

**Richmond Council Tax Reduction  
Scheme  
2025/2026**

**RICHMOND &  
WANDSWORTH**  
BETTER  
SERVICE  
PARTNERSHIP



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## **Council Tax Reduction eligibility 2025/2026**

Council Tax Reduction is to help people who are on a low income to pay part or all of their Council Tax.

The amount of reduction you get depends on your status and how much Council Tax you pay. You can use our Council Tax Support calculator for an estimate.

You have to apply to us for Council Tax Reduction, you do not receive it automatically.

If the Council receives an application or a notification of a claim for Universal Credit from the Department of Work and Pensions (DWP) the Council will require the applicant to complete the Council form.

Applications for Council Tax Reductions can be made:

- Online on the Council's website
- Completing the Council's Paper Application form.

All Applications must be Supported by documentary evidence.

### **Evidence**

Applicants will be required to verify their identity, national insurance number, income, and capital. If there are other people in the household, the applicant may also be required to verify their details.

If all the information needed is not on the form, there is something that needs clarifying or further evidence is needed, the Council will contact the applicant allowing them 1 month to reply. If a reply is not received within 1 month a decision will be made based on the evidence available.

If the applicant is in receipt of Universal Credit the Council will use the details used to calculate the person Universal Credit to calculate Council Tax Reduction. This evidence may be collected via DWP websites or Notifications sent to the Council.

### **Who qualifies for a reduction**

To qualify for Council Tax Reduction, you must be:

- Responsible for the payment of Council Tax payment at the address for which you are claiming
- Have less than £16,000 in savings if you are working age

You can claim Council Tax Reduction whether you are working, unemployed, disabled, single, married etc. **However, there may be some exceptions to this, for example:**

- You are working age and have savings over £16,000
- You are pensioner age and have savings over £16,000

- You are working age, and your income is above the earned income caps

### **Non-Eligible Applicants**

An applicant will not be eligible for Council Tax Reduction where the applicant and/or partner:

- Have come to live in the UK from abroad and have restrictions on your status
- Are a full-time student
- live in residential care or nursing home

A person from abroad as defined in the Council Tax Benefit Regulations 2006 (as amended), is not eligible for Council Tax Reduction.

A person who is temporarily absent from home, as defined in the Council Tax Benefit Regulations 2006 (as amended), or whose normal home is elsewhere is not eligible for Council Tax Reduction under this scheme.

A person who is a student is only eligible for Council Tax Reduction under this scheme in the circumstances specified in the Council Tax Benefit Regulations 2006 (as amended).

### **Council Tax Reductions Schemes**

The government requires us to protect the claiming process for pension age claimants so there are two Council Tax Reduction schemes in place:

- The prescribed scheme for pensioners
- Our local Council Tax Reduction scheme for working age claimants

### **Local scheme 2025/2026**

Under the local Richmond scheme, working age households will be designated to one of the five eligibility levels based on specific criteria, utilising status and a maximum income figure.

The status bands are as follows:

Working Age Scheme 1

Working Age Scheme 2

Working Age Scheme 3

Working Age Scheme 4

Working Age Scheme 5

## **Details of the Working Age Schemes:**

### **Working Age Scheme 1**

Eligible Council Tax Reduction is **100%** of the amount an applicant is liable to pay (not subject to the Band E cap).

The applicant and/or any partner are **not** in receipt of Income from Employment; **and**

The applicant and/or any partner are receiving any level or component of:

- Disability Living allowance
- Personal Independence Payment
- Attendance Payment
- Carer's Allowance

**Or** the household is:

- Within the 'support group' for Employment Support Allowance; or
- Entitled to the Universal Credit Limited Capability for work and related activity; or
- Receives a Disability Banding reduction from Council Tax; or
- Receives either a war Disablement Pension or War widows Pension (either claimant or partner).

### **Working Age Scheme 2**

Eligible Council Tax Reduction is **100%** of the amount an applicant is liable to pay.

