

This table gives a summary of changes announced to the tax credits system in the June 2010 emergency Budget and the October 2010 Comprehensive Spending Review. A full explanation of these changes can be found in the tax credits current policy section of the Revenuebenefits website.

	6 April 2011	6 April 2012	6 April 2013
Changes to the £50,000 threshold	£50,000 second income threshold lowered to £40,000.	Family element withdrawn immediately after the child element.	
Changes to the taper rates	39% withdrawal rate increases to 41% 6.67% withdrawal rate increases to 41%		
Changes to the elements of tax credits	Baby element withdrawn. Those aged 60 and over can qualify for WTC by working at least 16 hours a week. CTC child element to be increased by £180 above indexation. 80% help with childcare costs reduced to 70%	50+ element withdrawn. Childcare element can now be claimed where one partner works at least 16 hours and the other is entitled to carer's allowance.	
Changes to backdating		Backdating will be reduced to one month for initial claims and changes of circumstances which increase an award.	
Changes to the income disregards	Income disregard (for increases in income) to be reduced from £25,000 to £10,000.	Income disregard of £2,500 (for decreases in income) to be introduced.	Income disregard (for increases in income) to be reduced from £10,000 to £5,000.
Changes to uprating	The Consumer Price Index (CPI) will be used to uprate all of those elements of tax credits previously uprated by Retail Price Index. The basic and 30 hour elements of WTC will be frozen for 3 years	Continued freeze of the basic and 30 hour elements of WTC. Freeze of Second adult element.	Continued freeze of the basic and 30 hour elements of WTC
Changes to the WTC qualification criteria		Couples with children will be required to work at least 24 hours per week to qualify for WTC (with at least one person working at least 16 hours per week).	