

The average expected middle class inheritance tax bill ...

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The [Financial Times has reported](#) that the average middle-class family expect to leave £335,000 to their offspring.

If this were to only come from one family member, then that leaves an average inheritance tax bill of just £4000.

Two thoughts follow. First, why does inheritance tax have such limited impact? Second, how has this tax been so successfully exploited by the rich when it is so obviously irrelevant to most families?