

The **Potteries Gold** Post

TAX CREDIT “TWO CHILD RULE” IS YOUR FAMILY AFFECTED?

From **April 2017**, the way **Child Tax Credit**, **Housing Benefit** and **Universal Credit** is worked out will change for larger families. If you have a **third or later child**, born on or **after 6th April 2017**, you will probably not get extra Child Tax Credit, Housing Benefit or Universal Credit for that child.

This new “two child limit” applies whether you are working, unemployed or sick, unlike the Benefit Cap which only affects non-working families.

If you have three or more children but they were **born before 6th April 2017**, your Child Tax Credit will still be worked out with a ‘child element’ for them all, whether you are making a new claim or already getting Tax Credits. You will also be able to claim Child Tax Credit for a baby born after 6th April 2017 if s/he is your **first or second child** and in some other situations.



This family already get Child Tax Credit for three children. If the baby was born **before 6th April 2017** they can claim Child Tax Credit for her. If she is born on or **after 6th April 2017**, usually they will get no extra Tax Credits or Housing Benefit.

You can still make a claim for Child Benefit for all of your children.

If a third or later child born after 6th April 2017 is **disabled** and you get DLA for him/her, although no child element is included, a **disabled child element** (and possibly a **severely disabled child element** too) is allowed.

There are also some special rules on **adoption** and **fostering**, and for **multiple births** (twins, triplets etc) where a child element is included for all third or subsequent children in a family born as part of a multiple birth, other than the first born. For example:

- If you have a 5 year old, a 3 year old and then have twins, you get a child element for the **two older children** and **one of the twins**.
- If you a **2 year old** and then have **twins**, you get child elements for **all three children**.
- If you have a 10 year old, a 6 year old and a 3 year old, but then have triplets, you get child elements for the **three older children** and **two of the triplets**.

If you are looking after a **friend or family member's child** and there is **evidence from a social worker** to support this, you can get a child element for him or her even if this means claiming for more than three children.

A child element can also be included where a third or subsequent child is born after 6th April 2017 as a result of **rape** or **domestic coercion and control**, but only where a 'third-party professional' can confirm the rape has been reported or there has been a conviction or compensation award for rape or domestic coercion and control. A child element can only be paid for this child if the victim is not living with their abuser.

This is a complex and sensitive issue; if you are affected, please contact us for more advice.

These changes are likely to cause hardship to many families. If you think these changes might affect you family, call **03444 111 444** for advice, visit one of our advice centres or ask for a benefits briefing for your community.

Potteries Gold is a **Citizens Advice Staffordshire North & Stoke-on-Trent** project to help people in Stoke-on-Trent cope with changes to the benefit system

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