The applicant and/or any partner are **not** in receipt of Income from Employment; **and**

The applicant and any partner have one or more dependent children in the household; **and**

The applicant and any partner are receiving either:

- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Universal Credit and the applicant, and any partner are not in work
- Contribution-based Employment and Support Allowance

### **Working Age Scheme 3**

Eligible Council Tax Reduction is **100%** of the amount an applicant is liable to pay.

The applicant and/or any partner are **not** in receipt of Income from Employment; **and**

The applicant and/or partner have no dependent children in the household; **and**

The applicant and/or any partner are receiving either:

- Income support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Universal Credit and the applicant, and any partner are not in work
- Contribution-based Employment and Support Allowance

#### **Working Age Scheme 4**

The applicant and any partner have no dependent children in the household; **and** are in receipt of earned (including self-employed) income and any other income

Eligible Council Tax Reduction depends on weekly net earnings:

- £0 to £125 - 80% reduction
- £125.01 to £225 - 65% reduction
- £225.01 to £325 - 50% reduction
- £325.01 to £475 - 35% reduction

**Or**

The applicant and any partner are not in work and are not receiving either:

- Income Support
- Income-based Jobseekers Allowance
- Income-related Employment and Support Allowance
- Contribution-based related Employment and Support Allowance, or
- Universal Credit

And the Council Considers that the claimant or partner would be entitled to an income above were a claim to be made.

#### **Working Age Scheme 5**

The applicant and any partner have dependent children in the household; **and** are in receipt of earned (including self-employed) income or any other income.

Eligible Council Tax Reduction depends on weekly net earnings:

- £0 to £125 - 85% reduction
- £125.01 to £225 - 70% reduction
- £225.01 to £325 - 60% reduction
- £325.01 to £475 - 40% reduction

## **Or**

The applicant and any partner are not in work and are not receiving either:

- Income Support
- Income-based Jobseekers Allowance, or
- Income-related Employment and Support Allowance
- Contribution-based related Employment and Support Allowance, or
- Universal Credit

And the Council considers that the claimant or partner would be entitled to an income above were a claim to be made.

## **Earned Income**

For the purposes of Council Tax Reduction, net earned income will be calculated by taking into account gross income and deducting Tax, National Insurance and 50% of any Pension contribution.

## **Any other Income**

The applicant and any partner are not in work and are not receiving either:

- Income Support
- Income-based Jobseekers Allowance, or
- Income-related Employment and Support Allowance
- Contribution-based related Employment and Support Allowance, or
- Universal Credit

And the Council considers that the claimant or partner would be entitled to an income above were a claim to be made.

**The Council will request financial information on how you are currently supporting yourself to calculate your entitlement.**

## **Capital**

Capital includes savings and investments held in any form (for example, bank and building society accounts, investment trusts and shares), from any source (for example, inheritance and redundancy payments). It will normally also include the net value of land and/or property that the customer owns but does not occupy.

Capital belonging to a partner is treated as the applicants for the purpose of calculating Council Tax Reduction.

## Non-dependant deductions

People who share an applicant's accommodation but are not financially dependent on them are known as non-dependants. Non-dependants are typically grown-up children, parents, or other relatives living as part of your household. Any non-dependants who normally share an applicant's accommodation may affect the amount of Council Tax Reduction that they receive.

Non – dependant deductions are doubled for working age scheme 2 – 5.

This table shows the deduction that will be made from Council Tax Reduction in respect of any non-dependants.

<b>Council Tax Reduction Working-age Employed and Working-age Other Schemes</b>		<b>£</b>
Non-dependent is entitled to a training allowance under a Youth Training scheme		0.00
Non-dependent is a full-time student		0.00
Non-dependent is a member of the armed forces and is away on active service		0.00
Non-dependent is entitled to I/S, State Pension Credit, JSA (IB) or ESA (IR)		0.00
Non-dependent is disregarded for the purposes of a council tax discount		0.00
Non-dependent is working	- gross earnings less than £183	6.60
	- gross earnings between £188.00 and £316.00	13.10
	-gross earnings between £316.00 and £394.00	16.50
	- gross earnings £394.00 or more	19.80

<b>Council Tax Reduction Working-age Vulnerable</b>		<b>£</b>
Non-dependent is entitled to a training allowance under a Youth Training scheme		0.00
Non-dependent is a full-time student		0.00
Non-dependent is a member of the armed forces and is away on active service		0.00
Non-dependent is entitled to I/S, State Pension Credit, JSA (IB) or ESA (IR)		0.00
Non-dependent is disregarded for the purposes of a council tax discount		0.00
Non-dependent is working	- gross earnings less than £266	3.30
	- gross earnings between £266 and £463	6.55
	- gross earnings between £463 and £577	8.25
	- gross earnings £577.00 or more	9.90

Deductions for non-dependants will be made from the eligible Council Tax amount.

