

13. Financial help in the early years


October 2013

Financial help in the early years is one of a series of Child Poverty Action Group in Scotland leaflets giving guidance to advisers and those working with families in Scotland about aspects of the benefits system of particular concern. Child Poverty Action Group promotes action for the prevention and relief of poverty among children and families with children.

Introduction


This leaflet outlines what financial help may be available from pregnancy to school age, how tax credits can help you qualify and what other conditions you must meet. There are two types of tax credit; *child tax credit* (CTC) and *working tax credit* (WTC). You claim them together and may get either or both. Tax credits are gradually being replaced by universal credit. If you are already getting tax credits, you can continue to get them and will be able to renew your claim until you are transferred onto universal credit. The process of transferring everyone from tax credits to universal credit is expected to be completed by the end of 2017. Much of the other financial help listed in this leaflet will also be available to families receiving universal credit, but the criteria have not been set at the time of writing. This leaflet focuses on families with children, but other people can also qualify for some types of help.

The information in this leaflet is not a full statement of the law, and individuals should be referred for specialist advice where appropriate.

When?	What?	Who qualifies?	More information
<p>From 10 weeks pregnant to child's 4th birthday</p> 	<p>Healthy Start scheme Vouchers for milk, fruit and vegetables, worth £3.10 a week.</p> <p>Free vitamin supplements for women during pregnancy and baby's first year, and for children from six months.</p>	<p>Pregnant women under the age of 18 (regardless of income); or Pregnant, or responsible for a child under 4 and receiving a qualifying benefit:</p> <ul style="list-style-type: none"> • income support • income-based jobseeker's allowance • income-related employment and support allowance • CTC (but not WTC), with an annual income for tax credits purposes of £16,190 or less 	<p>www.healthystart.nhs.uk</p> <p>0845 607 6823</p>
<p>During pregnancy & baby's first year</p>	<p>Free dental treatment</p>	<p>Pregnant women, and new mothers within one year of the birth. See also 'Health benefits' below for eligibility at other times.</p>	<p>Ask your dentist or phone 0800 22 44 88.</p>
<p>From 11 weeks before expected week of childbirth (EWC) – payable for 39 weeks</p>	<p>Statutory maternity pay (SMP)</p> <p>Some employers may provide more maternity pay under the terms of your contract</p>	<p>Employed women who have:</p> <ul style="list-style-type: none"> • been continuously employed with the same employer for at least 26 weeks, ending with the 15th week before the EWC. • average gross weekly earnings of at least £109 a week (2013/14 rate) in a specified period. 	<p>Tell your employer and provide MATB1 certificate</p> <p>If an employer dismisses a pregnant woman at any time, solely or mainly to avoid paying SMP, they are still liable to pay SMP, providing she has been employed for at least eight weeks. She may also claim unfair dismissal.</p> <p>www.gov.uk/maternity-pay-leave</p>
	<p>Maternity allowance (MA)</p>	<p>Women who do not qualify for SMP but have:</p> <ul style="list-style-type: none"> • been an employed earner or self-employed for at least 26 weeks in the 66 weeks before the EWC. The 26 weeks do not have to be continuous; • had average weekly earnings of at least £30 a week in any 13 weeks in the 66 week period; 	<p>Claim on form MA1</p> <p>www.gov.uk/maternity-allowance</p> <p>Jobcentre Plus Telephone: 0800 055 6688 Textphone: 0800 023 4888</p> <p>MA can be topped up by income-related employment and support allowance (ESA).</p>

