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Department
for Work &
Pensions

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1. What is the definition of a family?

The Department for Work and Pensions classes a family as a single claimant or couple claimants who are responsible for one or more children or qualifying young persons (someone aged 16 to 19 and in full time non-advanced education or training).

If you are a family and friends carer, also known as a kinship carer, which is someone who has taken responsibility for a child or step child who is not your own because:

- the child has no parents or has parents who are unable to care for the child
- it is likely that the child would otherwise be looked after by a local authority because of concerns in relation to the child's welfare

You may be able to apply for Universal Credit - if all the other eligibility conditions are met and if you live in an area where Universal Credit is available.

2. How Universal Credit supports you and your family

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

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.

3. Support for children

Universal Credit is paid as a single monthly payment. This includes amounts to help support your children.

From 6 April 2017, if you are making a new claim for Universal Credit (and haven't been receiving Universal Credit in the previous 6 months), you can only claim Universal Credit if you have responsibility for 2 children or fewer.

You are still entitled to claim other benefits [if you have more than 2 children](#).

Universal Credit will include this additional amount for your children until:

- the end of August following each child's 16th birthday, or
- the end of August after their 19th birthday for each child still living at home and taking a non-advanced course at school or college, or taking part in approved training

4. Support for disabled children

The Disabled Child addition of Universal Credit helps with the extra costs of bringing up a disabled child.

The Disabled Child addition will be paid at either a lower or higher rate:

- the lower rate – for a child who receives:
 - any rate of either component of Disability Living Allowance (mobility or care) except the highest rate of the care component
 - Personal Independence Payment
- the higher rate – for a child who:
 - receives the highest rate of the care component of Disability Living Allowance
 - receives the enhanced rate of the Personal Independence Payment daily living component
 - is blind or severely sight impaired

5. Support with childcare

Universal Credit makes it easier to start work if you're a parent, with increased help towards registered childcare costs. You will be able to claim back up to 85% of your actual paid out childcare costs. In any month this payment is capped so you could receive a maximum childcare payment of £646 for one child or £1108 for 2 or more children.

If you are claiming with a partner both of you normally need to be in work to receive help with registered childcare costs. This help is available no matter how many hours you work.

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.

Telephone: 0800 328 9344
Monday to Friday 8am to 6pm

[Find out about call charges.](#)

If you have a Universal Credit online account you can use this to report a change of circumstances.

[Find out if you can make a claim latest information.](#)

6. Who can claim?

To get Universal Credit you must:

- be living in England, Scotland, Wales or Northern Ireland
- be 18 or over

- be under State Pension age
- not be in full-time education
- not have savings or capital over £16,000

Universal Credit is being introduced in stages and other eligibility conditions may apply. Whether you can claim it will depend on where you live and your personal circumstances.

If you're over [Pension Credit qualifying age](#), you can claim if you have a partner who's under Pension Credit qualifying age.

You may in some cases get [Universal Credit](#) if you're 16 or 17 or a full-time student.

You must make a joint claim as a couple if you live with your partner. If one of you isn't eligible, their savings and income will still be taken into account.

If you and your partner are claiming as a couple you must also:

- live at the same address
- be married to each other, civil partners of each other, or living together as if you were married

7. In return for your Universal Credit

When you make a Universal Credit claim and have children, you will need to nominate a lead carer. If you are a lone parent, you will automatically be the 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. For example if your child is under 1 you don't need to look for work to get Universal Credit.

If you are a family and friends carer, as a result of a child joining your household within the past 12 months and the child is aged between 1 and 16, you will not be required to look for work or attend work-focussed interviews for a period of 12 months from when the child joined the household.

A family and friends carer is also known as a connected person/kinship carer in England and Wales or a connected persons/informal kinship carer in Scotland.

In Scottish law, kinship care covers both friends and family (or connected persons) care, as well as formal fostering arrangements with looked after children. If you are providing formal kinship care in Scotland, this must be approved by the local authority, and you will be supported as a foster parent.

As a family and friend carer, you must attend interviews to discuss plans for a future move into work if you are not already working. If you are already working or choose to work, Universal Credit may help to cover your childcare costs.

At the end of the 12 month period what will be expected of you will depend on the age of your youngest child.

There are some limitations on work search and availability that may apply where you have a health condition or caring responsibilities (either for a disabled person or young children) or if there is a lack of available free or affordable childcare in your area.

Your personal circumstances should be discussed with your Work Coach and the type of work, location and hours you need to be available will be tailored for your situation. The expected hours for work search are capped depending on the age of your youngest child and may be further reduced depending on your circumstances.

As lead carer, your responsibilities will depend on the age of your youngest child, as set out in the following table:

Age of your youngest child	Your responsibilities
Under 1	You don't need to look for work in order to receive Universal Credit.
Age 1	If you are not already working, you don't need to look for work in order to receive Universal Credit. You will be asked to attend work focused interviews with your work coach to discuss plans for a future move into work and will need to report any changes of circumstances.
Age 2	You will be expected to take active steps to prepare for work. This will involve having regular work focused interviews with your work coach, agreeing a programme of activities tailored to your individual circumstances which might include some training and work preparation activities (for example, writing your CV).
Age 3 or 4	You will be expected to work a maximum of 16 hours a week (or spend 16 hours a week looking for work) this might include some training and work-focused interviews.
Age between 5 and 12	You will be expected to work a maximum of 25 hours a week (or spend 25 hours a week looking for work) this might include some training and work-focused interviews.
Age 13 and above	You will be expected to work a maximum of 35 hours a week (or spend 35 hours a week looking for work) this might include some training and work-focused interviews. You should let your work coach know as soon as you accept a job offer, as you can claim support for your childcare costs for at least a month before you start work.

