

This factsheet is designed to be a summary of the things that new parents ask us about the most. We have tried to ensure it is accurate at **April 2019**. It may not be accurate after that date. What your rights actually are can be complicated, so seek legal advice where necessary, especially if you work but are not an employee (like an agency worker) or if you are not a UK citizen. Working Families will not be liable for any losses subsequent to the use or misuse of this information and guidance.

In this series of factsheets we explain some of the things that you can claim to help with the costs of bringing up a child, as well as some of your rights at work when you or your partner are having a baby, and your right to ask for flexible working when you have children.

This factsheet has basic information on benefits. There is much more information and some tools to help you work out what is best for your family at workingfamilies.org.uk.

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For more information visit: www.workingfamilies.org.uk

Working Families' helpline:

0300 012 0312 or advice@workingfamilies.org.uk





Sure Start Maternity Grant

(If you live in Scotland, please see Best Start Grant below.)

This is a one-off payment of £500 to help you with the costs of a new child. You can usually only get it if you do not have other children under 16. You can only get it if you are getting a 'qualifying benefit'. The benefits are:

- Income Support;
- Income-related Employment and Support Allowance;
- Income-based Jobseeker's Allowance;
- Child Tax Credit which includes a child element **or** a disabled child element ([see GOV.UK for a list of tax credit elements](#));
- Working Tax Credit which includes a disability or severe disability element ([see GOV.UK for a list of tax credit elements](#));
- Pension Credit; and/or
- Universal Credit (currently any UC is a 'qualifying benefit', but the conditions may become more specific in the future).

You cannot usually get a grant if you have other children under 16. However:

- If you have a multiple birth, you can claim for all your babies as long as you do not have other children under 16.
- If you already have a child and then have twins, you can get one grant for the second twin.
- If you are claiming because the parent of the baby is under 20, you can get a grant even if you have other children under 16 (but not if the young parent has other children who live with you).
- If the only other child(ren) under 16 who live with you have a parent under 20, you can still claim a grant (for example, if your youngest child is 17, s/he and her children live with you and you are pregnant).

You must also make the claim within the time limits. If you are not sure whether you are getting or will get a qualifying benefit, you should claim anyway to make sure you are within the time limit.

The earliest you can claim is 11 weeks before the week the baby is due (if you receive a qualifying benefit), and you must claim before the baby is six months old. You may need to claim again when you have confirmation of a qualifying benefit or a qualifying award of tax/universal credits, but you must make your first claim within three months of your baby's birth. Because tax/universal credits are based on the previous tax year's income, you may need to get your tax/universal credit award revised, based on the current tax year's income, to show that you are entitled to the grant. If you are not sure about what your income will be, you should get advice, as there is a risk of overpayment of tax credits/Universal Credit if you give the Tax Credits or Universal Credit Office a figure which turns out to be too low. You claim the Sure Start Maternity Grant from Jobcentre Plus or online – [Sure Start Maternity Grant forms](#).

Best Start Grant (Scotland)

Best Start Grant has now replaced the [Sure Start Maternity Grant](#) in Scotland. To be eligible, you need to live in Scotland and be in receipt of certain benefits or be under 18. The Best Start grant consists of three payments:

1. Pregnancy and Baby Payment – you may be eligible if you are pregnant, have a new baby, you have adopted or if you become responsible for a child under one year old. This will be £600 for your first baby and £300 for a new baby where you have older children living with you.



Multiple births: if you have no other children living with you, then you will receive £600 per child. If you have other children, you will receive £300 for each child in a multiple birth and an additional £300 supplement.

2. Early Learning Payment – you may be eligible for this when your child turns two. This will be £250 per child.
3. School Age Payment – this relates to a payment when your child is around the age of five. This will be £250 per child.

Both the Early Learning Payment and the School Age Payment will be available by summer 2019.

If you or your partner receive any of the following benefits you will be eligible for the Best Start Grant:

- Universal Credit
- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Pension Credit
- Housing Benefit
- Child Tax Credit
- Working Tax Credit

You will be automatically eligible regardless of your income if

- you are under 18; or
- you are aged 18 or 19 and someone claims Child Benefit, Child Tax Credit or Universal Credit for you.

You can apply for the Pregnancy and Baby Payment from the 24th week of pregnancy and up to six months after the birth of your child.

