

## Pregnancy and Welfare Benefits

This is only a very brief guide to benefits that you may be able to claim when pregnant, when your baby is born, or just after – detailed advice is available from Derbyshire Welfare Rights:

Helpline on 01629 531535, Monday to Friday 11.30am to 4.30pm

You can also email queries to [welfarebenefits@derbyshire.gov.uk](mailto:welfarebenefits@derbyshire.gov.uk) and there is more benefits information on the Derbyshire County Council website.

### The main benefits if you are having a baby

#### **Statutory Maternity Pay**

You must be an employee. SMP is paid by your employer – it is the minimum you should receive and some employers will pay more- this will depend upon your contract of employment.

You must have been employed by the same employer for a continuous period of at least 26 weeks ending with the 15<sup>th</sup> week before the expected week of childbirth (EWC).

You must have pre-tax earnings of at least £112 per week (in 2015-16).

Payment can usually begin from the 11th week before the EWC at the earliest for a total of 39 weeks. Seek advice if your baby is born early.

The standard payment of SMP is £139.58.

It may also be possible for your partner, if you have one, to claim Statutory Paternity pay for up to two weeks, or for you to claim 'Shared Parental Pay' if you want your partner to receive payment for some of the SMP period – this applies to adopters too. Seek advice for details.

#### **Maternity Allowance**

If you cannot get SMP you may still be able to get Maternity Allowance (MA).

You can get MA if you have worked, or been self-employed, or helped your spouse or civil partner with his or her self-employment – this can be for different employers and at different times but you must have worked for at least 26 weeks in the 66 weeks before your expected week of childbirth.

Your average earnings must be at least £30 per week for 13 of these weeks.

MA is payable for a maximum of 39 weeks, normally beginning when SMP would begin. Payment is usually £139.58 weekly.

## Child Benefit

Child Benefit is payable from when your baby is born. It is payable if you are responsible for a child. You do not have to be working or on a low income.

CB is payable at £20.70 weekly for the first child and £13.70 weekly for other children.

## Top-up benefits if you are on a low income

If your income is low, you may be able to claim top-up benefits:

Working Tax Credit if you are working – you can still claim this for a time when getting SMP or MA.

Child Tax Credit whether or not you are working and you are responsible for a child.

Income Support if you are a lone parent and you have a child under the age of 5, or if you are a lone parent aged under 18 with a child of any age and you are not working over 16 hours a week.

Income-Based Jobseeker's Allowance if you are unemployed while pregnant but still capable of seeking work.

Income-Related Employment and Support Allowance if you are ill and unable to work.

Housing Benefit and Council Tax Support if you are on a low income, whether you are in or out of work

Help with health costs if you are on a low income or on top-up benefits – you may get some help because you are pregnant or you have given birth in the last 12 months.

If you get child maintenance, it will not count as income for low-income benefits

## Sure Start Maternity Grant

This is a one-off non-repayable grant of £500 which you may claim if you are on one of these benefits:

Income Support – Income-Based Jobseeker's Allowance – Income-Related Employment and Support Allowance – Child Tax Credit/Working Tax Credit (in some cases) – you must also have received health and welfare advice from a healthcare professional.

You can claim if you are pregnant or you have given birth or you have adopted a child within the last three months and there is no other member of your family who is under 16 at the time that you claim. It is very important to claim within the time limit.

Seek advice for full details of how these benefits work and how to claim.

You can call our Helpline on 01629 531535, Monday to Friday 11.30am to 4.30pm

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[http://www.derbyshire.gov.uk/social\\_health/adult\\_care\\_and\\_wellbeing/money\\_and\\_legal\\_matters/welfare\\_benefits/default.asp](http://www.derbyshire.gov.uk/social_health/adult_care_and_wellbeing/money_and_legal_matters/welfare_benefits/default.asp)