



Benefits for Kinship Carers

Are you a grandparent raising your grandchild, or a friend or relative bringing up a child who is not your own? If so, you are likely to be entitled to certain benefits.

This factsheet includes information on [Child Benefit](#), [Child Tax Credit](#), [Universal Credit](#), [Guardian's Allowance](#) and other sources of financial help. Depending on your circumstances, you may be able to claim other benefits - see our website for details.

1. Child Benefit

Child Benefit is paid to people who are bringing up a child aged under 16, or a young person aged under 20 if they are in full-time non-advanced education or on an approved training course.

You can claim Child Benefit for each child for whom you are responsible unless you are being paid a fostering allowance for that child. Child Benefit is £21.05 a week for the eldest or only child and £13.95 for each additional child. You don't pay tax on Child Benefit and it doesn't affect your entitlement to means-tested benefits like Pension Credit, Universal Credit or Income Support.

If you claim Child Benefit for a child aged under 12 and you're not working or you don't earn enough to pay National Insurance, you'll qualify for National Insurance credits that can protect your future entitlement to State Retirement Pension.

You do not have to be the child's parent to be awarded Child Benefit, but only one person can be awarded Child Benefit for a particular child. If more than one person claims Child Benefit, the person the child lives with will have priority.

You may be able to receive up to three months' arrears (back payments) of Child Benefit. However, if someone else has been receiving benefit for the child, you are not usually entitled to arrears. Instead, if your claim takes priority, you will have to wait four weeks

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from the date of your claim before you can be paid, unless the other person withdraws their claim or stops qualifying for Child Benefit for another reason. It can take several weeks to process a Child Benefit claim - particularly if there are competing claims for the same child.

Eligibility for Child Benefit does not depend on your income. However, you may be liable to pay a High-Income Child Benefit Charge if you or your partner has an individual income of more than £50,000 a year. The charge may also apply if someone else receives Child Benefit for a child who lives with you. See gov.uk/child-benefit-tax-charge for more information.

Please Note: Child Benefit is not payable if you are receiving foster allowance for a child.

Q "My grandson has been living with me for the last six months. My daughter doesn't live with us, but she still receives Child Benefit for him. She buys him clothes every now and then, but hardly ever gives me any money towards his keep. It would really help if I could get the Child Benefit for him, but I don't know if I'm entitled to it."

A "There are limits laid down in law for how long people can keep getting Child Benefit once a child is no longer living with them. Your daughter lost her entitlement to receive Child Benefit for your grandson once he had lived with you for eight weeks, unless she continues to contribute to the cost of supporting him. To satisfy this condition, she must contribute at least the amount of Child Benefit payable for him. Even if your daughter were contributing to your grandson's maintenance, any claim you make would have priority, because he is living with you – but you may need to provide evidence of this. It's also worth bearing in mind that receiving Child Benefit could mean that you become eligible for other financial help – such as free school meals or extra Housing Benefit."

To obtain a Child Benefit claim form go to gov.uk/child-benefit or phone the Child Benefit Helpline on 0300 200 3100.

Useful contacts

Child Benefit Office
0300 200 3100
[Gov.uk/child-benefit](https://gov.uk/child-benefit)

Tax Credit Helpline
0345 300 3900
gov.uk/child-tax-credit

Guardian's Allowance Helpline
0300 322 9080
gov.uk/guardians-allowance

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2. Child Tax Credit

Child tax credit is a benefit for people who are bringing up a child, or a young person aged under 20 who is in full-time non-advanced education or on an approved training course. Child Tax Credit has now been replaced by Universal Credit or Pension Credit for most people (please see below).

Tax Credits are being replaced by Universal Credit for people of working age. If you are currently receiving tax credits, you can continue to receive them unless you make a new claim

for Universal Credit. It is no longer possible to make a new claim for child tax credit in most cases.