If you are responsible for a child through adoption, as a guardian, kinship carer or a surrogacy arrangement then you will be able to make a claim up to the child's first birthday as long as your application is made within six months of you becoming responsible for the child.

Remember to apply within these time limits. If you are not sure whether you are getting a qualifying benefit, you could make your claim anyway to make sure you are within the time limit.

More details and the [application form can be found at MYGOV.SCOT – Pregnancy and Baby Payment](#).

Baby Box (Scotland only)

All newborn babies in Scotland are eligible for a free 'Baby Box' containing essential items. Between weeks 20 to 24 of your pregnancy, your midwife can register you for this during one of your antenatal appointments.

Healthy Start vouchers

Some people on low incomes can get Healthy Start vouchers whilst they are pregnant or they have a child under four. The vouchers can be used towards the cost of milk, vegetables and fruit (or infant formula after you have had your baby).

The vouchers are worth £3.10 a week. You get one voucher for being pregnant, two vouchers for each child under one and one voucher for each child aged between one and four.

If you are pregnant and under 18, you do not need to be on any benefits to qualify for Healthy Start vouchers. Otherwise, you (or someone who claims for you) must be on any of the following:



- Income Support;
- Income-based Jobseeker's Allowance;
- Income-related Employment and Support Allowance;
- Child Tax Credit based on an income of less than £16,190;
- Working Tax Credit but only in circumstances where you have stopped qualifying for it but you are in receipt of the four-week 'run-on' payment; or
- Universal Credit and you (and any partner you live with) do not earn more than £408 a month in total.

To check whether you're eligible or to get a claim form, ring 0345 607 6823 or go to [Healthy Start](#). Your midwife will have to confirm that you have been given health advice. You may also be entitled to free vitamins – ask your midwife. (Scotland only: Healthy Start is due to change to Best Start Foods by the summer of 2019 – check with your midwife if you live in Scotland.)

Child Benefit

Most families with children can claim Child Benefit. You do not need to be working or have paid National Insurance contributions. However, if you or a partner you live with earns more than £50,000 individually, that person may have to pay some or all of the Child Benefit back via a tax charge. You should think carefully about what to do in this situation as claiming Child Benefit may protect your national insurance record and this may affect your pension entitlement. There is more information about this on [GOV.UK](#).

You may not be able to get Child Benefit if you, or your child, do not meet the conditions about immigration status and residence in the UK. If you are not sure whether you can claim Child Benefit, you should get advice.

You'll need to complete a CH2 form and send it to the Child Benefit Office along with your child's original birth certificate (which you'll get back). If you have the baby in a hospital, you will get the Child Benefit claim form in your Bounty Pack. Otherwise, you can find the [claim form on the site GOV.UK](#), but you will still need to print it off to send it to the Child Benefit Office. Or you can ring the Child Benefit helpline: 0300 200 3100.

You should try to claim Child Benefit within three months of your baby's birth to make sure you get all the money you are entitled to.

Universal Credit

If you are unemployed or on a low income, you may be told you have to apply for Universal Credit. Universal Credit includes amounts for you, your children, childcare and for your housing costs. It can be reduced by your income.

It is important to note that Universal Credit is a benefit that is replacing six existing benefits over the next few years. If you are already in receipt of any of the following existing benefits – Income Support, Income-related Employment and Support Allowance, Income-based Jobseeker's Allowance, Working Tax Credit, Child Tax Credit or Housing Benefit – seek specialist benefits advice before making a claim for Universal Credit. If your circumstances change, you may have to move on to Universal Credit and otherwise, you will continue to receive the old benefits until you are transitioned on to Universal Credit.

You will be told what you have to do whilst claiming Universal Credit, for example look for work and/or attend the Jobcentre. Most people have to claim online. Universal Credit is one payment per month, and you may have to wait several weeks before your first payment. You should tell the Jobcentre if you need financial help before your first payment, and/or budgeting advice to cope with a monthly benefit.



You can claim Universal Credit if you have three or more children, however, the payment will not include an extra amount for a third or subsequent child born on or after 6 April 2017 unless certain special circumstances apply (you can find [additional guidance on GOV.UK](#)).

