

This factsheet is designed to be a quick guide to the things that new parents ask us about the most. What your rights actually are can be complicated, so get more advice, especially if you work but are not an employee (like an agency worker) or if you are not a UK citizen.

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Introduction

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 is 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 www.workingfamilies.org.uk

Sure Start Maternity Grant

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 www.gov.uk for a list of tax credit elements)
- Working Tax Credit which includes a disability or severe disability element (see www.gov.uk for a list of tax credit elements)
- Pension Credit
- 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 are getting a qualifying benefit), and you must claim before the baby is three months old. You may need to claim again when you have confirmation of a qualifying benefit or a qualifying award of tax credits, but you must make your first claim within three months of your baby's birth. Because tax credits are based on the previous tax year's income, you may need to get your tax 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 if you give the Tax Credit Office a figure which turns out to be too low. You claim the Sure Start Maternity Grant from Jobcentre Plus.

Healthy Start vouchers

Some people on low incomes can get Healthy Start vouchers whilst they are pregnant or they have a child under 4. 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 1 and 4.

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:

- 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, and you are not entitled to Working Tax Credit
- Universal Credit and you (and any partner you live with) do not earn more than £408 a month in total.

You can get a form to claim Healthy Start vouchers from doctors' surgeries and maternity clinics or by ringing 0345 607 6823. You will need to get the form signed by a health professional like your midwife or health visitor.

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, 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 the website www.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.

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 www.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.

Tax credits for families

There are two tax credits, Child Tax Credit (CTC) and Working Tax Credit (WTC). You may not be able to get tax credits if you do not meet conditions about immigration status and, for CTC, residence conditions.

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 the Revenue (Her Majesty's Revenue and Customs or HMRC).

In some areas of the country, parents making a new claim for tax credits have to claim Universal Credit instead (from the DWP). You can check by putting your postcode into the

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site www.universalcreditinfo.net. You usually have to start your Universal Credit claim on www.gov.uk.

You may qualify for just Child Tax Credit, just Working Tax Credit, both together, or neither, but both use the same form, they are calculated together, and an application for one is an application for both.

Single people must claim on their own whereas couples who live together must claim as a couple, with both their incomes taken into account.

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 per cent 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 2 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 at www.workingfamilies.org.uk.

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 www.gov.uk).

To claim tax credits call the Revenue'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

You may be entitled to Housing Benefit to help pay the rent. If you already get Housing Benefit, the amount you are entitled to may change when you have children or are on maternity leave. You can claim Housing Benefit from your local authority. In some areas of the country, parents making a new claim have to claim Universal Credit (from the DWP) instead. You will be told if this applies when you try to claim Housing Benefit, or you can check your postcode at www.universalcreditinfo.net. You usually have to start your Universal Credit claim on www.gov.uk.

Your local authority (council) also has a scheme to help with the council tax, called council tax reduction or council tax support, but it may not cover you or may only give you partial help. You should contact your council for more information.

Universal Credit

In some parts of the country, if you are unemployed or on a low income, you may be told you have to apply for Universal Credit instead of other benefits you have applied for. Universal Credit includes amounts for you, your children, childcare and for your housing costs. It can be reduced by your income.

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.

Like Child Tax Credit, Universal Credit usually won't include a child element for a third or subsequent child born on or after 6 April 2017.

If you already have three or more children and you make a new claim on or after this date, you'll be claiming tax credits, not Universal Credit.

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 a Citizens Advice Bureau. If you have children on DLA, you may be entitled to additional amounts of tax credits, so make sure the Tax Credit Office 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](#).

The benefit cap

Some benefit claimants can only receive a certain amount of benefits per week: £442 for families in London and £385 for families outside London. The cap doesn't apply to people on WTC, or families on Universal Credit who earn at least the monthly equivalent of 16 times £7.50 a week. 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 www.gov.uk website.

Useful contacts

Working Families

advice@workingfamilies.org.uk

Helpline: 0300 012 0312

There is more information for parents at

www.workingfamilies.org.uk

Child Benefit

Telephone: 0300 200 3100

www.gov.uk/childbenefit

Contact For Families of Disabled Children

Telephone: 0808 808 3555

www.contact.org.uk

Citizens Advice Bureau

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

www.citizensadvice.org.uk

In Scotland, you can find your nearest

CAB via www.cas.org.uk

Maternity Action

Advice on maternity rights and pregnancy discrimination

www.maternityaction.org.uk

Helpline: 0808 802 0029

Jobcentre Plus/DWP

You can find your nearest Jobcentre Plus office in England, Wales and Scotland by looking at www.gov.uk

You can ring them to make a claim for benefits on 0800 055 6688

In Northern Ireland, contact the Social Security Agency.

Tax Credits Helpline

Telephone: 0345 300 3900

www.gov.uk/taxcredits

Universal Credit Helpline

Telephone: 0800 328 9344

www.gov.uk/universal-credit

Advice for single parents

www.gingerbread.org.uk (England/Wales)

www.opfs.org.uk (Scotland)

Toolkit for New Parents

Part One: Benefits

The advice given in this factsheet is accurate at April 2018. It may not be accurate after that date.

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If you require a copy of this leaflet in large print, please call 020 7253 7243

Working Families operates a complaints procedure to ensure any complaints are dealt with thoroughly and fairly. If you would like to have details of the procedure or to make a complaint please contact 020 7253 7243, email advice@workingfamilies.org.uk

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