When?	What?	Who qualifies?	More information
From 11 weeks before EWC to 3 months after the birth	Sure Start maternity grant help with the costs of pregnancy or a new baby. It is £500 usually only payable for a baby who is the only member of your family under 16	Receiving a qualifying benefit: <ul style="list-style-type: none"> • CTC above the family element • WTC which includes the disability or severe disability element • income support • income-based jobseeker's allowance • income-related employment and support allowance • universal credit 	Form SF100 from Jobcentre or www.gov.uk/sure-start-maternity-grant A health professional must also sign the form. Claim in time even if waiting for tax credit decision, then reclaim when awarded.
From 11 weeks before EWC to 15 weeks after the birth	Income support	Women with little or no other income, not working more than 16 hours a week, and partner must not be working more than 24 hours a week. Can qualify earlier if incapable of work due to pregnancy. Lone parents continue to qualify until child reaches 5.	Contact Jobcentre Plus Telephone: 0800 055 6688 Textphone: 0800 023 4888 Claim form www.gov.uk For a couple, the partner would usually have to claim jobseeker's allowance after the 15 week period.
From 6 weeks before EWC to 2 weeks after the birth	Employment and support allowance (ESA)	Women with sufficient NI contributions, or with little or no other income, not working more than 16 hours a week.	Can also qualify at other times due to illness or if risk to self or baby, or if entitled to Maternity Allowance.
From birth Claim within 31 days	Child tax credit (CTC)	Families with children, whether in or out of work, depending on income. The claimant does not have to have paid NI contributions or be a taxpayer.	Claim on form TC600 Tax Credits Helpline 0345 300 3900 Textphone 0345 300 3909 www.hmrc.gov.uk/taxcredits
	Working tax credit (WTC)	Lone parents can qualify if were working at least 16 hours a week immediately before going on maternity leave, and are still treated as in work during ordinary maternity leave of 39 weeks. Couples with a child can qualify if working at least 24 hours a week between them, with one working at least 16 hours a week. You are still treated as in work during ordinary maternity leave and ordinary paternity leave.	

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<p>From birth</p> <p>Claim within 3 months</p>	<p>Child benefit</p>	<p>Nearly all families with children can qualify, except for some due to immigration status.</p> <p>Child benefit is recovered via income tax at a rate of 1% for every £100 from people earning over £50,000. It is still payable to all families, regardless of income and should be claimed to protect the national insurance record.</p>	<p>Claim form CH2 can be downloaded from www.hmrc.gov.uk/childbenefit</p> <p>Child Benefit Helpline 0300 200 3100</p> <p>Textphone 0300 200 3103</p>
<p>From birth – payable for 2 weeks within first 8 weeks</p>	<p>Statutory paternity pay (SPP) for fathers/partners</p> <p>Payment by the employer to the father of a baby, or to the mother's partner.</p>	<p>Working fathers or the mother's partner who:</p> <ul style="list-style-type: none"> • have been continuously employed by the same employer for at least 26 weeks ending with the 15th week before the EWC, and until the child is born; • have average gross weekly earnings of at least £109 a week (2013/14 rate), in a specified period; • are caring for the baby or supporting the baby's mother; 	<p>Ask employer at least 28 days before you want your leave to start if possible</p> <p>If there is a dispute contact Statutory Payments Disputes Team on 0191 225 5221</p> <p>www.gov.uk/paternity-pay-leave</p>
<p>From 20th week after the birth if mother has returned to work</p>	<p>Additional paternity pay for fathers/partners</p>	<p>Working fathers, or the mother's partner as above and:</p> <ul style="list-style-type: none"> • the baby's mother has been entitled to SMP or maternity allowance usually for at least 20 weeks, but this has stopped because she has returned to work; • the father or partner must have been continuously employed by the same employer until the week before the additional SPP period begins. <p>Additional SPP may be paid until the end of the woman's SMP period, but may start earlier if the mother has died.</p>	<p>Ask employer at least eight weeks before you want your leave to start</p> <p>If there is a dispute contact Statutory Payments Disputes Team on 0191 225 5221</p> <p>www.gov.uk/paternity-pay-leave</p>

