

# Universal Credit and your family

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Universal Credit makes it easier to start work if you're a parent, with increased help towards childcare costs.

## What is Universal Credit?

Universal Credit is a new benefit that supports people who are on a low income or out of work, and helps ensure that you are better off in work than on benefits.

Universal Credit is available to families in some parts of the country.

To find out more information see the [list of jobcentre areas where Universal Credit is available](#) and the [local authorities and jobcentre areas that will begin delivering Universal Credit over the coming months](#).

## Work and Universal Credit

Universal Credit will help you combine work with being a parent and makes it easier to take part-time, flexible or temporary jobs to help you gain valuable skills and avoid CV gaps.

Your Universal Credit payment is based on your earnings, not how many hours you work – which means greater flexibility for you. You can apply for a wider range of jobs and get back to work sooner because Universal Credit tops up your earnings if you're on a low income.

Depending on your circumstances, you could still get support and advice on increasing your earnings when you're in work.

## How Universal Credit supports your family

Universal Credit supports your family through regular monthly payments, which don't necessarily stop when you start work.

If you have children living with you who you are responsible for, your Universal Credit payment will include money to help support your children. This is made up of:

- The **Child element**, which helps with the costs of bringing up children
- There is also a **Disabled Child addition** which helps with the extra costs of bringing up a child with a disability

**Child Maintenance** – Your Universal Credit payment will not be affected by any child maintenance payments you receive.

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**Child Benefit** – If you're entitled to Child Benefit you will still continue to get this separately.

### Support with childcare

Universal Credit makes it easier to start work if you're a parent, with increased help towards registered childcare costs, no matter how many hours you work. This is known as the **Childcare costs element**.

You can claim back up to 70% of your paid out childcare costs through Universal Credit, up to a monthly limit of £532 for one child or £912 for two or more children.

From 2016, you will be able to claim back up to 85% of your paid out childcare costs up to a monthly limit of £646 for one child or £1108 for two or more children.

**If you are claiming with a partner both of you normally need to be in work to receive help with childcare costs.**

You should tell us straight away when you have a firm job offer as you will be able to claim childcare costs before the job starts. This can help with getting a routine in place.

It's important to let us know when your circumstances are changing. Childcare costs can be claimed for at least a month after your employment ends, which can help you to maintain childcare as you move between jobs.

If you need to report a change in your circumstances a helpline is available Monday to Friday 8am to 6pm. Call 0345 600 0723.\*

To find out if you can make a claim and for the latest information visit [www.gov.uk/universalcredit](http://www.gov.uk/universalcredit).

### In return for your Universal Credit

When you make a Universal Credit claim and have children, you will need to nominate a lead carer. What is expected of the lead carer in return for getting Universal Credit will be based on the age of the youngest child in the household.

If you are a lone parent, you will automatically be the lead carer.

If you are part of a couple but are not the lead carer, you will be expected to do everything you can to find work straight away.

<b>If your youngest child is:</b>	<b>What's expected of the lead carer</b>
Under one	You are not required to look for work in order to receive Universal Credit. If you

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	choose to work, Universal Credit will support you by helping to cover your childcare costs.
Age one or two	If you aren't already working, you will be asked to attend interviews to discuss plans for a future move into work. If you do choose to work, or are working already, Universal Credit will help to cover your childcare costs.
Age three or four	You will be expected to take active steps to prepare for work. What this involves will be agreed between you and your work coach and will depend on your circumstances, but might include some training and work-focused interviews. If you do choose to work, or are working already, Universal Credit will help cover your childcare costs.
Age five to twelve	You will be expected to look for work in line with your caring responsibilities, for example during your child's school hours. You should let us know as soon as you accept a job offer, as you can claim support for your childcare costs for at least a month before starting work.
Age 13 and above	You will normally be expected to look for full time work. You should let us know as soon as you accept a job offer, as you can claim support for your childcare costs for at least a month before starting work.
If your child has exceptional care needs this may affect what's expected of you.	

### Getting ready for Universal Credit

Universal Credit is being introduced in stages. When it affects you will depend on where you live and any benefits you currently claim. To find out if you can make a claim, and for the latest information, visit [www.gov.uk/universalcredit](http://www.gov.uk/universalcredit).

## Universal Credit and your family

The Universal Credit [Personal Planner](#) can help you prepare for the changes that the new service brings, such as paying rent to your landlord yourself. You provide the answers to some basic questions and it will tell you how ready you are for Universal Credit. It provides advice on what you need to do and the best sources of help. It will not tell you how much Universal Credit you will get as this will depend on your circumstances when you claim.

You can prepare for Universal Credit by doing things such as:

- opening a bank account if you don't already have one
- finding out where you can access the internet
- improving your internet skills

For more information on claiming for your family see:

[Universal Credit and families: questions and answers](#)

[Claimant journey for families](#)

[How Universal Credit supports families](#)

For more information visit [www.gov.uk/universalcredit](http://www.gov.uk/universalcredit) or the [Universal Credit toolkit](#).

\*You can use the 0845 code to call any of our 0345 numbers. Check with your phone company which code is cheaper for you.