

Financial help for young parents



April 2024

Child Poverty Action Group works on behalf of the one in four children in Scotland growing up in poverty. It doesn't have to be like this. We use our understanding of what causes poverty and the impact it has on children's lives to campaign for policies that will prevent and solve poverty – for good.

We provide training, advice and information to make sure hard-up families get the financial support they need.

Introduction - key messages for young parents

- You don't have to give up education or training
- You don't have to give up work
- Don't miss out on help
- If you live with your parents, you could have a choice whether they claim for you, or you claim for yourself – and the amount may be different
- If you live on your own, you claim benefits as a lone parent
- If a partner lives with you (wife, husband, boyfriend or girlfriend – it does not matter whether s/he is your baby's parent), and you're both aged at least 16, you count as a couple and most benefits depend on your joint income.

Babies are expensive. Having enough money is vitally important for you and your baby's health and wellbeing. As well as the basics like food, nappies and clothing, it really helps your child's development if you can buy toys and books and be able to afford to take them on outings. The government makes payments to parents to help them because it is in everyone's interest to bring up children who are safe, healthy and able to achieve their potential. Being a parent is a difficult and important (but unpaid) job, and everyone needs support. You also need the opportunity to look after yourself and continue to develop your own education or career for the future.

[If you are aged under 16](#)

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People from abroad

If you are a national of another European Economic Area (EEA) country, your right to claim some benefits may be limited, depending on your circumstances. If you have come to the UK from outside the EEA or after 31.12.20, you might not have the right to claim benefits (public funds), depending on your immigration status. In either case, if you are under 18 and pregnant, you can still qualify for the Best Start grant (pregnancy and baby payment) and Best Start foods, which are not classed as public funds.

If you are aged under 16

Best Start foods payment card and free vitamins

You can get a Best Start foods payment card from the start of your pregnancy. The card is credited with a value of £5.30 a week, to be spent on to spend on milk, fresh, frozen or tinned fruit and vegetables, pulses and eggs – you get £10.60 a week for a baby under one, and £5.30 until his/her third birthday. While you are under 18, it does not matter what benefits or other income you or anyone else in your family is getting. You continue to qualify until the end of your pregnancy if you turn 18 during pregnancy, or until your child's first birthday if you turn 18 while responsible for the baby. All pregnant women in Scotland can get free vitamins – ask your health visitor or GP.

Child benefit

There is no minimum age to be entitled to child benefit. However, you must apply for a national Insurance number (NINo) to be allocated to you, and provide any further information or evidence as required. Currently, HMRC rejects child benefit claims from people under 16 without a NINo and refuses to accept applications for a NINo from people under 16. Get advice if this happens to you. Alternatively, someone else in your family could claim child benefit for your baby. This would usually be your parent, or the person who claims child benefit for you. Claims can be backdated 3 months.

Maternity allowance

It does not matter how old you are for this benefit, but you must have been working for at least 26 weeks in the 66 weeks before your baby is due. It does not have to be 26 weeks in a row. This could include a holiday, evening or weekend job, as long as you were earning at least £30 a week in any 13 of those weeks. (If you were earning enough, you could even be entitled to Statutory Maternity Pay from your employer instead – see [Work](#)).

Best Start Grant

You can claim a pregnancy and baby payment of £ 754.65 to help with maternity costs for your first baby. If you are under 18 when you apply, you are entitled regardless of you and your family's income. Claim from 24 weeks pregnant to within six months of the birth. You can apply online at mygov.scot/pregnancy-and-baby-payment/ or by phone on 0800 182 2222, or request a claim form by post. You can claim an early learning payment of £314.45 when your child is aged 2 to 3 ½, and a school age payment of £314.45 when your child is able to start school.

