



HM REVENUE AND CUSTOMS
Analysis Team

**Child and Working Tax Credits
Statistics**

Finalised annual awards

2007-08



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Introduction

Child Tax Credit (CTC) provides support to families for the children (up to the 31 August after their 16th birthdays) and the "qualifying" young people (in full-time non-advanced education until their 20th birthdays) for which they are responsible. It is paid in addition to Child benefit.

Working Tax Credit (WTC) tops up the earnings of families on low or moderate incomes. People working for at least 16 hours a week can claim it if they (a) are responsible for at least one child or qualifying young person, (b) have a disability which puts them at a disadvantage in getting a job, (c) returned to work within the last year aged at least 50 after a period of at least six months receiving out-of-work benefits or (d) are aged at least 25 and work for at least 30 hours a week.

CTC and WTC are claimed by individuals, or jointly by couples, whether or not they have children (described as "families" in this publication).

A family's entitlement to CTC and WTC in 2007-08 depends its circumstances in the year (hours worked, number of children, childcare costs, disabilities) and on its incomes in 2006-07 and 2007-08 (for more details, see the Technical Note). The tables classify families according to the levels of their entitlement, modelled from data on their circumstances and incomes finally reported for that year. Incomes can taper the award to zero. These tables cover families with positive awards.

The figures for in-work families in the tables are based on data extracted from the tax credits computer system at April 2009 for the vast majority of 2007-08 awards (see the Technical Note). See below for the figures for families out of work.

Relation to "snapshot" publications

During 2007-08, tax credits awards were based on a variety of income data. For many awards the first payments were based on 2005-06 incomes; most families reported 2006-07 incomes during 2007-08, and were encouraged to report in-year estimates of their 2007-08 incomes if this would affect the size of their award. The issues of "Child and Working Tax Credits statistics" with reference dates in December 2007 and April 2008 classified families according to information on their circumstances and incomes known about by the reference date.

During 2008-09, families provided final information on their circumstances during 2007-08, and their 2007-08 incomes. This led to "finalised" awards for 2007-08. The tables are based on these finalised awards.

Annual average number of beneficiaries, and annual entitlement

The calculation of the annual entitlement for an award also yields a value of the entitlement for each day of the year. This can vary within the year as the family's circumstances vary. Also, awards can end during the year (for example, as couples separate, or as families cease to satisfy the qualifying conditions listed above), and other awards start during the year. The tables show annual average numbers of benefiting families with particular characteristics that is, the average taken over all days in the year.

Their aggregate annual entitlement (in £ million) is the sum, taken over all days in the year, of the daily entitlements of families with these characteristics on the day.

Their average annualised entitlement (in £) is 366 times the average, taken over all days in the year, of the aggregate daily entitlement of these families.

The coverage of out-of-work families with children

A family is defined as being in work at any date if one of the adults, or the single adult, works for at least 16 hours per week.

Some out of work families with children received their child support via CTC, but others received it via child premia in benefits (Income Support or income-based Jobseeker's Allowance). The level of support was the same. All the tables in this publication include all such out of work families, where relevant, irrespective of the source of their support.

Geographical analyses

This publication covers families in the United Kingdom (including Northern Ireland). A separate publication shows analyses for each country, region of England, local authority and parliamentary constituency.

Main aggregates

Note: Figures are separately rounded, which can lead to the components as shown not summing to the total.

Based on finalised awards, the average number of benefiting families during 2003-04 to 2007-08 were:

	2003-04	2004-05	2005-06	2006-07	2007-08
	----- <i>millions</i> -----				
Total benefiting	5.7	5.89	5.94	5.96	5.98
Out-of-work families (all with children)	1.4	1.38	1.41	1.40	1.39
In-work families	4.34	4.51	4.53	4.56	4.59
Families with no children (WTC only)	0.16	0.23	0.27	0.30	0.34
Families with children	4.17	4.28	4.26	4.25	4.25
Entitlement more than the family element	2.08	2.12	2.16	2.28	2.34
Entitlement equals family element or less	2.09	2.15	2.10	1.97	1.91
	----- <i>thousands</i> -----				
Families for which entitlements were higher because of:					
Childcare element	268	304	339	384	414
Disabled worker element	64	79	89	99	108
Baby addition to family element (in-work families)	361	371	364	364	378
Baby addition to family element (other families)	151	153	153

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Table 1.1 Families benefiting from tax credits, 2003-04 to 2007-08: annual averages

