

Having a baby

jobcentreplus

Part of the Department for Work and Pensions



This leaflet is for parents who are expecting or have recently had a baby, or who are adopting a baby or young child.

You should find it useful if this is your first baby, or if you already have children.

It tells you about your rights to time off work, as well as when you return to work and gives basic advice about the financial support you may get during your pregnancy and the first months of your baby's life.

It also tells you about the benefits you may be entitled to while you are pregnant and the support available to help you buy things you will need for your baby.

Contents

Your rights if you are in work	5
Maternity rights	6
Maternity leave	6
Statutory Maternity Pay	8
What is maternity suspension?	13
Other rights for parents	14
If you are adopting a child	14
Working during your maternity or adoption leave and pay period	17
Statutory Paternity Pay and paternity leave	18
Other financial support if you are having a baby	20
Maternity Allowance	20
Employment and Support Allowance if you can't get Statutory Maternity Pay or Maternity Allowance	28
Income Support	28
Housing Benefit and Council Tax Benefit.....	29

Returning to work	30
Flexible working.....	30
Breastfeeding	32
Working Tax Credit and Child Tax Credit.....	32
Becoming a parent if you are disabled	33
Having a baby and health issues.....	33
Parenting classes	34
Having a baby and the effect on your benefits	34
Help with the costs of your baby	35
Sure Start Maternity Grant.....	35
Child Benefit.....	37
Child maintenance.....	38
Widowed Parent's Allowance	39
Help with health costs	40
To find out more	41
If you and your employer do not agree.....	41
More information	42

Your rights if you are in work

You have certain legal rights (statutory maternity rights) if you are pregnant or have just had a baby and you work for an employer. This means you can have paid time off for regular checks with the doctor and midwife, for antenatal classes and to go to the hospital for things like scans.

If, due to health and safety reasons, your work is not suitable for someone who is pregnant, your employer must look for ways to deal with this (see 'What is maternity suspension?' on page 13).

You may be able to get Statutory Maternity Pay from your employer to help you take time off work around the time your baby is due and for a period following the birth.

If you cannot get Statutory Maternity Pay, because, for example you are self-employed, or not working (but have recently been in employment), you may be able to get Maternity Allowance (see page 20).

Your statutory maternity rights also protect you if you are treated unfairly at work because you are pregnant or have had a baby.

Both parents also have the right to 13 weeks unpaid parental leave over the first 5 years of a child's life.

Parents who adopt a child have similar rights. These include a right to time off, Statutory Adoption Leave (see page 14) to cover the time when a new child settles into your family. This can be taken by either parent (but not both). Some parents taking adoption leave may also be able to get Statutory Adoption Pay (see page 15).

Maternity rights

Maternity leave

All employed women can have up to 52 weeks maternity leave. You can choose to start your maternity leave any time from 11 weeks before your baby is due and you can take this leave even if you can't get Statutory Maternity Pay. You are not allowed to work for the first 2 weeks after the birth (4 weeks if you work in a factory).

If you are off work with health problems related to your pregnancy, once you get to the start of the 4th week before your baby is due, your employer can start your maternity leave.

Your employer must continue to give you all the benefits you would normally get if you were at work throughout your ordinary and additional maternity leave.

For the whole of your maternity leave you are still an employee and you have the right to return to your old job, or a similar one, at the end of your maternity leave.

What to tell your employer

You must tell your employer:

- you are pregnant
- when the baby is due, and
- when you want to start your maternity leave (you can change the date later, if you give them 28 days notice).

You must tell them this at least 15 weeks before the beginning of the week in which your baby is due.

If this isn't possible (for example, because you didn't realise you were pregnant), then tell them as soon as possible.

Your employer might ask for notice in writing. They may also ask for proof of your pregnancy (such as form MATB1), which your doctor or midwife will give you. This says when the baby is due.

Once you've told your employer that you want to take maternity leave, they should write to you within 28 days, telling you the date when your maternity leave will end.

If you don't want to take the full 52 weeks maternity leave you must tell your employer when you will be coming back. You can change your mind about this later, as long as you give them 8 weeks notice of the change.

Visit www.direct.gov.uk for more information.

Statutory Maternity Pay

If you work for an employer, you may be able to get Statutory Maternity Pay. This is paid by your employer for up to 39 weeks, as long as you meet the qualifying conditions.