Other benefits

You cannot claim any other benefits for yourself or for your baby until you are aged at least 16. When you turn 16, you have a choice to start claiming some benefits in your own right instead – see next section. Your parents or someone you live with may already be claiming child benefit and child tax credit or universal credit for you. They can also claim child benefit and child tax credit or universal credit for your baby (it doesn't matter how many other children are in the family). The person responsible for you (for example, your parent), can claim universal credit with no work-related requirements while s/he has main responsibility for a baby under the age of one, even if you get the child benefit. This means your parent does not have to look for work, so can support you with your baby. If they get tax credits or universal credit, they can also claim Scottish child payment for your baby.

Kinship care

This is when you are unable to live with your own parents, and the social work department has looked after you and placed you with another relative to live with. In this situation, financial help depends on the care arrangements for you and your baby – for more information, see CPAG in Scotland's leaflet, '[Kinship care and benefits - the essentials](#)'

If you are aged 16 or over

Best Start foods and free vitamins

You can get a Best Start foods payment card from the start of your pregnancy. The card is credited with a value of £5.30 a week, to be spent on to spend on milk, fresh, frozen or tinned fruit and vegetables, pulses and eggs – you get £10.60 a week for a baby under one, and £5.30 until his/her third birthday. While you are under 18, it does not matter what benefits or other income you or anyone else in your family is getting. You continue to qualify until the end of your pregnancy if you turn 18 during pregnancy, or until your child's first birthday if you turn 18 while responsible for the baby. You can also qualify if you are aged 18/19 and a dependant in someone else's benefit claim (which means the person who cares for you gets child benefit, child tax credit, universal credit or pension credit and you are still included in their claim, for example as you are under 20 and still at school).

When you no longer qualify due to your age, you may still qualify but it depends on other benefits. You, or the person who claims for you, is entitled to Best Start foods if getting:

- universal credit;
- income support, income-based jobseeker's allowance, income-related employment and support allowance or pension credit;
- housing benefit;
- child tax credit; or
- working tax credit

All pregnant women in Scotland can get free vitamins – ask your health visitor or GP. After your child is born, you can continue to get free vitamin D supplements while you are breastfeeding and vitamin D drops for a child under 3.

Best Start Grant

You can claim a pregnancy and baby payment if you are under 18, or aged 18 or 19 and someone else is claiming a benefit for you. When you no longer qualify due to your age, you may still qualify but it depends on other benefits. You are entitled to a Best Start grant, if you or the person who claims for you is if getting:

- universal credit;
- income support, income-based jobseeker's allowance, income-related employment and support allowance or pension credit;
- housing benefit;
- child tax credit or working tax credit.

It does not matter about other income or earnings as long as one of these benefits is in payment at more than £0 before any deductions or sanctions. If there are other children under 16 in the household, a grant is payable at £754.65 as long as this is your first baby, (it is £377.35 if you have another child of your own living with you). Claim from 24 weeks pregnant to within six months of the birth. You can apply online at mygov.scot/best-start-grant/ or by phone on 0800 182 2222. Do not delay if you are waiting to hear about universal credit– make the claim for the Best Start Grant, keep the letter you get about it safe, and then contact the number on the letter when you hear about universal credit. You can claim an early learning payment of £314.45 when your child is aged 2 to 3 ½, and a school age payment of £314.45 when your child is able to start school.

Child benefit

You can claim child benefit for your baby. Alternatively, someone else in your family could claim child benefit for your baby. This would usually be your parent, or the person who claims child benefit for you if you are still in full-time education or training (payment can continue for up to 6 months during a temporary interruption to education/training). If you claim child benefit, you receive about £8 a week more. Claim within three months of the birth or you will lose money.

Universal credit

Universal credit has replaced child tax credit and other benefits for new claimants, so this is the benefit you will usually need to claim for yourself, your baby and help with your rent. You can claim it whether you are in or out of work. If you are aged 16 or 17, you can claim from 11 weeks before your baby is due, or earlier if you are without parental support or you have a medical certificate saying you are not fit for work. If you are aged 18 or over, you can claim without having to meet any special conditions. But if you are still in full-time education, you cannot usually claim universal credit until your baby is born, unless you are under 22 and without parental support, or have been assessed as having limited capability for work due to illness or disability. Being without parental support means that you have no parent, or you cannot live with your parents because you are estranged from them, or there is a risk of harm, or they cannot support you due to disability, imprisonment or are not allowed to enter Britain. When your baby is born, notify the birth as soon as possible, so that you will receive an extra amount of universal credit for your baby.