		Total ¹	Families not in work ¹	In-work families					
				Total	With children			Without children (WTC only)	
					With WTC and CTC	With CTC only	Family element or less	Total	
					More than family element				
-----thousands-----									
2003-04 ²	Number	5.7m	1.4m	4,336	1,438	640	2,093	4,171	164
	Entitlement (£) ³	16,400	5,100	11,314	8,334	1,477	1,206	11,017	296
2004-05 ²	Number	5,888	1,379	4,508	1,445	679	2,151	4,275	234
	Entitlement (£) ³	17,709	5,353	12,356	8,974	1,717	1,235	11,926	431
	CTC	13,564	5,353	8,211	5,259	1,717	1,235	8,211	-
	WTC	4,145	-	4,145	3,714	-	-	3,714	431
2005-06 ²	Number	5,939	1,406	4,533	1,496	664	2,101	4,261	272
	Entitlement (£) ³	18,585	5,474	13,111	9,648	1,742	1,201	12,591	520
	CTC	14,017	5,474	8,543	5,600	1,742	1,201	8,543	-
	WTC	4,568	-	4,568	4,048	-	-	4,048	520
2006-07 ²	Number	5,955	1,399	4,556	1,614	664	1,972	4,251	305
	Entitlement (£) ³	20,317	5,732	14,585	11,024	1,804	1,129	13,958	627
	CTC	14,923	5,732	9,191	6,258	1,804	1,129	9,191	-
	WTC	5,393	-	5,393	4,767	-	-	4,767	627
2007-08	Number	5,981	1,392	4,589	1,672	670	1,911	4,253	336
	Entitlement (£) ³	21,595	5,986	15,609	11,918	1,885	1,087	14,890	719
	CTC	15,679	5,986	9,693	6,721	1,885	1,087	9,693	-
	WTC	5,915	-	5,915	5,196	-	-	5,196	719

Note. These figures are for finalised awards. They are on a different basis to those appearing in the "snapshot" publications for dates within the year, which were based on information known about by those dates. See the Introduction.

¹ No, or only approximate, estimates for out of work families are available for some earlier years. Figures shown thus "1.4m" are approximate estimates shown in millions. The estimates for out of work families include those receiving the equivalent level of support via out of work benefits (see the Introduction).

² Entitlement as published in the previous issue of this publication, disregarding any changes since then.

³ See the Introduction for the definitions of these amounts. For 2003-04, rounded to the nearest £0.1bn

Table 1.2 Average number of benefiting couples and single adults; numbers of children and annual entitlements

	Benefiting families			Thousands
	-----			Number of children in benefiting families
	Total	Couples	Singles	
All families				
Total	5,981	3,576	2,405	10,033
With children	5,645	3,476	2,169	10,033
Other	335	99	236	-
Out of work families with children				
Total	1,392	333	1,059	2,634
Receiving CTC	1,002	263	739	1,882
Maximum award ¹	954	225	729	1,799
Tapered	48	38	10	82
Receiving family premia in benefits ²	390	70	320	752
In work families				
Total	4,589	3,243	1,346	7,399
With children	4,253	3,143	1,110	7,399
Receiving WTC and CTC	1,672	775	898	2,997
Maximum award ¹	489	174	315	906
Tapered	1,183	601	582	2,091
Receiving CTC only	2,581	2,369	212	4,402
More than family element	670	566	104	1,412
Family element	1,777	1,670	107	2,760
Less than family element	134	133	1	230
No children (receiving WTC only)	336	100	236	-
Maximum award ¹	100	17	83	-
Tapered	235	81	154	-

¹ Where the award is not reduced through tapering, either because the family is passported to maximum CTC through receipt of out of work benefits, or because the annual income is below the relevant first threshold.

² See the Introduction. Not tapered.

Table 2.1 Number of benefiting families in 2003-04 to 2007-08; annual averages and aggregate entitlement