If you get Statutory Maternity Pay, your employer will pay you 90 per cent of your average weekly earnings for the first 6 weeks with no upper limit. For the remaining 33 weeks your employer will pay you either the standard rate of Statutory Maternity Pay, or 90 per cent of your average weekly earnings if this is less than the standard rate.

The standard rate of Statutory Maternity Pay can change every year. Visit www.direct.gov.uk for the current rate.

You can get Statutory Maternity Pay if you:

- are employed by your employer in the 15th week before the week your baby is due (this is called the qualifying week) and
- are employed by that employer continually for at least 26 weeks into the 15th week before the week your baby is due (certain breaks in employment still count), and
- have earned an average income equal to at least the lower earnings limit for National Insurance purposes. This is calculated over a period of at least 8 weeks into the 15th week before the week your baby is due. This period can vary slightly depending on how you are normally paid. The lower earnings limit can change every year. Visit www.direct.gov.uk for the current rates.

If you satisfy the conditions for payment of Statutory Maternity Pay, you can still get it even if you don't return to work. You don't have to repay it if you decide not to return to work.

Also, if you leave your employment after the start of the 15th week before the week your baby is due (for example if you are made redundant, or resign), your employer must still pay you Statutory Maternity Pay if you satisfy the conditions for payment mentioned above.

You can choose when to start getting your Statutory Maternity Pay. The earliest date from which Statutory Maternity Pay can start is the 11th week before the week your baby is due, and the latest day it can start is on the day after your baby is born.

If your Statutory Maternity Pay has not yet started and you are off work due to your pregnancy on or after the start of the 4th week before the week your baby is due, your Statutory Maternity Pay must start.

If this happens, Statutory Maternity Pay will start from the day after you were first absent from work because of your pregnancy in those 4 weeks.

If your baby is born before the start of your Statutory Maternity Pay, it will then begin the day after your baby is born. If your baby is born later than expected, but after your Statutory Maternity Pay has started, your Statutory Maternity Pay will not change.

If you have more than one job, you may be able to get Statutory Maternity Pay from each employer.

Statutory Maternity Pay is usually paid in the same way and at the same time as your normal wages.

Statutory Maternity Pay is treated as normal pay so your employer will take tax and National Insurance off as usual.

If you cannot get Statutory Maternity Pay, but you have recently been employed or self-employed, you may be able to get Maternity Allowance (see page 20).

Pay rises

If your employer awards a pay rise that is effective at any time from the start of the period used to calculate your Statutory Maternity Pay (the set period) and the end of your maternity leave, your employer must re-calculate your Statutory Maternity Pay. Your employer must also re-calculate the Statutory Maternity Pay if you are awarded a pay rise with an effective date before the start of the set period but the earnings used in the calculation did not reflect that pay rise.

The end of the maternity leave means the end of any ordinary or additional maternity leave you take.

Twins or multiple births

If you are expecting more than one baby, your entitlement to Statutory Maternity Pay is exactly the same as if you were expecting only one.

Stillbirths

Even if your baby survives only for an instant, it is a live birth and you will still be entitled to Statutory Maternity Pay if you qualify for it.

If your baby is stillborn earlier than the 25th week of your pregnancy, you will not be able to get any Statutory Maternity Pay. But you may be able to get Statutory Sick Pay. Talk to your employer about this.

If your baby is stillborn after the start of the 25th week of your pregnancy, you are entitled to the same Statutory Maternity Pay you would have received if your baby had been born alive.

What to tell your employer

You must give your employer medical evidence of the date your baby is due. This will normally be on a maternity certificate (MATB1) that you can get from your doctor or midwife. You cannot get this certificate until you reach the 20th week before the week in which your baby is due (generally the 21st week of pregnancy). Your doctor or midwife will usually give you the MATB1 at your next ante-natal appointment after then.

To get Statutory Maternity Pay, you must tell your employer at least 28 days before the date you want your Statutory Maternity Pay to start. If you can get both maternity leave and Statutory Maternity Pay it is best to tell your employer the date you want your Statutory Maternity Pay to start at the same time as you tell your employer about your leave.

If your employer can't pay you Statutory Maternity Pay, they will give you a form (SMP1) which explains why in writing. If you believe your employer's decision not to pay

you Statutory Maternity Pay is wrong, or that you are not getting the correct amount, speak to your employer about it. If you still disagree with the decision, you should contact HM Revenue & Customs Statutory Payments Disputes Team on **0191 225 5221**.

