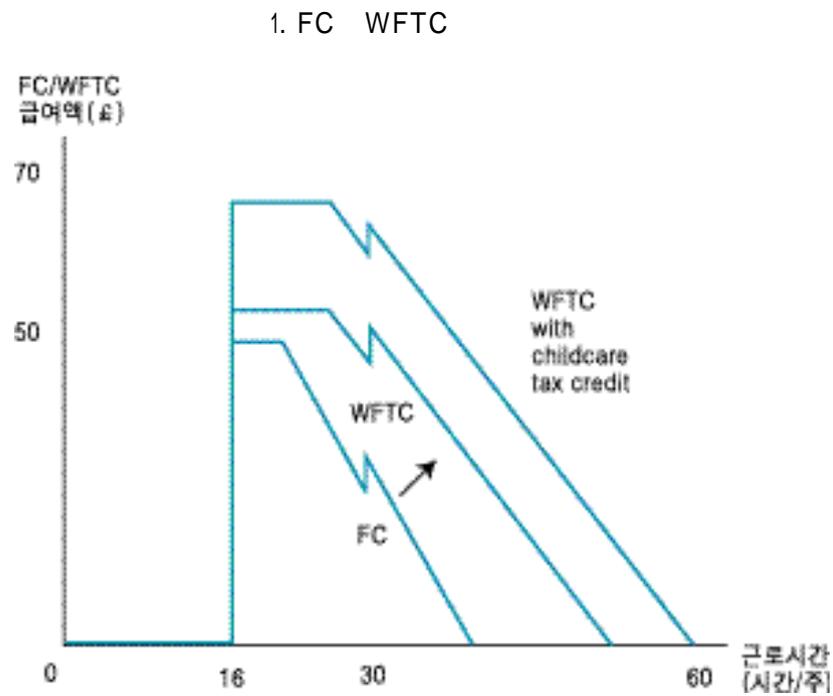




가 가
 , WFTC 가 FC 가
 £19.85 ~ £25.95
 £80.65가 WFTC £90
 70% 55% , FC

(childcare disregard) 'Childcare Tax Credit'
 가 가 가 16 가
 1 £100, 2 £150 가
 70% WFTC FC
 [1]
 WFTC 가 , 가 가



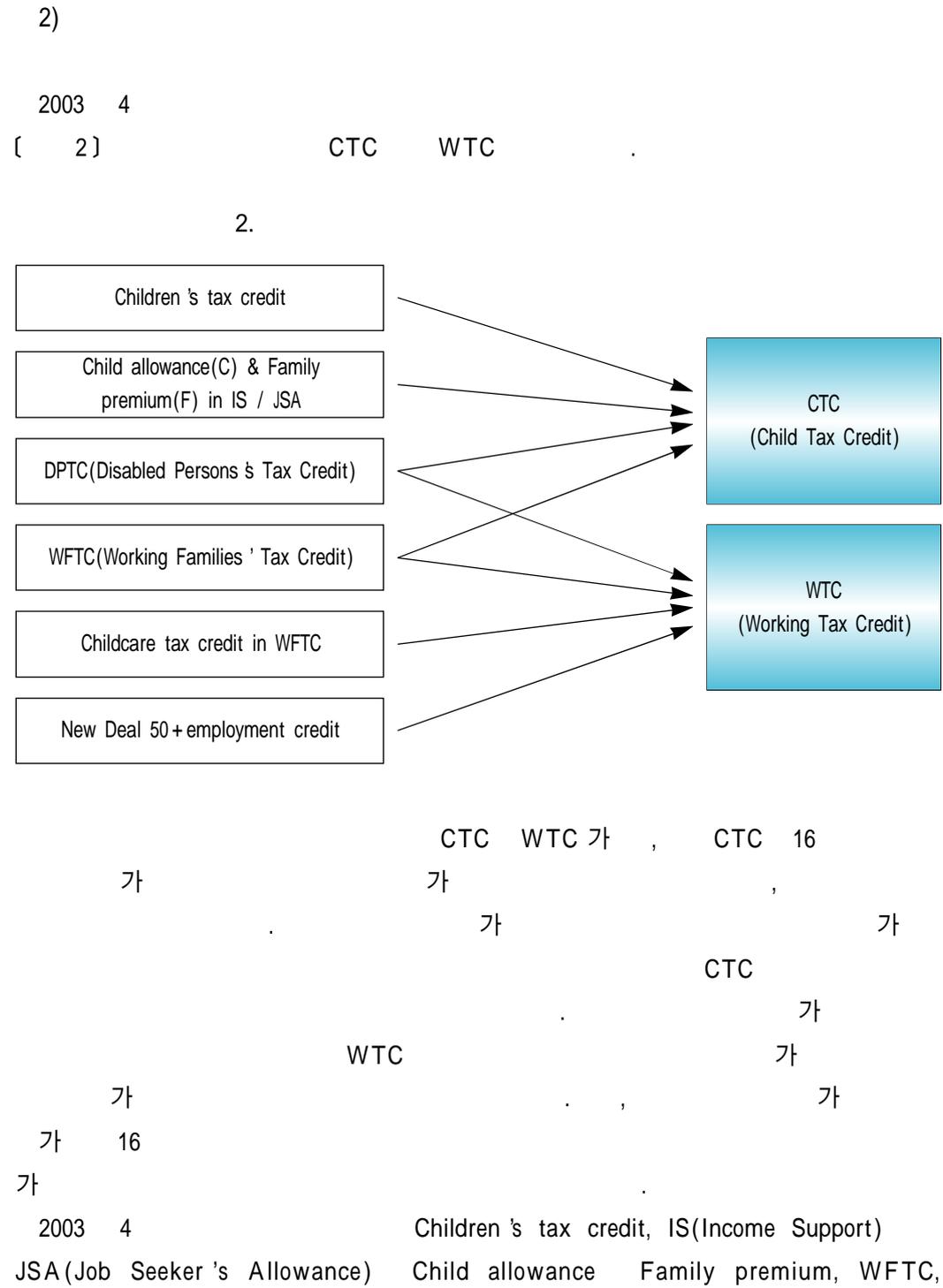
: Dilnot, A. & Julian McCrae.(1999), " Family Credit and Working Families ' Tax Credit ", The Institute for Fiscal Studies Briefing Note No. 3.