Work-related requirements

Universal credit has rules about what you are expected to do to prepare for or look for work. If you do not meet these requirements without a good reason, you may be sanctioned. These must be set out in your claimant commitment:

- First 29 weeks of pregnancy: you will usually still be expected to look for work, unless you have a health condition or illness. You can agree limits on the type of work or hours you can do.
- From 11 weeks before your baby is due until 15 weeks after the birth, and while you are the responsible carer of a child under one: you have no work-related requirements and cannot be sanctioned (although an earlier sanction may continue, but at a reduced rate).
- When your child is aged at least one, you must attend work-focused interviews.
- When your child is aged 2, you must prepare for work.
- When your child is aged 3 to 12, you must look for work (within agreed limits due to your childcare responsibilities – for up to 30 hours a week).

Two child limit

There is a two child limit in universal credit and child tax credit which can mean no extra money is payable for some children born on or after 6 April 2017 if there are already two or more other children. However, this limit does not apply to your baby if you are still part of someone else's claim, up to age 20 for child tax credit or up to age 16 for universal credit. Once you start claiming universal credit in your own name, it does not matter if there are other children at the same address (such as a younger sibling) but you can only claim for two children of your own (there are limited exceptions, such as multiple births).

Scottish child payment

If you get universal credit, you can also get Scottish child payment. This is a top-up of £26.70 a week for each child under 16, if you live in Scotland. Apply online at mygov.scot/scottish-child-payment/how-to-apply or phone 0800 182222.

Scottish Welfare Fund

If you are in a crisis for any reason, you can apply to your local council for a grant for living expenses for a short time. You might also be able to get a grant if you are moving into a new home and need basic items.

If you are part of a couple

If you live with your partner, you have to make a joint universal credit claim, and entitlement depends on your joint income. Partner means someone you live with and are in a relationship with, as though you are married. It does not matter whether you are married or not, or whether your partner is your baby's parent or not, and it includes same-sex couples. If you, or your partner, are under 16, you cannot count as part of a couple for benefit purposes. Your partner cannot claim child benefit, child tax credit or universal credit as the person responsible for you. You should usually still claim child benefit in your own name.

Universal credit

You can qualify for universal credit whether or not you or your partner are in work, but the amount depends on your joint income. As a couple, you nominate who is the main carer of the child, and that person does not have to apply for jobs, but must attend work-focused interviews when your child is aged at least one, prepare for work when your child is aged 2 and look for work when your child is aged 3. The other partner usually has to look for work. You can still get universal credit if you are in work, and it can include help with the costs of childcare for any hours of work.

Housing

If you live with your parents, or another relative

You cannot usually get any help to pay for where you live. It's between you and the person you live with whether you agree to pay something to help with bills, etc. If you are 18 or over and working, the person you live with may get less help with their rent because you are living there.

If you live on your own, or with your partner

If you need somewhere to live, contact your local council housing department. If you have to pay rent for where you live, you can get help from universal credit. This is if your landlord is a housing association, local council, letting agency or a private individual. This does not always cover your rent in full, especially if you have a spare bedroom, but you can also apply to the council for a discretionary housing payment. If you are in temporary homeless or supported accommodation, such as a hostel or refuge, you may need to claim housing benefit.

If you are 18 or over, you may be liable for council tax. You can get help to pay your council tax bill by applying for a council tax reduction from your local council. You can also apply for an exemption if you are a full-time student.

Universal credit payments for rent may go into your bank account, so you are responsible for making the payment to your landlord. If you prefer, you can ask for the payment to be made straight to your landlord instead. But this may still leave some rent that you have to pay yourself.