### **Calculation of Council Tax Reduction**

As long as a Working age applicant has less than £16,000 capital, they will receive the Eligible Council Tax amount less any non-dependant deductions.

For example,

Eligible Council Tax £20 per week

Less non-dependant deduction £ 6.60 per week (non-dependant is working with gross weekly earnings of £175)

Council Tax Reduction £13.40 per week

## Pension Age Council Tax Reduction

### Eligible Council Tax

For the purposes of Pension Age Council Tax Reduction, eligible Council Tax is:

- 100% of the amount an applicant is liable to pay.

### Applicable amounts

Applicable amounts are also known as living allowances, and they are set and reviewed annually by the Government. For the purpose of Council Tax Reduction, the Council continues to use the amounts set by the Government.

Applicable amounts take into account the size of an applicant's family, their age and any extra needs that they may have. It is made up of three parts:

- a personal allowance, and
- personal allowances for the children in the family, and
- premiums.

This table shows the applicable amounts for 2025/26.

<b>Allowance</b>	Amount
<b>Personal Allowance</b>	
Pension age before 1 April 2021	
Single pension age and over	£244.40
Couple one pension age and over	£366.00
Lone Parent pension age and over	£244.40
Pension age from 1 April 2021 and after	
Single Pension age and over	£227.10
Couple one pension age and over	£346.60
Lone Parent pension age and over	£227.10
<b>Dependant Allowance</b>	Amount
All Ages	£84.66
<b>Premiums</b>	Amount
Family	£19.48 This does not apply for new claims from 1 May 2016
Family (Lone Parent)	£22.20 This does not apply for new claims from 1 May 2016
Disabled Child	£81.37
Disability – Single	£43.20
Disability – Couple	£61.65
Enhanced disability -single	£21.20
Enhanced disability – couple	£30.25
Enhanced disability -child	£32.75
Severe disability -single	£82.90

Severe disability – couple both disabled	£165.80
Carer	£46.40

### Earned income

For the purposes of Council Tax Reduction, net earned income will be calculated by taking into account gross income and deducting Tax, National Insurance and 50% of any Pension Contributions.

The following amounts will be deducted from net income, as described about, before calculating Pension Age Council Tax Reduction

Category	Weekly disregard
Single person	£5.00
Couple	£10.00
Lone Parent	£25.00
Worker receives a disability premium, is a carer, or receives Employment and Support Allowance (contribution based)	£20.00
Additional childcare disregard – certain conditions must be met	Up to £175.00 for 1 child and £300.00 for 2 or more children
Additional disregard for working over 30 hours	£17.10

The above amounts will not be deducted from net income where the applicant and/or partner is in receipt of Universal Credit unless they are also in receipt of Attendance Allowance, Disability Living Allowance, Personal Independence Payments or Armed Forces Independence Payments

### Other Income

Most other types of income will be taken into account in full, some have a £15.00 per week disregard but the following types of income are disregarded in full.

- Housing Benefit payments
- Discretionary Housing payments
- In Work credit
- Social Fund payments and loans
- Child Benefit
- War Disablement Pensions
- Disability Living Allowance

- Personal Independence payments
- Attendance Allowance
- War Widows and War Widowers Pension
- Armed Forces Compensation Scheme payments
- Maintenance payments received for a child
- Fostering payments
- Social Services payments
- Supporting People payments

### **Capital**

Capital includes savings and investments held in any form (for example, bank and building society accounts, investment trusts and shares), from any source (for example, inheritance and redundancy payments). It will normally also include the net value of land and/or property that the applicant owns but does not occupy.