Visit www.direct.gov.uk for more information.

What is maternity suspension?

Once your employer knows you are pregnant they must look at your workplace and the type of work you do to see if there could be any health and safety risks to you or your baby. If there are risks that cannot be avoided, your employer must take steps to offer you other suitable work (on at least the same terms and conditions as your current role).

If there are no other suitable working options, your employer must suspend you on full pay for as long as necessary to protect your and your baby's health and safety. This means that you are still their employee and continue to receive all your rights and benefits of working for your employer. This period of 'maternity suspension' can count towards your entitlement to Statutory Maternity Pay.

If you are offered a different type of work but refuse it without good reason, your employer doesn't have to pay you.

Visit www.direct.gov.uk for more information.

Other rights for parents

If you are adopting a child

Parents who are employed may be able to get Statutory Adoption Pay and adoption leave. You may be able to get it whether you adopt a child on your own or you are part of a couple adopting a child.

If you are part of a couple you can decide between you who will claim Statutory Adoption Pay. The other person may be able to take paid paternity leave (see 'Statutory Paternity Pay and paternity leave' on page 18).

To get it you must be:

- matched with a child for adoption by an adoption agency
- employed by your present employer without a break for at least 26 weeks up to and including the week the adoption agency told you that you had been matched with a child for adoption, and
- earning more than the lower earnings limit for National Insurance contributions.

The minimum earnings level to qualify for Statutory Adoption Pay can change every year. Visit www.direct.gov.uk for the current rate.

Statutory Adoption Leave

The adoption agency must be properly recognised in UK law. You have no legal rights if you arrange a private adoption.

Either parent can take adoption leave, as long as they meet the employment rules. If you are entitled to adoption leave, you can take up to 52 weeks off work.

The first 26 weeks of adoption leave are called 'ordinary adoption leave'. During this time, your employer must carry on giving you the benefits you would normally get if you were at work (for example, a gym membership).

The second 26 weeks are called 'additional adoption leave'. During this time, your employer does not have to give you all the benefits you would get if you were at work, although they can choose to do so.

For the whole of your adoption leave you are still an employee and have the right to return to your old job, or a similar one, at the end of your adoption leave.

Special rules apply if you adopt a child from overseas. Visit www.direct.gov.uk for more information.

About Statutory Adoption Pay

Statutory Adoption Pay is paid for 39 weeks at a maximum set level or 90 per cent of your average weekly pay (before tax

and National Insurance are taken off), whichever is lower.

You can choose when to start getting your Statutory Adoption Pay. It can start from the date of the child's placement or up to 14 days before the expected date of the placement.

Your employer will pay you the Statutory Adoption Pay in the same way and at the same time as your normal wages.

Statutory Adoption Pay is treated as normal pay, so your employer will take off tax and National Insurance as usual.

If you have more than one job, you may be able to get Statutory Adoption Pay from each employer.

What to tell your employer

You must tell your employer that you will be taking adoption leave and that you want to claim Statutory Adoption Pay within one week of being told that you have been matched with a child for adoption.

You must also give your employer at least 6 weeks notice of when you want your adoption leave and Statutory Adoption Pay to start.

You will need to give your employer written proof from the adoption agency that you have been matched with a child. You should find this on the matching certificate that is given to you.

If you don't want to take the full 52 weeks adoption leave you must tell your employer when you will be coming back. You can change your mind about this later, as long as you give them 8 weeks notice of the change.

Visit www.direct.gov.uk for more information.

Working during your maternity or adoption leave and pay period

During your leave it may be helpful to keep in touch with your employer.

This might be to discuss things like arrangements for your return to work, or to update you on changes at work.

If you and your employer agree, you may do up to 10 days work, known as 'keeping in touch days'. This work can be done without losing Statutory Maternity Pay or Statutory Adoption Pay and without bringing your leave to an end.

Any work done on any day during the maternity leave or adoption leave period will count as a whole keeping in touch day, up to the 10-day maximum.

Your employer cannot make you work during this time if you do not want to.

Statutory Paternity Pay and paternity leave

When your wife, partner or civil partner gives birth or adopts a child, you may be able to get Statutory Paternity Pay. This is money paid by your employer to help you take time off work.

To claim it you must be the biological father or adopter of the child or be the mother's (or adopter's) husband, partner or civil partner and have or expect to have responsibility for the child's upbringing.

