

All you need is...Marriage Allowance

Married couples and people in civil partnerships could receive extra cash this Valentine's Day as HM Revenue and Customs (HMRC) encourages those eligible to sign up for Marriage Allowance to reduce their tax bill.

Marriage Allowance allows married couples or those in civil partnerships to share their personal tax allowances if one partner earns an income under their Personal Allowance threshold of £12,570, and the other is a basic rate taxpayer.

Eligible couples can transfer 10% of their tax-free allowance to their partner, which is £1,260 in the 2021 to 2022 tax year. It means couples can reduce the tax they pay by up to £252 a year. Couples can apply any time, backdate their claims for any of the 4 previous tax years and receive a payment of up to £1,220 at a time when they need it most.

Marriage Allowance is free to apply for, and customers who claim directly via HMRC's online portal will receive 100% of the tax relief they are eligible for. Visit GOV.UK to find out how to apply for [Marriage Allowance](#).

Marriage Allowance is one of the ways the government is helping couples to receive extra money back in their pocket each month. The financial support could help couples where they need it most, including household bills.

Angela MacDonald, HMRC's Deputy Chief Executive and Second Permanent Secretary, said:

Couples could be sitting on a tax relief worth up to £1,220 that could provide vital financial support at a time they need it most. To find out if you are eligible and how to apply search 'Marriage Allowance' on GOV.UK.

More than 2 million couples have applied for the tax relief since it was launched in 2015 but there could be thousands more who are eligible to claim.

Married couples may have experienced a change in their circumstances which could now mean they are eligible for Marriage Allowance, including:

- a recent marriage or civil partnership
- one partner has retired and the other remains working
- a change in employment due to COVID-19
- a reduction in working hours which means their earnings fall below their Personal Allowance
- unpaid leave or a career break, or
- one partner is studying or in education and not earning above their

Personal Allowance

If a spouse or civil partner has died since 5 April 2017, the surviving person can still claim by contacting the [Income Tax helpline](#).

Marriage Allowance claims are automatically renewed every year. However, couples should notify HMRC if their circumstances change.

Marriage Allowance is 10% of an individual's tax-free Personal Allowance. The maximum amount that can be transferred to their husband, wife or civil partner is dependent on the Personal Allowance for that tax year.

| Tax Year | Marriage Allowance Amount |
|-----------------|----------------------------------|
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| 2021 to 2022 | £252 |
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| 2020 to 2021 | £250 |
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| 2019 to 2020 | £250 |
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| 2018 to 2019 | £238 |
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| 2017 to 2018 | £230 |
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If you cannot apply for Marriage Allowance online, you can apply to HMRC in writing or via your Self Assessment tax return.