



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

1.

OECD 가 가
 (tax-benefit) 1) (Refundable)
 Tax Credit) Earned Income Tax Credit(' EITC ')
 가
 , 2004 11 ' ,
 , 2005 가 ' ,
 , 가
 EITC
 , 1999 Working Families ' Tax Credit(' WFTC ')
 가 , 2003 4 Working Tax
 Credit(' WTC ') Child Tax Credit(' CTC ')

1) (refundability)
 5 10 5 5 가 가

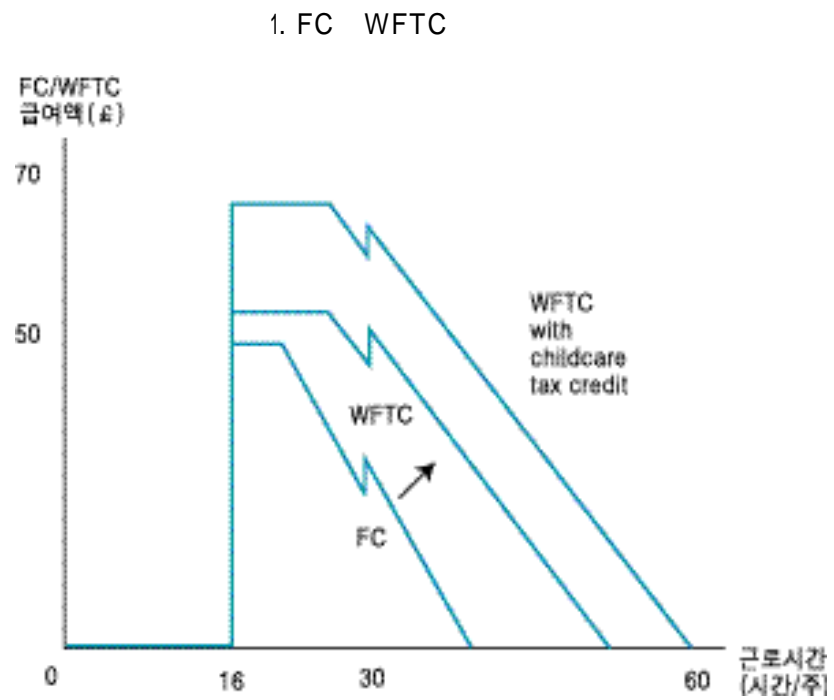
2.

가 가 가
 Family Income Support(' FIS ')가 1971 30
 FIS 가 24
 가 7
 1000가 가 1985 19 9000가 가
 가 , (take-up rate) 가 , 가
 1970~80 FIS 1988 Family Credit(' FC ') ,
 가 가 가 ,
 가 24 16 , 가
 (childcare disregard) 가
 1990 31 7000가 1999 WFTC가 78 가 가
 , 30
 가 , £ 80.65 가
 , 가 가 70% 2)
 가 WFTC
 1999 10 FC
 WFTC
 . WFTC 가
 가 , , 16 (19) 1 가
 , , 1 16 가 , , £ 8000
 2) £ 1 가 , 70p 가