You can claim Statutory Paternity Pay if you are:

- employed by your present employer in the 15th week before the week your baby is due or – for adoptions – employed in the week the adoption agency told you that you had been matched with a child
- employed by that employer without a break for at least 26 weeks by the 15th week before the baby is due or – for adoptions – employed up to and including the week you were matched with a child, and
- earning enough (on average) to be relevant for National Insurance purposes.

You can take either one week or 2 weeks together. Your employer cannot pay you Statutory Paternity Pay for any week in which you are at work.

You can choose when to start getting your Statutory Paternity Pay. Your paternity leave can start on any day of the week:

- on or after the baby's birth, but it must finish within 8 weeks of the actual date of birth (or 8 weeks after the expected date of birth if the baby is born early), or
- from the date of the child's placement (if you are adopting a child), but it must finish within 8 weeks of the date of the placement.

If you have more than one job, you may be able to get Statutory Paternity Pay from each employer.

Statutory Paternity Pay is treated as normal pay, so your employer will take off tax and National Insurance as usual.

What to tell your employer

If you plan to take paternity leave, you must tell your employer by the 15th week before your baby is due, or within one week of you being told by the adoption agency that you have been matched with a child. If you don't, you may not be able to take the leave. If you change your mind you must give your employer 4 weeks notice.

You must also give your employer 6 weeks notice of when you want your Statutory Paternity Pay to start.

You will need to give your employer a self-certificate which shows that you meet all the conditions to take paternity leave.

Visit www.direct.gov.uk for more information.

Other financial support if you are having a baby

Maternity Allowance

If you are pregnant or have recently had a baby and cannot get Statutory Maternity Pay, you may be able to get Maternity Allowance.

Maternity Allowance can be paid for up to 39 weeks.

Who can claim?

You may get Maternity Allowance if you:

- are not entitled to Statutory Maternity Pay from your employer or any employer if you have more than one employer, or
- have been employed recently, but are not employed at the moment, or
- are self-employed.

You must have been employed and/or self-employed for at least 26 weeks in the 66 weeks up to the week before the week your baby is due. This 66 week period is called your 'test period'. These 26 weeks do not have to be in a row.

You must have average weekly earnings (before tax and National Insurance are taken off) of at least £30. This is worked out from any 13 weeks in your test period.

How much will I get?

The amount you get depends on how much you earn. You may get:

- the standard rate which can change every year, or
- 90 per cent of what you earn a week on average, if that 90 per cent is less than the standard rate Maternity Allowance.

Visit www.direct.gov.uk or contact Jobcentre Plus for details of the current rate.

To work out how much you can get we look at your test period. You can choose any 13 weeks out of your test period. The 13 weeks do not have to be in a row. You should choose the 13 weeks when you earned the most so you can get more Maternity Allowance. Then, we will work out your average weekly earnings from your chosen 13 weeks and this decides how much money you will get. We can count the money you earn from all your jobs and any work you do for yourself.

If you are employed and you get a pay rise that covers weeks in your 66-week test period, and you are getting less than the standard rate Maternity Allowance, you can

Small earnings exemption certificate

This applies to self-employed people with profits, or anticipated profits, below the level at which class 2 National Insurance contributions are payable.

The National Insurance contributions office issue these certificates.

For more information phone the self-employed hotline: 0845 915 4655

ask us to look at your Maternity Allowance claim again as you may be able to get more money.

If you are self-employed and you have paid class 2 National Insurance contributions for 13 weeks in your test period, you will get the standard rate of Maternity Allowance.

If you have a small-earnings exemption certificate, we can only pay you the lowest amount of Maternity Allowance (you will need to send the small-earnings exemption certificate to us when you claim).

If you are self-employed and employed by someone else in your chosen 13 weeks, we will also count the money you earn from employment so that you can get more Maternity Allowance.

Claiming for an adult dependant

You may be able to get more money if you have an adult who depends on you. Contact Jobcentre Plus for more information.

How to claim

You can claim Maternity Allowance as soon as you've been pregnant for 26 weeks.

You can get a claim form:

- online at www.direct.gov.uk or
- by phone on 0800 055 6688

Do not delay claiming as you will lose the extra money for any period earlier than 3 months before your claim.

We will use the information you give us to decide how much Maternity Allowance you can get.

