

# Universal Credit and your family

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Paid work is the best way to improve your family's future. Universal Credit will help thousands of families like yours to take their first steps into work.

It will provide incentives and support to meet your needs and help you achieve your job goals. It will also combine in and out of work benefits, making it easier for you to start work and stay in work.

## Support for your children

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

The **child element** helps with the costs of bringing up a child. It is made up of two rates:

- one for your first child, and
- a lower rate for your second and any subsequent children.

Universal Credit will include this element 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.

The **disabled child element** helps with the extra costs of bringing up a disabled child. The disabled child element will be paid at either a lower or higher rate:

- the **lower rate** – for a child who receives any rate of either component of DLA (mobility or care) except the highest rate of the care component; or a Personal Independence Payment, or
- the **higher rate** – for a child who receives the highest rate of the care component of DLA; the enhanced rate of the Personal Independence Payment daily living component; or a child who is registered blind.

The **childcare element** helps you to pay for registered childcare while you are working. You will be able to claim back 70% of your actual paid out childcare costs. In any month this payment is capped so you could receive a maximum childcare payment of £532.29 for one child or £912.50 for two or more children.

You can get the childcare element as soon as you are working. It can start up to a month before you begin work if you have a job offer. It can also run on for up to 2 months after your job finishes. This will help you to maintain childcare as you move between jobs.

## Free school meals and milk

If your family is receiving Universal Credit between April 2013 and March 2014 you will be entitled to free school meals for your children. You may also be entitled to free milk if your child attends a school where milk is provided. You should make a claim for free school meals to your school or local council.

### **Child Benefit**

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

### **Child maintenance**

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

### **Universal Credit for parents**

If you are a lone parent, or the nominated responsible carer in a couple, with a child under the age of 5 you won't be asked to work in return for your Universal Credit. When your child reaches the age of 1 you will be asked to attend interviews to discuss plans for a future move into work. If you do choose to work, Universal Credit will help you with your registered childcare costs.

When your youngest child reaches 5 (or an older child where the child has exceptional care needs), you will be expected to look for work in line with your caring responsibilities, for example during your child's school hours.

When your youngest child reaches 13, you will normally be expected to look for full time work. If agreed by your work coach, your requirements may be adjusted to take into account your caring responsibilities.

### **Making it easier for you to work**

Universal Credit will help you to combine working with being a parent. Universal Credit makes it easier to move into work, even if it's just for a few hours a week. You will simply need to let DWP know if you start a job and your Universal Credit payment will be adjusted accordingly. Universal Credit helps to ensure that you will be better off in a job than on benefits.

When you start work, your employer may enrol you into a workplace pension. If you stay enrolled, you will begin to save for your future as you earn. This means extra money, because your employer pays in each month too. Your Universal Credit payment won't be affected by your workplace pension.

### **When will this happen?**

Universal Credit is being introduced gradually. The changes will affect people at different times, depending on the benefit they are claiming. You may need to claim a different benefit until Universal Credit is available to you.

The Universal Credit [online planning tool](#) is available through GOV.UK and can help you to prepare for making a claim to Universal Credit. You provide the answers to some basic questions and it will tell you how ready you are for Universal Credit. It will also provide advice on what you need to do next and the best sources of advice on offer. It will not tell you how much Universal Credit you will get as this will depend on your circumstances when you claim.