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



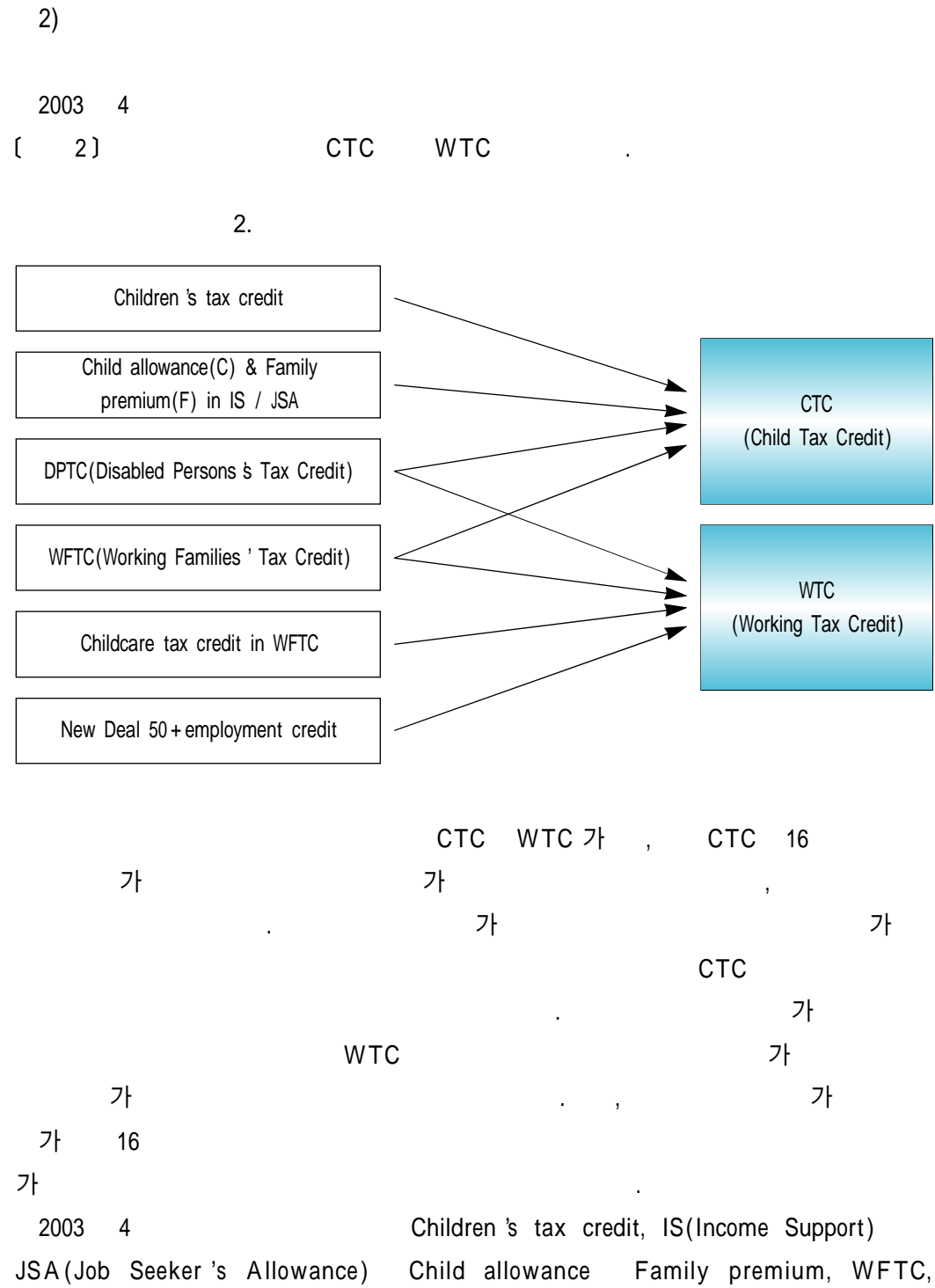
: Dilnot, A. & Julian McCrae.(1999), " Family Credit and Working Families ' Tax Credit ", The Institute for Fiscal Studies Briefing Note No. 3.

2 150 가 FC 가
 , 2000 WFTC 15%
 50 FC 20 2.5
 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 WFTC , WTC EITC 가
 가 가 가 CTC WTC
 가 가 가 가 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]