We will write to tell you how much it will be.

What proof do I need to send with the claim form?

You must provide us with medical evidence of the date your baby is due. This will normally be on a maternity certificate (MATB1) that you can get from your doctor or midwife. You cannot get this certificate until you reach the 20th week before the week in which your baby is due (generally the 21st week of pregnancy). Your doctor or midwife will usually give you the MATB1 at your next ante-natal appointment after then.

You must also send us your original payslips for the 13 weeks you have chosen for us to calculate your average weekly earnings on (see page 21). We will return them to you. If you were employed in the 15th week before the week your baby is due, you must get form SMP1 from your employer (or employers if you have more than one), which gives the reason why you cannot get Statutory Maternity Pay.

If you work for yourself, and you have a small-earnings exemption certificate, you must send this to us. We will return this to you.

Don't wait until you have your proof – you can always send it later.

When can I claim?

You can claim 14 weeks before the week in which your baby is due. If you decide to work later into your pregnancy, you can claim Maternity Allowance before you stop working. We will write to you to ask you for the date when you stopped work to have your baby so that you can start getting your payments.

If you send in your claim too early, we will return it to you and ask you to send it in later.

If you claim after your baby is born, ask the doctor or midwife to write the date your baby was due on your MATB1 certificate.

If you claim more than 3 months after the date your Maternity Allowance was due to start, you will lose money.

When Maternity Allowance is paid

The earliest we can pay you your Maternity Allowance is the start of the 11th week before the week in which your baby is due. Your Maternity Allowance will only start if you are no longer working. If you continue to work after the 11th week, the date you start getting your money will depend on when you stop work to have your baby.

If your payments of Maternity Allowance have not started and you have your baby, your Maternity Allowance will begin the day after you have your baby.

If you have not started your Maternity Allowance and you cannot work because of your pregnancy on or after the start of the 4th week before the week your baby is due, your Maternity Allowance must start.

It will start from the day after you were first off work for this reason in this 4 week period.

If your Maternity Allowance has started and your baby is born late, your Maternity Allowance will not change. If your Maternity Allowance has not started and you carry on working past the date your baby is due and you give birth, your Maternity Allowance will start the day after you give birth.

If your baby is born early and your Maternity Allowance has already started, nothing will change.

Stillbirths

Even if your baby survives only for an instant, it is a live birth and you will be entitled to Maternity Allowance if you qualify for it.

If your baby is stillborn earlier than the 25th week of your pregnancy, you will not be able to get any Maternity Allowance. But you may be able to get Statutory Sick Pay if you are employed or Employment and Support Allowance from Jobcentre Plus.

If your baby is stillborn after the start of the 25th week of your pregnancy, you are entitled to the same Maternity Allowance you would have received if your baby had been born alive.

Twins or multiple births

If you are expecting more than one baby, your entitlement to Maternity Allowance is exactly the same as if you were expecting only one.

Maternity Allowance is paid into your bank or building society account. You can choose to be paid every week or every 4 weeks.

We can't pay your Maternity Allowance into an account if you are claiming Employment and Support Allowance at the same time.

Visit www.direct.gov.uk or contact Jobcentre Plus for more information.

Changes you must tell us about

You must tell us about any changes which may affect your Maternity Allowance. These could be:

- if you do any work or go back to work
- if you start getting Statutory Maternity Pay
- if you leave the UK, or
- if you go to prison.

What happens when I go back to work?

You must tell us if you go back to work before your Maternity Allowance finishes. You can work for up to 10 days for an employer or as a self-employed person without losing any payments of Maternity Allowance. These days are called ‘keeping in touch days’. If you work for more than 10 days your payments of Maternity Allowance will stop.

How other benefits affect Maternity Allowance

You may get less Maternity Allowance or none at all if you get another benefit or a training allowance.

While you get Maternity Allowance you will not be able to get Jobseeker’s Allowance. You may still be able to get other benefits, such as Income Support, at a reduced rate.

Visit www.direct.gov.uk for more information.

Employment and Support Allowance if you can't get Statutory Maternity Pay or Maternity Allowance

If you are pregnant and cannot get Statutory Maternity Pay or Maternity Allowance to cover your time off work, you may be able to claim Employment and Support Allowance.

Employment and Support Allowance can be paid from 6 weeks before the week your baby is due until 14 days after your baby is born. You cannot claim Employment and Support Allowance for any weeks that you work during this period.

