

Abstract: Marriage can result in changes affecting essential tax issues that warrant prompt attention following the wedding. This article discusses changes in name, address, tax withholding, filing status and other circumstances.

Marriage and taxes: Key changes after saying ‘I do’

It may not be as fun to plan as the wedding venue, invitations and attire, but marriage can result in changes affecting essential tax issues that need prompt attention following the wedding:

Name. If your name has changed, report it to the Social Security Administration (SSA) so that the name on your Social Security card matches the name on your tax return. To make this change, file Form SS-5, “Application for a Social Security Card,” available from www.ssa.gov, by calling (800) 772-1213, or from the local SSA office.

Address. Inform the IRS about an address change by filing Form 8822, “Change of Address,” available from www.irs.gov. Also, notify the U.S. Postal Service at www.usps.com or your local post office to forward mail.

Tax withholding. A change in marital status requires both parties to furnish their employer(s) with new Forms W-4, “Employee’s Withholding Allowance Certificate.” This is because combined incomes may move taxpayers into a different bracket. Search www.irs.gov for the IRS Withholding Calculator tool to help you complete the new Form W-4.

Filing status. Marital status is determined as of December 31 each year. Spouses can choose to file jointly or separately each year. We can help by calculating your liability both ways.

Circumstances. Taxpayers who receive advance payments of the health care premium tax credit in 2025 should report changes in income, family size or address to the Health Insurance Marketplace at www.healthcare.gov. Report promptly to ensure receipt of the correct type and amount of financial assistance.