

Toolkit for new parents



Part 1: Benefits

Introduction

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 2024. 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 to help you work out what is best for your family at workingfamilies.org.uk.

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Sure Start Maternity Grant

(If you live in Scotland, please see Best Start Grant on the next page.)

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, but you must make your first claim within six 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 Credits 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 £754.35 for your first baby and £377.35 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 £754.65 per child. If you have other children, you will receive £377.35 for each child in a multiple birth and an additional £377.35 supplement.

2. **Early Learning Payment** – you may be eligible for this when your child turns two. This will be £314.45 per child.
3. **School Age Payment** – this relates to a payment when your child is around the age of five. This will be £314.45 per child.

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 via 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](https://mygov.scot)

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 scheme

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

Some people on low incomes are entitled to the Healthy Start scheme whilst they are pregnant or they have a child under four. This is a pre-paid card that can be used towards the cost of milk, vegetables and fruit (or infant formula after you have had your baby).

The pre-paid card is worth £4.25 a week. You get £4.25 for being pregnant, £8.50 for each child under one and £4.25 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 the Healthy Start scheme. 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 0300 330 7010 or go to [Healthy Start](#) to make an online application. You may also be entitled to free vitamins – ask your midwife.

Best Start Foods (Scotland only)

In Scotland, Healthy Start has been replaced with [Best Start Foods](#). This is a prepaid card which can be used to buy healthy food for children under three years old. The payments are:

- ♥ £21.20 every four weeks during pregnancy;
- ♥ £42.40 every four weeks from your child being born until they are one year old; and
- ♥ £21.20 every four weeks between the ages of one and three.

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 £60,000 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](https://www.gov.uk). Child Benefit is £25.60 per week for your eldest or only child, and £16.95 per week for any other children

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, most claims can be [made online at GOV.UK](https://www.gov.uk), 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.

Scottish Child Payment

In addition to Child Benefit, if you live in Scotland and are on certain benefits, you may be entitled to a Scottish Child Payment of £26.70 for each child you are responsible for who is under 16 years of age.

The payment is made in addition to Child Benefit and will not affect any other benefits that your household receives.

The qualifying benefits are Universal Credit, Child Tax Credit, Working Tax Credit, Income Support, Pension Credit, income-based Jobseeker's Allowance and income-related Employment Support Allowance. Read more at [GOV.SCOT](https://www.gov.scot).

Universal Credit

If you are unemployed or on a low income, you may be entitled to 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. The government are in the process of moving people on these benefits over to Universal Credit. You will receive a [‘migration notice’ letter](#) telling you that your old benefits are ending and you need to make a new claim for Universal Credit when it is your time.

If your [circumstances change](#) you might have to move on to Universal Credit before you receive your ‘migration notice’. Seek further advice if you are unsure about what you need to do.

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 around five weeks before your first payment. Most people can get an advance payment loan to help bridge the gap while waiting for the first payment. You should tell the Jobcentre if you need help 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 £1014.63 a month for one child and, for two or more children, a maximum monthly amount of £1739.37 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

Tax Credits are part of the old benefits system and are known as a legacy benefit. You cannot make a new claim for Tax Credits. However, if you have an existing Tax Credits claim the amount may change when you have a new baby. You can add a new child to an existing Tax Credit award by [reporting a change of circumstances](#) to HMRC.

Please note, the government are in the process of [moving existing Tax Credit claimants on to Universal Credit](#) and expect to complete this by the end on 2024/25. If you have an existing Tax Credits claim and are unsure about whether you need to claim Universal Credit seek further advice.

Help with rent and council tax

If you need help to pay your rent you may be entitled to this through Universal Credit.

You can no longer make a new claim for Housing Benefit unless you are over pension age or living in specified or temporary accommodation.

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 or Universal Credit to let them know.

In Scotland, DLA has been replaced with a new [Child Disability Payment](#). It is similar to DLA and new claims can be made online or by calling Social Security Scotland on 0800 182 2222. See [gov.scot](#) for more details.

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](#).

In Scotland PIP has been replaced by a new [Adult Disability Payment](#). It is similar to PIP and new claims can be made online or by calling Social Security Scotland on 0800 182 2222. See [gov.scot](#) for more details.