	<i>Thousands, and £million</i>				
	2003-04	2004-05	2005-06	2006-07	2007-08
All families					
WTC and CTC	1,438	1,445	1,496	1,614	1,672
CTC only, > family element	640	679	664	664	670
CTC family element	1,982	2,019	1,961	1,851	1,777
CTC < family element	112	133	140	122	134
Total in work with children	4,171	4,275	4,261	4,251	4,253
No children (WTC only)	164	234	272	305	336
Total in work	4,336	4,508	4,533	4,556	4,589
Out of work ¹	1.4m	1,379	1,406	1,399	1,392
Total ¹	5.7m	5,888	5,939	5,955	5,981
Children in these families					
WTC and CTC	2,628	2,606	2,685	2,895	2,997
CTC only, > family element	1,382	1,449	1,409	1,405	1,412
CTC family element	3,280	3,229	3,087	2,893	2,760
CTC < family element	198	231	241	210	230
Total for in work families	7,488	7,515	7,422	7,403	7,399
Out of work ¹	2.6m	2,624	2,666	2,664	2,634
Total ¹	10.1m	10,139	10,088	10,067	10,033
Single adults with children					
WTC and CTC	788	799	828	862	898
CTC only, > family element	94	105	105	99	104
CTC family element	107	116	116	108	107
CTC < family element	1	1	1	1	1
Total in work with children	990	1,021	1,050	1,070	1,110
Out of work ¹	1.1m	1,031	1,055	1,062	1,059
Total ¹	2.2m	2,053	2,105	2,132	2,169
Families benefiting from:					
30 hour element	1,628	1,716	1,757	1,885	1,950
Disabled worker element	64	79	89	99	108
Severely disabled adult element	47	34	28	30	31
50+ return to work element	8	15	14	14	15
Childcare element - couples	83	96	106	133	147
Childcare element - singles	185	208	233	250	268
Baby addition to family element - in-work families	361	371	364	364	378
Baby addition to family element - out of work families ¹	151	153	153
Disabled child element in-work families ²	98	107	110	116	121
Severely disabled child element - in-work families ²	45	47	47	48	47
Annual entitlement (£ million)					
WTC and CTC	8,334	8,974	9,648	11,024	11,918
CTC only, > family element	1,477	1,717	1,742	1,804	1,885
CTC family element	1,166	1,190	1,156	1,090	1,044
CTC < family element	40	45	45	39	43
Total in work with children	11,017	11,926	12,591	13,958	14,890
No children (WTC only)	296	431	520	627	719
Total in work	11,314	12,356	13,111	14,585	15,609
Out of work ¹	5,100	5,353	5,474	5,732	5,986
Total ¹	16,400	17,709	18,585	20,317	21,595

¹ The estimates for out of work families include families receiving the equivalent level of support via out of work benefits (see the Introduction). No, or only approximate, estimates for out of work families are available for 2003-04; figures shown thus "1.4m" are approximate estimates shown in millions.

² No estimates for out of work families are available.

Table 2.2 Average number of benefiting families with children, and annual entitlements

	<i>Thousands, and £million</i>						
	Total	Out of work families	In work families				
			Total	Receiving WTC and CTC	More than family element	Family element	Less than family element
Family size.							
All families							
One child	2,577	637	1,940	776	173	934	56
Two children	2,120	440	1,680	591	312	714	62
Three children	682	200	482	216	138	116	13
Four or more children	265	115	151	89	47	12	2
Total	5,645	1,392	4,253	1,672	670	1,777	134
Couples							
One child	1,424	132	1,291	269	119	848	55
Two children	1,431	105	1,326	296	273	695	62
Three children	451	55	396	139	129	114	13
Four or more children	170	40	131	71	45	12	2
Total	3,476	333	3,143	775	566	1,670	133
Singles							
One child	1,154	505	649	508	54	86	1
Two children	689	335	354	295	39	19	-
Three children	231	144	87	77	9	1	-
Four or more children	95	75	20	18	1	-	-
Total	2,169	1,059	1,110	898	104	107	1
With a child aged under one year	531	153	378	150	73	138	16
Number of children in these families							
All families	10,033	2,634	7,399	2,997	1,412	2,760	230
Couples	6,399	703	5,696	1,591	1,246	2,630	228
Singles	3,634	1,931	1,703	1,406	165	130	2
Average annualised entitlement							
One child	£2,629	£2,543	£2,658	£5,541	£1,641	£590	£335
Two children	£3,620	£4,478	£3,395	£7,535	£2,601	£584	£312
Three children	£5,797	£6,502	£5,504	£9,564	£3,773	£591	£320
Four or more children	£9,309	£9,539	£9,134	£12,327	£5,738	£602	£339
Total	£3,698	£4,299	£3,501	£7,126	£2,813	£588	£323
Total annual entitlement (£ million)							
One child	6,777	1,621	5,156	4,302	284	551	19
Two children	7,675	1,972	5,703	4,454	812	417	19
Three children	3,955	1,299	2,655	2,063	520	68	4
Four or more children	2,469	1,093	1,375	1,099	268	7	1
Total	20,876	5,986	14,890	11,918	1,885	1,044	43

Table 2.3 Average number of families benefiting from the 30 hour credit

	<i>Thousands</i>				
	Total	Couples with children	Couples without children	Singles children	Singles without children
Total families benefiting ¹	1,950	1,175	95	470	211
WTC and CTC	1,008	625	-	383	-
CTC only, > family element	637	550	-	87	-
No children (WTC only)	305	-	95	-	211

¹ Those claiming the 30-hour element (a) with children and with an award value above the family element, or (b) without children and with a positive award.

