



Croydon Sickle Cell & Thalassaemia Support Group

FACTSHEET

SUMMER 2023

Welcome to the summer 2023 edition of our factsheet. So much is happening around benefits and financial support at the moment, it's difficult to fit it all in. We trust that what we have covered will answer some questions that you may have but you can always contact us for further information.

Covered in this edition:

Two child limit explained

Cost of living - What support is available?

Qualifying young person

Two child limit explained

The Government introduced the cap on the child element of universal credit (UC) and child tax credit (CTC) in the 2015 Summer Budget. CTC and UC would be limited to two children for those born after 6 April 2017 unless certain exceptions apply.

The Child Poverty Action Group [CPAG | Home](#) estimates removing the limit would cost £1.3bn a year but could lift 250,000 children out of poverty.

The change means that anyone who is responsible for a child born on or after 6 April 2017 will not receive CTC or the child element of UC for that child unless:

- This is their second child
- An exception applies

The child element of child tax credit will continue to be paid for all children born *before* 6 April 2017.



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All births must be registered and reported to HMRC as soon as possible and no later than one month, to ensure that you don't lose any entitlement to benefit, even if this is your third child.

This is because you may still be entitled to the child disability element of child tax credit or the childcare element of working tax credit. These amounts are not affected by the two child limit policy. It will also mean that if one of your other children move off the claim (leave non-advanced education), a third child not receiving a child element may then qualify for a child element. If they are already on the system, HMRC should process this automatically.

You cannot make a new claim for tax credits but here are some examples of the impact for existing tax credit claimants:

Existing tax credit claimants

If you were already claiming child tax credit on 6 April 2017, you will continue to receive a child element for each of the children on your claim (born before 6 April 2017).

If you become responsible for a third or subsequent child born after 6 April 2017, you will not receive a child element for them unless one of the exceptions explained below applies.

Example 1

Peter and Stephanie have four children (born in 2007, 2008, 2011 and 2016). Since 2016/17 their tax credit claims have included four child elements – one for each child.

Their 2023/24 tax credit award will also continue to include four child elements – because all of the children were born before 6 April 2017 the family are not affected by the 2 child limit policy.

Example 2

Hira and Matt have two children born in 2012 and 2015. Since 2017/18 their tax credit awards have included two child elements.

In May 2023, their third child is born. They will not receive a child element for their new child because the baby was born after 6 April 2017 and they are already receiving child elements for two other children.



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Exemptions

The following exemptions mean a child element can still be included for a child even if they are born after 6 April 2017 and you already receive two or more child elements:

- a second or subsequent child born in a multiple birth, but not the first child in a multiple birth
- children likely to have been conceived as a result of rape or coercion
- children living long term with family or friends including formal and informal caring arrangements where the child would otherwise likely be looked after by the local authority
- children who are adopted, unless they are adopted from abroad or you or your partner were the parent or step-parent before the adoption
- where a child under 16, for whom you have responsibility, becomes the parent of a child

Contact the welfare benefits team for further information

Cost of living - what support is available

Croydon councils responded to the cost of living crisis by setting up a team to support residents in immediate need has been robust and supportive. Residents can access assistance across a number of services and for a variety of reasons. [Get help with the rising cost of living | Croydon Council](#)

How to get support?

Residents can:

- ask their rental income support officer for a referral to a welfare benefits officer advice on benefits and grants – council tenants only
- general queries regarding assistance can be made here [Emergency support | Croydon Council](#). This includes essential items and access to household support fund

What type of support do these teams provide?

- Fuel vouchers – if you are in or close to going into the emergency provision on your prepayment gas or electricity meters, they can arrange a fuel voucher for you top up
- Food bank vouchers – if you do not have enough money to buy food and essentials, they can provide a referral to the food bank



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- Essential items – if you need to replace essential items such as white goods in your home, they may be able to assist with small grants through accessing the Croydon discretionary support scheme

Our support group provides welfare rights advice covering benefits, debts and personal budgeting support, for households with people living with sickle cell or thalassaemia. Please contact us if you need any advice and information on what is available. We will provide advice and a benefit check, looking at your income to see if there are any ways to maximise it. This may include completing benefits forms as well as referrals for support with employment.

