



Research report

Transferable Tax Allowance for Married Couples and Civil Partners

Prepared by TNS-BMRB for Her Majesty's Revenue and Customs

April 2014

Behavioural Evidence & Insight Team

This work was commissioned by the Personal Tax Customer, Product & Process Directorate.

About Personal Tax Customer, Product & Process (PT CPP)

Personal Tax Customer Product & Process works with colleagues in Personal Tax and across HMRC to help develop our approach to implementing the customer centric business strategy. We use customer insight to help PT design, deliver and operate services for individual customers which

- improve customer experience
- maximise tax yield
- ensure that those who need help get the support they need, when they need it

PT CPP also has a corporate role, to manage the relationship with the voluntary and community sector on behalf of HMRC

Contents

Research requirement (background to the project)	3
When the research took place	3
Who did the work (research agency)	3
Method, Data and Tools used, Sample	4
Main Findings	5
Customers' decision making processes	5
Communicating the policy	8
The application process	11

© Crown Copyright 2014 - Published by Her Majesty's Revenue and Customs.

Disclaimer: The views in this report are the authors' own and do not necessarily reflect those of HM Revenue & Customs.

Research requirement (background to the project)

As part of its commitment to recognising marriage and civil partnership in the tax system, the Government announced in the 2013 Autumn statement the 'Transferable Tax Allowance for Married Couples and Civil Partners'. This will reduce an eligible couple's tax bill by up to £200, by allowing one member of a couple to transfer £1000 of their personal tax allowance to their spouse or civil partner.

It is important for HMRC to understand how best to support successful implementation of the transfer process, encouraging only those who are eligible and likely to benefit from the policy to engage; to provide good customer experience; and to minimise unnecessary contacts with HMRC.

HMRC wished to understand likely responses to the Transferable Tax Allowance policy, and how to communicate its details to customers. Specifically, it had six key objectives:

- Outline what will maximise online claims and consider those who cannot claim online
- Demonstrate what information will enable customers to understand the key policy concepts and what it means for them
- Suggest how to help customers determine whether they will benefit financially, and ensure this is clearly understood
- Stipulate the messaging that will enable customers to claim online and minimise phone contact with HMRC
- Generate communications messages for HMRC to encourage customers to claim online
- Identify the best channels for conveying key messages, and when and how these should be received.

Research was conducted in two stages:

Stage 1 focused on customer comprehension, decision-making, likely behaviour, information needs and preferences around process. This stage included interviews with those who cannot claim online, focusing on what process would work best for them.

Stage 2 focused on how most customers can be supported to claim online, using communications, information and a process that is workable and meets expectations.

When the research took place

- Fieldwork took place between 10th February and 14th March 2014.
- Analysis and reporting took place between 10th and 31st March 2014.

Who did the work (research agency)

The research was conducted by TNS-BMRB, an independent social research agency for UK and international policymakers.

Method, Data and Tools used, Sample

Stage 1 comprised qualitative paired depth interviews with married couples of different incomes, levels of digital confidence, and from different customer types identified by HMRC, engaging 31 married couples (62 respondents) in total. The sample breakdown is detailed below*. Fieldwork took place in 6 different locations across the UK. Participants were shown introductory text explaining the policy, and customer journey maps of the proposed Transferable Tax Allowance claiming process to assess likely reactions and responses.

Stage 2 comprised 6 focus groups in London, Newcastle and Bristol, with 36 respondents in total in the following customer breakdown:

- Two groups of customers who **'Should'** apply online (digitally enabled but hesitant about using online services),
- Two groups of customers who **'Could'** apply online (less digitally confident but who could be encouraged or supported to use an online service)
- One group of customers **'Able and Willing'** to use an online service
- One group who were **'Unwilling'** to use an online service.

As in Stage 1, respondents with a range of incomes*, levels of digital confidence and customer types were recruited. Participants were introduced to and informed about the policy, using messages developed by TNS BMRB between Stage 1 and Stage 2.

