



PotteriesGold

Babies and Benefits

There's no doubt that things are tough for many families right now. So what help is there from our benefits system if you are [expecting a baby](#)?

We'll be putting together some [new leaflets](#) in the New Year to help you understand the support available.

In the meantime, here is a quick round-up of benefits and other support if you are [pregnant](#) or have [recently given birth](#).

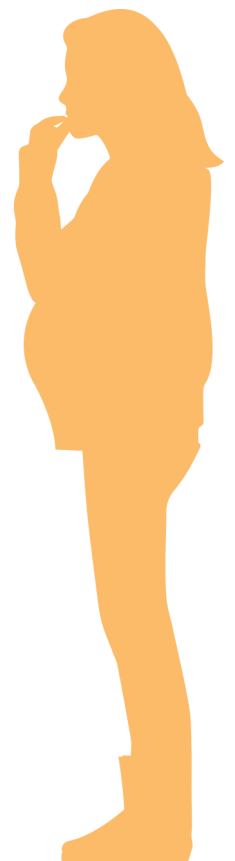
If you're reading this online, you will find some [links](#) to useful websites where words or phrases are underlined.

HEALTH BENEFITS IF YOU ARE PREGNANT

You are automatically entitled to **free prescriptions** and **free NHS dental treatment** if you are pregnant.

If you get certain **means-tested benefits**, you are entitled to [Healthy Start Scheme](#) vouchers for **fresh milk, formula milk, fruit, vegetables** and **pulses**. You qualify if you or your partner are:

- at least **10 weeks pregnant** and **aged under 18**, or
- at least **10 weeks pregnant** or have a **child under four**, *and* you are getting **Income Support, Income-based JSA, Income-related ESA, Pension Credit, Child Tax Credit** but not **WTC** *and* your joint earnings are **under £16,190 annually** or you get **Universal Credit** with monthly joint earnings under **£408** per month .



SURE START MATERNITY GRANT

If you are expecting your **first child**, or have **no other child** aged under 16 in your family, you may get a [Sure Start Maternity Grant](#) of £500. The benefit rules are slightly different to the Healthy Start scheme; for example, there is **no earnings limit** for people getting Universal Credit or Child Tax Credit. You must claim in time, between **11 weeks before your baby is due** or three months after the birth.



NOT YOUR FIRST CHILD?

If get these benefits but you cannot get a Sure Start Grant because you already have children, you may be able to get a **Budgeting Loan** (a **Budgeting Advance** for UC) from the DWP.

Alternatively, some **local charities** run [Baby Banks](#) where you may get some of the things you need for your baby.

MONEY FOR MUMS-TO-BE

- If you meet the conditions, which include being **employed by the same employer** for at least **six months** by the 15th week of your pregnancy, you can get up to 52 weeks' Statutory Maternity Leave and 39 weeks' [Statutory Maternity Pay](#).
- If you have been in work, but not for long enough - or being paid enough - to get SMP, you might get [Maternity Allowance](#). For this, you'll need to have been **working for 26 weeks** in the 66 weeks up to the week your baby is due, and to have earned at least **£30 per week** in at least 13 of those weeks.
- Another option, from the **11th week before your baby is due** or earlier, if there is a serious risk to your health or your baby's, is [New-style ESA](#). You may need extra advice to see whether this would pay you more or less than Maternity Allowance.
- You might be able to claim [Universal Credit](#) to top up any of these, or if you don't qualify for other benefits.



Potteries Gold is a **Citizens Advice Staffordshire North & Stoke-on-Trent** project to help people in Stoke-on-Trent cope with changes to the benefit system

« **Online Benefit Talks for your community group** «
Specialist Benefit Advice «

« **Online Training and Workshops** « **Benefit Leaflets**
 « **The Potteries Gold Post** « **Volunteering** «

www.snsocab.org.uk/about-us/potteries-gold

