do.

We hold ourselves accountable to our commitment to better support people experiencing vulnerability and value external feedback that helps strengthen our approach. We provide clear guidance, and support, ensuring transparency about the assistance available.

We take care to explain our processes, actions, decisions, and [review rights](#), to ensure understanding.



Privacy and data security

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

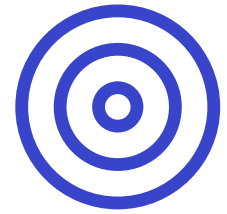
Recognising the heightened risks, safety concerns, and sensitivities involved, we continue to take our responsibility to protect personal information seriously. We handle data with the utmost care, respect, and security, empowering people to engage with us with trust and confidence, knowing their [privacy](#)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



Continuous improvement

We are committed to continuously improving our services, products, procedures, and systems.

Through regular reviews, feedback, and the assessment of new and emerging risks, we will continue to improve the services and support we can offer. The principles in this Framework are designed to last; how we apply them will keep evolving based on feedback, changing technology, and community needs. We will regularly evaluate how this Framework is applied and make updates when needed to ensure it remains relevant and useful. Our commitment to ongoing improvement ensures we adapt and evolve in response to changing needs and expectations.



Core focus areas

To deliver on our commitment to better support people experiencing vulnerability, we will implement practical changes and initiatives across 4 core focus areas.

These areas represent key opportunities to strengthen how we provide support, empower our staff, design inclusive systems, and deliver services with empathy. All actions will be guided by the principles in this Framework and be carried out within the boundaries of the Commissioner's legal powers. This will help ensure consistency across our strategies, processes, and organisational culture.



Support

We are committed to supporting people who need help meeting their tax obligations, recognising that the type of support needed may vary depending on individual circumstances. Tailoring support is essential for fostering trust, ensuring compliance, and creating an environment where people feel safe to share their personal circumstances. By taking the time to listen, communicating clearly, and providing information about other trusted services, we aim to reduce barriers and deliver better support.

We will:

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



Services

We recognise that a single service or option cannot cater to every person and situation. We need to offer flexibility where possible, including alternate options for accessing resources, education, registering, lodging, paying, and contacting us. We will seek to understand and consider the needs of people experiencing vulnerability when designing our services, including services to relevant partners.

We will:

- support people in using existing services, enhance current services where we can, and consider the needs of those experiencing vulnerability when creating new services.
- regularly review our service offering to identify areas for improvement and address any gaps, ensuring our systems and services are accessible and 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 our products, services and support options are accessible, safe, and effective begins with their design. By considering trauma informed principles, culturally safe practices and the needs of all users when designing products, we can continue to make them inclusive and easy to use, reducing potential barriers to access and unintended consequences.

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. We will ensure our products remain accessible and maintain our existing commitment to [digital inclusion](#).
- collaborate closely with other government agencies and partners to understand and address the needs of those experiencing vulnerability. This includes working together to design services within the existing legislative framework and, where appropriate, advising Treasury and government by sharing insights to help shape policy and law design.
- prioritise [privacy](#), security and sensitivity of [data use](#). We will only share information when permitted by law, ethical to do so and where it may reduce harm or help us to provide support. We handle data ethically and lawfully, with a focus on supporting those experiencing vulnerability.

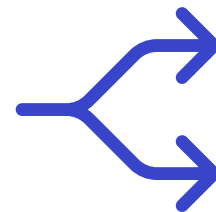


Staff

As we better understand and support people experiencing vulnerability, it is important that we prioritise the wellbeing and capability of our staff. As an Australian Public Service (APS) agency, [our workforce](#) reflects the diverse Australian community we serve. Our staff bring a broad range of skills, experiences, and perspectives, which strengthens our ability to deliver for government and the community. We will continue to empower and support staff, building their understanding of vulnerability through targeted training and tools. Supporting people well takes time and care, we'll make sure staff have guidance, leadership, and support to help put this Framework into practice.

We will:

- provide training and continue to build capability that is tailored to staff roles, which may include trauma informed and culturally safe principles. This will empower staff to respond to sensitive situations with empathy and continue to uphold organisation commitments to inclusion, respect and reconciliation, including those outlined in our [Reconciliation Action Plan](#).
- provide resources and foster a positive work environment to ensure our staff feel supported, safe, and trusted to effectively and confidently support taxpayers. We will continue to prevent psychosocial risks and promote positive mental health.
- work towards a consistent understanding and approach to recognising, responding, and supporting people experiencing vulnerability.



Engagement approach

We understand people may need different support at different times and additional help may be needed to navigate challenges.

Where additional support is needed, we'll explore suitable options, aiming to support people to access existing services. This engagement approach will help us improve the different types of support we can provide, that address 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 providing education and information to help people build confidence in understanding their tax and super obligations. We work with government and non-government partners to provide support and resources, while adhering to privacy regulations and maintaining taxpayer confidentiality.

Response

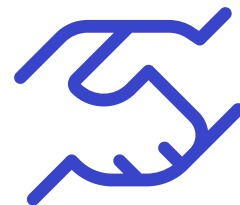
Tailoring support for taxpayers in vulnerable situations

We can provide timely and tailored assistance, offer flexibility where possible, and work with taxpayers to manage the impact on their tax matters and meet their obligations with our support. Where appropriate, we can provide information about external services 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 find the information they need and understand their requirements to get up to date with their obligations. We can also assist with addressing debt matters, penalties and interest based on individual circumstances and offer education to support future compliance.



Collaboration

This Framework has been developed in consultation with our partners, industry and professional associations, subject matter experts, ATO staff and the wider community.

Early input was provided by both government and non-government organisations that support people experiencing vulnerability, particularly in relation to tax matters and accessing ATO services. This was followed by broader engagement with the community and advocates through public consultation.

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 tailor our engagement with relevant partners, and leverage existing [ATO Stewardship Groups](#) where appropriate, to deepen our understanding, consider improvements, and ensure the effectiveness of our processes and programs.

Partners, including tax professionals, provide invaluable support to people experiencing vulnerability and play an important role in identifying unintended consequences in the system. It is important that we work closely and collaboratively with these partners, not only to facilitate their support, but also to better understand and address the barriers to engagement. We are committed to listening to people with lived experience, whose insights help us to build trust, understand needs and improve how we support people experiencing vulnerability.



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 (TIS National), phone **13 14 50**
- [National Relay Service](#), phone **13 36 77** for TTY user
- if you have lodged an objection to resolve your dispute and need additional support [Dispute assist](#) is a free service that can help eligible individuals and small businesses.

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 mental health and wellbeing can be found on our [Personal crisis support page](#).