If you claim but do not qualify for Maternity Allowance, we will look to see if you can get Employment and Support Allowance instead.

Income Support

If your new baby means that you will be on a low income, or have no income at all, you may be able to claim Income Support.

You do not need to have paid National Insurance to claim it.

- You may be able to claim Income Support if you are pregnant and your baby is due in the next 11 weeks, or for up to 15 weeks after you have given birth. To claim you must not have a partner who is in full-time work and you must not be working or be working less than 16 hours a week.
- If you are a lone (single) parent you may

Partner

We will treat you as a couple if you live with your husband, wife or civil partner, or if you live with someone as if they were your husband, wife or civil partner. We call this other person your partner.

be able to continue to get Income Support after this time.

You may also be able to claim Income Support:

- while you take Statutory Paternity Leave if you do not get any paternity pay, or
- if you get paternity pay during your Statutory Paternity Leave, but are already getting Working Tax Credit, Housing Benefit or Council Tax Benefit.

Income Support payments are affected by your savings.

If you are claiming Income Support, you should also make a claim for Child Tax Credit (see page 32). If you have a mortgage, you may also be able to get help paying the interest on your mortgage and other housing costs that are not covered by Housing Benefit.

Housing Benefit and Council Tax Benefit

If you are on a low income during your pregnancy (and after your baby is born), Housing Benefit and Council Tax Benefit can help towards paying your rent and council tax. You do not have to be getting other benefits to qualify.

For more information, or to apply for Housing Benefit or Council Tax Benefit, contact your local council.

Their contact details are in your local phone book or on the internet at

To make a claim

Phone:

0800 055 66 88

Textphone:

0800 023 48 88

Monday to Friday
8am to 6pm

Online:

www.dwp.gov.uk/eservice

www.direct.gov.uk under
'A-Z of local councils'.

How to claim

If you claim Income Support, Jobseeker's Allowance or Pension Credit, you will get a form to claim Housing Benefit and Council Tax Benefit with your application pack.

Otherwise, you can get forms for Housing Benefit and Council Tax Benefit from your local council.

If you own or privately rent your home, you might be able to get help with the costs of heating or insulation (or both).

Returning to work

Flexible working

You may have the right to ask your employer to consider the option of flexible working when you return to work. This might involve:

- changing the number of hours you work
- changing the days and times you work, or
- working from home (whether for all or part of the week).

You have this right if you have been employed by your employer for at least 26 weeks in a row at the time that you ask for flexible working. You only have the right to apply once every 12 months. The right covers both parents and you can apply any

Help with heating or
insulating your home

In England or Wales,
call the Winter
Warmth Advice Line
0800 085 7000

In Scotland, call
Scottish Gas for
information.

Warm Deal
0800 316 6009

Central heating
programme
0800 316 1653

time as long as you care for a child under 6 years old (or 18 years old if your child is disabled).

If you do not have a child under 6 (or a disabled child under 18), you can still ask your employer for flexible working hours. They do not have to consider your request, but many employers support flexible working to keep good staff.

If you have the right to ask for flexible working, your employer must consider your request seriously. However, they can turn your request down or suggest another flexible or part-time option which works better for them.

If you are thinking about flexible working, you should speak to your employer as early as possible. By law, the whole process of making a request and your employer considering it can take up to 14 weeks, so apply in writing in plenty of time.

You need to bear in mind that, if your employer agrees to your request, this will permanently change your contract of employment. If your employer does not agree to flexible working, and does not have a good business reason for doing this, you may have the right to appeal against their decision.

To find out more visit

www.direct.gov.uk/employees or you can get free confidential advice from the Acas helpline on 0845 747 47 47.

Breastfeeding

If you want to carry on breastfeeding when you go back to work, your employer must support you with this. You must give your employer notice in writing so they can prepare for when you come back to work.

Your employer must then talk to you about any arrangements they will need to make, and assess any risks to you or your baby.

Employers must provide facilities for you to rest and to store expressed milk.

For more information ask your health visitor for the NHS leaflet 'Breastfeeding and work'.

Working Tax Credit and Child Tax Credit

Tax credits are there to help people who work but are on a low income, and parents on a low income.

If you are responsible for children or young people, you may be able to get Child Tax Credit.

If you work and have a low income, you may be able to get Working Tax Credit as well. Working Tax Credit can include help with paying the costs of childcare.