Table 2.4 Average number of families benefiting from the childcare element

	<i>Thousands</i>		
	Total	Couples	Singles
Total families benefiting ¹	414	147	268
WTC and CTC	340	88	252
CTC only, > family element	74	59	16
Eligible childcare costs allowed (per week)			
Under £20	44	12	32
£20 - £39.99	66	20	47
£40 - £59.99	62	21	41
£60 - £79.99	52	20	32
£80 - £99.99	45	18	27
£100 - £119.99	36	15	22
£120 - £139.99	33	13	21
£140 - £159.99	24	9	15
£160 - £179.99	25	9	16
£180 - £199.99	6	3	3
£200 - £249.99	10	4	5
£250 or more	11	4	7
Total	414	147	268
Increase in annualised entitlement through this element (£ million)			
	1,364	446	918
Average help with childcare costs ² (£ per week)			
	£63.17	£58.40	£65.78

¹ Those claiming the childcare element and with CTC above the family element.

² The difference between the award and the notional award excluding the childcare element.

Table 2.5 Average number of families benefiting from the disabled worker element*Thousands*

	Total	Couples with children	Couples without children	Singles with children	Singles without children
Total families benefiting ¹	108	30	15	17	47
WTC and CTC	40	23	-	17	-
CTC only, > family element	7	7	-	-	-
No children (WTC only)	61	-	15	-	47
One disabled worker ² in family	107	29	14	17	47
Both adults are disabled workers ²	1	1	-	-	-

¹ Those claiming the disabled worker element who (a) have children and have CTC above the family element, or (b) have no children and have a positive WTC award. Disabled workers includes those who are severely disabled and also included in Table 2.6.

² Throughout this table, "worker" means an adult working for at least 16 hours per week.

Table 2.6 Average number of families benefiting from the severely disabled adult element*Thousands*

	Total	Couples with children	Couples without children	Singles with children	Singles without children
Total families benefiting ¹	31	17	8	2	4
WTC and CTC	14	12	-	2	-
CTC only, > family element	5	5	-	-	-
No children (WTC only)	12	-	8	-	4
One severely disabled adult	31	17	8	2	4
Both adults are severely disabled	-	-	-	-	-

¹ Those with the severely disabled adult element who (a) have children and have CTC above the family element, or (b) have no children and have a positive WTC award.

Table 2.7 Average number of in-work families benefiting from the disabled child element*Thousands*

	Total	Couples		Singles	
		One disabled child	2+ disabled children	One disabled child	2+ disabled children
Total families benefiting ^{1,2}	121	81	8	30	1
WTC and CTC	66	35	3	26	1
CTC only, > family element	55	46	5	4	-
Family size					
One child	28	16	-	12	-
Two children	51	35	3	12	1
Three children	28	21	3	5	-
Four or more children	14	10	2	1	-
Number of disabled children in benefiting families	131	81	17	30	3

¹ Those with the disabled child element and with CTC above the family element. Disabled children includes those who are severely disabled and included in Table 2.8.

² No estimates for out of work families are available.

Table 2.8 Average number of in-work families benefiting from the severely disabled child element*Thousands*

	All	Couples	Singles
Total families benefiting ^{1,2}	47	36	10
WTC and CTC	24	15	9
CTC only, > family element	23	21	1
Family size			
One child	10	6	4
Two children	20	15	4
Three children	11	10	2
Four or more children	6	5	1
Number of severely disabled children in benefiting families	49	39	11

¹ Those with the severely disabled child element and with CTC above the family element.

² No estimates for out of work families are available.

