



Childcare Funding

England

0-9 months - Maternity pay and leave

Usually, the earliest you can start Maternity leave is 11 weeks before the expected week of childbirth. Leave will also start if the baby is born early, or automatically if you're off work for a pregnancy-related illness in the 4 weeks before the week that your baby is due.

Statutory Maternity Leave (SML) is 52 weeks and is made up of 26 weeks 'Ordinary Maternity Leave' and 26 weeks 'Additional Maternity Leave'. You do not have to take the full 52 weeks, but you must take 2 weeks leave after your baby is born.

You are eligible for SML if you are an employee and you give your employer the correct notice of at least 15 weeks before your due date, regardless of the length of time with your employer or how many hours you work or how much you get paid. You are eligible for Statutory Maternity Pay (SMP) if you earn on average at least £123 a week, you give your employer the correct notice of 28 days and proof that you are pregnant (MATB1 certificate or a letter from your doctor or midwife) within 21 days of your SMP start date, and you have worked for your employer for at least 26 weeks continuing into the qualifying week (the 15th week before the expected week of childbirth).

SMP is paid for up to 39 weeks. It is calculated as 90% of your average weekly earnings (before tax) for the first 6 weeks, and £172.48 or 90% of your average weekly earnings (whichever is lower) for the next 33 weeks. The last 13 weeks of SML is unpaid.

If you're not eligible for SMP

If you are not eligible for SMP you may be eligible for Maternity Allowance instead. This is a payment you can get for up to 39 weeks when taking time off to have a baby.

You could get Maternity Allowance if you are employed but are not entitled to SMP, you are self-employed, you have recently stopped working or you take part in unpaid work for the business of your spouse or partner. If you are self-employed, you must have been registered as self-employed for at least 26 weeks in the 66 weeks before your baby is due.

If you're employed or have recently stopped working, you can get £172.48 a week or 90% of your average weekly earnings (which is lower) for up to 39 weeks. If you take the full 52 weeks SML the final 13 weeks will be unpaid.

If you're self-employed, you can get between £27 to £172.48 a week for up to 39 weeks. The exact amount will be calculated based on how many Class 2 National Insurance contributions you have made in the 66 weeks before your baby is due. To get £172.48 per week you must have been registered with HM Revenue and Customs (HMRC) for at least 26 weeks in the 66 weeks before your baby is due and have paid Class 2 National Insurance contributions for at least 13 of the 66 weeks before the baby is due. If you've not paid any Class 2 National Insurance contributions, you'll be entitled to £27 per week Maternity Allowance.



9 months

From September 2024, working families with a child between 9 and 23 months may be eligible for up to 15 hours childcare support. You, and any partner, must each expect to earn (on average) at least £167 per week (equal to 16 hours at the National Minimum or Living Wage). You can't claim either 15- or 30-hours childcare if you, or your partner, each individually expect to earn £100,000 adjusted net income or more.

Your child can start in their childcare place the term after they are eligible and have received a valid eligibility code, whichever is later. Term start dates are 1st September, 1st January and 1st April. To keep your 15- or 30-hours childcare support you need to check your details are up to date on your government gateway every 3 months.

The childcare can be taken at participating:

- Full day care (e.g. nurseries)
- Schools
- Childminders
- Sessional providers (e.g. playgroups)
- SureStart Children's Centres
- After school clubs

These childcare offers are not intended to cover the costs of meals, other consumables (such as nappies or sun cream), additional hours or additional activities (such as trips). If you, or your partner, are on maternity, paternity, or adoption leave, or you're unable to work because you are disabled or have caring responsibilities, you could still be eligible.



2-year-olds

From April 2024 eligible working families and those receiving some additional forms of government support may be eligible for up to 15 hours of childcare support over 38 weeks of the year. This is open for applications now.

To be eligible you, and any partner, must each expect to earn (on average) at least £167 per week (equal to 16 hours at the National Minimum or Living Wage). You can't claim either 15- or 30-hours childcare if you, or your partner, each individually expect to earn £100,000 adjusted net income or more.

Your 2-year-old can also get 15 hours of childcare or early education for 38 weeks (up to 570 hours per year), that you can use flexibly with one or more providers if you live in England and get any of the following benefits:

- Income Support.
- income-based Jobseeker's Allowance (JSA).
- income-related Employment and Support Allowance (ESA).
- Universal Credit, and your household income is £15,400 a year or less after tax, not including benefit payments.
- the guaranteed element of Pension Credit.
- Child Tax Credit, Working Tax Credit (or both), and your household income is £16,190 a year or less before tax.
- the Working Tax Credit 4-week run on (the payment you get when you stop qualifying for Working Tax Credit).

2-year-olds can also get free childcare if they:

- are looked after by a local authority.
- have an education, health and care (EHC) plan.
- get Disability Living Allowance.
- have left care under an adoption order, special guardianship order or a child arrangement order.

(This is not in addition to the 15 hours available for 2-year-olds of eligible working families).



2-year-olds

Your child can start in their childcare place the term after they are eligible and have received a valid eligibility code, whichever is later. Term start dates are 1st September, 1st January and 1st April. To keep your 15- or 30-hours childcare support you need to check your details are up to date on your government gateway every 3 months.

