



Department
for Work &
Pensions

Child Benefit

How it works

You get Child Benefit if you're responsible for bringing up a child who is:

- under 16
- under 20 if they stay in approved [education or training](#)

Only one person can get Child Benefit for a child.

There's no limit to how many children you can claim for.

By claiming Child Benefit, you can get:

- an allowance paid to you for each child - you'll usually get it every 4 weeks

- [National Insurance credits](#) which count towards your [State Pension](#)

- a National Insurance number for your child without them having to apply for one - they'll usually get the number shortly before they turn 16 years old

If you choose not to get Child Benefit payments, you should still make a claim to get the other advantages.

What you'll get

There are 2 Child Benefit rates.

| Who the allowance is for | Rate (weekly) |
|--------------------------|---------------|
|--------------------------|---------------|

| | |
|----------------------|--------|
| Eldest or only child | £25.60 |
|----------------------|--------|

| | |
|---------------------|------------------|
| Additional children | £16.95 per child |
|---------------------|------------------|

You must [contact the Child Benefit Office](#) if you're paid too much or too little.

Any Child Benefit payments you get will count towards the [benefit cap](#). If you're affected by the cap, you'll still get the full amount for your Child Benefit payments, but your other benefits may be reduced.

How and when Child Benefit is paid

Child Benefit is usually [paid every 4 weeks](#) on a Monday or Tuesday.

You can have the money paid weekly if you're a single parent or getting certain other benefits, such as Universal Credit.

You can get the money [paid into any account](#), apart from:

- a Post Office card account

- a Nationwide cashbuilder account (sort code 07 00 30) in someone else's name

You can only get the money paid into one account.

Child Benefit and protecting your State Pension

You'll get [National Insurance credits](#) automatically if you claim Child Benefit and your child is under 12.

These credits count towards your State Pension, so you do not have gaps in your National Insurance record if either:

- you're not working

- you do not earn enough to pay National Insurance contributions

If you do not need the National Insurance credits, your family may be eligible to get the support instead. Either:

- your husband, wife or partner can [apply to transfer the credits](#)

- a different family member who provides care for your child can [apply for Specified Adult Childcare credits](#)

f families split up

If a family splits up, you get £25.60 a week for the eldest child.

If you have 2 children and one stays with you and the other stays with your ex-partner, you'll both get £24.00 a week for each child.

If you both claim for the same child, only one of you will get Child Benefit for them.

If you have other children who are entitled to Child Benefit, you'll get £16.95 for each child.

2 families join together

If 2 families join together, the eldest child in the new family qualifies for the £25.60 rate and any other children who are eligible will get the £16.95 rate.

If you or your partner earn over £60,000

If either you or your partner's 'adjusted net income' is over £60,000 a year, you may have to pay the [High Income Child Benefit Charge](#).

Your adjusted net income is your total [taxable income](#) before any personal allowances and less things like Gift Aid. Your total taxable income includes interest from savings and dividends.

If you have to pay the charge, you can still get the other advantages of Child Benefit like National Insurance credits. The charge will not be more than the amount you get from the Child Benefit payments.

Work out if your adjusted net income is over £60,000 using the [Child Benefit tax calculator](#). If it is, the calculator will also tell you how much of a charge you'll have to pay.

If you or your partner earn over £60,000

If both you and your partner have an individual income of over £60,000, then whoever has the higher adjusted net income is responsible for paying the charge.

If either you or your partner has an individual income of £80,000 or over, you'll be charged the same amount as you make through Child Benefit payments. You'll end up with no extra money from Child Benefit.

You'll need to fill in a Self-Assessment tax return each tax year to pay the charge.

You can make a claim and [opt out of getting payments](#) if you do not want to pay the charge. You can still get the other advantages provided by Child Benefit, like National Insurance credits.

Eligibility

Only one person can get Child Benefit for a child.

You normally qualify for Child Benefit if you're responsible for a child under 16 and you live in the UK.