If you are moving into a new home and need basic household items, you might be able to get a Scottish Welfare Fund grant from your local council.

Education and training

If you are still at school or college, you do not have to give up your education because you are pregnant. You are allowed to take a break from your course and go back when you are able to. Any benefits that you claim, or a member of your family claims for you, can usually continue during a temporary interruption to your education. You may be able to get an Education Maintenance Allowance if you are over school-leaving age and are staying on in non-advanced education (school or college). If you have left education and want to get back to college or training, talk to your local careers centre or go to myworldofwork.co.uk/. Colleges can also provide grants to pay for childcare costs while you are studying.

While you are still in full-time non-advanced education, someone else who you live with (usually your parent) may be able to claim child benefit and child tax credit or universal credit for you and for your baby, or you have the option to claim these benefits for yourself and your baby. Someone else can continue to claim for you while you are in full-time non-advanced education and you are under 20 for child benefit and child tax credit, or up to the 31st August after your 19th birthday for universal credit. You should get specialist advice to work out whether you will be better off, as it depends on family income and circumstances. You might also want to talk to someone about the implications of being responsible for your own money, or relying on someone else.

Work

If you have a job, you do not have to give it up just because you are pregnant. It is against the law for an employer to sack you just because you are pregnant, or to pressure you into giving up your job. Your employer has a duty to make changes to your job if there are some things you cannot do for health and safety reasons. You have the right to paid time off for antenatal appointments. You have the right to take up to one year's maternity leave and to return to work. You must take at least 2 weeks off when you have the baby, or 4 weeks if you work in a factory. If you have been working for long enough and earning enough, you may be entitled to statutory maternity pay or maternity allowance.

Statutory Maternity Pay

If you were employed for at least 26 weeks with the same employer and earning at least £123 a week for 8 weeks, you could be entitled to Statutory Maternity Pay (SMP) from your employer. It is against the law for an employer to sack you simply because you are pregnant, or to avoid paying SMP. You also have the right to return to work after maternity leave of up to one year. SMP is payable for 39 weeks. You are still entitled to SMP if your job has ended or you do not intend to go back to work. If you have a partner and you both work, you may be entitled to Shared Parental Leave and Pay, which allows you both to share the time off work to look after the baby.

Maternity Allowance

You might be able to get maternity allowance if you are not entitled to SMP but you have been working for at least 26 weeks in the 66 weeks before your baby is due. It does not have to be 26 weeks in a row. This could include a holiday, evening or weekend job, as long as you were earning at least £30 a week in any 13 of those weeks. MA is payable for 39 weeks. Even if you only receive a small amount of maternity allowance, it can be topped up by other benefits.

Universal credit

If you get universal credit, you can continue to get it if you go back to work for any hours, but the amount can change according to your earnings. You can get help with childcare costs for any hours worked.

Early education and childcare

Pre-school is vitally important for your child's development, and gives them an opportunity to learn new skills and mix with other children. It also gives you time to continue your education, training or to start work. If you are in education, your school or college may provide a nursery or a grant to pay for the costs of childcare. If you are in work, you can get help from working tax credit or universal credit to pay for childcare costs. The Scottish Government provides a free childcare place of 1,140 hours a year (around 30 hours a week in term-time) for children:

- From the start of the next term after your child's 2nd birthday, if you are getting universal credit with earnings less than £796 in the monthly assessment period before you apply
- From the start of the next term after your child's 3rd birthday, in all other cases.

For younger children, you may be able to take your child to a parent and toddler group – there may be a charge for these, or a baby story or singing group at a local library – these may be free.

Glossary & Links

Appeal: the second stage in challenging a benefit or tax credits decision if you disagree with it (after a mandatory reconsideration), when you can get a fair hearing from an independent tribunal.

Best Start foods: a payment card to spend on milk, fresh, frozen or tinned fruit and vegetables, pulses or eggs for pregnant women or families with a child under 3.