***The interview sample was recruited to the following quotas:**

Income:

- Lower income = one partner earning <£10k, one earning £10k-£25k
- Higher income = one partner earning <£10k, one earning £25k-£45k
- No benefit = both partners earning £10k-45k

Level of Digital Confidence:

- Higher = respondents identified by screening questionnaire as confident and willing to use technology and online services
- Lower = respondents identified by screening questionnaire as less confident and/or less willing to use technology and online services

Customer Type:

- Pensioner = individuals who are in receipt of a pension (occupational, private or State), or who are of pensionable age and born after 6th April 1935.
- 1 in PAYE, 1 in SA, benefit from policy
- 1 working, 1 not employed, benefit from policy
- Both in work (either Both PAYE or Both SA), benefit from policy
- Both basic rate, no financial benefit

Depth Interview Locations: Bristol, Edinburgh, London, Kent, Newcastle, Swansea.

Main Findings

Customers' Decision Making Processes

Once customers fully understood the workings of the Transferable Tax Allowance and the application process involved, almost all were positive towards the policy and willing to consider an online application with minimal or no support. However, in order to reach this positive assessment, customers needed to overcome several potential barriers to their understanding and uptake of the policy. Customers generally decided whether they would consider applying for the Transferable Tax Allowance on the basis of a 'cost-benefit analysis', and many initial assumptions about the policy and the application process led customers to believe that the 'costs' of making an application would outweigh the likely 'benefit'. This was further clouded by confusions about the policy itself.

These misconceptions and misunderstandings of the policy were a result of its unfamiliarity. When presented with this new concept, customers drew on what was familiar and intuitive to them – for example, money changing hands or that the lower earner has nothing to 'give'. When these misunderstandings are left unaddressed, they have the potential to further dissuade customers from investigating and applying for the Transferable Tax Allowance.

Potential costs or risks in applying

Customers approached the Transferable Tax Allowance with a variety of pre-existing assumptions about the possible 'risks' that might be involved in applying, which were weighed up against the potential benefits. Customers often approached these with negative assumptions which need to be headed off with effective communications. The risks or barriers were that the application was assumed to be complex, there were concerns about applying online, and fear of mistakes or penalties, which are detailed below.

- The application process was assumed to be complex, as with other government/tax related processes

Because most had not heard of it, customers tended to approach the concept of the Transferable Tax Allowance from the context of programmes and policies with which they were already familiar. Many drew on their knowledge of other tax credits and government benefits. These were associated with complicated application processes, leading many to assume that a time-consuming application would be involved, and that large amounts of personal information or lengthy forms would need to be submitted.

The association with other tax credits and government benefits also fostered the assumption that the £200 benefit would be experienced as a payment rather than a tax reduction, which caused confusion around the working of the policy.

Of the couples in the sample, most had a low understanding of tax generally. Although many

couples described open discussions about their finances, few discussed their tax affairs as a couple. Many were unconfident when talking about tax, and therefore expected that applying for a tax-based benefit would be especially long-winded, onerous and complicated.

- Concerns about the idea of applying online

Concerns about poorly designed digital services were shared by customers with varying levels of digital confidence. The more digitally confident tended to be accustomed to fast and convenient online transactions, and had no worries about these in principle. But many had negative assumptions or bad experiences around government services online, which created expectations that an online application process on a government website could be inconvenient and complicated. Digitally confident customers were intolerant of poorly designed online services, and even the anticipation of having to use such a service caused frustration.

Among the less digitally confident, a few customers were openly daunted by online services and transactions and sought to actively avoid these. Others were more willing to make an online application if the benefit to be received was seen as worthwhile, and as long as support measures (including both digital support and a helpline number where they could receive advice) were in place.