Under Universal Credit, you can claim up to 85% of your childcare costs up to a maximum of £646.35 a month for one child and, for two or more children, a maximum monthly amount of £1,108.04 if you're working or about to start work. The childcare must be with a registered childcare provider. To find out more speak to your work coach (if you are already claiming Universal Credit) or contact the Universal Credit helpline: 0800 328 5644

Tax credits for families

The information below is only relevant if you are already in receipt of tax credits – if you have to make a new claim for tax credits, you will in most likelihood have to apply for Universal Credit instead (see above).

There are two tax credits: Child Tax Credit (CTC) and Working Tax Credit (WTC).

CTC is an income-related payment for people with children – whether you get it, and how much, depends on your income. WTC is designed to top up a working household's income and can give some help with childcare costs. It is also income-related and usually only paid to families on low incomes. WTC and CTC are both administered by the Tax Credit Office, part of HMRC (Her Majesty's Revenue and Customs).

Single people must claim on their own whereas couples who live together must claim as a couple, with both their incomes taken into account. If a change of circumstance means you now need to

claim as a couple you will in likelihood need to make a claim for Universal Credit instead.

Your tax credit award is worked out by calculating a maximum possible award for your circumstances, made up of all the elements you are eligible for. This can include an amount for childcare costs (part of Working Tax Credit). Only registered childcare counts and the maximum amount you can get is 70% of your childcare costs up to a maximum amount. The most your childcare element can be is £122.50 per week for one child or £210 for two or more children. If you have a disabled child on Disability Living Allowance or Personal Independence Payment, make sure HMRC know as this will give you more in Child Tax Credit.

You usually won't be able to get a child element of Child Tax Credit for a third or subsequent child born on or after 6 April 2017. You can still get Child Tax Credit amounts for disabled children, and childcare costs can include costs for a third or subsequent child. There are some [exceptions to the child element rules](#), which you can find out about on Working Families' website (linked)

Your income is then worked out, and the maximum award is reduced to give the amount you are entitled to receive. There is more information on how tax credits are worked out on the website [GOV.UK](#).

If you have any queries relating to your tax credits, such as claiming for your new child or subsequent child, if you are already in receipt of tax credits, call HMRC's tax credit helpline on 0345 300 3900. Make sure you claim within one month of the birth of a new baby to make sure you get all the money you are entitled to. If you claim later on, you can ask for up to one month's money for the period before you claim, if you were eligible during this time.



Help with rent and council tax

Information relating to Housing Benefit is only relevant if you already claim it, otherwise it will be a claim for Universal Credit. If you already get Housing Benefit, the amount you are entitled to may change when you have children or are on maternity leave. Your local authority (council) will be able to advise you on your existing Housing Benefit claim.

Your local authority (council) also has a scheme to help with council tax, called council tax reduction or council tax support, but it may not cover you or may only give you partial help. This is a separate claim from Housing Benefit or Universal Credit. You should contact your local authority (council) for more information.

Additional benefits for disabled children

If you have a disabled child under 16, you may be able to claim **Disability Living Allowance (DLA)** because they need extra care or have mobility problems. You should get advice about claiming, for example from Citizens Advice or Contact (see under useful contacts below for details).

If you have children on DLA, you may be entitled to additional amounts of tax credits or Universal Credit, so make sure you contact HMRC to let them know.

If your child is over 16 when they first claim, they will need to claim **Personal Independence Payment (PIP)**. This can also give you extra amounts of tax credits or Universal Credit if you still get Child Benefit for the disabled young person. If your child is on DLA and reaches 16 they will usually have to claim PIP. You can get more advice about this from [Contact](#).

If your child claims the middle or higher rate care component of DLA or the daily living component of PIP and you provide them with at least 35 hours of care a week, you may be able to claim **Carer's Allowance**. If you are awarded Carer's Allowance and you are claiming either tax credits or Universal Credit, you should inform either the Tax Credit Office or Universal Credit to inform them of your Carer's Allowance claim. There is more information on the [GOV.UK](https://www.gov.uk) website.

The benefit cap

Some benefit claimants can only receive a certain amount of benefits per week: £442.31 for families in London and £384.62 for families outside London. The cap doesn't apply to people on WTC, or families on Universal Credit who earn at least the amount they would get for 16 hours per week at national minimum wage. National minimum wage amounts vary depending on your age. You're exempt from the cap if you, your partner or a child you claim for gets DLA, PIP, Attendance Allowance, Carer's Allowance, Guardian's Allowance, the support component of Employment and Support Allowance or Universal Credit with a limited capability for work-related activity component. It may also not apply if you have left work recently. Statutory Maternity Pay isn't included in the cap, but most other benefits, including Maternity Allowance and Child Benefit, are included. There is more information on the [GOV.UK](https://www.gov.uk) website.



