

# Over 2.2 million UK couples missing out on tax break of up to £1,250 as marriage tax allowance continues to go unclaimed

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EINPresswire.com/ -- [4.2 million UK couples](#) are eligible for marriage tax allowance but less than half are claiming it. Meaning that 2.2 million couples are missing out on hundreds of pounds a year at a time when they could need it most.

Marriage tax allowance is one of the ways the government is helping couples to receive extra money back in their pocket each month with a tax break that 4.2 million UK couples are entitled to.

In the midst of the cost of living crisis, this financial support could help couples where they need it most by taking the pressure off money lost from increasing prices, including household bills and food costs. But unfortunately, less than half are claiming the tax break that they are entitled to, meaning millions of couples are losing out on hundreds of pounds that could be making a difference to them this winter.

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*Serena Bhangu*

Marriage tax allowance allows eligible couples to transfer £1,260 of the amount they can earn tax-free each tax year, also known as a personal allowance to their spouse or civil partner if they earn more than them. The marriage tax allowance is open to married couples or those in a civil partnership with a combined household income of under 62,840.



You could be entitled to a tax break of up to £1,250

If and when the claim is approved, the higher earner out of the two will have a reduced tax bill for that tax year, but should they be eligible, they can also apply to backdate their claim.

Serena Bhangu from professional claims management company [Your Claim Matters](#) commented that, 'One of the main reasons this money goes unclaimed is that so many eligible couples simply don't realise they're entitled to it. We're finding a lot of our clients come to us looking for anything that they could be entitled to with no prior knowledge of marriage tax allowance and what it could mean for them.' The good news is that it's a simple process, and there are claims services like Your Claim Matters that can provide assistance with this.

However, there are specific circumstances that couples need to fit to apply. Just 'living together' doesn't count; they must either be married or in a civil partnership.

One of them must be a non taxpayer - which usually means they either earn under the £12,570 personal allowance between 6 April 2022 and 5 April 2023 or are unemployed. The other partner then needs to be a basic 20% rate taxpayer. This means they'd normally need to earn less than £50,270, or if they live in Scotland, £43,662. Higher or additional-rate taxpayers aren't eligible for this allowance.

To simplify, one of them must be a non-taxpayer and one must be a basic-rate taxpayer to be able to apply. The amount available for the tax year 22/23 is up to £252 - should a couple apply successfully, they will get this each year moving forward so there's no need to reapply for each tax year. Successful couples can also backdate their claim by up to four tax years so if they apply and back date for four years (the maximum available) they could get up to £1,242.

What the marriage tax break effectively does, is mean that the tax-paying partner effectively pays less tax as part of their unused allowance is transferred over to them. To do this both partner's tax codes are adjusted slightly to increase the tax paying partner's take home pay.

As we head into the coldest months of the year, couples who find themselves struggling with price increases and inflation could benefit from this government initiative, providing they are made aware of it and apply accordingly.

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