

Universal Credit if you have children

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If you're responsible for a child, you may be entitled to an extra amount of Universal Credit and support with childcare costs.

Extra amount for children

If you get Universal Credit, you could get an extra amount to help support your children if they normally live with you.

The 2-child limit ended on 6 April 2026

Universal Credit now pays the extra amount for every child, no matter how many children you have.

The rules on the benefit cap stay the same. Additional Universal Credit payments for each child will count towards the benefit cap. This means that if your total benefits go over the benefit cap amounts for your circumstances, the increase in your Universal Credit may be limited.

Before 6 April 2026, the extra amount for children only applied to your first and second child, unless an exception applied.

Add a child to your claim

To add a child to your Universal Credit claim:

- sign in to your Universal Credit account
- select 'Report a change of circumstances'
- add your child's details

Children aged up to 16

You can get the extra amount for your children until the 31 August after their 16th birthday.

You may stop getting the extra child amount if, for example, your child:

- leaves full-time, non-advanced education or approved training
- no longer lives with you
- goes into local council care (except for respite care)
- is in prison, or in custody awaiting trial or sentence

Young people aged 16 to 19

You will continue to get payments for a young person aged 16 to 19 in your household if they are either:

- in full time non-advanced education like GCSEs, A levels, T levels, Scottish Highers, SVQs or NVQs up to level 3
- doing an approved training course that is unpaid and not part of a job contract

An education course is considered full-time if it involves at least 12 hours a week of lessons and practical work during term time. It does not have to lead to a formal qualification.

Before your child reached 19, they must have started, been enrolled in, or accepted a place on the education or training.

You cannot get Universal Credit payments for young people who are on advanced courses.

Find out what types of courses are counted as 'non-advanced' and 'advanced' education for Universal Credit.

Approved training

The course or training must not be paid for by your child's employer or included in a job contract, for example an apprenticeship.

Check with your child's training provider if you're not sure whether their training is approved.

Reporting your child's education or training details

Changes to your child's education will affect how much Universal Credit you are paid.

For example, you should report a change using your Universal Credit account straight away if your child:

- changes their course or training
- finishes their course or training early

If you've told us your child's course end date

The extra amount of Universal Credit for your child will stop when their course ends. The course end date is the date your child is no longer enrolled on, or accepted for, their course.

If their course end date is not correct, or they are now enrolled on or accepted for a different course, you must let us know. Tell us the correct date by reporting a change of circumstances under 'children and other people who live with you' using your Universal Credit account.

If we do not have a course end date

We may occasionally contact you to check your child is still in education or training if we do not know when their course will end.

When your child turns 19

Payments for young people who are still on eligible education courses or training continue until the 31 August after their 19th birthday.

After this, if your child is continuing their course or training, they might be able to apply for Universal Credit as a student.

If your child is 18 or over and not in education or training

If your child is no longer enrolled on, or accepted for, eligible education or training, they can apply for Universal Credit themselves.

Extra amount if your child has a disability

You might get an extra monthly amount if any of your children are disabled.

Find out more about the disabled child extra amount of Universal Credit.

Support with childcare costs

You can claim back up to 85% of your childcare costs if you're working.

You might also be able to get help if you must pay childcare costs upfront and if one of the following applies:

- you're starting work
- you're increasing the hours you work, for example you've moved from part-time work to full-time work

Find out more about Universal Credit support with childcare costs.

What you need to do to get Universal Credit

If you have children and make a Universal Credit claim, you will need to nominate a main carer. If you are a lone parent, you will automatically be the main carer.

If you're not the main carer, and not working full-time, you're usually expected to look for full-time work.

If you're the main carer, what's expected of you in return for getting Universal Credit will depend on the age of the youngest child in your household:

Age of your youngest child	Your responsibilities
Under 1	You will not be expected to look for work.
Age 1	You will not be expected to look for work. The only work-related activity you will be expected to do is to have regular appointments to discuss a future move into work.
Age 2	You will not be expected to look for work. The work-related activities you will be expected to do are having regular appointments with Universal Credit and work preparation activities, such as writing your CV.
Age between 3 and 12	You will be expected to work up to 30 hours a week, or spend up to 30 hours a week on work-related activities such as applying for jobs.
Age 13 and above	You will be expected to work up to 35 hours a week, or spend up to 35 hours a week on work-related activities such as applying for jobs.

Your work-related activities will depend on your individual circumstances, and may be further reduced or removed if you have a health condition, disability, or other caring responsibilities. Find

out more about when your work-related activities may be reduced.

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 could be stopped or reduced if you do not meet your responsibilities. This is called a sanction.

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.

Report a change of circumstances

You must report changes to your circumstances as soon as they happen, so you keep getting the right amount of Universal Credit each month.

Report a change of circumstances by signing into your online Universal Credit account and selecting 'report a change'.

The Department for Work and Pensions (DWP) may not automatically share information across the different benefits it manages. If you claim multiple benefits, you might need to report any changes separately for each one, following the specific reporting processes for each benefit.

Foster carers

Extra amount of Universal Credit

If you're a foster carer, you cannot get the extra amount of Universal Credit for the child you are fostering, including the disabled child extra amount.

Support with childcare costs

If you are in paid work outside of your fostering role, Universal Credit may help cover your childcare costs.

What you need to do to get Universal Credit

If you're the main foster carer in a fostering couple, or a lone foster carer, the following will apply.

If the child is under one year old

You will not need to do any work-related activity or attend appointments. You can choose to do activities to prepare for work.

If the child is aged one to 16

You will only need to attend appointments to talk about future work plans. You can choose to do activities to prepare for work. If the child has care needs, your work-related activities, including appointments, could be reduced or removed.

If you're between placements

If you had a placement in the last 8 weeks and expect to have another soon, you will only need to attend appointments to talk about future work plans. You need to show that you plan to continue fostering.

Family and friends (kinship) carers

You are a family and friends carer if you are caring for a child because:

- they have no parents
- their parents are unable to care for them
- if you did not care for them, they would likely be looked after by a local council because of concerns about their welfare

In England and Wales a family and friends carer is also known as a connected person or kinship carer. In Scotland they are known as a connected persons carer or informal kinship carer.

Extra amount of Universal Credit

If you're a kinship carer of a non-looked after child, you will usually get the extra amount for children, including any disabled child extra amount, if the child normally lives with you.

If you're a kinship carer of a looked after child, you will not normally get the extra amount for children, or the disabled child extra amount, if the child does not normally live with you.

Support with childcare costs

If you're already working or choose to start work, Universal Credit may help cover your childcare costs.

What you need to do to get Universal Credit

As a family and friends or kinship carer, you do not need to work or do work-related activity if both the following apply:

- the child joined your household within the past 12 months
- the child is aged between one and 16 years old

At the end of the 12-month period, the work-related activities you need to do will be based on the youngest child's age.

If you're not already working, you must attend appointments to discuss plans for a future move into work.

How Universal Credit works with other benefits and payments for children

Tax-Free Childcare scheme

If you claim Universal Credit, you cannot open a Tax-Free Childcare account until you close your

Universal Credit claim.

Child Benefit

Universal Credit is paid separately to Child Benefit. Child Benefit will only affect your Universal Credit payments if the benefit cap applies.

Child Maintenance Service payments

Any Child Maintenance Service payments you receive will not affect your Universal Credit payments.

Your Universal Credit payments could be reduced if you owe money for child maintenance.

<https://www.gov.uk/guidance/universal-credit-if-you-have-children>