You can only make a new claim for tax credits in the following circumstances:

- You already receive child tax credit - you can claim working tax credit
- You already receive working tax credit - you can claim child tax credit
- You were entitled to a tax credit in one tax year - you can claim in the following tax year, or
- You are a frontier worker (work in the UK but live in another EEA state)

You will be able to renew your claim for tax credit until you are transferred onto Universal Credit. The process of transferring most people from tax credits to Universal Credit has been delayed due to coronavirus but is expected to happen between 2021 and 2024.

You can get Child Tax Credit whether you are working or not. Payments depend on your family circumstances and income. If you have a partner living with you, you must make a joint claim. Not all income is considered when calculating entitlement to Child Tax Credit, for example, Special Guardianship, Residence and Child Arrangements Order allowances are ignored.

You can get extra Child Tax Credit for a child who is receiving Disability Living Allowance (DLA), Personal Independence Payments (PIP) or is registered blind.

From April 2017 payments of Child Tax Credit have been limited to two children. This means that in most cases third or subsequent children born after April 2017 will not be eligible for support (although they may still receive a disability element and/or the childcare element of Working Tax Credit).

There are certain exceptions to this rule, including children who are living long-term with family and friends. The two-child limit will not apply if a child is living with you under a formal caring arrangement or if they would otherwise have been looked after

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by a local authority. For more information see: <https://www.gov.uk/guidance/child-tax-credit-exceptions-to-the-2-child-limit>.

You can use the online calculator at [gov.uk/tax-credits-calculator](https://www.gov.uk/tax-credits-calculator) to get an estimate of your tax credits entitlement. Alternatively, call our advice service for a benefits check.

A tax credit claim can usually be backdated by up to one month. You should make it clear on the application form if you want the claim to be backdated. The amount of tax credits you receive is reviewed each year. If your circumstances change in the meantime (for example, your income goes up or down) you should tell the Tax Credit Office as soon as possible. This is important because otherwise you may not be paid all the tax credits you are entitled to, or you may receive too much and must pay it back.

To apply for Child Tax Credit, you need to complete a claim form. You can apply for Working Tax Credit on the same form. To obtain a form go to [gov.uk/claim-tax-credits](https://www.gov.uk/claim-tax-credits) or phone the Tax Credits Helpline on 0345 300 3900.

Please Note: Child Tax Credit is not payable if you are receiving foster allowance for a child.

If you are state pension age and become responsible for a child or young person, you may be able to receive an additional amount called a 'child addition' by claiming Pension Credit. You must not have an ongoing award or be treated as having an ongoing award of child tax credit. If you are currently receiving tax credits, you can continue to receive them – for more information about Pension Credit, see point 4 below.

3. Universal Credit

Universal Credit is a new benefit for people of working age. It is currently being rolled out across the country and will eventually replace Child Tax Credit as well as several other benefits.

Universal Credit is a single benefit that includes amounts for adults, children and housing costs. The amount of Universal Credit you can receive depends on your circumstances, income and savings. It replaces the following benefits and can be paid to both working and non-working households:

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

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- Child Tax Credit

As with Child Tax Credit, the child element of Universal Credit will not usually be paid for third or subsequent children born after April 2017, although the same exceptions apply. The two-child limit will not apply if a child is living with you under a formal caring arrangement or if they would otherwise have been looked after by a local authority – see: <https://www.gov.uk/guidance/child-tax-credit-exceptions-to-the-2-child-limit>

What you'll get

How much Universal Credit you get will depend on your earnings and personal circumstances. Your Universal Credit payment is made up of a standard allowance and any extra amounts that apply to you, for example if you:

- Have children
- Have a disability or health condition which prevents you from working
- Need help paying your rent

You can obtain further information about how much Universal Credit you will get via the following link: <https://www.gov.uk/universal-credit/what-youll-get>.

Please Note: The child element of Universal Credit is not payable if you are receiving foster allowance for a child.