Both the digitally confident and the digitally less confident shared a concern for the security of personal information stored online. Some expected that the government, and HMRC in particular, were likely to have strong data security measures in place, but more sceptical respondents were concerned about the possibility that they might need to submit additional information to the government (or a third party, in the case of the Identity Assurance process).

- Fear of mistakes or penalties

Many customers feared making mistakes when dealing with tax issues, thereby incurring penalties, or a repayment request. Many customers felt that they didn't truly 'understand' the tax system, and that HMRC was likely to be unsympathetic if errors were made. Many assumed that the application would require customers to self-report their income to HMRC, making customers liable if mistakes were made. This was of particular concern to customers with variable annual incomes, and Self Assessment customers.

In addition, as Transferable Tax Allowance was likened to a tax credit received as a payment rather than as a reduction in tax owed, this drove concerns about the possibility of over-claiming if circumstances changed and HMRC was not notified. Customers assumed it would be their responsibility to inform HMRC about any change in circumstances, and that failure to do so would result either in a penalty or in the benefit being clawed back by HMRC as a repayment (which customers tended to perceive as a direct loss).

Potential benefits of the policy

Customers balanced these perceived risks against the potential benefits of the policy: the tangibility of the benefit; the total sum involved; and how long the benefit lasts for. Again, these posed barriers to take-up of the policy, as detailed below.

- The benefit might not be tangible

Perceptions of the £200 benefit varied depending on the context in which it was seen. As a lump sum, £200 was enough to draw the attention of most customers. When presented in context as a yearly benefit, many (including couples with lower household incomes) saw it as a negligible amount, although still potentially 'worthwhile' if the effort required to receive it was low. Almost all were least interested in the benefit when they saw it in terms of a monthly/weekly increase in take-home income: £16.50 a month or £4 a week were dismissed by most (especially those who did not have a long-term plan for their finances or saving) as likely to be simply absorbed into a household's monthly spend.

- Possibility that the policy has 'catches' to minimise the benefit for most

For customers who were already nervous or sceptical about the complexity of tax issues, many instinctively looked for 'catches' in the policy. Some expected that £200 simply represented the maximum possible benefit, likely to be received by a minority. Others assumed that the £200 would be a one-off payment, and did not realise that the change to tax codes would result in a yearly gain.

Comprehension of the policy

When weighing up these potential risks against the potential benefit, customers had their decision further clouded by confusions about the working of the policy itself: the concepts and terminology; eligibility; what is being transferred; the direction of the transfer; and the possibility of loss.

Key concepts and terminology: Many customers were unfamiliar at first with concepts central to understanding of the policy, including the 'basic rate of tax' and 'personal tax allowance'. Although these were more easily recognised once they were further explained, the terms themselves were not immediately clear to most respondents.

Concerns around eligibility: Some couples who would be eligible for the transfer were initially uncertain whether this would be the case. Some were unaware that a partner without an income had a personal tax allowance to transfer, and assumed that both partners would need to be working to be eligible for the transfer.

What is being transferred: when first introduced to the policy, a number of customers did not realise that it was an 'allowance' that was being transferred, and instead assumed that the transfer required £1,000 to move from one partner to the other. This caused concerns about the need to have sufficient funds in a bank account, and also introduced worries that the 'transfer' would itself be taxed as income, potentially further reducing or even negating the

benefit.

The direction of the transfer: for many customers it seemed intuitive that if one partner would be ‘transferring’ something to the other, it would be the higher earner making a transfer to the lower earner. A few assumed that it would be HMRC making a transfer to the lower earner.

The possibility of a loss: some customers assumed that the transfer would result in a loss for one partner. Those with less shared finances sometimes questioned the need for one partner to transfer anything to the other, and were concerned to know whether the transferor would lose out through the process.

Communicating the Policy

Once customers had a good understanding of the policy, the application process, and the nature of the benefit, almost all were positive towards it and interested in potentially applying. Effective communications therefore need to generate clear understanding across as wide a range of customer groups as possible. They need to head off potential confusions, and concerns around the ‘cost’ and ‘benefit’ of the transfer at the first opportunity.