Capital belonging to a partner is treated as the applicants for the purpose of calculating Council Tax Reduction.

Applicants with capital of £16,000 or more will not be entitled to Council Tax Reduction. Capital below £10,000 is not counted for Pension Age claim

For pension age applicants amounts between £10,000 and £16,000 will be taken into account at £1 per week for each £500 (or part thereof).

## Non-dependant deductions

People who share an applicant's accommodation but are not financially dependent on them are known as non-dependants. Non-dependants are typically grown up children, or other relatives living as part of your household. Any non-dependant who normally share an applicant's accommodation may affect the amount of Council Tax Reduction that they receive.

This table shows the deduction that will be made from Council Tax Reduction in respect of any non-dependants.

Council Tax Reduction Pensioner Scheme		£
Non-dependent is entitled to a training allowance under a Youth Training scheme		0.00
Non-dependent is a full-time student		0.00
Non-dependent is a member of the armed forces and is away on active service		0.00
Non-dependent is entitled to I/S, State Pension Credit, JSA (IB) or ESA (IR)		0.00
Non-dependent is disregarded for the purposes of a council tax discount		0.00
Non-dependent is working	- gross earnings less than £266	3.30
	- gross earnings between £266 and £463	6.55
	- gross earnings between £463 and £577	8.25
	- gross earnings £577.00 or more	9.90

Deductions for non-dependants will be made from the eligible Council Tax amount. These income bands and deductions may be uprated annually.

## Calculation of Council Tax Reduction

If an applicant's income is calculated as less than their applicable amount, and they have less than £16,000 capital, they will receive maximum 100% Council Tax Reduction less any non-dependant deductions.

If an applicant's income is calculated as more than their applicable amount, the following calculation will be made.

Income minus applicable amount = A

20% of A = B

Eligible Council Tax minus Non-Dependant deduction minus B = Council Tax Reduction.  
For example:

Income £275.20 per week

Applicable Amount £244.40 per week

Difference (excess income) £30.80 per week (A)

20% of the difference £6.16 per week (B)

Eligible Council Tax £ 29.00 per week

Less Non-dependant deduction £3.30 per week

Less 20% of the difference £6.16 per week

Council Tax Reduction £19.54 per week

**Alternative Maximum Council Tax Reduction (Second Adult Rebate)**

From 1 April 2025, it is **only available to pensioners**.

You must be the only person living in your home who is liable to pay Council Tax, and share your home with one or more people who are over 18 who:

- Are not paying you rent for living in your home
- Do not have to pay Council Tax
- Are not your spouse or partner
- Have a low gross income

Second Adult Rebate is calculated using the combined gross income of all second adults. It is awarded on a percentage basis of your Council Tax bill, after any transitional reductions that you are entitled to are deducted.

Circumstances	Discount given
Where the second adult or all second adults receive Income Support or Jobseeker’s Allowance (income based), state pension credit or income-related Employment and Support Allowance.	<b>25%</b>
All second adults have a combined gross income of less than £265 per week	<b>15%</b>
All second adults have a combined gross income of between £265 per week but less than £344 per week.	<b>7.5%</b>

## **The following apply to both working age and pension age Council Tax Reduction**

### **Extended reductions**

Applicants starting work after receiving a qualifying benefit for 26 weeks or more, may be entitled to an extended Council Tax Reduction. This means that they will receive the same level of support (normally maximum Council Tax Reduction) for a period of 4 weeks.

The Conditions that need to be met are as follow:

- the applicant or partner starts work or increases their hours or earnings; and
- the work is expected to last for at least 5 weeks; and
- the applicant or partner has been continuously receiving a qualifying benefit for 26 weeks or more; and
- entitlement to the qualifying benefit ends as a result of starting work/increasing hours or income.

### **Start and end of entitlement**

Council Tax Reduction claims will normally start from the Monday following the date the claim is received at a designated office.

Applicants who cease to be liable for Council Tax, will stop receiving Council Tax Reduction on the date that their liability ends.

Applicants who cease to be entitled to Council Tax Reduction for another reason such as an increase in income will stop receiving their Council Tax Reduction from the Sunday following the change in their circumstances.