To apply for Universal Credit, go to [gov.uk/apply-universal-credit](https://www.gov.uk/apply-universal-credit). If you need help making a claim, you can call the Universal Credit helpline on 0800 328 5644. Alternatively, you can visit your local Citizens Advice Bureau.

4. Pension Credit

Pension Credit gives you extra money to help with your living costs if you are over State Pension age and on a low income. Pension Credit also includes a 'child addition' for people who are bringing up a child, or a young person aged under 20.

From 1st February 2019, people of pension credit aged who become responsible for a child or young person, will received an additional amount called 'child addition' within their pension credit award. You will no longer be able to make a new claim for child tax credits if you are state pension age.

The basic requirements are:

- You are 'responsible' for a child or qualifying young person
- The child or qualifying person lives with you

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- You do not already have an award of (and you are not treated as having an award of) tax credit.

A 'child' is a person under the age of 16 or someone aged 16 or more but under 20 and who counts as a 'qualifying young person'. A 'qualifying young person' refers to young persons in approved training, or non-advanced education at school or college for an average of over 12 hours per week, until the September following the person's 19th birthday.

You can get extra Pension Credit for you or a child who is receiving Disability Living Allowance (DLA), Personal Independence Payments (PIP) or is registered blind.

You can obtain further information about Pension Credit and Child Addition via the following link: <https://www.gov.uk/pension-credit/what-youll-get>.

Only certain types of income count for Pension Credit and not all your income will be considered. Some income will be assumed from any savings above £10,000.

If you are receiving Guarantee Credit, you will get maximum Housing Benefit and Council Tax Support. If you have a mortgage or home loan, you may be eligible for help towards your interest payments in the form of a loan.

Please Note: The child element of Pension Credit is not payable if you are receiving foster allowance for a child.

Mixed aged couples

As a result of new benefit changes from the 15th May 2019, if you are part of a couple you will be expected to claim Universal Credit as a couple until you both reach Pension Credit age. However, if you are already getting Pension Credit before the 15th May 2019, you can continue receiving it even if your partner has not yet reached the Pension Credit qualifying age. You can obtain further information about mixed aged couples - www.entitledto.co.uk/help/Universal-Credit-And-Pension-Age.

You can find out whether you qualify for Pension Credit and see how much you should get via the EntitledTo calculator <https://www.entitledto.co.uk/>. You can apply for Pension Credit online <https://www.gov.uk/pension-credit/how-to-claim> or by calling the national telephone claim line on 0800 99 1234.

5. Guardian's Allowance

You may be able to get Guardian's Allowance if you are caring for a child because their parents have died.

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Sometimes, you can get Guardian's Allowance if only one parent has died, for example if:

- The other parent's whereabouts or paternity is unknown
- The parents were divorced, or their civil partnership has been dissolved and the surviving parent isn't paying maintenance
- The surviving parent is in prison or is detained in hospital by a court order (sectioned).

Guardian's allowance is currently £17.90 per week and is paid on top of Child Benefit. You may be able to receive up to three months arrears if you qualified during the three-month period prior to your claim.

You can apply for Guardians Allowance online [here](#) or by calling HMRC on 0300 322 9080.

6. Disability Benefits

Adults & children with a disability or long-term illness may be entitled to extra support through disability benefits.

Disability Living Allowance

Disability Living Allowance (DLA) is a benefit for children under the age of 16 with a disability or long-term health condition. DLA used to also be awarded to adults under the age of 65, however, adults under the age of 65 now must claim Personal Independence Payments (PIP) (see below).

DLA has two parts – a care component and a mobility component. A child may qualify for one or both parts. You can claim for a child with a physical disability, learning disability, or behavioural or mental health difficulties – even if they don't have a diagnosis. What matters is the impact of their condition on their care, mobility and/or supervision needs.

If the child you are caring for receives DLA, they will be invited to claim PIP shortly after their 16th birthday. Young people receiving DLA under 'special rules' for the terminally ill will be invited to apply for PIP about 20 weeks before their DLA award ends.

