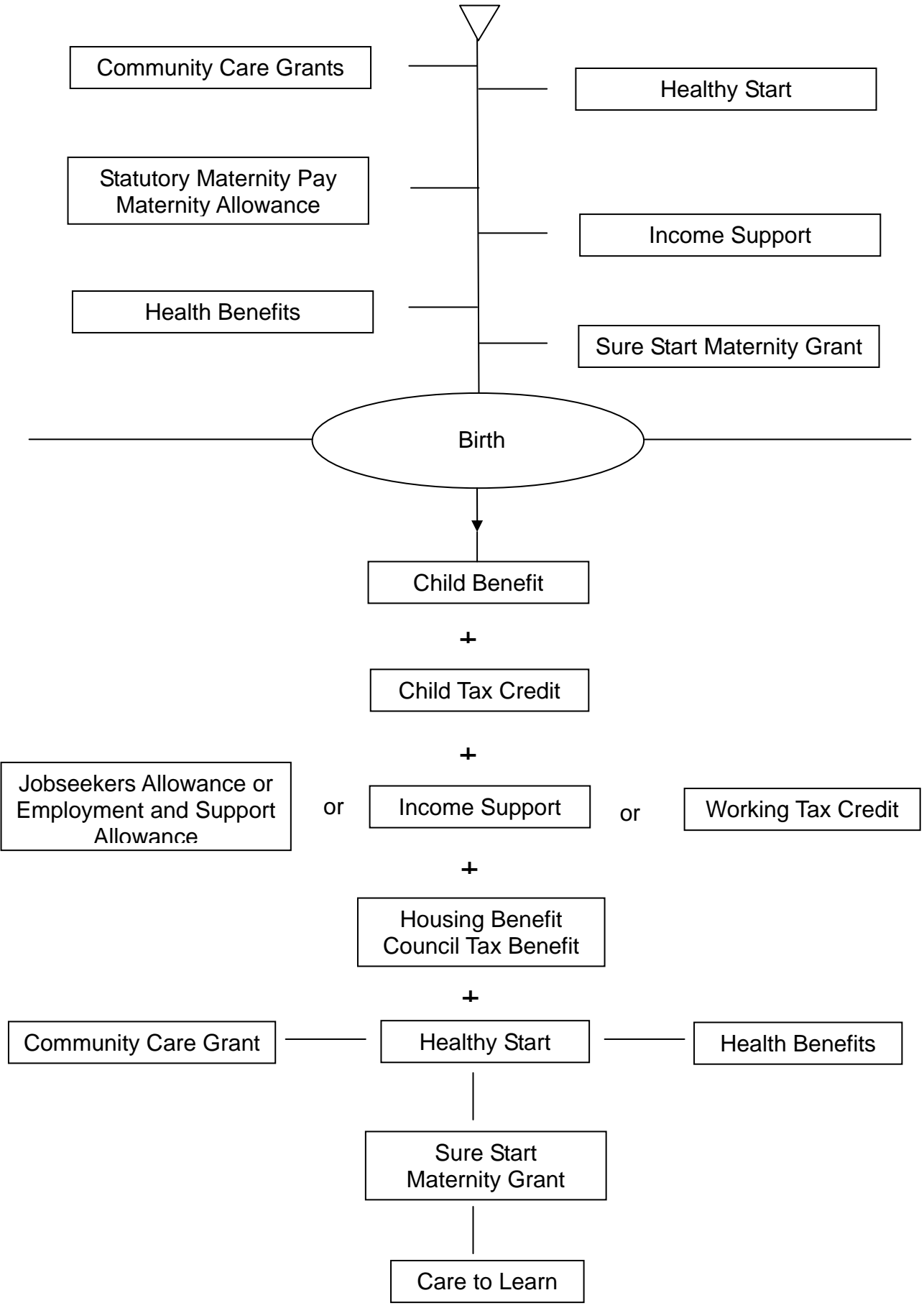


Pregnancy / Young Parents and Benefits

- A Quick Guide -



COMMUNITY CARE GRANTS [CCG]

WHAT IS IT?

One-off payment for additional costs, e.g. maternity/baby items.

MAIN RULES You must:

[1] be on a qualifying benefit: Income Support, or income-based Jobseekers Allowance, or income-related Employment and Support Allowance, or Pension Credit.

[2] any capital /savings over £500 are taken into account [£1,000 if aged over the female pension age (whether male or female)].

HOW TO CLAIM

Get form SF300 by calling 0845 608 8649.

ANY ISSUES?

CCGs are discretionary and cash-limited. This means you must show that you should be treated as a priority, and that what you need is important.

STATUTORY MATERNITY PAY

WHAT IS IT?

Paid by the employer when a woman has stopped work as she is pregnant/has a new baby. Paid for up to 39 weeks.

