

Benefits Series

Benefits for Babies

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Please see our website for up-to date information: www.downs-syndrome.org.uk

If you have questions or concerns, contact the DSA Helpline's Benefits Adviser:

- Monday & Thursday 10am-4pm, Tues & Weds 10am-12.30pm
 - Telephone: 0333 1212 300
 - Email info@downs-syndrome.org.uk
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This a guide to potential benefit entitlement in the first year for both you and your child. Please give the DSA benefit adviser a call if you need help on the number above.

Child Benefit

- Administered by HMRC
- payable if parent earns under £60,000 (not both your incomes added together). You can still claim the benefit if you wish and pay it back through your increased tax.
- Paid in full if the highest earning parent earns less than £60,000.
- Earning between £60,000 and £80,000 will affect the benefit on a sliding scale – so one parent earning £70,000 would be entitled to half the child benefit amount.

It is possible to claim child benefit just to get the national insurance credits if you are one of a couple in a high earnings situation and this will count towards your state pension.

You should receive an information pack just after your baby is born and this should contain a claim form. If not, ring the Child Benefit Helpline and ask for a CH2 form - 0300 200 3100. It can be backdated for 3 months only so claim soon after your baby is born. You can also apply online through the government website gov.uk/child-benefit/how-to-claim

Child Benefit is currently £25.60 for your first child and £16.95 for all other children (2024/5)

Child benefit can be claimed for any child under 16 or under 20 if they stay in approved education or training.

Universal Credit (UC)

- Administered by DWP -call 0800 328 5644
- Can be paid to those in work and out of work
- Means tested.

- Total savings of between £6,000 and £15,999 will affect the amount of Universal credit that you receive.
- If you have savings over £16,000, you will not be entitled until you are below this amount.

Support provided through UC is limited to 2 children, (there are exceptions such as multiple births and adoption), however, if you have a subsequent child, and they qualify for DLA/CDP, although you wouldn't receive the basic child amount, you could receive an amount because they get DLA/CDP.

Sure Start Maternity Grant

If you are in receipt of means tested benefit such as Universal credit, and you have no other children under 16, you can claim for the £500 grant from 11 weeks before baby's due date, up to 6 months of age.

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

In Scotland you can apply for a Pregnancy and Baby Payment mygov.scot/best-start-grant-best-start-foods/how-to-apply

For people from Northern Ireland, the link is nidirect.gov.uk/publications/sure-start-maternity-grant-form-sf100

If you have refugee or humanitarian protection, or, you have left Ukraine and were resident before 1 Jan 2022 (having to leave because of the Russian invasion on 24 Feb 2022) or you left Afghanistan (because of the collapse of the Afghan government on 15 August 2021), you can get a grant if you have a child or children from before arriving in the UK.

Tax credits

- Administered by HMRC
- Unable to make a new claim as replaced by UC
- Existing claimants will remain on tax credits until asked to claim UC
- Savings do not affect tax credits, only income.

Since 6 April 2017, support provided through Child Tax Credit and Universal Credit has been limited to two children.

However, once your child is awarded DLA or CDP (see below), regardless of the number of children you already have, you will receive an extra addition because one of your children receives disability benefit.

Universal credit and Tax credits are made up of amounts depending on your circumstances and therefore payments vary.

A useful tool to use is the benefits checker available at:

turn2us.org.uk/

entitledto.co.uk/

Disability Living Allowance & Child Disability Payment (Scotland)

- Administered by the Department for Work and Pensions and Social Security Scotland.
- Not means tested (savings and income don't affect it)
- It consists of 2 parts, the *care component* and the *mobility component*.
- The care component can be awarded from 3 months of age
- The mobility component can be awarded from 3 years of age.

To qualify for DLA/CDP at 3 months, a child must have extra needs at time of the claim, that are over and above those normally expected at this age. Babies with extra medical needs may qualify at this earlier time, examples include tube feeding your baby or administering regular prescribed medication, maybe for their heart or kidneys.

If your baby has no medical issues, they will probably qualify a few months later when they start to show a delay in development- perhaps speech therapy and physiotherapy activities are needed for their development. This need varies with each child. If you are unsure, please call us.

The care component has 3 rates:

- Highest rate (for extra day **and** night needs)
- Middle rate (for extra day **or** night needs)
- The lowest rate is for someone who needs care for around an hour a day whether for a single period or lots of brief single periods.

If you are awarded DLA/CDP for your child and you also receive Universal credit or Child tax credit, make sure you tell the relevant department as soon as you can as you should be entitled to an extra premium or addition in your benefit.

The highest rate care component for both benefits is £108.55 middle rate £72.65, lowest rate £28.70 (2024/5) Phone 0800 121 4600 for a claim pack or you can download one from www.gov.uk. For those in Scotland mygov.scot/child-disability-payment/how-to-apply or 0800 182 2222

Carers Allowance or Carer Support Payment (Scotland from Feb 24)

Can be claimed once maternity pay ends and if your child is awarded DLA or CDP care component at either the middle or highest rate.

It is not means tested (but it does have an earnings limitation on the carer). It is taxable and counted as income for universal credit and tax credit.

If you decide to work part time, you can earn up to £151 per week (after tax, national insurance contributions and **half** of any pension contribution). Your partner's income will not affect the carers allowance/ carer support payment.

If you are currently receiving means tested benefit, you may receive an additional carer premium or amount within your existing benefit. There are no earning restrictions under Universal credit rules as there are in Carer Allowance rules (£151 limit).

To find out more and make a claim, contact Carers Allowance Unit on 0800 731 0297

For Scotland contact social security Scotland 0800 182 2222

- Carers Allowance is £81.90 weekly,
- Carers premium is £45.60 weekly
- carers amount under Universal credit is £198.31 monthly (all 2024/5)

Saving for your child

Savings solely in your child's name can be an issue when they are older and claim benefit themselves.

- Savings under 6K are unaffected.
- Savings of 16K or more would stop benefit.
- Between these 2 amounts, benefit would be adjusted accordingly.

DLA/CDP and PIP/ADP (for those 16+) are not means tested benefits, however if you save this benefit up, it will be classed as savings for any means tested benefit received such as Universal Credit.

Being appointee for someone's benefit does not give you to access to their bank account if the account is in their name only. This is covered by the Mental Capacity Act 2005 and intended to protect vulnerable people.

You may want to investigate this when your child is around age 16 and consider whether Power of attorney or deputyship would be an appropriate course of action to take.

You can access these forms online on the gov.uk website and there is some useful information contained in the link below.

[Making finance decisions for young people: parent and carer toolkit - GOV.UK \(www.gov.uk\)](https://www.gov.uk/making-finance-decisions-for-young-people-parent-and-carer-toolkit)

Fees can be exempted if your young person is in receipt of means tested benefit (Universal Credit) or halved if their income is below a certain amount.

You may find our information about discretionary trust funds helpful, available on our website.

Contact us

t. 0333 1212 300

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