Table 2.9 Average number of in-work benefiting families in each band of income used to taper awards

	<i>Thousands</i>							
	Range of income used to taper awards ¹							
	Total	Up to £5,220	£5,221 to £9,999	£10,000 to £19,999	£20,000 to £29,999	£30,000 to £39,999	£40,000 to £50,000	Over £50,000
Total								
WTC and CTC	1,672	484	528	604	49	7	1	0
CTC only, > family element	670	-	-	253	360	51	5	1
CTC family element	1,777	-	-	1	570	809	396	-
CTC < family element	134	-	-	-	-	-	-	134
Total with children	4,253	484	528	858	979	867	402	135
No children (WTC only)	336	99	122	112	2	0	0	0
Total	4,589	583	650	970	981	867	402	135
Comparison of income in 2006-07 and 2007-08²:								
Income falling between 2006-07 and 2007-08:								
Increasing award value in 2007-08	759	80	202	284	115	22	27	29
Not affecting award value in 2007-08 ³	238	67	1	1	71	72	27	-
Income increasing between 2006-07 and 2007-08:								
by up to the £25,000 income disregard:	3,564	435	446	681	790	767	342	103
by more than the £25,000 income disregard:								
Reducing award value in 2007-08	14	-	1	3	3	2	1	3
Not affecting award value in 2007-08 ³	13	1	-	-	2	5	5	-
Total	4,589	589	645	970	981	867	402	135

¹ See the Technical Note. After deducting the £25,000 income increase disregard, but before deducting the first threshold.

² Where 2007-08 income is more than £25,000 above 2006-07 income, 2007-08 income less £25,000 is used. See the Technical Note.

³ Even where 2007-08 incomes are below 2006-07 incomes, or are more than £25,000 above 2006-07 incomes, awards may remain at the maximum, at the family level or tapered to zero.

Table 2.10 Average number of benefiting families in each band of annual entitlement*Thousands*

	Total	Band of annual entitlement							
		Under	£1,000	£2,000	£3,000	£4,000	£5,000	£6,000	£7,000
		£1,000	to £1,999	to £2,999	to £3,999	to £4,999	to £5,999	to £6,999	and over
WTC and CTC	1,672	-	-	58	112	192	327	241	744
CTC only, > family element	670	74	194	153	112	61	38	16	22
CTC family element	1,777	1,639	138	-	-	-	-	-	-
CTC < family element	134	131	3	-	-	-	-	-	-
Total with children	4,253	1,844	335	210	224	252	365	257	765
No children (WTC only)	336	85	70	104	27	40	7	3	1
Total in work	4,589	1,929	405	314	251	293	372	260	766
Out of work ¹	1,392	27	7	600	4	414	69	132	139
Total	5,981	1,956	412	914	254	706	440	392	906
Number of children									
No children (WTC only)	336	85	70	104	27	40	7	3	1
One child	1,940	946	168	102	114	135	240	119	116
Two children	1,680	756	132	82	82	87	91	102	348
Three children	482	126	30	23	24	26	27	29	197
Four or more children	151	14	5	4	5	5	6	7	104
Total in work	4,589	1,929	405	314	251	293	372	260	766
Out of work ¹	1,392	27	7	600	4	414	69	132	139
Total	5,981	1,956	412	914	254	706	440	392	906
Single adult families									
Number of children									
No children (WTC only)	236	65	49	85	12	22	2	1	-
One child	649	96	30	41	57	82	181	70	94
Two children	354	22	8	10	14	20	30	47	203
Three children	87	2	1	1	1	2	3	4	73
Four or more children	20	-	-	-	-	-	-	-	19
Total in work	1,346	185	87	137	84	126	216	121	389
Out of work ¹	1,059	5	2	485	1	325	57	92	92
Total	2,405	190	89	622	84	451	273	213	481
Couples									
Number of children									
No children (WTC only)	100	20	21	18	15	19	4	2	1
One child	1,291	851	138	61	58	53	60	49	22
Two children	1,326	734	124	72	68	66	61	55	146
Three children	396	125	30	22	22	24	24	25	124
Four or more children	131	14	5	4	4	5	6	7	85
Total in work	3,243	1,744	318	177	167	166	155	139	377
Out of work ¹	333	22	5	115	3	88	12	40	47
Total	3,576	1,766	323	292	170	255	167	179	425

¹ For out of work families receiving their child support via Income Support or income-based Jobseeker's Allowance rather than CTC these entitlements are estimates. See Technical Note.

Technical note

Data quality

The figures for 2007-08 in the table are mostly derived from a scan of the tax credits computer system taken in early April 2009. For each award, the scan contained a record for each sub-period of the year for which the family's circumstances (adult partners, hours worked, number of children, childcare costs, disabilities) remained unchanged. For each such sub-period, the scan provided the various elements for which the family qualified for the period, and the daily monetary value of the childcare element. It also provided the values of the 2006-07 and 2007-08 incomes for each award.