You could get back up to 80 per cent of your eligible childcare costs. If you want to know more about tax credits, contact HM Revenue & Customs.

Tax credits helpline

Website:
www.hmrc.gov.uk

Phone:
0845 300 3900

Textphone:
0845 300 3909

Becoming a parent if you are disabled

If you are planning to become a parent or take on parenting responsibilities, you may feel you need extra support to look after your child. This could be help at home, equipment or help with 'everyday' things like visiting your child's school.

Your local authority, including social services or health and education departments, can offer this support.

Having a baby and health issues

It is important to have access to information and the right maternity services, which take into account a mother's medical condition or disability or both.

You could start by talking through any issues with your doctor. Things to discuss could include:

- planning a pregnancy and getting pregnant
- how a particular disability or medical condition (or both) could affect your pregnancy and giving birth (including issues like taking medication while you are breastfeeding)
- scans and tests, and
- health support for you and your new baby.

Parenting classes

The Disability Discrimination Act covers many areas of everyday life, including access to goods and services. Parenting classes should make 'reasonable adjustments' to make sure people with disabilities can go to the classes.

Reasonable adjustments could include:

- using a pen and notepad to communicate with you if you are deaf or hard of hearing or providing induction loops in a certain room
- holding the class in an accessible location (to avoid stairs, for example) for parents who are physically disabled, or
- arranging for someone to explain what is being said at the class more simply for a person who has a learning disability.

Before you go to a parenting class for the first time you should tell the people who organise the class about any special needs you have.

Having a baby and the effect on your benefits

You should contact the Disability Living Allowance helpline if you receive Disability Living Allowance and your care needs change as a result of becoming a parent. They will be able to consider whether your change in circumstances affects the rate of Disability Living Allowance you should receive.

Disability Living Allowance helpline

Phone:
0845 712 3456

Textphone:
0845 722 4433

Help with the costs of your baby

Sure Start Maternity Grant

This is a one-off payment to help pay for things you need for a new baby if you are on a low income and receiving a qualifying benefit or tax credit.

The grant is tax-free and does not have to be paid back.

Can I get a Sure Start Maternity Grant?

You may be able to get one of these grants if your baby or your dependant's baby is due soon, or was born in the past 3 months.

If your baby is stillborn after the start of the 25th week of your pregnancy, you may still be able to get one of these grants.

You can also claim if you have:

- recently adopted a young baby
- in certain circumstances, been granted a residence order for a baby, or
- been granted a parental order for a surrogate birth.

What benefits do I have to be getting?

You, or your partner, must be getting one of these benefits.

- Income-related Employment and Support Allowance
- Income Support
- Income-based Jobseeker's Allowance
- Pension Credit

Partner

We will treat you as a couple if you live with your husband, wife or civil partner, or if you live with someone as if they were your husband, wife or civil partner. We call this other person your partner.

- Working Tax Credit, which includes a disability or severe disability element, or
- Child Tax Credit, at a higher rate than the family element

When do I claim?

- If you, your partner or your dependant are expecting a baby, or have recently had a baby, you must claim during the period from 11 weeks before the baby is due until 3 months after the birth or stillbirth.
- If you have adopted a baby or have been granted a residence order in respect of a baby, you can apply for a grant as long as the baby is not more than 12 months old when you apply. You must apply within 3 months of the date of the adoption or residence order.
- If you and your husband or wife have been granted a parental order for a surrogate birth, you must apply within 3 months of the date of the parental order.

If you have claimed one of the benefits that you need to be on to get this grant and you are waiting for a decision, you must still claim within the time limits above.

How do I claim?

Contact Jobcentre Plus for a claim form by visiting www.direct.gov.uk or get the details from the phone book.

Surrogate birth

A surrogate birth is when another woman has the baby on behalf of a couple. Parental orders for surrogate births can only be awarded to married couples.

Child Benefit

Child Benefit is paid to the person responsible for a child. It is not affected by your income, National Insurance contributions or savings.

You will receive it until your child reaches 16, and perhaps for longer if they are in full-time education.

How to claim

If you receive a 'bounty pack' from the hospital or midwife, it should have a claim form in it.

You can also get one from the Child Benefit helpline

Phone: 0845 302 1444

Textphone: 0845 302 1474

Or visit www.direct.gov.uk to fill in the form online.

