

Employers For Childcare

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Child Benefit

Child Benefit is a tax-free payment made to those who are responsible for a child or qualifying young person. You do not need to have paid any National Insurance Contributions to get Child Benefit.

You can claim Child Benefit regardless of your income however, if either you or your partner's individual income is between £60,000 and £80,000 you may lose some of your Child Benefit through having to pay extra tax. If either you or your partner's individual income is over £80,000 you will lose all your Child Benefit through this tax. This is known as the '[High Income Child Benefit Charge](#)'. If you are liable for this tax charge you can choose not to get Child Benefit payments, but you should still fill in the claim form as this will help you get National Insurance Credits which count towards your State Pension. This will also ensure your child is registered to get a National Insurance number when they are 16 years old. More information on the [High Income Child Benefit Charge](#) including how to opt out of receiving Child Benefit payments is available at www.gov.uk/child-benefit-tax-charge.

Eligibility

Child Benefit is payable for each child or young person you are responsible for. You can claim Child Benefit if you are responsible for a child or qualifying young person up to the age of 16 or, in some cases, up to the age of 20 where the young person is in relevant training, non-advanced education or on certain approved training courses. You may also be able to claim Child Benefit for a young person who has been accepted on a course.

Residence Conditions for Child Benefit

Usually you and your child have to be living in the UK to claim Child Benefit. If you have come to live in the UK from abroad you must have a 'right to reside' in the UK and you need to be living in the UK for 3 months before you can claim Child Benefit. However, depending on your circumstances, and the country you are from, you may be exempt from these rules.

If you have come from outside the UK you should seek further advice as the rules around this area are complicated. For more information on residence conditions for Child Benefit please visit www.gov.uk/child-benefit-move-to-uk.

Applying for Child Benefit

To claim Child Benefit online, or to download the form go to: www.gov.uk/child-benefit/how-to-claim. Forms are also available from the Child Benefit Office call 0300 200 3100. Send the form to the Child Benefit Office together with your child's original birth or adoption certificate. The address is on the form.

When you claim Child Benefit you will need to provide your National Insurance number or information to help the office find your National Insurance number.

How much Child Benefit you will get

There are two rates as follows:

- Child Benefit for the eldest or only child is currently £27.05 per week.
- Child Benefit for additional children is currently £17.90 per child per week.

These rates are correct for the tax year 2026-27.

There is a limit on the amount of benefits you can receive if you're under the age for getting Pension Credit. This is called the Benefit Cap. As Child Benefit is one of the benefits that counts towards the Benefit Cap, you may be affected if you are in receipt of Housing Benefit or Universal Credit. If the cap affects you, your benefit will go down.

In Northern Ireland however, there are mitigations in place meaning that households affected by the Benefit Cap will automatically receive an extra payment – called a welfare supplementary payment - to make up for a reduction in their benefits.

Guardian's Allowance

You could get Guardian's Allowance if you are bringing up someone else's child because one or both parents have died. It's paid on top of Child Benefit. For the tax year 2026-27, Guardian's Allowance is £22.95 per week. Guardian's Allowance does not count as income for Tax Credits, Income Support, Income Based Job Seeker's Allowance, Employment and Support Allowance, Pension Credit, Housing Benefit and Universal Credit. You are exempt from the Benefit Cap if you are entitled to Guardian's Allowance. For further information visit www.gov.uk/guardians-allowance/overview

If the child or young person dies

If a child or young person dies and you have been in receipt of Child Benefit for them, you will continue to get paid for 8 weeks after the week in which they die. However, you may stop getting the Child Benefit sooner than the 8 weeks if the young person would have reached the age of 20 before the end of this period.

When to claim Child Benefit

You can claim Child Benefit as soon as your child is born or comes to live with you.

Your Child Benefit claim can be backdated for up to 3 months before the date you make your claim. You can ask for your claim to be backdated if you met the conditions for the benefit during the time you are asking to be backdated.

How Child Benefit is paid

Child Benefit is usually paid every four weeks on a Monday or Tuesday, although in some circumstances it may be paid weekly. It is usually paid straight into your bank, building society or Credit Union account. Child Benefit is paid by the Child Benefit Office, which is part of HM Revenue and Customs.

If both parents live in the same household as the children, Child Benefit is normally paid to the mother. If you do not live with the other parent, Child Benefit is usually paid to whichever parent the child lives with.

Only one person can get Child Benefit for a child. If more than one person claims Child Benefit for the same child, HMRC has rules about who should claim the benefit.

Reporting a change of circumstances

You must report any change of circumstances that could affect your Child Benefit, for example, if you have a qualifying young person who has left non-advanced education and starts work, or if you get married. Failure to report a change in circumstances or giving incorrect or misleading information may mean that you are committing fraud. Even if you are not committing fraud, any delay in reporting a change in circumstances may result in an overpayment which will have to be repaid.

Appeals

You can appeal to the Social Security and Child Support Tribunal if you disagree with a decision that has been made regarding your Child Benefit. For more information visit: <https://www.gov.uk/appeal-benefit-decision>

For further information or advice on Child Benefit, work-life balance and workplace legislation affecting parents, please contact our Family Benefits Advice Service on fbas@employersforchildcare.org

For the Government's full guidance on Child Benefit visit:

<http://www.gov.uk/government/collections/child-benefit-detailed-information>