2 150 가 FC 가
 , 2000 WFTC 15%
 50 FC 20 25
 가 3).

3.

1)
 2002 WFTC 가
 (tax credits) 2003 4 CTC(Child Tax Credit) WTC(Working Tax Credit)
 1999 10 FC WFTC 가 4
 가 가
 WFTC , WTC EITC 가
 가 가 CTC WTC 가
 가 가
 가 가 가
 가 CTC

3) Dilnot, A. & Julian McCrae.(1999), " Family Credit and Working Families ' Tax Credit ", The Institute for Fiscal Studies Briefing Note No. 3.



Childcare tax credit, DPTC(Disabled Person's Tax Credit), New Deal 50+ employment credit

, 2001 4 Children's tax credit 2003 4 CTC

가 가 16 가

500 가 CTC

IS income-related JSA 가 Child allowance

Family premium 1 2004 4 CTC

IS JSA 가 가 118 가

가 1999 10 4 가

가 WFTC 2003 4 CTC WTC

16 가 134 가

WFTC 가 WFTC-child CTC 가

WFTC-adult WTC WFTC

가 가 가 16

16 7000가

Childcare tax credit WTC

DPTC CTC WTC 가

50 New Deal 50+ employment credit WTC

가 (Child benefit) CTC WTC가

[3]

가

2004 4 IS / JSA Child allowance

Family premium

(gross income) .[3]