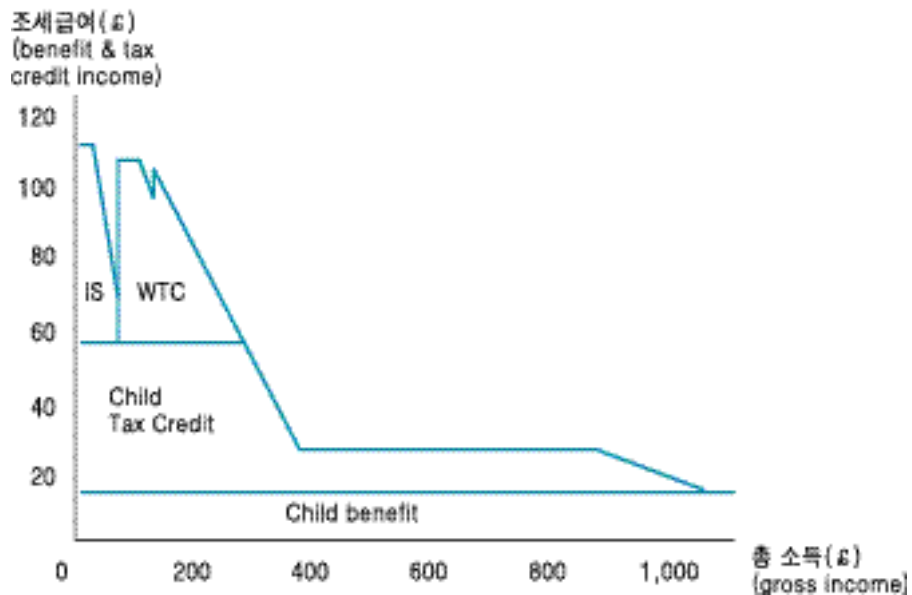
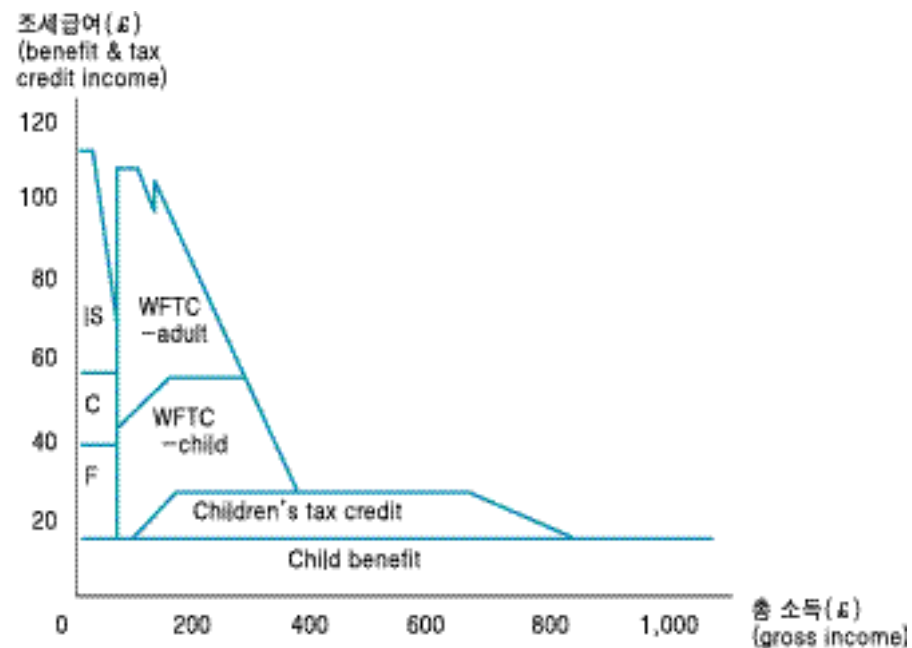
1 가 () 2003 4 (

)



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

가
WTC
가

IS , 30
WTC 가 4).

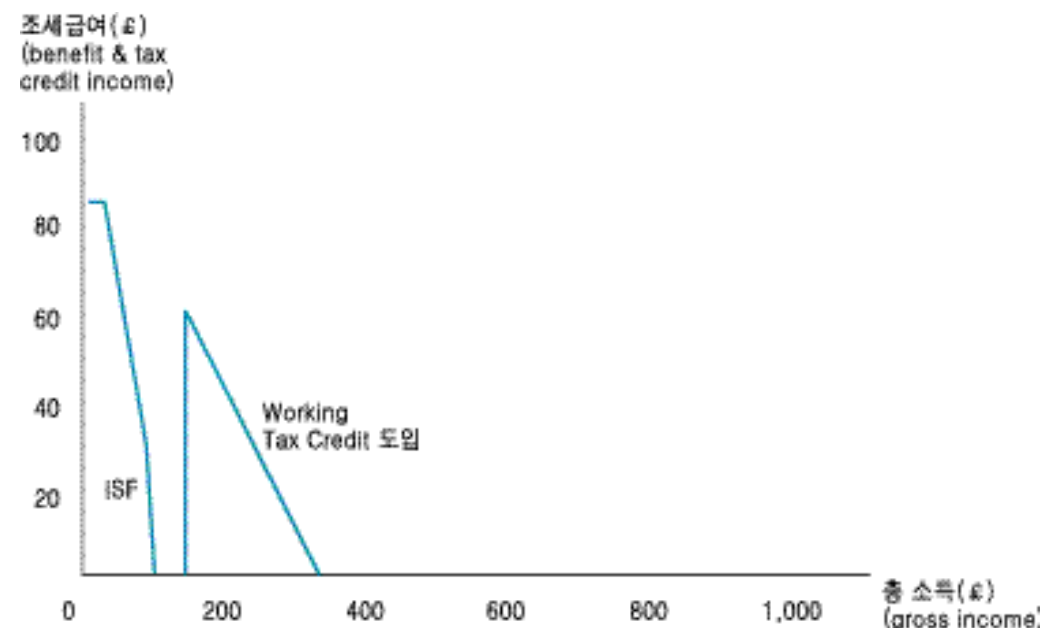
4.

: 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): 1 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 가 (3) 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.

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