Childcare

There are a number of different sources of help with childcare costs:

- In [England, free early education \(15/30 hours per week\)](#) is available for three- and four-year-olds, and for some two-year-olds. In [Scotland, some free early education is also available for three- and four-year-olds and some two-year-olds](#). In [Wales, Government-funded early education and childcare \(10/30 hours\)](#) is available for three- and four-year-olds.
- The childcare element of Working Tax Credit and Universal Credit can help towards the costs of registered or approved childcare.
- [Tax-free childcare](#) was introduced on 21 April 2017; eligible parents can now [apply to receive a government payment that covers 20% of childcare costs](#).

There is more information on our website on these schemes and also at [Childcare Choices](#) where you can also find a free childcare calculator to get an estimate of how much help you can get with childcare.

The general rule is that you cannot use the state support for the same costs, so if you use more than one sort of help with your childcare costs, make sure you check the rules so that you are not getting overlapping help. If you need more advice, you can call [Working Families' helpline](#).



Useful contacts

Working Families

- We have two more parent toolkits/factsheets at www.workingfamilies.org.uk/articles/advice-for-parents-factsheet
- advice@workingfamilies.org.uk
- Helpline: 0300 012 0312
- www.workingfamilies.org.uk

Advice for single parents

- www.gingerbread.org.uk (England/Wales)
- www.opfs.org.uk (Scotland)

Best Start Grant (Scotland)

Pregnancy and Baby Payment:

- Phone: 0800 182 2222
- www.mygov.scot/best-start-grant

Carer's Allowance Unit

- Phone: 0800 731 0297
- www.gov.uk/carers-allowance

Child Benefit

- Phone: 0300 200 3100
- www.gov.uk/childbenefit

Citizens Advice

Get information on your rights in employment, benefits and other areas, or find your local Citizens Advice at:

- www.citizensadvice.org.uk
- www.cas.org.uk (Scotland)
- www.citizensadvice.org.uk/about-us/northern-ireland (Northern Ireland)

Contact – for families with disabled children

- Phone: 0808 808 3555
- www.contact.org.uk

Disability Living Allowance helpline

- Phone: 0800 121 4600
- www.gov.uk/disability-living-allowance-children

Entitled to – free benefits calculator

- www.entitledto.co.uk

Healthy Start helpline

- Phone: 0345 607 6823
- www.healthystart.nhs.uk

Jobcentre Plus/DWP

- Phone: 0800 055 6688
- You can find your nearest Jobcentre Plus in England, Wales and Scotland by looking at www.gov.uk/contact-jobcentre-plus
- In Northern Ireland, contact your local Jobs & Benefits office: www.nidirect.gov.uk/contacts/jobs-benefits-offices

Maternity Action

Advice on maternity rights and pregnancy discrimination:

- Helpline: 0808 802 0029
- www.maternityaction.org.uk

Personal Independence Payments (PIP) claims helpline

- Phone: 0800 917 2222
- www.gov.uk/pip

Sure Start Maternity Grant helpline

- Phone: 0800 169 0140
- www.gov.uk/sure-start-maternity-grant

Tax Credits helpline

- Phone: 0345 300 3900
- www.gov.uk/taxcredits

Universal Credit helpline

- Phone: 0800 328 9344
- www.gov.uk/universal-credit



Can you help?

Working Families needs your help! If you can, please [donate online at workingfamilies.org.uk](https://www.workingfamilies.org.uk).

Complaints procedure

Every year, Working Families offers advice to thousands of parents and carers on their employment rights and in-work benefits. Occasionally someone may feel we got things wrong, in which case we need to be told so we can put things right.

If you have a comment or complaint about any aspect of our service, please email us at advice@workingfamilies.org.uk.



Please note that the information and guidance contained in this toolkit is a short summary for information purposes only. It is not exhaustive. Every reasonable effort has been made to make sure the information is accurate and up to date, but no responsibility for its accuracy and correctness, or for any consequences of relying on it, is assumed by the author or the publisher.

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