



## **Child Tax Credit – three’s a crowd?**

Child Tax Credit is a benefit which helps with the cost of raising a child. The amount that can be claimed depends on criteria such as your income; whether your child has a disability and how many children you have living with you.

From 6 April 2017 there were a couple of changes to the policy. The first was that you no longer receive the family element of Child Tax Credit if there are no children on your claim who were born before 6 April 2017. The second was that there is no longer an entitlement to the child element of Child Tax Credit for a third or later child born on or after 6 April 2017. However - there are certain exceptions, some of which might not be that obvious. What’s more, the entitlement rules have recently been relaxed.

### Recent relaxation

Since 28 November 2018, the two-child restriction no longer applies to adopted children or to children who are looked after by friends or family, but not the child’s parent or step-parent. This exception does not apply if you adopt a child from abroad.

### Twins, triplets or more

If the first child of a multiple birth is either your first or second child, the child element will be paid for all the children born as part of the multiple birth. If you already have two children and a further pregnancy results in a multiple birth, you will receive the child element for all but one of the multiple birth children. For example, if you already have two children and then have triplets, you will receive the child element for two of the triplets.

### Non-consensual conception

There is an exemption for any child that was born as a result of non-consensual conception. This could include children born within an abusive relationship, unless the claimant continues to live with the other biological parent.

### Grandchildren

If you are claiming for children and one of them has a child, you can claim for their child too. The claim continues until your child makes a claim in their own right or you are no longer responsible for your child.

For a full breakdown and further details of the two-child restriction exceptions please visit:  
<https://www.gov.uk/guidance/child-tax-credit-exceptions-to-the-2-child-limit>

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