



**One Parent  
Families Scotland**  
*changing lives, challenging poverty*

# What will happen to my benefits if my child is going into care?

A step by step guide on how your benefits will be affected if your child is going into care.



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# Introduction

This information is for parents and families who have contact with social work because their child is in, or might be going into, care, or are returning home from care. It explains where to get help and advice, particularly about money. It's good to be aware of this as soon as you can.

## The information is in three parts:

1. Contact with social work
2. When a child/ren or young person goes into care
3. When a child/ren or young person returns home



# 1. Contact with social work

The local social work department may contact you asking to visit.

Here are some questions to ask:

- Why is a social work visit needed?
- Which child/children does this affect?
- What do you need from me?
- How soon will the visit happen?
- What happens after the visit?
- Can I have someone with me?
- Is this visit going to result in my children being taken away?
- Who else will be told/involved?

## What you need to do

Keep in touch with your social worker and try to make sure you are at home when the visit is due.

## Who can help you do this

Your social worker, support worker or another professional who is supporting you should be your first point of contact. But you may want to contact:

- Your health visitor
- A local charity. You can get details of these from Citizens Advice Scotland:  
0800 023 1456

<https://www.cas.org.uk>

Enter your postcode to find your nearest citizens advice bureau.





## 2. When a child/ren or young person goes into care

If your child/ren or young person is going into care, here are some useful questions to ask social work:

- Where will they stay?
- When will this happen?
- For how long?
- When and how often will I be able to see them?
- What help will I get to visit them?
- Will my children be kept together?
- What help can I get to tell my children what's happening?
- What help will I get after they are away?

### What will happen to the family finances?

If your child/ren are taken into care, and you are on benefits, these benefits will be affected. You must tell the DWP, HMRC and Social Security Scotland (depending on the benefits you get) as soon as possible about the change of circumstances. This is so you are not overpaid. If you are overpaid, you will have to pay it back. That could put you in debt.

You will probably get a lot less money. Some benefits stop immediately. Others stop over time. See below for more about when this happens. This can be very difficult. It's best to get help and advice as soon as possible.



# What will happen to your money and when

## When children go into care

When children go into care, depending on the benefits you get, the family could lose a lot of its income.

## What you need to do

You need to tell any benefits agencies about the change as soon as possible. Who you need to tell depends on the benefits you get. The contact details for benefits agencies are:

DWP: UC 0800 328 5644

HMRC: Child benefit: 0300 200 3100 / Tax credits helpline 0345 300 3900

Social Security Scotland: 0800 182 2222

If you get housing benefit (HB), you should contact the housing benefit office of your local authority about the change. This is because your HB will be affected. You will need to apply for discretionary housing payment (DHP). This is to cover the increase in rent if your house is seen as underoccupied while your child is not at home. Contact your local council to claim DHP.

## Who can help you do this

Your social worker, support worker or another professional who is supporting you should be your first point of contact. But you may want to contact:

- Your health visitor
- A local charity. You can get details of these from Citizens Advice Scotland: 0800 023 1456 <https://www.cas.org.uk>  
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## Immediate impact

**Universal credit (UC):** Claimants are responsible for informing the Department for Work and Pensions (DWP). You should do this as soon as possible to avoid overpayment of welfare benefits. It is important to note that any reduction of UC will start from the beginning of the UC assessment period in which the child is removed.

**Childcare costs:** Any help with childcare costs will stop. The amount parents are allowed to earn before their UC starts being affected could also change.

**Housing benefit:** immediately the child is removed, you must inform the local authority. You may be able to get a discretionary housing payment. Housing benefit will no longer include the amount for the child. If the parent is in a private rental, the local housing allowance may change as the family is treated as needing fewer rooms. Families in social housing and under pension credit age may be subject to 'bedroom tax' as fewer rooms may be required.

**Tax credits:** as soon as the child is removed from home, they are no longer counted as part of the household. This means that child tax credit will stop straight away. Working tax credit could also be affected. You must notify HM Revenue and Customs (HMRC) immediately: <https://www.gov.uk/changes-affect-tax-credits>

**Income support and jobseeker's allowance:** as soon as the child is removed from home, they are no longer counted as part of the household. A lone parent is no longer able to claim income support if they are not caring for a child under five.

## Four weeks

If your child goes to stay in a residential care setting, the carer component of CDP will stop four weeks later. If your child goes to live with a foster or kinship carer, the CDP can continue to be paid, but it may be paid to someone else instead of you.

## What you need to do

You need to tell Social Security Scotland (0800 182 2222) about the change.

## Eight weeks

Child benefit stops eight weeks after your child becomes looked after away from home. Scottish Child Payment and best start foods will also end at this point, or sometimes sooner.

## What you need to do

You need to tell HMRC (0300 200 3100) about the change.

## Six months

The housing costs element of UC is affected six months after the child(ren) are removed. UC may assess you as under-occupying the property. You may need to apply for discretionary housing payment to make up for this.

## What you need to do:

You need to tell DWP (0800 328 5644) about the change.