The communications that were developed to be tested with customers in Stage 2 of the research aimed to address the confusions and barriers to engagement that had arisen in Stage 1. The communications were designed to:

- Clearly state who will benefit from the policy
- Clarify exactly what the benefits of the transfer are
- Clarify the details of the mechanisms of the transfer
- Reassure customers of the ease of the application process

Overall, the communications in Stage 2 were successful in reassuring most customers about the simplicity of the online application process. In doing so they were able to head off potential concerns about the process, and generate positive interest. However, there were a few areas left unclear which certain customers still struggled with. The messages used are shown below, followed by the findings on what worked and suggestions for further improvement.

*“**Introducing the policy:** In 2013, the Chancellor announced that from the 2015-16 tax year, he will introduce a new transferable tax allowance for married couples and civil partners.*

*“**Who you need to be:** Couples who will benefit from this policy are those where one earns £0-10,000 and the other earns £10,000- £41,865.”*

One of the first things the communications needed to make clear was who it was who was eligible for the transfer. Ideally this would ensure that no eligible couples ruled themselves out due to misunderstanding, and that no ineligible couples decided to pursue the transfer. The

income range used in the text meant almost all quickly understood whether or not they were eligible. Overall, the communications tested were successful at informing customers about who was eligible for the transfer, and few had questions about this once they had read over all of the information provided.

There were some areas of confusion which still arose and can be addressed:

- The definition of 'civil partners' – a few customers felt that this label might indicate common law marriages, or long-term cohabitating couples, so needs clarifying.
- Reassurance about changes of circumstances were still sought by customers on variable income, who wanted to know what would happen if the couple became ineligible whilst the transfer was active, either because one partner was paying tax at a higher rate, or because both partners became basic rate taxpayers. These customers were reassured once they had read case studies explaining what happened in these situations, but requested to see these sooner during the explanation of the policy.
- What constituted income, and how this should be allocated was queried by some pensioners, especially those who had separate sources of income or still undertook part-time work.

“What you can get: *As a couple, you stand to gain by up to £200. The online service includes a calculator to tell you what the tax saving will be.”*

Having clarified who was eligible to make the transfer, the communications then set out exactly what the benefit of this would be. Whilst some customers were able to quickly grasp what was on offer, there were still several points of confusion that arose around the benefit to be addressed:

- Customers who were wary or sceptical of government benefits and the complexity of tax issues still had a tendency to look for and expect a 'catch', and fixed on the phrase “up to” £200, perceiving this as an indication that most were unlikely to receive the full benefit.
- Some still felt that the information given could be clearer about whether the £200 on offer would be experienced each month, each year, or as a one-off payment.
- Even when they were clear about how the benefit would be experienced, many respondents still felt that the £200 (especially if spread out in monthly instalments) would not be a sufficiently tangible benefit. For it to be worthwhile for these customers to apply for the transfer it remained important to emphasise the ease of the process.

The customers who were most convinced of the value of the benefit of the transfer were those who were particularly conscious of monthly budgeting and spending. Therefore, communications should relate the benefit in practical terms - for example, parents of young children who saw that £16.50 a month could pay for their child's nappies.

“How it works: *Most people (except those earning over £100,000) have a tax-free allowance*

of £10,000. This means they only pay tax on income above this level, and any income below this is tax-free. If you earn less than £10,000, you are not using all your allowance. You can transfer £1,000 of this unused allowance to your partner, to reduce their tax bill.”

After re-reading this information and (particularly for customers less confident dealing with tax issues) being presented with case studies, most customers understood the process and the concepts involved. The case studies were particularly useful at this stage in making the transfer relatable and ‘real’.

While the communications tested in Stage 2 were effective at informing people about the mechanisms of the transfer, and headed off much potential confusion, they required attention and re-reading in order to be fully comprehended by all customers. Customers need to be signposted towards helpful additional detail such as case studies as soon as possible, and key concepts and information need to be expressed clearly and concisely.