### **Backdating**

Residents who wish to apply for Council Tax Reduction for a period prior to the date they make their application, may be eligible for backdating. The following rules apply to backdating:

- the request must be made in writing
- the resident must demonstrate continuous good cause for any delay in making their application.
- for working-age applicants Council Tax Reduction will not be backdated for more than 6 months from the date of a written request.
- for pension age applicants Council Tax Reduction can be backdated automatically for up to 3 months.

## **Change of circumstances**

Applicants must notify the Council of any change in their circumstances that may affect their Council Tax Reduction. This will include:

- where they live
- who they live with
- their income and savings.

Any change in circumstances must be notified as soon as possible and at least within 1 month of the change. Failure to do so may result in a loss of Council Tax Reduction.

Applicants receiving Universal Credit must also tell the Department of Work and Pensions about any changes.

## **Adjustments to Council Tax Reduction**

Council Tax Reduction will be calculated up to 31 March each year and will be credited to the applicants Council Tax account. If there is a change in circumstances that means an applicant is no longer eligible for Council Tax Reduction or the award reduces an adjustment may be created.

Adjustments to Council Tax Reduction will be debited to the applicants Council Tax account and a new bill will be issued. All adjustments of Council Tax Reduction will be recoverable. Under certain circumstances, the Council may decide not to recover adjustments.

## **Reviews**

The Council may need to check the details of Council Tax Reduction awards to see if any of the details held have changed. If the Council needs to do this, the applicants may be sent a form, contacted by telephone or visited in their home.

Failure to respond to a review may mean that council Tax Reduction is terminated.

## **Appeals**

If an applicant disagrees with a decision the Council have made, they can:

- Ask for a detailed written explanation (called a statement of reasons)
- Ask us to look at the decision again
- Appeal our decision to the Valuation Tribunal Service

This must be done in writing and within 1 month of the date the decision was made.

The Council will review the decision and notify the applicant of the outcome. If the applicant is still not satisfied with the outcome, they may appeal to the Valuation Tribunal for England.

The valuation Tribunal will not accept an appeal against the Council Tax Reduction Scheme that has been set by the Local Authority

### **Information sharing**

The Council may give the information supplied by applicants for their Council Tax Reduction claim to other Organisations, where the law allows this.

The Council may check the information applicants have supplied with other sources, as allowed by law.

The Council must protect public funds and may use the information applicants have provided to the Council previously, and on their application for Council Tax Reduction to prevent and detect fraud. This may include matching any information held about the applicant from other sources, including data held on computer records. The Council may also share this information, for the same purposes, with other Organisations that handle public funds.

## Glossary of Terms

Alternative maximum Council Tax Reduction (pensioners only)	A way of calculating Council tax reduction where there is a second adult sharing the household who would normally be expected to contribute towards the Council tax bill, but who cannot afford to do so.
Applicant	A person who has made an application to the Council for Council Tax Reduction
Application	As application for Council Tax Reduction
Armed Forces Independence Payment	A payment made in accordance with an armed and reserve forces compensation scheme
Carer's Allowance	A benefit for someone caring for another person for at least 35 hours a week. It is paid regardless of income and savings can be taxable
Child	A person under the age of 16
Child Benefit	A non-means tested benefit (below income of £60k) to help with the cost of children. It is usually paid monthly to a person who is responsible for a child either aged under 16 or aged 16 to 20 in full – time education or training.
Child Tax Credit	A payment to help with the cost of children aged under 16, or 16 to 20 in full-time education or training, for whom a person is responsible. It is income-related and paid in addition to Child Benefit to people in work and out of work.
Council	Richmond Council, as the billing authority
Council Tax Reduction	A Scheme designed to help people in financial need pay their Council Tax
Disability Living Allowance	A non means-tested, non-taxable benefit paid to people who need supervision or help with their daily or nightly care, or who have mobility problems. It has now been replaced for most people by Personal Independence Payment but is still paid for children
Earnings	Any remuneration or profit derived from employment