For each award, and for each sub-period, the daily rate of entitlement was then modelled by summing the various element values to which the family was entitled and tapering the total away using the income data¹. The modelled daily entitlement was then used to establish where on the plateau - taper profile the family fell for that period. A small number (under 1 per cent) of tax credits awards were not included in the scan.

For each case covered by the scan, and for each sub-period, it was possible to compare the modelled entitlement with that held on the computer system. For all but about 0.1 per cent of cases the discrepancy was at most 2p per day.

The scan did not cover out of work families who received their child support via Income Support or income-based Jobseeker's Allowance (IS-JSA) rather than CTC. A scan of such families at August 2005 was obtained from the Department for Work and Pensions. This contained sufficient information to distinguish single parents from couples. The number and ages of the children were obtained from the Child Benefit records for these families who were still receiving their child support through IS-JSA at August 2007. The level of entitlement at August 2007 was modelled using this information, which however could not include the disabled child or severely disabled child premium. To produce annual averages to be added to the annual CTC averages, the August 2007 aggregates were scaled by a factor needed to produce a separately-estimated overall average for the year. The annualised August 2007 entitlements were also scaled to agree with the separately known total of expenditure via benefits for these families.

¹ In accordance with the tax credits system, the income used to taper the award was the 2007-08 income, if that was lower than the 2006-07 income; the 2006-07 income if the 2007-08 income was less than £25,000 higher; and the 2007-08 income less £25,000 if this was more than £25,000 higher than the 2006-07 income.

Appendix: 2003-04 to 2007-08 tax credit elements and thresholds

Annual rate (£), except where specified

	2003-04	2004-05	2005-06	2006-07	2007-08
Child Tax Credit					
Family element	545	545	545	545	545
Family element, baby addition ¹	545	545	545	545	545
Child element ²	1,445	1,625	1,690	1,765	1,845
Disabled child additional element ³	2,155	2,215	2,285	2,350	2,440
Severely disabled child additional element ⁴	865	890	920	945	980
Working Tax Credit					
Basic element	1,525	1,570	1,620	1,665	1,730
Couples and lone parent element	1,500	1,545	1,595	1,640	1,700
30 hour element ⁵	620	640	660	680	705
Disabled worker element	2,040	2,100	2,165	2,225	2,310
Severely disabled adult element	865	890	920	945	980
50+ return to work element ⁶					
16 but less than 30 hours per week	1,045	1,075	1,110	1,140	1,185
at least 30 hours per week	1,565	1,610	1,660	1,705	1,770
Childcare element					
Maximum eligible costs allowed (£ per week)					
Eligible costs incurred for 1 child	135	135	175	175	175
Eligible costs incurred for 2+ children	200	200	300	300	300
<i>Percentage of eligible costs covered</i>	70%	70%	70%	80%	80%
Common features					
First income threshold ⁷	5,060	5,060	5,220	5,220	5,220
<i>First withdrawal rate</i>	37%	37%	37%	37%	37%
Second income threshold ⁸	50,000	50,000	50,000	50,000	50,000
<i>Second withdrawal rate</i>	1 in 15	1 in 15	1 in 15	1 in 15	1 in 15
First income threshold for those entitled to Child Tax Credit only ⁹	13,230	13,480	13,910	14,155	14,495
Income increase disregard	2,500	2,500	2,500	25,000	25,000
Minimum award payable	26	26	26	26	26

¹ Payable to families for any period during which they have one or more children aged under 1.² Payable for each child up to 31 August after their 16th birthday, and for each young person for any period in which they are aged under 20 and in full-time non-advanced education, or under 18 and in their first 20 weeks of registration with the Careers service or Connexions.³ Payable in addition to the child element for each disabled child.⁴ Payable in addition to the disabled child element for each severely disabled child.⁵ Payable for any period during which normal hours worked (for a couple, summed over the two partners) is at least 30 per week.⁶ Payable for each qualifying adult for the first 12 months following a return to work after 5 April 2003.⁷ Income is net of pension contributions, and excludes Child Benefit, Housing benefit, Council tax benefit, maintenance and the first £300 of family income other than from work or benefits. The award is reduced by the excess of income over the first threshold, multiplied by the first withdrawal rate.⁸ For those entitled to the Child Tax Credit, the award is reduced only down to the family element, plus the baby addition where relevant, less the excess of income over the second threshold multiplied by the second withdrawal rate.⁹ Those also receiving Income Support, income-based Jobseeker's Allowance or Pension Credit are passported to maximum CTC with no tapering.