If someone in your household receives DLA, you will be exempt from the 'benefit cap'. Foster cares can also apply for DLA.

You can apply for DLA [here](#) or by contacting the Disability Allowance Helpline on 0800 121 4600.

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Personal Independence Payment

Personal Independence Payment (PIP) is a benefit for disabled people aged between 16 and 65.

PIP is made up of two parts – a daily living component and a mobility component. In each component there is a standard rate and an enhanced rate. To qualify for either component you will need to be assessed by a healthcare professional and score a certain number of points. Special rules apply for people who are terminally ill – further information regarding special rules can be found [here](#).

You can receive PIP whether you work, and it is not affected by your income or savings. If anyone in your household gets PIP, you will be exempt from the 'benefit cap'.

Information about how to claim PIP can be found [here](#).

Attendance Allowance

Attendance Allowance (AA) is a benefit for people who are disabled and have care needs. Before 6th December 2018 the qualifying age was 65. However, from 6th December 2018 the qualifying age is your state pension age. You can work out the exact date you will reach State Pension age by using the [State Pension calculator](#).

You can apply for AA by downloading a form [here](#) or by calling the Attendance Allowance helpline on 0800 731 0122.

Carers Allowance

In order to qualify for Carer's Allowance, you must be earning no more than £128 per week. You must also spend at least 35 hours a week caring for a disabled person in receipt of AA, daily living component of PIP, or the middle or higher rate care component of DLA.

In some cases, you may not be able to receive Carer's Allowance because you are getting another benefit, such as Retirement Pension or contributory Employment and Support Allowance. Even if you can't receive Carer's Allowance, making a claim for it might allow you to get extra amounts in other benefits such as Pension Credit, Income Support, Universal Credit, Housing Benefit and Council Tax Support. The rules about this are complicated – please contact us for advice.

If you are caring for an adult who lives alone, you should always check with them before you make a claim for Carer's Allowance as they may lose some of the benefit they receive, such as a severe disability addition – again the rules about this are complicated, please contact us for advice.

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You can claim Carer's Allowance online or download a form [here](#) or phone the Carer's Allowance Unit on 0800 731 0297.

7. Benefit Reconsiderations and Appeals

If you think that a benefit decision is wrong, you can ask for it to be looked at again. If you are still unhappy with the decision, you can submit an appeal.

If you have been refused benefit or you think the amount received is incorrect, you must first ask for a 'mandatory reconsideration'. There are strict time limits - you will need to do this within one month of the date recorded on your decision letter. You must request a mandatory reconsideration before you can submit an appeal to an Independent Appeals Tribunal.

If you need help challenging a decision, you can contact our advice line for support or seek help from an advice agency such as the Citizens Advice Bureau. Alternatively, there is further information regarding benefit appeals on the government website here: <https://www.gov.uk/appeal-benefit-decision>.

8. Other sources of financial help

You may be entitled to other benefits, depending on your income and savings and other circumstances, for example, if you are on a low income you might be able to receive free school meals or other help.

You may be able to apply for a grant from a charity to help you pay for items that your family needs. Contact our advice service for information about suitable charities.

If the child you are looking after has a parent or parents living somewhere else in the UK, or working abroad for a UK-based employer, you may be able to receive child maintenance from them. Contact Child Maintenance Options for more information – visit: <https://www.gov.uk/making-child-maintenance-arrangement> or phone 0800 083 4375.

Please note: If you have come from abroad to live in the UK, you should check that your immigration status does not prevent you applying for benefits. If in any doubt, you should get advice from an immigration solicitor or your local Citizens Advice Bureau, as a claim can sometimes affect your right to remain in the UK.

For further information and support please contact our Kinship Advice Service:

Visit us at - <https://kinship.org.uk/for-kinship-carers/advice-and-support/>

Email us at - advice@kinship.org.uk

Call our advice line - on 0300 123 7015

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