If you're already working or choose to work, you may be eligible for [help with childcare costs](#).

If your child has exceptional care needs this may affect what's expected of you.

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

If your circumstances mean you have to undertake some caring responsibilities you would be treated as a 'relevant carer', and your work coach should take these responsibilities into account when setting job-related activities.

With Universal Credit, you will get help identifying your skills and the types of activities that will help you find work, which will be set out in your Claimant Commitment.

If you are required to look for work, you should think of job related activities as a full-time job.

You will be expected to look or prepare for work for 35 hours each week, depending on your circumstances and the age of your child.

Job related activities you might need to do include:

- meeting with your work coach
- creating and maintaining an online profile
- activities to improve your job seeking
- registering with an employment agency
- carrying out work searches
- applying for jobs and travelling to interviews
- seeking references
- taking part in training courses
- other agreed actions which increase your likelihood of obtaining employment

8. Claimant Commitment

A Claimant Commitment is your record of the responsibilities that you have accepted in return for receiving Universal Credit and the consequences of not meeting them. Your Universal Credit payments may be cut if you don't meet your responsibilities.

If you claim Universal Credit as a couple both of you will need to accept a Claimant Commitment. You will each have your own Claimant Commitment, and yours may be affected if your partner starts work or their circumstances change.

9. Sanctions

If you do not do what you've agreed to in your Claimant Commitment to find work, for example, fail to attend appointments or turn down job offers you may receive a sanction.

A sanction is a reduction in your benefit which is imposed if we think you have not completed a mandatory activity you agreed on your Claimant Commitment and you can't give a good reason to explain why. Sanctions are a last resort and you will always be asked for your reasons for your actions before a decision is made.

If a sanction is applied to your Universal Credit we will tell you how much you will lose and for how long.

10. If you currently receive tax credits

If you are already getting tax credits, you do not need to do anything yet. You can't claim Universal Credit and tax credits at the same time.

You should continue to report any change in your circumstances that could affect your tax credit claim as soon as possible. The change may mean your tax credits stop and you will need to make a Universal Credit claim instead.

11. Universal Credit payments

You will receive one monthly [Universal Credit payment](#) - twice a month for some people in Scotland.

If you are claiming with a partner this will cover both of you. This will be paid into a suitable account of your choice, which could be a joint account or a single account in either your name or your partner's name.

Other adults living in the same household who are claiming Universal Credit will be paid separately.

Monthly payments match the way most salaries are paid. This can help you prepare for and manage the world of work as you get used to handling your money on a monthly basis.

12. How is the payment made up?

Your Universal Credit payment will be made up of different amounts depending on your circumstances. It can include support for the cost of housing, children and childcare, as well as support for disabled people and carers.

If your Universal Credit payment includes help towards your rent you will be responsible for using this money to pay your landlord yourself.

If you [live in Scotland](#) you'll be asked if you want the housing amount to be paid straight to your landlord.

Your Universal Credit payment is based on your earnings, not how many hours you work. This means the system is more flexible and makes it easier for you to take work, safe in the knowledge that you will be better off if you do.

As your earnings increase, your Universal Credit payment will gradually reduce.

13. My partner won't allow me access to any of the payment

If you have any concerns about accessing your payments and need to discuss alternative payment arrangements a Universal Credit helpline is available.

Telephone: 0800 328 9344
Monday to Friday 8am to 6pm

[Find out about call charges.](#)

Alternative payment arrangements are considered on a case by case basis and assessed on their individual merits. This allows for the household payment to be split. Wherever possible, these alternative payment arrangements will be temporary whilst you take steps to improve the way you manage your money.

14. How does Universal Credit work with the Tax Free Childcare scheme?

Information on the [Tax Free Childcare scheme and Universal Credit childcare costs](#) is provided to help you to make an informed choice.

15. Child Benefit

Child Benefit will continue to be paid separately and will not affect your Universal Credit payments.

16. Child maintenance payments

Any child maintenance payments you receive will not affect your Universal Credit payments.

17. What happens if my partner or I get a job?

You must tell the Department for Work and Pensions when your circumstances change, including when you start work, earn more or work more hours. Depending on your circumstances, you could still get support and advice on increasing your earnings when you're in work.

You can earn a certain amount before your Universal Credit payments are reduced. This is known as your work allowance. If you earn less than this anything you earn is additional income which you can keep.

If you don't tell the Department for Work and Pensions that you have started work, they won't know why you are no longer attending your appointments, and will assume that you no longer wish to receive Universal Credit. This may mean that you miss out on benefit payments that you are entitled to.

18. Change of circumstances

You need to report changes to your circumstances so you keep getting the right amount each month.

Your claim might be stopped or reduced if you don't report a change of circumstances straight away.

Changes can include:

- finding or finishing a job
- having a child
- moving in with your partner
- starting to care for a child
- moving to a new address
- changing your bank details
- your rent going up or down
- changes to your health condition
- becoming too ill to work or meet your work coach
- changes to your earnings (only if you're self-employed)

You can report a change of circumstances by either:

- [signing into your online Universal Credit account](#), if you have one
- calling the Universal Credit helpline, if you don't have an online account

Universal Credit helpline

Telephone: 0800 328 9344

Welsh language (make a claim): 0800 012 1888

Welsh language (report changes): 0800 328 1744

Textphone: 0800 328 1344

Monday to Friday, 8am to 6pm

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