### 3. When a child/ren or young person returns home

When a child/ren or young person returns home after being in care, there's a lot for you to find out about such as:

- When will this decision be made?
- How soon will my child/ren return home?
- Do I need to tell any agencies?
- How do I get my income/benefits changed when my child/ren return home?
- Will social work stay involved?
- Will we be supported as a family when my child/ren return home?

#### **What happens to my money?**

When your child returns home, you should be able to reclaim family-related benefits. But this does not happen immediately. You may have to wait some time before you get them. This could mean that there is a gap between your child/ren coming home and getting the benefits you need for the household.



## What will happen to your money and when

### When children return home who are under 16, or over 16 continuing in education or in training

Family finances may not improve immediately. It can take several months for child-related payments to be paid again.

### What you need to do

You need to contact the relevant agency and potentially reclaim, when your child/ren return.

For **Universal Credit**, contact DWP: 0800 328 5644

For **Child Benefit**, contact HMRC: 0300 200 3100

For **Child Disability Payment** contact Social Security Scotland: 0800 182 2222

For **Discretionary Housing Payment** (to stop this), contact your local council

For **Scottish Child Payment** contact Social Security Scotland: 0800 182 2222

### Who can help you do this

Your social worker, support worker or another professional who is supporting you should be your first point of contact. But you may want to contact:

- Your health visitor
- Local support. You can get details of these from Citizens Advice Scotland: 0800 023 1456 <https://www.cas.org.uk>  
Enter your postcode to find your nearest citizens advice bureau.



## Immediately

If your child/ren or young person is under 16 or over 16 but continuing in some types of education and training, you can claim some child-related benefits: for example, **the child elements of UC, increased housing element of UC, Child Benefit, Scottish Child Payment, Best Start Grant**. You should apply for these benefits immediately.

## Four weeks

Depending on when your child/ren return home and the assessment periods for UC, you should get the **child-related elements and increased housing costs** within one month (four weeks) of them returning home.

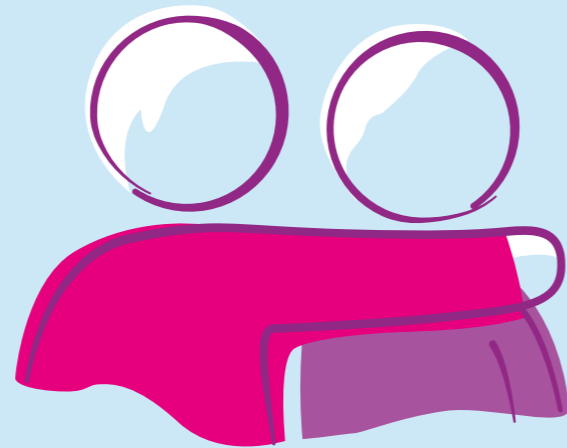
## Four months

Child benefit can take up to 16 weeks to be processed and paid. Most Scottish benefits (**Scottish Child Payment, Best Start Grant**) are often linked to child benefit processing times.

## Six months plus

You should get most child-related benefits again within six months of your child/ren returning unless they are over 16 and not in or entering approved education or training.

If they are over 16 and not in or entering approved education or training, any benefits you get for them such as **Child Benefit, Child Disability Payment** and **UC** will be affected/stop. You must tell DWP/HMRC/Social Security Scotland that your child is no longer in education.



## What you need to do

It can take some time to get benefits paid again. So, tell the relevant agencies that your child/ren are returning to your care as soon as possible.

The contact details for benefits agencies are:

DWP: UC 0800 328 5644

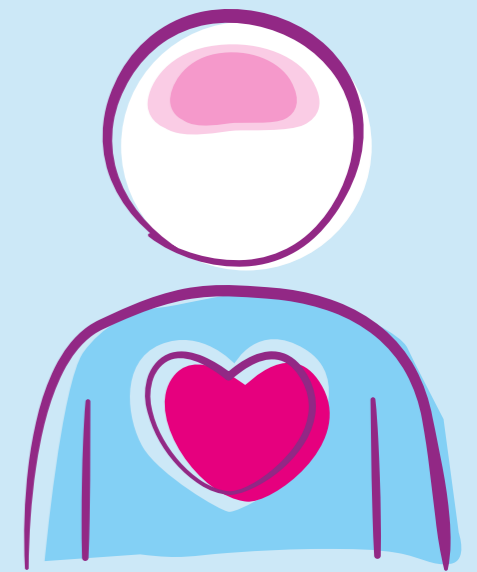
MRC: Child benefit: 0300 200 3100 / Tax credits helpline 0345 300 3900

Social Security Scotland: 0800 182 2222

## Who can help you do this

Your social worker, support worker or another professional who is supporting you should be your first point of contact. But you may want to contact:

- Your health visitor
- Local support. You can get details of these from Citizens Advice Scotland: 0800 023 1456 <https://www.cas.org.uk>  
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**[www.opfs.org.uk](http://www.opfs.org.uk)**

**Lone parent helpline: 0808 801 0323**

**Helpline email: [advice@opfs.org.uk](mailto:advice@opfs.org.uk)**

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