Best Start grant: a pregnancy and baby payment of £754.65 (or £377.35 if you have another child) to help with maternity expenses and costs for a new-born baby, an early learning payment of £314.45 and a school age payment of £314.45.

Child benefit: payment if you are responsible for a child – not affected by other income (unless you, or your partner, are earning over £60,000 a year)

Child tax credit: payment if you are responsible for a child living with you – replaced by universal credit.

Department for Work & Pensions (DWP): the part of the UK government that deals with most benefits.

Education Maintenance Allowance (EMA): payment for young people in non-advanced education in Scotland.

Employment and support allowance (ESA): payment if you are unable to work due to illness or disability, and for limited times due to pregnancy and childbirth. Income-related ESA depends on other income and has been replaced by universal credit. The contributory version depends on National Insurance contributions paid when in work.

Expected week of childbirth (EWC): the week, beginning on the Sunday, in which it is expected your baby will be born.

Her Majesty's Revenue & Customs (HMRC): the part of the UK government that deals with tax credits and child benefit.

Housing benefit: help from your local council to pay your rent – replaced by universal credit. If it does not cover your rent in full, you can also apply for a *Discretionary Housing Payment*.

Income support: payment if you do not have to look for work – replaced by universal credit.

Jobseeker's allowance (JSA): payment if you have to sign on and look for work. Income-based JSA has been replaced by universal credit. The contributory version depends on National Insurance contributions paid when in work.

Mandatory reconsideration: the first stage in challenging a decision about your benefits or tax credits.

Maternity allowance: payment if you have worked recently but do not qualify for SMP.

Sanction: stopping your benefit payments if the DWP thinks you have not done what is required, for example not attending an appointment without a good reason.

Scottish Welfare Fund: crisis grants for living expenses and community care grants in other circumstances, depending on need. Contact your local council.

Social Security Scotland: the part of the Scottish Government that deals with Best Start and Scottish child payment.

Statutory maternity pay (SMP): wages from your employer while you are on maternity leave if you have worked for long enough and earned enough to qualify.

Universal credit: benefit replaces income support, income-based JSA, income-related ESA, housing benefit and tax credits.

Working tax credit: payment if you are in work, depending on income – replaced by universal credit.

Further information

[Ready Steady Baby](#) is a comprehensive guide for all mums, dads, partners, civil partners and other primary care givers who all have a very important role to play in the care and upbringing of your baby. Also available as a mobile app from NHS Health Scotland.

[Young Scot](#) is the national youth information and citizenship charity, providing young people, aged 11 - 26, with a mixture of information, ideas and incentives to help them become confident, informed and active citizens. A free and confidential phone service has information on a range of topics including money, health and the arts:

YoungScot InfoLine 0808 801 0338 (Monday to Friday 10am - 6pm)

Or email: infoline@youngscot.org

[One Parent Families Scotland](#) has friendly rights workers who are available who deal with more complicated problems like relationship break-down, contact arrangements for your children, getting to grips with child maintenance payments, helping you sort out what money you should be getting, returning to college or university and going back to work

Lone Parent Helpline 0808 801 0323 (Monday to Friday 9.30am to 4.00pm)

or e-mail: helpline@opfs.org.uk

Financial help for young parents is one of a series of Child Poverty Action Group in Scotland leaflets giving guidance to advisers and those working with families in Scotland about aspects of the social security system of particular concern.

Child Poverty Action Group in Scotland

0141 552 0552 advice line for advisers on benefits and tax credits,

Monday to Thursday 10am to 4pm, Friday 10am to 12 noon

Email: advice@cpagscotland.org.uk

email advice for advisers on benefits and tax credits

CPAG in Scotland's advice line is only for advisers. If you are having problems with your own tax credit or benefit claim and need advice you should contact your Citizens Advice bureau or other local welfare rights service.

cpag.org.uk/welfare-rights/support-advisers/support-advisers-scotland/advising-low-income-families-scotland

CPAG publishes the *Welfare Benefits and Tax Credits Handbook*, a comprehensive guide to benefits and tax credits for claimants and advisers.

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