Benefits Series

Benefits for Babies

Date: July 2021 | Information updated annually
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

Benefit advice can be a bit overwhelming so soon after giving birth, so with this in mind, I have prepared a brief guide to potential benefit entitlement in the first year. Please give the DSA benefit adviser a call if you need help on the number above.

Child Benefit

- Administered by HMRC
- payable as long as one parent is not earning over £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 £50,000.
- Earning between £50,000 and £60,000 will affect the benefit on a sliding scale – so one parent earning £55,000 would only be entitled to half the child benefit.

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 www.gov.uk.

Child Benefit is currently £21.15 for your first child and £14.00 for all other children (2021/22)

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 £16,000 will affect the amount of Universal credit that you receive.
- If you have savings over £16,000, you will not be entitled until capital is below this amount.
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 (see below), regardless of the number of children you already have, you will receive an extra amount within your benefit because one of your children receives DLA.

There is no standard rate for Universal credit or Tax credits as it depends on your circumstances.

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

www.turn2us.org.uk
www.entitledto.co.uk

Disability Living Allowance

- Administered by the Department for Work and Pensions (DWP).
- Not means tested (savings and income don’t affect it)
- It consists of 2 parts, the care component and the mobility component.
- DLA 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 at 3 months, a baby must have needs, at time of claim, that are over and above those normally needed 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 at a later time when they start to show a delay in development and maybe 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 of DLA 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 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.

The DLA highest rate care component is £89.60, middle rate £60.00, lowest rate £23.70 (2021/22)) Phone 0800 121 4600 for a claim pack or you can download one from www.gov.uk.
Carers Allowance

You can claim this once your maternity pay ends and if your child is awarded DLA care component at either the middle or highest rate. It is means tested, but only for the carer of the child.

If you decide to work part time, you are able to earn up to £128 per week (after tax, national insurance contributions and half of any pension payment). Your partner’s income will not affect the carers allowance.

If you are currently receiving means tested benefit, you will receive a carers premium or amount within your existing benefit. The carer premium, unlike carers allowance, has no earning restrictions under Universal credit rules.

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

- Carers Allowance is £67.60 weekly,
- Carers premium is £37.70 weekly
- carers amount under Universal credit is £163.73 monthly (all 2021/22)

Saving for your child

Many parents make a decision about saving for their child’s future at this time. Some will save the DLA up for their future.

Please be aware that savings in a child's name can be an issue later on as it can be taken into account when they claim a means tested benefit in their teens.

Even though DLA is not means tested, if you save it up, it can be taken into account at a later time such as when you are claiming Universal credit for your child.

- Savings of under £6,000 will not affect means tested benefit
- between £6000 and £16,000 will affect benefit on a sliding scale
- Over £16,00 will stop means tested benefit until the capital drops below this amount.

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

Contact us

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