You'll usually be responsible for a child if either:

you live with them

you're paying at least the same amount as Child Benefit (or the equivalent in kind) towards looking after them - for example on food, clothes or pocket money

Eligibility rules are different if your child:

[goes into hospital or care](#)

[lives with someone else](#)

If your child is 16 or over

You'll normally still qualify for Child Benefit if your child is under 20 and they stay in approved education or training.

You can apply for Child Benefit to continue for 20 weeks if a 16- or 17-year-old leaves education or training and registers with either:

- a government-sponsored careers service

- the armed services

Find out more about Child Benefit [when your child turns 16](#).

Fostering a child

You'll get Child Benefit if you foster a child, as long as the local council is not paying anything towards their accommodation or maintenance.

Adopting a child

You can claim Child Benefit as soon as any child you're adopting comes to live with you - you do not have to wait until the adoption process is complete.

You might be able to get Child Benefit for a period before the adoption - [contact the Child Benefit Office](#) to find out.

Looking after someone else's child

You may be able to get Child Benefit if you've got an informal arrangement to look after a friend or relative's child.

You might not qualify if your local council is paying towards the child's accommodation or maintenance - [contact the Child Benefit Office](#) to find out.

Two people cannot get Child Benefit for the same child. If you and someone else are responsible for the same child, agree between yourselves who will get Child Benefit. If you cannot agree, HM Revenue and Customs (HMRC) will decide who will get it.

You may also be entitled to [Guardian's Allowance](#) if you're responsible for a child who has lost one or both of their parents.

Living abroad

You may be able to get Child Benefit if you [go to live in certain countries or if you're a Crown servant](#).

If you have settled status under the EU Settlement Scheme

If you have settled status, you can claim Child Benefit.

If you have pre-settled status under the EU Settlement Scheme

You can claim Child Benefit if any of the following apply.

If you're working

You must be earning above the [primary threshold \(PT\) employees start paying National Insurance](#) for 3 continuous months.

If you're looking for work

You can continue to claim Child Benefit as a jobseeker for 91 days, unless you get a job offer.

You must have evidence to show that you have a genuine chance of finding work. This could be an invitation to an interview or registration with a job agency.

If you have sufficient resources to support yourself financially

You can claim Child Benefit if you have sufficient resources to support yourself financially. This means you do not claim Income Support, income-based Jobseeker's Allowance, Pension Credit or Universal Credit.

If you're studying

You must have sufficient resources to support yourself financially.

If your child starts work or gets benefits in their own right

You'll stop getting Child Benefit if your child:

- starts paid work for 24 hours or more a week and is no longer in approved education or training
- starts an [apprenticeship in England](#)
- starts getting certain benefits, such as Employment and Support Allowance or Universal Credit

Check what counts as approved education or training [when your child turns 16](#).

[Contact the Child Benefit Office](#) if you're not sure about your eligibility.

Make a claim

You can claim Child Benefit 48 hours after you've registered the birth of your child, or once a child comes to live with you.

Child Benefit can be backdated for up to 3 months.

Deciding who should claim

Only one person can get Child Benefit for a child, so you need to decide whether it's better for you or the other parent to claim. The person who claims will get National Insurance credits towards their state pension if they're not working.

- [Child Benefit: Make a claim - GOV.UK \(www.gov.uk\)](https://www.gov.uk/child-benefit-claim)

Make a change to your claim

You must report any [change of circumstances](#) to the Child Benefit Office. These include changes to your:

family life, for example getting married

child's life, for example leaving education or training

Change who gets Child Benefit

[Contact the Child Benefit Office](#) if you want someone else to claim Child Benefit, for example, your spouse or partner.

After you've done this, tell the other person to make a new claim.

Opt out or restart payments

You can make a claim and choose to [opt out of getting Child Benefit payments](#) at any time. For example, you might opt out because your annual income is over £50,000 and you do not want to pay the [High Income Child Benefit Charge](#).

You'll still get the other advantages from Child Benefit, like National Insurance credits.

You can restart your Child Benefit payment at any time.

Questions?