The points of confusion to be addressed were:

- Less confident customers required several readings of the introductory text, advice from their partner or from more knowledgeable members of the group, or the addition of case studies in order to fully grasp what the policy involved. Outside of the research context it would be difficult to guarantee the same amount of attention to the detail of the policy, so it will be important to signpost supporting information such as case studies as early in the process as possible.
- Some customers requested a visual representation of the process to make absolutely clear which partner was transferring what to the other. It was also felt by many that making it clear that the “lower earner” transferred their allowance to the “higher earner” was more explicit and easier to understand than talking about a “transferor” and a “recipient”.
- Some customers who understood the process then went on to question why they were not able to transfer more than £1,000 of their “unused” personal allowance.
- Even when the process was clear, there were some customers who still expected that the benefit of the transfer would be a direct payment to them, rather than a reduction in their tax bill.

“It’s very simple to apply: *The online application only involves a few stages and should take no more than 20 minutes. You only need to make this application once.”*

“The application process: *The online application is fast, simple and you only need to do it once. You do not need to send anything through the post. It includes an ID verification process, which will allow you to use more online Government services. This ID verification process does not require you to give any new information to us, just to confirm information already held about you. Everyone needs to go through this verification to use Government online services – you may already have done, for example in renewing your vehicle licence with DVLA.”*

This aspect of the policy has the potential to be a key driver of customer interest by helping to

minimise the application's perceived 'cost' in terms of time and effort, especially among customers who were uncertain about the value of the potential benefit. Repeated emphasis on the ease and simplicity of the online application process surprised and reassured many customers (including those who were less digitally confident) by directly confronting assumptions about complicated government transactions.

A few issues still arose to be addressed:

- The fact that the application only needed to be completed once instinctively raised questions about changes of circumstances. Customers worried about becoming ineligible and being subsequently penalised, and felt that it would become their responsibility to inform HMRC of any changes, which presented a potential additional burden. Case studies about changes of circumstances provided reassurance on this point, but customers were keen that this information should be available to them earlier in the communications.
- Customers with variable incomes were concerned about the possibility for making errors during an application, or of being particularly likely to experience a change in circumstances that would make them ineligible in a future year. Again, these customers were often reassured by the change of circumstances case studies, but would prefer this information sooner.
- The least digitally confident still assumed that they would need support, ideally via a helpline, including when determining their eligibility.

The Application Process

Overall, the application process was considered suitable to customers' needs and expectations, once concerns about Identity Assurance had been allayed. Few customers raised any objections to needing to apply for the transfer online. Some of the least digitally confident customers, and some pensioners, requested that a paper application be provided as an option for the minority who were not comfortable making an application online. Most other customers did not anticipate the need for a high level of support during the application process, as long as effective communications up front had addressed their key questions regarding the process.

In Stage 1, customers were presented with a lengthier journey map than in Stage 2. It included separate steps for discussions between partners before using the online calculator and before deciding whether to make the transfer. Most couples saw these steps as superfluous, and did not anticipate lengthy discussions about whether or not they would apply. Most couples expected that if they were sufficiently interested in the policy to have used the online calculator, they would decide at that point (based on the result shown) whether or not to apply for the transfer.

The process journey map presented in Stage 2 showed the application process as involving three key points of action: using the online calculator; completing the Identity Assurance

process; and making the transfer online using the GOV.UK website. This helped reinforce the messages about the simplicity of the process being conveyed through communications. The calculator seemed useful for most, but questions were raised when customers had concerns about how accurate the result provided by it would be. These concerns were most prominent for the least digitally confident and for those with more variable incomes. Further details relating to these 3 points in the process are provided below.

