



# Marriage Allowance

HMRC link - <https://www.gov.uk/marriage-allowance>

## How it works

[Marriage Allowance](#) lets you transfer £1,260 of your [Personal Allowance](#) to your husband, wife or civil partner.

This reduces their tax by up to £252 in the tax year (6 April to 5 April the next year).

To benefit as a couple, you need to earn less than your partner and have an income of £12,570 or less. Your partner's income must be between £12,571 and £50,270 (£43,662 in Scotland) for you to be eligible.

You can backdate your claim to include any tax year since 5 April 2018 that you were eligible for Marriage Allowance. If your partner has since died you can still claim - phone the [Income Tax helpline](#).

You can [calculate how much tax you could save as a couple](#). You should call the [Income Tax helpline](#) instead if you receive other income such as dividends, savings or benefits from your job. You can also call if you do not know what your taxable income is.

### Example

Your income is £11,500 and your Personal Allowance is £12,570, so you do not pay tax.

Your partner's income is £20,000 and their Personal Allowance is £12,570, so they pay tax on £7,430 (their 'taxable income'). This means as a couple you are paying Income Tax on £7,430.

When you claim Marriage Allowance you transfer £1,260 of your Personal Allowance to your partner. Your Personal Allowance becomes £11,310 and your partner gets a 'tax credit' on £1,260 of their taxable income.

This means you will now pay tax on £190, but your partner will only pay tax on £6,170. As a couple you benefit, as you are only paying Income Tax on £6,360 rather than £7,430, which saves you £214 in tax.

## Who can apply

You can benefit from Marriage Allowance if all the following apply:

- you're married or in a civil partnership
- you do not pay Income Tax or your income is below your Personal Allowance (usually £12,570)
- your partner pays Income Tax at the [basic rate](#), which usually means their income is between £12,571 and £50,270 before they receive Marriage Allowance

You cannot claim Marriage Allowance if you're living together but you're not married or in a civil partnership.

If you're in Scotland, your partner must pay the starter, basic or intermediate rate, which usually means their income is between £12,571 and £43,662.

It will not affect your application for Marriage Allowance if you or your partner:

- are currently receiving a pension
- live abroad - as long as you get a [Personal Allowance](#).

If you or your partner were born before 6 April 1935, you might benefit more as a couple by applying for [Married Couple's Allowance](#) instead.

You cannot get Marriage Allowance and Married Couple's Allowance at the same time.

## Backdating your claim

You can backdate your claim to include any tax year since 5 April 2018 that you were eligible for Marriage Allowance.

Your partner's tax bill will be reduced depending on the Personal Allowance rate for the years you're backdating.

If your partner has died since 5 April 2018 you can still claim - phone the [Income Tax helpline](#). If your partner was the lower earner, the person responsible for managing their tax affairs needs to phone.

## Stopping Marriage Allowance

Your Personal Allowance will transfer automatically to your partner every year until you [cancel Marriage Allowance](#) - for example if your income changes or your relationship ends.

## How to apply

It's free to [apply for Marriage Allowance](#).

If both of you have no income other than your wages, then the person who earns the least should make the claim.

If either of you gets other income, such as dividends or savings, you may need to work out who should claim. You can call the [Income Tax helpline](#) if you're unsure.

Changes to your Personal Allowances will be backdated to the start of the tax year (6 April) if your application is successful.

## How your Personal Allowances change

HM Revenue and Customs (HMRC) will give your partner the allowance you have transferred to them either:

- by changing their [tax code](#) - this can take up to 2 months
- when they send their Self Assessment tax return

If your new Personal Allowance is lower than your income after you've made a claim, you might have to pay some income tax. However, you might still benefit as a couple.

## How your tax code will change

You and your partner will get new tax codes that reflect the transferred allowance. Your tax code will end with:

- 'M' if you are receiving the allowance
- 'N' if you are transferring the allowance

Your tax code will also change if you're employed or get a pension.

## Before you apply

You need your [National Insurance number](#) and your partner's.

If you have come to the UK and you do not plan to work or study, you cannot get a National Insurance number. Phone the [Income Tax helpline](#) to apply for Marriage Allowance.

You also need a way to prove your identity. You can use any 2 of the following:

- [your P60](#)

- one of your 3 most recent payslips
- your UK passport details
- information held on your [credit file](#) (such as loans, credit cards or mortgages)
- details from your Self Assessment tax return (in the last 3 years)
- your Northern Ireland driving licence

## Apply online

The quickest way to apply for Marriage Allowance is online. You'll get an email confirming your application within 24 hours.

## Other ways to apply for Marriage Allowance

You can apply for Marriage Allowance through your [personal account](#), under 'services you might need'.

You can also call HM Revenue and Customs (HMRC) to make an application.

You will need to know you and your partner's National Insurance number.

You can call HMRC on:

Telephone: 0300 200 3300

8am to 8pm, Monday to Friday

8am to 4pm, Saturday. Closed Sundays and bank holidays.

Phone lines are less busy before 10am, Monday to Friday.