

## Working families and Working Tax Credit

If you are a couple with at least one child and at least one of you is working, you may be entitled to Working Tax Credit (WTC).

Between you, you must be working **24 hours** or more a week – with at least one working 16 hours a week. **However, there are exceptions to this rule.** This factsheet explains these exceptions, the general rules for this benefit and where you can get further help and information.

Note, Universal Credit (UC) is replacing benefits like WTC. Apart from some exceptions, you cannot make a claim for WTC in a UC area. See [www.newcastle.gov.uk/universalcredit](http://www.newcastle.gov.uk/universalcredit) for more details.

### The 24-hour rule does not apply if:

# One of you works 16 or more hours a week and you or your partner is:

- Aged 60 and over, or
- Classed as disabled (which means entitled to the WTC ‘disability element’ such as being on a benefit like Employment and Support Allowance or Personal Independence Payment)

# Or, if you (the claimant) works 16 or more hours a week and your partner is:

- Classed as ‘incapacitated’ which means they’re ill or disabled and get certain benefits, or
- In hospital, or
- In prison, or
- Entitled to Carer’s Allowance - or have an ‘underlying entitlement’ to it, explained at: [www.gov.uk/carers-allowance/what-youll-get](http://www.gov.uk/carers-allowance/what-youll-get)

For fuller rules on Working Tax Credit see below and <https://www.gov.uk/working-tax-credit/eligibility>

## **How much Working Tax Credits can you get?**

Here are some examples of how much Working Tax Credits you may get if you are entitled:

- A couple earning £10,000 a year may get about £48 a week.
- A couple earning £8,000 a year may get about £63 a week.

This is in addition to any Child Tax Credit payable

### **Please note**

This is a general guide and other benefits may be affected. People with children should also get Child Tax Credit and it is worth checking if there are other benefits that can help, such as Housing Benefit. You should check with the Tax Credits Office or seek advice using the details below.

### **Working Tax Credit (WTC) rules**

You can get WTC if you are in one of the following circumstances:

- Single, working at least 16 hours a week and classed as disabled (as described above)
- A lone parent working at least 16 hours a week
- Aged 60 or over and working at least 16 hours a week
- A couple with children and working at least 24 hours a week, but see the exceptions described above
- Single, aged 25 or over and working at least 30 hours a week.  
Single people aged under 25 may only qualify under the first two bullet points above.

How much you get depends on your income and other circumstances.

### **Further help and information**

- Get more information on Tax Credits, benefits and where to get advice in Newcastle on: [www.newcastle.gov.uk/welfarerights](http://www.newcastle.gov.uk/welfarerights)
- Get more information on Tax Credits and a Tax Credits calculator from the Government: [www.gov.uk/browse/benefits/tax-credits](http://www.gov.uk/browse/benefits/tax-credits), and the independent [www.revenuebenefits.org.uk](http://www.revenuebenefits.org.uk).
- Phone the Tax Credits Office: 0345 300 3900

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