Using the online calculator: This aspect of the process was intuitive for many customers. Several had spontaneously requested a tool for calculating eligibility and benefit to be received when discussing the policy in general terms. All agreed that the tool would be useful in confirming whether or not they wished to apply for the transfer. However, some customers were concerned that the calculator was a formal part of the application process, and that by entering their data into it they might potentially be committing themselves to the transfer. This led to further concerns to be addressed:

- The security of data on income to be input in to the calculator: It would be useful to reassure them that personal data is not stored on the system or otherwise recorded.
- Especially pensioners, and those with low digital confidence or little experience of using digital services were concerned about the possibility for making errors when using the tool. This led to worries that customers might receive less benefit than they had expected, or receive an incorrect answer regarding their eligibility.
- Customers with variable incomes were unsure what they would enter into the calculator: whether this should be an estimation of the coming year's income, or the previous year's income. Again this led to concerns about receiving an incorrect result from the calculator.
- Several more digitally confident customers felt that it might be simpler to input their National Insurance Number and have the result automatically calculated.
- For customers where the transferor had income in the £9,000-£10,000 range, several (especially among those with less shared discussions about their finances) were keen to see a precise breakdown of how much the transfer would affect each partner. They wanted to know how much more the transferor would pay in tax, as well as how much the couple would benefit overall.

Completing the Identity Assurance Process: Identity Assurance proved to be the biggest stumbling block to confidence in the application process. It produced uncertainty, and in some cases strong negative reactions, amongst a wide range of customers. This tended to stem from uncertainty about the purpose of Identity Assurance. It was widely seen as being part of the application process for the Transferable Tax Allowance, and it was unclear to many why such 'strict' security measures were required for this application. The fact that it was a process necessary to access numerous other government services and websites did not register with many customers when they were first introduced to Identity Assurance. There were some customers (especially among the least digitally confident) who suggested that the extra work presented by Identity Assurance could potentially dissuade them from applying for the transfer.

In addition to a general wariness of the Identity Assurance process, customers also raised specific issues with it:

- Many assumed that the government and HMRC already held sufficient personal information to identify customers, and were irritated about the perceived need to complete unnecessary work by submitting this information 'again'. Alternatively, others were concerned about the need to submit 'more' new information to the government than was already presumed to be held.
- The need for the involvement of a third party in the process was questioned. Many felt that this was an unnecessary complication, and introduced an element of unfamiliarity to the process. Some felt that third parties were less trustworthy when it came to handling personal information than the government would be, and felt that this process might raise security concerns. For some it was simply confusing that a third party needed to be involved in an application for a government service at all. Several asked why it was not possible for customers to identify themselves to the government using their passport or other official documents.
- In terms of the process itself, customers shown screenshots of Identity Assurance in action found it disconcerting to be 'dislocated' from a government website to the website of a third party. Especially for less digitally confident customers, this raised concerns about navigating the system and finding their way back to the original service they had been trying to use.

In order to minimise concerns around the Identity Assurance process, it was important to emphasise the need to complete this process in order to access a broad range of government services, including familiar and frequently used services such as license renewal with the DVLA. It was also important to emphasise that no new information was being provided, and that the process would only confirm information already held about customers by third parties. Customers also wanted to be clearer about the rationale for involving a third party at all, to justify the 'extra work' that they would need to undertake.

More broadly, the in-depth description of the process presented to customers during the research may in itself have provoked concerns about the complexity of the process that would not otherwise have arisen, producing a 'research effect'. The actual user experience of Identity Assurance is likely to be much faster and easier than an explanation of it implies.

Making the transfer online using the GOV.UK website: The actual process of applying for the transfer using the GOV.UK website appeared simple and intuitive to most customers. Few raised any concerns about the complexity of this part of the application process. Discussion centred on the extent to which both partners would need to actively engage with the process at this point.

For many, the single-applicant process appeared simpler and to require less effort overall, and many customers preferred it on this basis, especially in couples where one partner

tended to take the lead in financial decisions anyway, as well as in those where most financial decisions were taken jointly.

