# Annex B Maximum incomes for receipt of FTB A

The maximum rate of Family Tax Benefit part A (FTB A) includes CRA for families that rent in the private market. Therefore, many families that rent have a higher FTB A maximum rate (table B.1) than families that own their home but otherwise have identical characteristics, including income (table B.2).

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| Table B.1 Income limits at which FTB A (including CRA) stops for families renting privately**a** |
| |  |  |  |  |  | | --- | --- | --- | --- | --- | |  | **No. of children aged 13‑15 or students aged 16‑19** | | | | | ***Number of children aged 0‑12*** | Nil | One | Two | Three | | Nil |  | 101 787 | 137 837 | 174 554 | | One | 101 787 | 130 779 | 167 494 | 201 692 | | Two | 123 717 | 160 433 | 194 631 | 228 829 | | Three | 153 373 | 187 571 | 221 769 | 255 967 | |
| a Calculations assume that a family pays rent that would qualify them for the maximum level of CRA if their income was low enough. This gives them the highest possible maximum rate of FTB A and, therefore, a larger sum to be reduced at a rate of 20 cents in the dollar than if they received a smaller CRA payment. |
| *Source*: Author estimates based on information published on the DSS website. |
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| Table B.2 Income limits at which FTB A stops for families that do not receive CRA |
| |  |  |  |  |  | | --- | --- | --- | --- | --- | |  | **No. of children aged 13‑15 or students aged 16‑19** | | | | | ***Number of children aged 0‑12*** | Nil | One | Two | Three | | Nil |  | 101 787 | 118 552 | 154 359 | | One | 101 787 | 113 053 | 147 296 | 183 103 | | Two | 113 053 | 140 233 | 176 040 | 211 846 | | Three | 133 171 | 168 977 | 204 784 | 240 590 | |
| *Source*: DSS 2014. |
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