Email: cscatsg@outlook.com

Tel: 07305953422

Residents accessing this support must be able to demonstrate their needs. This may be a bank statement, a photo of the prepayment meter amount or letter regarding your benefits.

Qualifying young person

Some benefits that you apply for will require that you provide the details of everyone in your household, including your children, no matter what their age is. This is because in some circumstances, they may pay more or less benefit to you.

A child is a person who has reached the age of 16 years. For benefits purposes, a qualifying young person is a person who is aged over 16 but under 20 years old and meets the following rules:

- Is in full time non advanced education at a school or college which is not provided by virtue of their employment.
- is undertaking approved training which is not provided by means of a contract of employment

Full-time education is education undertaken in pursuit of a course, where an average of more than 12 hours per week is spent during term time:

- receiving tuition
- engaging in practical work
- receiving supervised study
- taking examinations



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This does not include time spent on meal breaks or unsupervised study.

Non advanced education is considered to include courses such as

- an ordinary national diploma
- a national diploma or national certificate of Edexcel
- a general certificate of education (up to and including advanced level)
- Traineeships (England)

A young person no longer meets the conditions for a qualifying young person if they have claimed and receive universal credit.

When a young person reaches the age of 16, parents will usually be contacted by HMRC regarding their ongoing entitlement to child benefit. They are required to provide proof that their child is continuing in education. This process will be repeated when the young person reaches 18 and 19. If you do not provide proof of the education or continuing non-advanced education, child benefit will stop. This will also lead to any other child related payment ceasing, as the young person will now be treated as an adult in the household.

Sometimes HMRC do not issue reminders, so it is in parent's best interests to submit proof each year from the 16th to 19th birthday, of the continuing education, to avoid unnecessary breaks in the claim.

Contact the welfare benefits team for further information.

Case Study

Ms D was referred to our service due to struggling with the management of her rent payments. She is a lone parent with two children and in receipt of Universal Credit (UC). Ms D has dyslexia and ADHD, both of which were not assessed and diagnosed until she was an adult. This unfortunately led to her leaving school early without qualifications.

I checked Ms D's UC assessment to see if it included any adjustments to allow for her disability and limited capacity for work. Unfortunately, Ms D had not been advised that if she submitted a fitnote from her GP, she could be assessed for work capability and if she was found to have limited capacity, she would be given increased support around preparing for and getting into employment. She had submitted an application for personal independence payment (PIP) but this had been unsuccessful.

The extent of the impact of Ms D's disabilities on her ability to care for herself and go outdoors, significantly limited what she could do without help. She cannot not read or write except very



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simple sentences. She cannot understand money and this makes managing finances and budgeting extremely difficult, leaving her short of money every month. Ms D could not travel outside of her immediate location without someone with her or she would get lost, as she could not read road signs or bus numbers. All of this exasperated by her ADHD, lead to frequent angry outbursts. After collating this information, I advised Ms Duncan that she should appeal against the PIP decision.

I contacted adult social services to request copies of the assessment reports of Ms D's ADHD and dyslexia and submitted them to the tribunal with a statement, explaining why we thought the decision was incorrect. The appeal was successful, awarding PIP at the enhanced rate for daily living and the standard rate for the mobility component, with effect from the date she had first made her claim in May 2022. Her entitlement will be £128 per week

Ms D will now also be reviewed for the limited capability for work related activity in her UC assessment, which could result in an increase of her UC entitlement too and access to the support she needs to consider specialised training courses. We are now applying to adult social services for a carer to assist her at home.

Ms D stated that this outcome was life changing for her and a recognition of the difficulties she faces daily due to her conditions.