The childcare can be taken at participating:

- Full day care (e.g. nurseries)
- Schools
- Childminders
- Sessional providers (e.g. playgroups)
- SureStart Children's Centres
- After school clubs

These childcare offers are not intended to cover the costs of meals, other consumables (such as nappies or sun cream), additional hours or additional activities (such as trips). If you, or your partner, are on maternity, paternity, or adoption leave, or you're unable to work because you are disabled or have caring responsibilities, you could still be eligible.



3-4-year-olds

All families are eligible for 15 hours a week of childcare or early education for 38 weeks (up to 570 hours per year), which you can use flexibly with one or more providers. This starts from 1 January, 1 April or 1 September following your child's 3rd birthday.

The childcare can be taken at participating:

- Full day care (e.g. nurseries)
- Schools
- Childminders
- Sessional providers (e.g. playgroups)
- SureStart Children's Centres
- After school clubs

These childcare offers are not intended to cover the costs of meals, other consumables (such as nappies or sun cream), additional hours or additional activities (such as trips).

Eligible working families can get up to 30 hours a week of childcare support. (This is not in addition to the 15 hours available for all 3- and 4-year-olds). To be eligible you, and any partner, must each expect to earn (on average) at least £167 per week (equal to 16 hours at the National Minimum or Living Wage). You can't get either 15- or 30-hours childcare if you, or your partner, each individually expect to earn £100,000 adjusted net income or more.

Your child can start in their childcare place the term after they are eligible and have received a valid eligibility code, whichever is later. Term start dates are 1st September, 1st January and 1st April. To keep your 30-hours childcare support you need to check your details are up to date on your government gateway every 3 months.

The childcare can be taken at participating:

- Full day care (e.g. nurseries)
- Schools
- Childminders
- Sessional providers (e.g. playgroups)
- SureStart Children's Centres
- After school clubs

These childcare offers are not intended to cover the costs of meals, other consumables (such as nappies or sun cream), additional hours or additional activities (such as trips). If you, or your partner, are on maternity, paternity, or adoption leave, or you're unable to work because you are disabled or have caring responsibilities, you could still be eligible.



Tax-Free Childcare

For working families with children aged 0-11 (or 0-16 if disabled), who earn under 100k and an average of £167 per week (equal to 16 hours at the National Minimum or Living Wage) each over three months. You cannot use tax-free childcare as well as claiming universal credit or using childcare vouchers however you can get Tax-Free Childcare at the same time as 15- or 30-hours free childcare if you're eligible for both.

You can usually get Tax-Free Childcare if you (and your partner if you have one) are:

- in work
- on sick leave or annual leave
- on shared parental, maternity, paternity or adoption leave and you're going back to work within 31 days of the date you first applied

Over the next 3 months you and your partner (if you have one) must each expect to earn at least:

- £2,167 if you're aged 23 or over
- £2,117 if you're aged 21 or 22
- £1,557 if you're aged 18 to 20
- £1,098 if you're under 18 or an apprentice

This is the National Minimum Wage or Living Wage for 16 hours a week on average.

You may still be eligible if your partner is working, and you get any of the following:

- Incapacity Benefit
- Severe Disablement Allowance
- Carer's Allowance or (in Scotland only) Carer Support Payment
- contribution-based Employment and Support Allowance

You can apply if you're starting or re-starting work within the next 31 days.

For every £8 you pay into an online account, the government will add an extra £2, up to £2,000 per child per year. This may increase to up to £4000 per year if your child is disabled, usually lives with you and they:

- get Disability Living Allowance, Personal Independence Payment, Armed Forces Independence Payment, Child Disability Payment (Scotland only) or Adult Disability Payment (Scotland only).
- are certified as blind or severely sight impaired.

If your child is disabled

You can use the extra Tax-Free Childcare money you get to help pay for extra hours of childcare. You can also use it to help pay your childcare provider so they can get specialist equipment for your child such as mobility aids. Talk to them about what equipment your child can get.

This is paid until 1 September after their 16th birthday.



Universal Credit for Childcare

Eligible working parents on Universal Credit can claim childcare costs for all the children you're responsible for, until the 31 August after their 16th birthday. You can get up to 85% of childcare costs paid back to you. The maximum amount a month is £950.92 for one child and £1,630.15 for 2 or more children.

You can use it to help pay:

- Registered childminders, nurseries, and nannies.
- Registered after-school clubs and playschemes.
- Registered schools.
- Home care workers working for a registered home care agency.

You need to be either in paid work or starting a job in the next month. If you live with a partner, you both need to be in paid work, unless your partner cannot look after your children. It does not matter how many hours you work – there is no minimum. However it must be paid work, so you're not eligible if you are volunteering and only getting money for expenses.

If you're on sick leave, you may also be eligible if you're getting Statutory Sick Pay. If you're on maternity, paternity, or adoption leave, you may also be eligible if you're getting one of:

- Statutory Maternity Pay
- Statutory Paternity Pay
- Statutory Shared Parental Pay
- Statutory Adoption Pay
- Maternity Allowance

Payments for childcare costs are included in your total monthly Universal Credit payment. That total payment can go up or down, depending on how much you earn from work. You have to pay for your childcare costs yourself, then report them to Universal Credit, and Universal Credit pays some of the money back. You will only get the money back with Universal Credit after the childcare happens. You can claim back up to 3 months of past childcare costs at a time - but if you're claiming for more than one month you might not get all the money back. You can also claim back up to 3 months of future childcare costs at a time. These costs are paid back month by month - not in one lump sum.