

## New national statistics show more children are now born out of wedlock than in it as marriage rates continue to decline

BIRMINGHAM, UNITED KINGDOM, March 31, 2023 /EINPresswire.com/ -- According to official statistics from the <u>Office for National Statistics (ONS)</u>, in 2021, more babies were born to unmarried couples than married couples for the first time in recorded history.

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Steve Reid

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Out of a total of 624,828 live births in England and Wales, over 320,000 were born outside of marriage or civil partnerships, compared to around 304,000 born into marriages.

This means that 51.3% of all live births were to unmarried couples, a significant shift from the past, where less than one in 10 births were out of wedlock until 1978. This is the first time that the percentage of live births to unmarried couples has been a majority since 1845 when the records first began. In 1988 a quarter of live births were to

unmarried couples and from the millennium onwards, this figure rose by 40% before reaching the 51.3% record of 2021.

This trend and the decline in marriage rates, reflects changes in society, such as people marrying later, having fewer children, and having children at an older age rather than the traditional approach where people tended to marry younger and have children earlier on in their lives. As well as this, as the cost of living crisis continues and interest and inflation rates continue to rise, people simply cannot afford the costs involved with getting married.

For many less affluent families, marriage is considered an expense they cannot afford, and in some circumstances, it works out cheaper and more affordable to live apart. For instance, for those claiming benefits such as universal credit, living together and having a joint claim can mean less money in comparison to those claiming the benefit who do not live with a partner.

However, there are ways in which the government are trying to address this by giving financial support through tax breaks to eligible married couples in the form of the marriage tax allowance.

Marriage tax allowance is 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 married 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.

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.

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.

Steve Reid from professional claims management company <u>Your Claim Matters</u> commented that,

"With high inflation and low growth in the UK economy means that this is adding more financial stress on people struggling to balance their household expenditure. However, it's a sad fact that more than an estimated 2 million people who are married or in a civil partnership are missing out on a tax break that could save them £252 per year. If they also claim for the previous four years, they could also be entitled to an additional tax rebate of £990, representing a total saving of £1242 per couple. That's why Your Claim Matters are urging people to check now if they are eligible and to not miss out on the cash they are entitled to. We make claiming easy, and people could have any payments they are due in as little as six weeks."

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