

FIS factsheet

Financial support if you or your partner is expecting a baby

You may be entitled to the benefits and grants listed below. This will depend on your individual family circumstances. This information was correct as of July 2011, but benefits may change in April and October each year. Please contact the services listed overleaf for more information.

Child Benefit – if you are responsible for a child, you can normally get Child Benefit for them – even if you're not their parent. You get paid more for your eldest (or only) child and a lower amount for each of your other children. Child Benefit payments usually stop when your child reaches 16.

Child Tax Credit is paid to you if you are responsible for at least one child or young person who normally lives with you. You don't have to be working to get Child Tax Credit.

Community Care Grant – if you need financial help to live independently in the community or to ease exceptional financial pressure on you and your family you may be able to get a Community Care Grant. You don't have to pay it back.

Council Tax Benefit – if you are on a low income and your capital (savings and investments) is below a certain level you may be able to get Council Tax Benefit. You can apply whether or not you are working and whether you rent or own your own home, or live rent free.

Health Costs – – Most NHS treatment is free but there can be charges for things like NHS prescription charges, dental treatment, sight tests and the cost of glasses and contact lenses. You may be able to get help with these costs if, for example you are on a low income or on certain benefits.

Housing Benefit – if you are on a low income, whether you are working or not, your capital (savings and investments) is below a certain level and you need financial help to pay all or some of your rent, you may be able to get Housing Benefit.

Income Support is extra money to help people on a low income. It is for people who don't have to sign on as unemployed. You can get Income Support if you are aged between 16 and the age you can get Pension Credit, you have a low income, you work less than 16 hours a week, you aren't in full time study, you don't have savings above £16000 and you don't get Jobseeker's Allowance or Employment and Support Allowance.

Employment and Support Allowance (income related) – if you have an illness or disability that affects your ability to work, you may be able to get this benefit if you do not have enough money coming in, or have not paid enough National Insurance contributions and you meet the entitlement conditions. This means you have savings of less than £16000 and, if you have a partner, they work for less than 24 hours a week on average.

Employment and Support Allowance (contribution based) – if you have an illness or disability that affects your ability to work, you may be able to get this benefit if you have paid enough National Insurance contributions.

Maternity Allowance – if you are pregnant or have a new baby but you don't qualify for Statutory Maternity Pay from any employer, you may be able to claim this benefit through Jobcentre Plus.

Statutory Maternity Pay – if you have worked for the same employer for 26 weeks continuously into the 15th week before your baby is due (the qualifying week) and you have been earning on average £102 a week in the eight weeks up to the 14 weeks before the baby is due, you will be able to get this benefit. This is paid for the first 39 weeks of your maternity leave.

Ordinary Statutory Paternity Pay – if your wife, partner or civil partner gives birth or adopts a child, you may be able to get this benefit. To qualify, you must have worked for the same employer for 26 weeks continuously into the 15th week before the baby is due (or the week when you were matched with a child in the case of adoption). You must also continue to work for that employer continuously up to the date the child is born or placed for adoption and be earning on average at least £102 a week (before tax).

Statutory Sick Pay – if you are unable to work for at least four days in a row because you are ill, (including weekends and bank holidays) you may be able to get this. You need to have average weekly earnings of at least £102 a week to claim this and it can be paid for up to 28 weeks.

Sure Start Maternity Grant – if you are on a low income and getting certain benefits or tax credits, you could get this benefit. It is a one-off payment to help towards the cost of maternity and baby items. The grant is tax free and you don't have to repay it. However, you can only get the grant if there are no other children under 16 years in your family.

Healthy Start – if you're pregnant or have a child under four years old and you are on certain benefits, you may be able to get free milk, fruit and vegetables through the Healthy Start scheme.

Where can I get further help and advice?

The following organisations will be able to provide further information and advice on any financial help that you might be entitled to.

Family Information Service:

Tel: 0845 090 8044 or 01926 742274
Email: fis@warwickshire.gov.uk
Web: www.warwickshire.gov.uk/fis

Citizen's Advice Bureaux:

Tel: 0844 855 2322
Web: www.citizensadvice.org.uk
Web: www.adviceguide.org.uk

Tax Credits helpline:

Tel: 0845 300 3900
Textphone: 0845 300 3909
For a guide as to how much tax credits you might be able to get, go to the **Tax Credits Calculator** at www.direct.gov.uk

Directgov:

Web: www.direct.gov.uk

Healthy Start:

Tel: 0845 607 6823
Web: www.healthystart.nhs.uk

Benefits Adviser Service:

For benefits advice online type in 'Benefits Adviser' at www.direct.gov.uk

Turn2Us:

Web: www.turn2us.org.uk

Note: Individual charities and associations may offer help lines for specific conditions. Please contact **Warwickshire Family Information Service** on **0845 090 8044 (local rate)** or **01926 742 274** for more information.