Child maintenance

If you are bringing up a child who has a parent that does not live with you, you may be able to receive child maintenance payments. If you want to know more about child maintenance, there is an impartial service called Child Maintenance Options that you can contact for help with putting in place a maintenance arrangement for you and your family.

Child Maintenance Options will not have your personal information to be able to answer questions on your benefit claim. However, they can help parents who need to think about sorting out maintenance for their children. They will help you understand what options are available and can help you put maintenance arrangements in place. They can also help you to find out where to go to and who to speak to if there are other problems you need help to sort out, like debt or housing.

Phone: 0800 988 0988

Textphone: 0800 988 9888

Or visit www.cmoptions.org

Widowed Parent's Allowance

If your husband or civil partner dies while you are expecting a baby, or if your husband, wife or civil partner dies after the baby is born, you may get Widowed Parent's Allowance.

The allowance will be paid until you no longer have a dependent child.

You will get a basic rate of Widowed Parent's Allowance (which will depend on your husband, wife or civil partner's National Insurance record). You will also get another pension based on your husband, wife or civil partner's earnings.

How to claim

When you register your husband, wife or civil partner's death, you will be given a certificate of registration of death. To claim Widowed Parent's Allowance and other bereavement benefits, fill in the form BD8 that you will get at the same time and show it to Jobcentre Plus. We will send you a claim form which you need to fill in and send back to us.

It is important to claim within 3 months of your husband, wife or civil partner's death.

Visit www.direct.gov.uk for more information.

Help with health costs

If you are pregnant, your doctor or midwife should get you to fill in a form to get a Maternity Exemption Certificate. This means you can get free NHS and dental treatment up until your baby is 12 months old. This does not apply to a course of dental treatment you were already having before you became pregnant.

If you are a parent and receive Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance or Child Tax Credit and are on a low income, you may be able to get help with the cost of some treatment, services and items for you or your child.

How do I find out more?

To find out more about help from the NHS, visit the website for the area where you live:

- England www.nhs.uk/healthcosts
- Wales www.nhsdirect.wales.nhs.uk/healthinformation
- Scotland www.scotland.gov.uk/publications

To find out more

If you and your employer do not agree

If you are not happy with your employer's decision about any of your maternity rights or about your rights related to returning to work, you should talk with them as soon as possible to try to sort this out.

If you are still not happy, you can get free confidential advice from Acas. You may also be able to get advice from your union or local citizens advice bureau.

If you do not agree with your employer's decision about Statutory Maternity Pay, you can ask HM Revenue & Customs to look into it.

You can contact HM Revenue & Customs by:

- visiting the HM Revenue & Customs website www.hmrc.gov.uk/enq or
- calling the HM Revenue and Customs Statutory Payments Disputes Team on **0191 225 5221**

More information

Visit www.direct.gov.uk for more information about maternity and employment rights as well as benefits for new parents.

You can also contact the following organisation.

The Advisory, Conciliation and Arbitration Service (Acas)

This service offers free, confidential and unbiased advice on employment rights and issues.

Phone: 0845 747 4747

Textphone: 0845 606 1600

Call charges

Charges were correct as of the date on the back of this leaflet.

Calls to 0800 numbers are free from BT land lines but you may have to pay if you use another phone company, a mobile phone, or if you are calling from abroad.

Calls to 0845 numbers from BT land lines should cost no more than 6p per minute with a 10p call set up charge. You may have to pay more if you use another phone company or a mobile phone, or if you are calling from abroad.

Calls from mobile phones can cost up to 40p per minute, so check the cost of calls with your service provider.

Textphones

Where textphone numbers are provided, these are for people who find it hard to speak or hear clearly.

If you do not have a textphone, some libraries or citizens advice bureaux may have one.

Textphones do not receive text messages from mobile phones.

Important information about this leaflet

This leaflet is only a guide and does not cover every circumstance. We have done our best to make sure that the information in this leaflet is correct as of April 2010.

It is possible that some of the information is oversimplified, or may become inaccurate over time, for example because of changes to the law.

Directgov provides information from UK government departments on topics ranging from benefits to driving licenses and local NHS services. Visit www.direct.gov.uk

Jobcentre Plus is committed to applying the principles of equal opportunities in its programmes and services.

Produced by Jobcentre Plus, part of the Department for Work and Pensions

ISBN 978-1-84763-208-1

DWP1031 | v1.1 (April 2010)