

## Couples and Working Tax Credit from April 2012

Released: 27th March, 2012

If you are a couple with children getting Working Tax Credit, you should be aware of changes to the rules from 6 April 2012.

Many couples with children will need to work at least 24 hours a week between them to get Working Tax Credit. At least one of you also needs to work 16 hours a week.

Before April, you can get [Working Tax Credit](#) if one of you works at least 16 hours a week. From April 2012, couples with children can still get Working Tax Credit if:

- one of them is a disabled worker working 16 hours a week
- one of them is aged 60 over working 16 hours a week
- one of them works 16 hours a week, and the other gets certain benefits or national insurance credits for sickness or disability
- one of them works 16 hours a week, and the other is in hospital or in prison
- one of them work 16 hours a week, and the other is entitled to [Carer's Allowance](#) for looking after a disabled person.

The change means that, for all other couples with children, from 6 April 2012:

- If only one of you works, that person must work 24 hours a week
- If you both work, one of you must work at least 16 hours a week, and your combined hours must be at least 24 hours a week.

If you don't meet these conditions, your Working Tax Credit will stop immediately from 6 April 2012.

For example, if you are a couple and currently one of you works 16 hours and the other does not work at all, you need to find another 8 hours of work. This could either be in the same job, or a different job. It could be the person who is already working, or the other partner, or shared between you. It could be employed or self-employed work.

The Revenue should write to most people who will be affected by this change. There is also information on the [HMRC website](#).

### Who is not affected?

You can still get Working Tax Credit, even if you are a couple with children, if one of you is 60 or over and works 16 hours or more.

You can also get Working Tax Credit if you are a disabled worker working 16 hours or more. It does not matter if you are also a member of a couple with children. If you fall into this group of people, you will get the [disability element](#) in your Working Tax Credit.

You can also continue to get Working Tax Credit if you are part of a couple with children where one person works at least 16 hours a week and the other person is getting benefits or national insurance credits for ill health or disability (for example, Employment and Support Allowance or Disability Living Allowance). Or you could be a couple where one person works and the other is in hospital or in prison. From 6 April 2012, you can also get Working Tax Credit if you are part of a couple with children where one person works at least 16 hours a week and the other person is entitled to Carer's Allowance.

Working Tax Credit for single parents remains the same. If you are single parent, you need to work 16 hours a week or more to get Working Tax Credit.

If you are not sure whether or not you will lose your Working Tax Credit, you can ring the Tax Credit helpline on 0345 300 3900.

## **Other issues for couples with children**

### **Help with childcare costs**

in Working Tax Credit is usually only included if both partners work at least 16 hours a week. If you are a couple, you must both work at least 16 hours a week in order to get help with childcare costs. Alternatively, one of you works at least 16 hours a week, and the other is sick or disabled, in hospital or in prison. From 6 April 2012, you can also get the childcare element if one of you works 16 hours a week and one of you is entitled to [Carer's Allowance](#). If you are a single parent, you must work at least 16 hours a week.

An additional part of Working Tax Credit called the [30 hour element](#) also isn't changing. To get this, you need to work 30 hours a week. A couple with children can add their hours together.

### **Why**

#### **Working Families is concerned about the 24 hours in work rule**

For some families, this change may mean they lose their Working Tax Credit. We know that it can be difficult to get extra hours from an employer, and in particular it can be difficult to find hours that will fit around family life. You may need childcare for the first time and it could be difficult to find, or you may struggle to afford the costs.

If your family is affected by the change, please email us. Let us know whether your employer offered you more hours, or whether you had to take up part time work elsewhere. Let us know how your childcare arrangements and family life have changed. Email our policy officer at [elizabeth.gardiner@workingfamilies.org.uk](mailto:elizabeth.gardiner@workingfamilies.org.uk).

The Working Families Team  
[www.workingfamilies.org.uk](http://www.workingfamilies.org.uk)

1-3 Berry Street  
London  
EC1V 0AA  
Tel: 020 7253 7243  
Fax: 020 7253 6253