Carer's Allowance

If your child claims the middle or higher rate care component of DLA (Child Disability Payment in Scotland) or the daily living component of PIP (Adult Disability Payment in Scotland) 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 contact either the Tax Credit Office or Universal Credit to inform them of your Carer's Allowance claim. You might be entitled to more Universal Credit and won't have any work requirements if you get Carer's Allowance. There is more information on the [GOV.UK](#) website.

In Scotland if you are entitled to Carer's Allowance you will also be eligible for a [Carer's Allowance Supplement](#) which is an extra payment of £288.60 paid twice per year.

Carer's Allowance is being replaced with Carer Support Payment in Scotland. Applications are only open in certain areas at the moment but there are plans to fully roll this out across Scotland by autumn 2024. Existing Carer's Allowance claimants in Scotland will move over to Carer Support Payment between February 2024 and spring 2025. See [gov.scot](#) for more details.

The benefit cap

Some benefit claimants can only receive a certain amount of benefits per week:

- £486.98 for families in London and £423.46 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 (or CDP in Scotland), PIP (or ADP in Scotland), Attendance Allowance, Carer's Allowance (or Carer Support Payment in Scotland), 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](#) website.

Childcare

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

- ♥ In England, all children aged three are entitled to [15 hours of free childcare](#). For [working parents](#), from April 2024 two-year-olds may be entitled to 15 hours of free childcare, from September 2024 children between nine-months and two-years-old may be entitled to 15 hours of free childcare, and children aged three to four-year old may be entitled to 30 hours of free childcare.

See the [Childcare Choices website](#) for details of upcoming changes. Some two-year-olds with additional needs or from low income families may be entitled to [15 hours of free education and childcare](#).

- ♥ In Scotland, 1,140 hours of [funded early learning and childcare](#) is available for all three- and four-year olds and some two-year-olds.
- ♥ In Wales, working parents may be entitled to [up to 30 hours of free childcare](#) which is made up of at least 10 hours of early education and 20 hours of childcare. Some two-year-olds may be entitled to 12.5 hours of free childcare through [Flying Start](#).
- ♥ The childcare element of [Working Tax Credit](#) and [Universal Credit](#) can help towards the costs of registered or approved childcare.
- ♥ [Tax-free childcare](#) is a scheme available to eligible parents who can 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 toolkits for new parents](#)
- ♥ Contact us workingfamilies.org.uk/adviceform
- ♥ Helpline: 0300 012 0312
- ♥ workingfamilies.org.uk

Advice for single parents

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

Best Start Grant (Scotland)

Pregnancy and Baby Payment:

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

Carer's Allowance Unit

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

Carer Support Payment

- ♥ Phone 0800 182 2222
- ♥ mygov.scot/carers-support-payment

Child Benefit

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

Citizens Advice

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

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

Contact – for families with disabled children

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

Disability Living Allowance helpline

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

Free benefits calculator

- ♥ gov.uk/benefits-calculators

Healthy Start helpline

- ♥ Phone: 0300 330 7010
- ♥ healthystart.nhs.uk

Jobcentre Plus/DWP

- ♥ Phone: 0800 055 6688
- ♥ Find your nearest Jobcentre Plus at gov.uk/contact-jobcentre-plus

Maternity Action

Advice on maternity rights and pregnancy discrimination:

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

**Personal Independence Payments
(PIP) claims helpline**

☎ Phone: 0800 917 2222

☎ [gov.uk/pip](https://www.gov.uk/pip)

Social Security Scotland

☎ Phone: 0800 182 2222

☎ socialsecurity.gov.scot/benefits

Sure Start Maternity Grant helpline

☎ Phone: 0800 169 0140

☎ [gov.uk/sure-start-maternity-grant](https://www.gov.uk/sure-start-maternity-grant)

Tax Credits helpline

☎ Phone: 0345 300 3900

☎ [gov.uk/taxcredits](https://www.gov.uk/taxcredits)

Universal Credit helpline

☎ Phone: 0800 328 5644

☎ [gov.uk/universal-credit](https://www.gov.uk/universal-credit)

**Helpline: 0300 012 0312 or
[workingfamilies.org.uk/adviceform](https://www.workingfamilies.org.uk/adviceform)**

Can you help?

Working Families needs your help! If you can, please [donate online](#).

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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