

AGED UNDER 16 PREGNANT/HAD A BABY? BENEFITS & TAX CREDITS

This leaflet outlines the benefits position of a girl aged under 16 who is either pregnant, or has had a baby. Details on how to claim are on page 3.

BEFORE YOUR BABY IS BORN

As a person aged under 16 and pregnant, you are prevented from claiming most benefits/tax credits in your own right. However, you can claim:

- ▲ MATERNITY ALLOWANCE if you have been working.
- ▲ HEALTHY START food and vitamins once you have been pregnant for at least 10 weeks.

YOUR PARENTS

Due to your age, you are still seen by the benefit payers as the responsibility of your parents [or anyone acting as your parent]. As such they will be able to continue to claim any benefits that they have been claiming for you as a 'dependant'.

Your parents can continue to claim CHILD BENEFIT for you, but entitlement to any other benefits/tax credits will depend on their circumstances.

So - they could claim, or continue to claim, CHILD TAX CREDIT (CTC).

In addition they can claim [or increase] any benefit which includes a child dependent addition (subject to meeting all the other rules). These include the means-tested HOUSING BENEFIT/COUNCIL TAX BENEFIT and WORKING TAX CREDIT (WTC).

It also includes benefits such as Incapacity Benefit and Carers Allowance [if claimed before April 2003].

AFTER YOUR BABY IS BORN

- ▲ CHILD BENEFIT
Paid to anyone who has responsibility for a child
- ▲ CHILD TAX CREDIT
Means tested, paid to anyone with responsibility for a child

Once the baby is born, and while you are still under 16, there is choice to be made about who claims for the baby.

EITHER you as the new mother can claim Child Benefit for the baby
OR your parents can claim Child Benefit for both you and the new baby.

Likewise either you could claim Child Tax Credit, or your parents could claim for both you and the baby. Child Tax Credit is paid to people on a low income who have at least one dependent child.

Your parents could also claim extra on Housing/Council Tax Benefit for the baby, while still claiming for you in all the benefits mentioned above.

Example

Mrs Vuelta's daughter, Lauren, has just given birth at the age of 15. Mrs Vuelta already claims Child Benefit and Child Tax Credit for Lauren. She also has a rent and Council Tax rebate that includes an amount for her daughter.

They get advice and decide that, in their circumstances it is better for Mrs Vuelta to continue to claim for the new baby as well as Lauren. She now gets extra Child Benefit, and more Child Tax Credit. Her Housing and Council Tax Benefit are adjusted to take into account her new dependant.

▲ **SURE START MATERNITY GRANT [SSMG]**

Your parents may be able to claim a Sure Start Maternity Grant if they are on a qualifying benefit (see below). This can be claimed before the birth, or up to 3 months after. 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:

1. if there is a multiple birth, more than one grant can be made; and
2. a grant can still be made if the new parent is aged under 20, and is herself a member of the family of the person making the claim [i.e. where the parent is herself a child].

Example:

Jules is 15 and just had a baby. Her parents are on income-based ESA and claim a SSMG. Although Jules is still a child, she is ignored as such for the SSMG claim, and a payment is made.

▲ **COMMUNITY CARE GRANT**

If your parents are entitled to the right qualifying benefit (see below) they may also be eligible to claim a discretionary Community Care Grant to help with the costs of having been pregnant and the new baby that may still exist after the Sure Start Maternity Grant was spent.

▲ **OTHER HEALTH /SOCIAL FUND BENEFITS**

It may be possible for your parents to claim health benefits and free school meals in respect of you, via their entitlement to qualifying benefits such as Child Tax Credit, Income Support, income-based JSA or income-related Employment and Support Allowance.

WHAT IF YOU LIVE ALONE?

Whilst pregnant you still cannot claim any benefits for yourself. If you live apart from your parents, you will be the responsibility of Children Services.

Once the baby is born, you can claim Child Benefit, but you remain the responsibility of Children's Services, and so cannot claim any other benefits.

ONCE YOU REACH SIXTEEN

Once you reach 16, whether pregnant or after the baby is born, you are now able to claim benefits in your own right. See Pb76.

CLAIMING

MATERNITY ALLOWANCE

Claim on Form MAT 1, plus MAT B1, claim from 15th week before expected week of confinement [EWC].

[Maternity Allowance:- Payable for those who have worked for at least 26 out of the last 66 weeks, immediately prior to the EWC, with earnings above the Maternity Allowance threshold].

HEALTHY START

Claim Form HSO1, from clinics, Tel No. 0870 555455, or web www.healthystart.nhs.uk

CHILD BENEFIT

Form CH2: in Bounty Pack; from Child Benefit Office (0845 302 1444) or www.hmrc.gov.uk/childbenefit .

CHILD TAX CREDIT

Get form TC600 by calling: 0845 300 3900.

SURESTART MATERNITY GRANT

Form SF100, from Jobcentre Plus or local antenatal clinic.

[for those in receipt of 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; also see above if its not your first child].

COMMUNITY CARE GRANT

Form SF300, from Tel No: 0845 608 8649.

For those on: Income Support, or income-based Jobseekers Allowance, or income-related Employment and Support Allowance, or Pension Credit.

Note any capital /savings over £500 are taken into account [£1,000 if over pension age].

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 (Nuneaton & Bedworth only)	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	

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