It also made sense that the lower earner should be the partner engaging with the system at this point – they were the partner who was making the transfer, and in couples where the lower earner was not in full-time employment they might have more time available.

If a single-applicant process were used, couples were nevertheless keen that the recipient of the transfer should be notified that it had taken place. Some suggested this notification should be received via an official letter, while others suggested an email or text notification.

Despite the intuitiveness of a single-applicant process, few had any objections to the idea of a dual-applicant process. Some customers considered it important that both members of the couple should provide their official consent for the transfer to go ahead. Although many were reassured once they realised that it would be the transferor driving the online application (rather than the recipient being able to ‘take’ the allowance from the transferor without their knowledge or consent), some still had concerns about the validity of a single-applicant process. No customers expressed concern about abuse of the transfer process in their own relationship: these worries were always expressed in terms of ‘other’, hypothetical, couples who might be at risk.

Support needs

Alongside discussion of the application process, customers also considered the kinds of online support they might require. Most, once they had fully understood the policy and the application process, did not expect to need significant support when applying for the transfer. Of the support options tested with customers, the most well-received were those which promised support that was immediate and responsive.

- ‘Pop-up explanations’ or ‘? Buttons’ which could provide clarification on confusing terminology or concepts were spontaneously requested by many customers, and were the most popular of the support options tested. This functionality was expected to provide immediate, relevant, digestible explanation that could clarify most of the questions anticipated during the application process.
- A Web-chat service was received positively by the majority of respondents, although a minority referred to negative personal experiences with existing web-chat services. The idea of a web-chat service which could operate out-of-hours received very positive reactions in the groups, including among some pensioners and less digitally confident customers.
- The idea of a ‘digital tracking’ service so that customers could be updated on the progress of their application was received positively by some (mainly amongst the more digitally confident), and expected to be useful if it could show when the transfer had successfully come in to effect.

- Automated call centres received strongly negative reactions from a majority of respondents. Many had had negative experiences using these in the past, and they were felt to be largely unsatisfactory: they often referred customers back to online help, and lacked the element of human interaction that customers were seeking when they rang a call centre. Several customers also reported experience of these systems having problems understanding regional accents.

Channels for communications

Customers did not expect that the Transferable Tax Allowance would involve widespread or urgent promotion to encourage uptake. However, as few customers proactively visit HMRC's website, there was an acknowledgement that wider channels of communication would need to be used in order to raise initial awareness, and potentially to offer guidance at key moments in the application process.

When first hearing about the policy, most customers expected to be informed either through official communications from HMRC, or via informal networks and word-of-mouth:

- Official communications were expected to be made available on HMRC's website, but also to be actively pushed out to customers through advertisements in the media: on the radio, on television, in newspapers. Very few customers expressed an interest in less 'traditional' forms of communication from HMRC, such as advertising via social media. Some customers also expected that they might be prompted to apply for the Transferable Tax Allowance through the materials they received in communications about other government benefits. Self Assessment customers expected that they might be informed about the transfer when completing their SA return.
- Customers also expected that they would hear about the Transferable Tax Allowance from sources other than HMRC communications. Some PAYE customers expected that their employers might inform them about the policy. Others expected to hear about the policy from friends or family who had also completed the transfer.

During the application process, customers (once they understood the policy and the transfer process) generally expected that there would be minimal need for further communication from HMRC. The online application process was expected to be simple, with any outstanding questions and issues dealt with by the support mechanisms available. Older and less digitally confident customers felt that some communications from HMRC might be needed to introduce means of support such as web-chat which might be unfamiliar to them. This was expected to be provided on the website where support was to be found.

When the transfer had been made, customers (especially those who advocated a single-applicant process) expected that the couple would receive some notification of the successful transfer. Many were content to receive an email notification, but there were individuals (including those both more and less confident in tax and in digital dealings) who said that they would prefer to receive a letter or other physical record of the transfer which could be kept.