MAIN RULES

You must have worked for the same employer for a continuous period of at least 26 weeks ending with the 15th week before the expected week of childbirth. PLUS your average gross weekly earnings must be at least equal to the National Insurance lower earnings limit.

HOW TO CLAIM

Via employer

ANY ISSUES?

You must give your employer appropriate notice, and information. See also Maternity Allowance.

HEALTHY START

WHAT IS IT?

Free vitamins and vouchers for food/milk.

MAIN RULES

Paid if at least 10 weeks PREGNANT, and either aged under 18 [and not subject to immigration control],

OR

aged 18+ AND you or a member of your family is on a qualifying benefit, which are: Income Support, or income based Jobseekers Allowance, or income-related Employment & Support Allowance, or Child Tax Credit [only where gross income for CTC purposes does not exceed £16,190 and there is no entitlement to Working Tax Credit]

OR

A mother aged 18+ with a child aged under 1, and on a qualifying benefit [see above].

OR

For a child under 4 who is a member of a family on a qualifying benefit [see above]

HOW TO CLAIM

Claim using the form HSO1 from clinics, or from 0870 555 455. Downloadable form via www.healthystart.nhs.uk. Forms must be countersigned by health professional, plus by parent/carer if you are aged under 16.

ANY ISSUES?

Vouchers per child, i.e. double for twins.

SURE START MATERNITY GRANT

WHAT IS IT?

One-off payment paid for pregnant women/new mothers.

MAIN RULES

You or your partner must be on a qualifying benefit:

Income Support, or income-based Jobseekers Allowance, or income-related Employment & Support Allowance, Pension Credit, or Child Tax Credit [must be at a rate above the family element], or Working Tax Credit [must include the disability or severe disability element].

HOW TO CLAIM

On form SF100, available from the Jobcentre Plus or your local antenatal clinic. Claim within the time limits - anytime between the 11th week before the expected week of confinement and 3 months after the actual date of birth.

ANY ISSUES?

- This Grant will only be paid if the new baby is the only child aged under 16 in the household.

There are two exceptions to this rule:

- where there is a multiple birth more than one Grant can be made; and
- the restriction does not apply if the new parent is aged under 20 and a member of the claimant's family [such as where the parent is herself a child]

- Get advice if you aren't on the right qualifying benefit when you claim.

HEALTH BENEFITS

WHAT IS IT?

Help with the cost of prescriptions, dental treatment, vouchers for glasses and hospital travel fares.

MAIN RULES

Various exemption categories, including pregnant or given birth in last 12 months. Also if you are on a qualifying benefit e.g.: Income Support, or income-based JSA, or income-related ESA, or some entitled to Child Tax Credit or Working Tax Credit.

Alternatively, on the grounds of low income.

HOW TO CLAIM

For help with prescriptions - fill in back of prescription form; or for glasses/dental, on forms given by opticians or dentist.

Low Income grounds:

Use Form HC1, from Jobcentre Plus; www.nhsbsa.nhs.uk/HealthCosts; 0845 850 1166.

ANY ISSUES?

Complicated routes to help, so get advice.

CHILD BENEFIT

WHAT IS IT?

Paid to all who have a child.

MAIN RULES

Be responsible for a child.

HOW TO CLAIM

Form CH2, found in your Bounty Pack, or from Child Benefit Office [0845 302 1444, www.hmrc.gov.uk/childbenefit]

ANY ISSUES?

2 rates: higher rate for eldest, then lower rate for all subsequent children.

INCOME SUPPORT [IS]

WHAT IS IT?

Tops-up low income/other benefits

MAIN RULES

Capital/savings below £16,000. Payable if not required to sign on because pregnant [from 11th week]; or if a lone parent; or if the carer of a disabled person.

HOW TO CLAIM Call 0800 055 6688.

ANY ISSUES?

- As a lone parent, once your youngest child reaches 7 [5 from Oct 2011] you have to claim Jobseekers Allowance instead
- IS is also paid to people who have been unfit for work from before October 2008. Those unfit for work for the first time after that date claim income-related Employment & Support Allowance instead.

Get advice if you want to work/return to education.

Entitlement to IS triggers off other help, such as Community Care Grants, Sure Start Maternity Grants, free school meals etc.

JOBSEEKERS ALLOWANCE [INCOME-BASED]

WHAT IS IT?

Means-tested benefit for those required to sign on as available for/fit for/actively seeking work. Paid same amounts as IS

MAIN RULES

Capital/savings below £16,000.
Must sign on at Jobcentre Plus.

HOW TO CLAIM Call 0800 055 6688.

ANY ISSUES?

Under 18s should get advice.
Same 'spin offs' as for Income Support

CHILD TAX CREDIT

WHAT IS IT?

Means-tested Tax Credit, when you've had a child.

MAIN RULES

Responsible for a child AND on a low income.

HOW TO CLAIM

Call The Revenue on 0845 300 3900 for form TC600.