Employed Earner	A person who is gainfully employed under a contract of service.
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Employment and Support Allowance	A benefit paid to working-age people who have an illness, health condition or a disability which makes it difficult or impossible to work. Contribution-based Employment and Support Allowance is not means-tested but based on National Insurance contributions. Income-related Employment and Support Allowance is means-tested.
Extended reduction	A set amount of Council Tax Reduction awarded for a specified period, usually 4 weeks.
Family	A Couple, or a couple where one or both have responsibility for a child or young person living in the same household, or a lone parent who has responsibility for a child or young person living in the same household.
Financial or tax year	The period beginning 6 <sup>th</sup> April in one year to 5 <sup>th</sup> April in the following year.
Household	Not defined as such but is given its everyday meaning, taking account of factors such as the overall relationship between the parties, living arrangements and the degree to which facilities are shared. Children and young people are treated as part of the household even when temporarily absent but are not part of the household in certain specific circumstances, such as when they are living in care or formally placed with the applicant
Income Support	An income-related (means-tested) benefit paid to working-age people on low income such as ca
Jobseeker's Allowance	A benefit paid to working age people who are not working (or working less than 16 hours a week) and who are available for, and actively seeking full-time work. Contribution – based jobseeker's Allowance is not means tested but depends on National Insurance

	contributions. Income-based jobseeker's Allowance is means-tested.
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Local Authority	An Authority responsible for issuing Council tax bills and providing a scheme for Council tax reduction
Lone Parent	A person who has no partner and who is responsible for a child or young person living in the same household
National Insurance	A form of taxation on earnings and self-employed profits paid into a fund from which some social security benefits are paid. The Department for work and Pensions issues National Insurance numbers which are unique to each person are required when applying for Council tax reduction
Net earnings	The amount of earnings after specified deductions such as income tax and National Insurance contributions
Net profit	The amount treated as self-employed earnings which is the applicant's total profit less specified deductions such as allowable expenses.
Non-dependant deduction	A set amount deducted from an applicant's Council tax reduction as a contribution made by a non-dependant towards household expenditure
Partner	The person who is the other member of a couple
Pensioner	A person who has reached the qualifying age for state Pension Credit and is not (or where there is a partner the partner is not) receiving a working-age income-related benefit. The definition of a pensioner includes those who have reached pension age and are receiving Universal Credit as a result of the closure of Working Tax Credit.
Personal Independence Payment	A pension that a person arranges individually which is based on much is paid into the scheme and how successful the pension provider's investments are.
Remunerative Work	Where a person is working for at least 16 hours a week (which may be an average)

	for which payment is made, or which is done in expectation of payment
Resident	An applicant is resident in a dwelling if they occupy it as their sole or main home
Second adult reduction (or second adult rebate)	Another term for alternative maximum Council Tax Reduction (see above)

Self-employed earner	A person who is gainfully employed in Great Britain otherwise than in employed-earners employment.
State Pension Credit	An income-related (means tested) benefit paid to pensioners on a low income. it has two components: the minimum guarantee and an additional 'savings credit' designed to reward those who have put by savings and income for retirement.
Student	A person who is attending or undertaking a course of study at an educational establishment or on a qualifying course
Temporary absence	A period not exceeding a specified number of weeks where a person is temporarily absent from their home
Universal Credit	An income-related (means-tested) benefit for people of working-age who are on a low income. It replaces four existing means-tested benefits, including Housing Benefit and two tax credits.
War Disablement Pension	A payment paid to people who have been injured or disabled as a result of any service in His Majesty's Armed Forces. The amount paid depends on the severity of the disablement.
War Widow's Pension	A pension payable to the widow, widower or in some circumstances the children of someone killed in the Armed Forces or who died later because of injury in the Armed Forces.
Working –age applicant	A person who has not reached the qualifying age for State Pension Credit who has reached that age but is receiving (or where there is a partner the partner is receiving) a working-age income-related benefit.
Working Tax Credit	An income-related payment made to someone in paid work but on a low

	income. Different qualifying conditions apply depending on age and hours worked
Young Person	A person who is a qualifying young person for Child Benefit purposes. The young person must be 16 or over and under 20 and on a course of full-time, non-advanced education or in approved training, or in appropriate full-time education