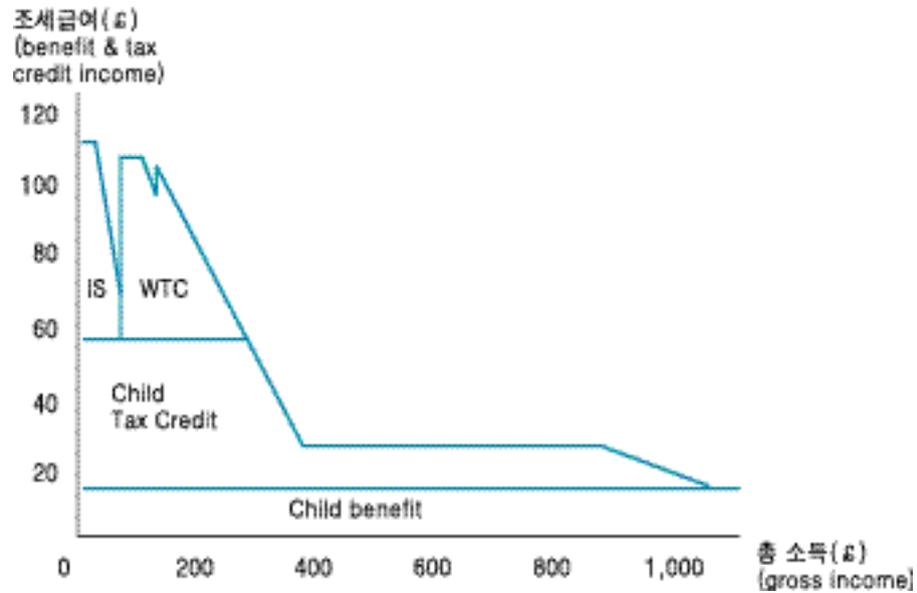
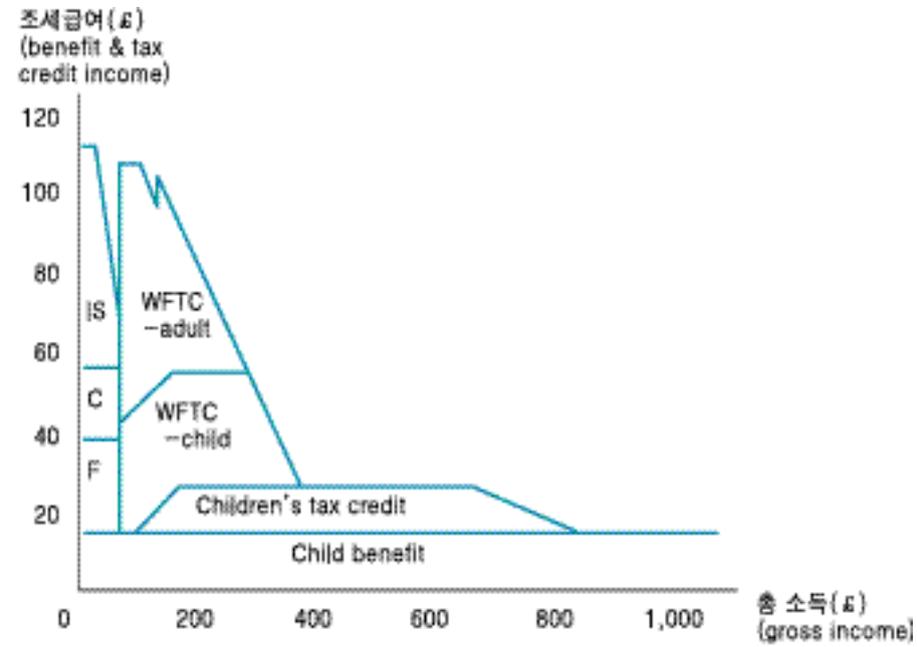
1 가 () 2003 4 (

)



3.

: 1 가



: IS-Income Support, C-IS Child allowance, F-IS Family premium, WTC-Working Tax Credit
 : Brewer, M.(2003), "The New Tax Credit", The Institute for Fiscal Studies Briefing Note No. 35.

CTC WTC
 [4] 가
 IS , 30
 WTC 가 4).

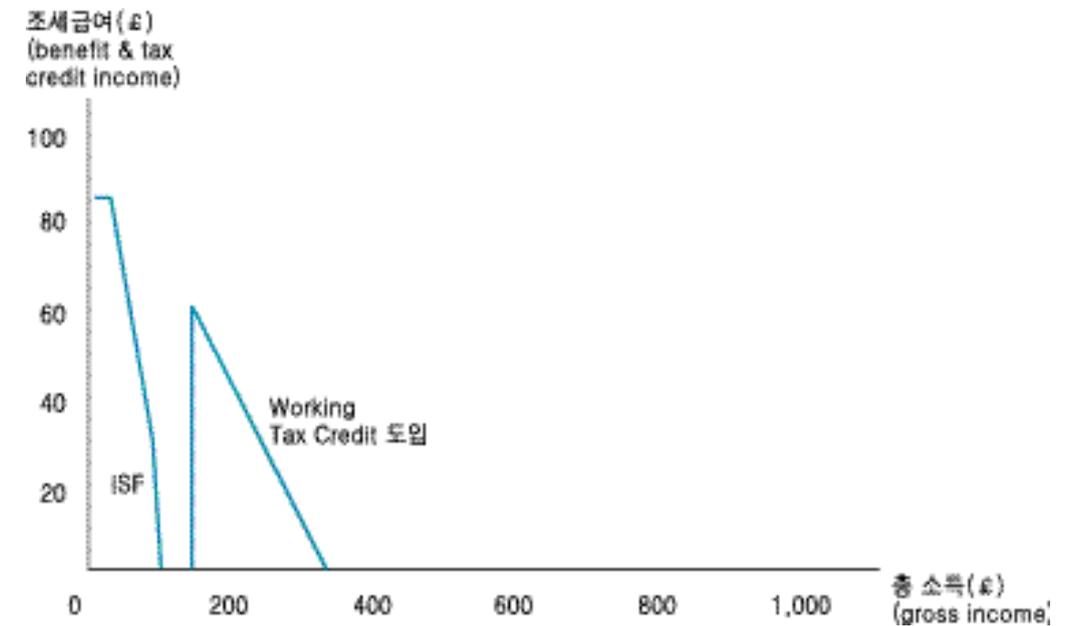
4.