ANY ISSUES?

Extra for babies under the age of one.

Make sure you notify The Revenue of any change in circumstance, to avoid an overpayment.

MATERNITY ALLOWANCE

WHAT IS IT?

Paid by DWP where woman has stopped work as she is pregnant/had a new baby. Paid for up to 39 weeks.

MAIN RULES

You must have worked for at least 26 weeks in the 66 weeks immediately prior to the expected week of confinement [EWC] – it can be for different employers. PLUS your average earnings must be at least equal to the MA threshold.

HOW TO CLAIM

Form MA 1, plus MAT B1.
Claim from the 15th week before EWC.

ANY ISSUES?

Only paid where not entitled to Statutory Maternity Pay.

EMPLOYMENT & SUPPORT ALLOWANCE [ESA]

WHAT IS IT?

For those unfit for work, either short term or long term.

MAIN RULES

You must pass a “limited capacity for work test”. There are 3 sorts of ESA: based on national insurance contributions paid when in work [ESA(c)]; or if aged under 20 [ESA (youth)]; or means-tested [ESA (income-related)].

HOW TO CLAIM

Call 0800 055 6688.

ANY ISSUES?

ESA[IR] has the same ‘spin offs’ as Income Support and JSA [income-based].

HOUSING AND COUNCIL TAX BENEFIT

WHAT IS IT?

Means-tested help with your rent and/or Council Tax.

MAIN RULES

Capital/savings under £16,000, and liable for rent [private or public landlord] and/or liable for the Council Tax.

HOW TO CLAIM

Forms in Income Support/ income-based JSA/ income-related ESA claim packs, otherwise form from the local district/borough Council, to be returned to that Council.

ANY ISSUES?

Income Support/income-based JSA and income-related ESA mean “full” HB/CTB – but there might still be a shortfall with what the landlord wants which will have to be met from your other benefits.

WORKING TAX CREDIT

WHAT IS IT?

Means-tested top-up to low earnings.

MAIN RULES

Aged 16+, working at least 16 hours pw, and with a child.

Others without a child can also claim, subject to other rules.

HOW TO CLAIM

Call The Revenue on 0845 300 3900 for form TC600.

ANY ISSUES?

Make sure you notify The Revenue of any change in circumstance, to avoid an overpayment.

Extra WTC if work 30+ hours a week – hours can be split between a couple with a child, as long as at least one of them is working 16 or more hours a week.

If you have earnings, your Housing/Council Tax Benefit will be reduced, but you should still be better off – get advice.

CARE TO LEARN

WHAT IS IT?

Accessing childcare when in education.

MAIN RULES

Lone parents or couples, aged under 20 wanting to get back into studying. No minimum hours of learning and benefits unaffected.

HOW TO CLAIM

Helpline: 0800 121 8989; download form from www.direct.gov.uk/caretolearn, or contact Connexions.

ANY ISSUES?

Gives cash help with childcare costs, childcare registration fees, childcare tasters, extra childcare fees during holidays, plus the travel costs taking the child to/from the childcare provider.

WHERE TO GO FOR HELP

Citizens Advice Bureaux		Tel No:
Old Market Tavern, 25 Congreve Walk, (Covers Nuneaton and Bedworth)	BEDWORTH, CV12 8LX	(to book appt in Nuneaton call 024 7635 1049)
The Parish Rooms, Welcome Street	ATHERSTONE, CV9 1DU	
1 st Floor, Chestnut House 32 North St,	RUGBY, CV21 2AQ	0844 855 2322 (switchboard)
10 Hamilton Terrace,	LEAMINGTON SPA , CV32 4LY	
25 Meer Street,	STRATFORD, CV37 6QB	

Other Useful Agencies		Tel No:
Disablement Information & Advice Line, New Ramsden Centre, School Walk, Attleborough (<i>Nuneaton & Bedworth only</i>)	NUNEATON, CV11 4PJ	024 7634 9954
Rowan Organisation, Eliot Park Innovation Centre, Barling Way	NUNEATON, CV10 7RH	0800 783 1755

Jobcentre Plus		Tel No:
Mill House, Mill Walk	NUNEATON, CV11 4DL	0845 604 3719 (switchboard)
Brandon House, Holly Walk	LEAMINGTON SPA,	
Kingsforth House, 44 Albert Street	RUGBY, CV21 2JD	
Martin Raff House, Alcester Road	STRATFORD, CV37 9DA	
St Stephen's House, Prospect Hill	REDDITCH	

Connexions	Tel No:
County-wide contact number: 0800 021 7244	

The information in this factsheet is correct as of January 2011

NB: This item may not be reproduced without prior agreement or acknowledgement

Produced by: Warwickshire Welfare Rights Advice Service

Funded by: Warwickshire County Council

Charity Registration No. 1113524

Company No. 5730678

