### Working Tax Credit

**Personal Allowances**

- **Single**
  - under 18: 32.90 / 43.25
  - 18 – 24: 43.25
  - 25+: 56.65
- **Lone parent**
  - under 18: 32.90 / 43.25
  - 18+: 56.65
- **Couple**
  - both under 18: 32.90 / 43.25
  - one under 18: 43.25 / 56.65 / 85.75
  - both aged 18+: 85.75
- **Dependant children**: 38.50

**Premiums**

- **Bereavement**: 22.80
- **Carer**: 25.10
- **Disability**
  - single: 23.30
  - couple: 30.25
- **Disabled Child**: 41.30
- **Enhanced Disability**
  - single person/lone parent: 11.40
  - couple: 16.45
  - child: 16.40
- **Family**
  - lone parent rate: 15.90
  - lone parent rate: 16.90
- **Pensioner**
  - single: 47.45
  - couple: 70.05
- **Severe Disability**
  - per qualifying person: 42.95

**Pension Credit**

- Minimum guarantee: 102.10
- Savings credit threshold: 155.80
- **Single**: 77.45
- **Couple**: 123.80

### Housing Benefit & Council Tax Benefit

As for Income Support/income-based JSA, except for non means tested.

**Personal Allowances**

- **Single person – under 18 (n/a for CTB)**: 43.25
- **Lonely parent – under 18 (n/a for CTB)**: 43.25
- **Couple – both under 18 (n/a for CTB)**: 65.30
- **Couple – one under 18**: 85.75

**Premiums**

- **Family (lone parent rate)**: 26.20

### Non Dependant Deductions

(how a deduction is made)

- Aged 18+ and in remunerative work
  - **gross income**
    - IS/JSA/PC/CTB: 7.40 – 11.99
    - CTB: 2.30 – 7.40
  - Savings credit threshold: 155.80

**Working Tax Credit**

- Basic element: 1525.00
- **Couple/family parent**: 1550.00
- 30 hours element: 620.00
- **Disabled worker element**: 2040.00
- **Enhanced disabled adult**: 865.00
- **50+ return to work**
  - 16 – 29 hours: 1045.00
  - 30+ hours: 1560.00
- **Childcare costs (up to 70% of)**
  - 1 child: 7040.00
  - 2+ children: 10430.00

**Child Tax Credit**

- **Family element**: 545.00
- **Baby addition**: 540.00
- **Child element**: 1445.00
- **Disabled child**: 2155.00
- **Enhanced disabled child**: 860.00

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For more detailed information, visit the welfare rights website for advice workers at www.rightsnet.org.uk. For London advice services alliance, contact 020 7377 2748.