: WTC (Working Tax Credit) & CTC (Child Tax Credit)

WTC CTC

4.

: 가



: Brewer, M.(2003), "The New Tax Credit", The Institute for Fiscal Studies Briefing Note No. 35.

4) WTC
 16 (£67.20) 가 IS
 가 30 (£126) WTC 가
 , housing benefit council tax benefit .



1. WTC (2003~2004): 가 (: £)

(£)	16~30		30	
5,000	3,000	58.00	3,645	69.70
7,500	2,100	40.50	2,745	52.50
10,000	1,150	22.70	1,820	34.80
12,500	250	4.90	895	17.10
15,000	0	0.00	0	0.00

: Inland Revenue(2003), Child Tax Credit and Working Tax Credit: An Introduction,

2. WTC (2003~2004): 가 (: £)

(£)	25 30		25 30	
5,000	2,145	41.00	3,645	69.70
7,500	1,245	23.80	2,745	52.50
10,000	320	6.10	1,820	34.80
12,500	0	0.00	895	17.10
15,000	0	0.00	0	0.00

: Inland Revenue(2003), Child Tax Credit and Working Tax Credit: An Introduction,

가 WTC £10,857 , 16~30
 가 £13,230 , 30
 가 £14,911 가
 WTC . WTC < 3> 2004~2005
 (3) WFTC , WTC
 가 ,

3. WTC (2004~2005): 가 (: £)

(£)	25 30		25 30	
7,566	1,285		2,835	
8,000	1,125		2,675	
9,000	755		2,305	
10,000	385		1,935	
11,000	0		1,565	
12,000	0		1,195	
13,000	0		825	
14,000	0		455	
15,000	0		85	
16,000	0		0	

: £7,566 30 가
 : Inland Revenue(2004), Child Tax Credit and Working Tax Credit: An Introduction,

가 가 16 가 ,
 가 WTC , WTC
 가

2) CTC (Child Tax Credit)

CTC (Child benefit) 가 가
 CTC

(1) CTC 16 1 £58,134
 가 7)
 16~18 가 가
 7) 1 가 £66,000 가 가



(2) CTC 가 (family element)
 £545(£10.45) , 1 2 가
 (dependent child element) 1
 £ 1,445(£27.75) , 가
 가 가
 CTC £13,230
 가 , £13,230
 WTC 가 () 가 가 가
 가 가 가
 가 WTC , CTC 가 ,
 WTC 37% 1 가
 £13,230 ~ £17,135, 2 가 £13,230 ~ 21,040
 가 £50,000 6.7%
 £58,134 CTC 0 ⁸⁾ ,
 £58,134 가
 < 4> WTC 가 , 2003~2004
 2004~2005 ⁹⁾ CTC 가 WTC
 가 ,
 가

(3) CTC 가 가 가
 , ,
 4
 8) 1 가 (family element)
 £66,269 0
 9) 4 6 4 5

4. CTC

(: £)

(£)	2003~2004			2004~2005		
	1	2	3	1	2	3
0	1,990	3,435	4,880	2,175	3,800	5,430
5,000	1,990	3,435	4,880	2,175	3,800	5,430
10,000	1,990	3,435	4,880	2,175	3,800	5,430
15,000	1,335	2,780	4,225	1,610	3,240	4,865
20,000	545	930	2,375	545	1,390	3,015
25,000	545	545	545	545	545	1,165
30,000	545	545	545	545	545	545
40,000	545	545	545	545	545	545
50,000	545	545	545	545	545	545
60,000	0	0	0	0	0	0

: Inland Revenue(2003, 2004), Child Tax Credit and Working Tax Credit: An Introduction,

5.

WFTC WTC EITC 1999
 , ,
 WFTC WTC 가 가 WFTC 가
 가 가 가
 가
 CTC WTC
 , 가
 가 가 ,
 가
 가

