

Universal Credit childcare costs

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If you pay for childcare while you go to work, Universal Credit can pay some of your childcare costs.

If you pay for childcare while you go to work, Universal Credit can pay some of your childcare costs. This includes holiday clubs, after-school clubs and breakfast clubs. If you live with a partner, you both need to be working, unless your partner cannot look after your children.

How childcare costs payments work on Universal Credit

You have to pay for your childcare costs yourself. Then you report them to Universal Credit, and Universal Credit pays some of the money back.

You will only get the money back with Universal Credit after the childcare actually happens.

If you pay for childcare after it's been provided, we usually pay back your costs in the same assessment period that you report them.

You should try to arrange monthly payments with your childcare provider and report those costs as soon as they are paid. This should mean your childcare costs are included in your Universal Credit every assessment period.

You may be able to claim previous childcare costs if you paid for them in your current assessment period.

You can also claim up to 3 assessment periods of future childcare costs at a time if you have paid these costs up front already, and you have proof of those costs. This includes the assessment period in which you pay the childcare costs. We pay these costs back over the assessment periods for which they apply. They will not be paid back in one lump sum.

Payments for childcare costs are included in your total Universal Credit payment

Your total Universal Credit payment can go up or down, depending on how much you earn from work in each assessment period. So, if you earn more than usual during one assessment period, your total Universal Credit payment might go down.

How much you can get

You can get up to 85% of childcare costs paid back to you. The maximum amount for each assessment period is:

- £1,071.09 for one child
- £1,836.16 for 2 or more children

Use a benefits calculator to see how much you might get.

Get help with the upfront cost of childcare

You normally need to pay for the childcare first. If you cannot pay that upfront cost, you might be able to get help with that.

You might be able to get help if you have to pay childcare costs upfront 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

If you're starting a new job, you may be able to get all your childcare costs paid for the first month.

If you're increasing the hours you work, you may be able to get all your additional childcare costs paid for one month.

You may also be able to get help if you must pay a deposit or a retainer to your childcare provider.

To apply, you can:

- update your journal in your Universal Credit account
- ask a Universal Credit contact at your local jobcentre or your work coach

You will not have to pay the money back.

Who is eligible for Universal Credit childcare costs

You need to be either:

- in paid work
- starting a job in the next month

If you live with a partner, you both need to be in paid work, unless your partner cannot look after your children.

It does not matter how many hours you work – there is no minimum.

It must be paid work, so you're not eligible if you are volunteering and only getting money for expenses.

If you're on sick leave, you may also be eligible if you're getting Statutory Sick Pay

If you're on maternity, paternity, adoption or neonatal care leave, you may also be eligible if you're getting one of:

- Statutory Maternity Pay
- Statutory Paternity Pay
- Statutory Shared Parental Pay
- Statutory Adoption Pay
- Maternity Allowance
- Statutory Neonatal Care Pay

You can claim childcare costs for all the children you're responsible for, until the 31 August after their 16th birthday.

If your partner does not work but cannot look after your children

You can still claim childcare costs if your partner:

- has a health condition or disability which means they have limited capability for work (LCW) or limited capability for work related activity (LCWRA)
- cares for a severely disabled person (and is eligible for Carer's Allowance)
- has to be away from home temporarily, for example in hospital

What childcare costs can cover

Your childcare must be with 'registered' childcare providers.

Usually that means they registered with OFSTED, the Care Inspectorate in Scotland or the Care Inspectorate Wales.

That could include nurseries, preschools, after-school clubs, breakfast clubs, childminders, nannies and holiday clubs.

Universal Credit will cover 'reasonable' childcare costs that help you work or get into work. That could include:

- a 'settling-in period' before you start work, so your child can get used to being in childcare
- childcare while you travel to work
- childcare in the assessment period after you lose a job

Childcare for changing work patterns or zero-hours contracts can also be considered 'reasonable'.

For example, if you have to pay childcare costs so that you are available to work your usual hours, and then you actually get less work hours than you expected, that's considered 'reasonable'.

How to report your childcare costs

You usually report your childcare costs in your online Universal Credit account. You can do this when you first make a claim, or at any point in your claim.

Report them as soon as you pay for them. This must be within the assessment period you paid them, or the assessment period after. If you report childcare costs after this, you might not get the money back.

Evidence for your childcare costs

You will need to have proof of your childcare provider and payments.

As proof of your provider, you need a contract, invoice or letter from them showing all of these:

- their name, registration number, address and phone number

- the names of your children that they look after
- the type of childcare, for example after-school or nursery care

You only need to do this once per provider.

We might also ask to see proof of your payment showing:

- the dates of childcare you paid for
- how much you paid
- the date you made the payment

You can provide a paid invoice showing all of this, or a combination of:

- bank statements
- receipts from the provider
- invoices from the provider

How Universal Credit childcare works with other government childcare costs schemes

You might be able to use one of the other childcare costs schemes – check what help you can get to pay for childcare.

You cannot get tax-free childcare if you are on Universal Credit.

Contact Universal Credit

If you need help to check if you are eligible for childcare costs, you can:

- contact Universal Credit
- ask at a jobcentre

<https://www.gov.uk/guidance/universal-credit-childcare-costs>