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<p>Going back to work</p>	<p>Childcare element of WTC</p> <p>Help with up to 70% of registered childcare costs, up to a weekly limit payable of £122.50 for one child or £210 for two or more children.</p>	<p>Working parents, depending on income.</p> <p>Lone parents qualify if working at least 16 hours a week.</p> <p>Couples have to be both working at least 16 hours, unless one is disabled, a carer, in hospital or prison.</p>	<p>Notify the Tax Credits Office if you start paying for registered childcare</p> <p>Tax Credits Helpline 0345 300 3900 Textphone 0345 300 3909</p> <p>www.hmrc.gov.uk/taxcredits</p>
	<p>Childcare vouchers from employer</p>	<p>Some employers offer childcare vouchers instead of cash pay as a salary sacrifice.</p> <p>Some employees may be worse off accepting vouchers instead of the childcare element of WTC.</p> <p>If offered the choice of pay or vouchers, employees can use the childcare calculator on www.hmrc.gov.uk/calcs/ccin.htm</p>	<p>Ask your employer</p>
<p>From 6 weeks to Primary 1</p> 	<p>Bookbug – free books at four stages</p> <ul style="list-style-type: none"> • baby bag • toddler bag • pirate bag for 3 year olds • pack for Primary 1 children 	<p>All children, regardless of income.</p> <p>Scotland-wide scheme providing free books with no means-test.</p>	<p>Scottish Book Trust 0131 524 0160 www.scottishbooktrust.com</p> <p>Bookbags given out by:</p> <ul style="list-style-type: none"> • Health Visitors • libraries • nurseries • schools during the autumn term
<p>From start of term after 3rd birthday</p>	<p>Free nursery place – current minimum of 12.5 hours a week during term-time.</p>	<p>All three and four-year-olds whose parents want one.</p> <p>The Scottish Government is increasing this to 15 hours a week and to extend to younger vulnerable children.</p> <p>Some local authorities in Scotland have introduced this increased provision.</p>	<p>Contact your local authority childcare information service or www.scottishchildcare.gov.uk</p>

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Starting school	<p>Free school lunches Access to free school lunches for children</p> <p>School clothing grants are also available under similar criteria, although this can vary between local authorities</p>	<p>CTC (but not WTC), with an annual income for tax credits purposes of £15,860 or less or CTC and WTC, with an annual income of £6,420 or less, or during the four-week run-on after stopping work</p> <p>The Scottish Government agreed to extend free school lunches to all P1-3 pupils. However, councils have been given flexibility as to how, and when, they implement this policy</p>	Forms available from your local authority.
Other financial help for families with children – up to age 16, or in some cases 19 and in full-time non-advanced education	<p>Energy assistance scheme Help with insulation, draught-proofing, and energy advice.</p>	<p>Families with a child aged under 16 may qualify for the enhanced package which can include help with central heating.</p> <p>CTC above the family element</p>	<p>Phone Energy Saving Trust on 0808 808 2282</p> <p>For more information, go to www.energysavingtrust.org.uk/scotland</p>
	<p>Child Maintenance Options – free impartial information and support</p>	<p>Separated parents who need help to make decisions about their child maintenance arrangements.</p>	<p>Telephone: 0800 988 0988 www.cmoptions.org/</p> <p>www.gov.uk/child-maintenance/how-to-apply</p>
	<p>Health benefits Help with dental treatment, glasses, fares to hospital for treatment, wigs and fabric supports</p>	<p>Receiving a qualifying benefit:</p> <ul style="list-style-type: none"> • CTC, or CTC and WTC, and your annual income for tax credits purposes is £15,276 or less, or • income support • income-based jobseeker's allowance • income-related employment and support allowance 	<p>If you are entitled via tax credits, the Tax Credits Office will automatically send your details to the NHS, who will send you a credit-card style NHS Tax credits Exemption Certificate.</p> <p>NHS Helpline: 0845 850 1166</p> <p>See also NHS Scotland leaflet HCS2</p>

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Help in other circumstances	Disability living allowance (DLA) for a disabled child.	<p>Children with care needs can qualify from 3 months old (or earlier if terminally ill)</p> <p>Children with mobility needs can qualify from 3 years old.</p> <p>Receipt of DLA also means additional child tax credit.</p>	<p>Claim form DLA 1A (Child) online at www.gov.uk/disability-living-allowance-children</p> <p>See also CPAG's leaflet '<i>Benefits for disabled children and their families – a checklist</i>'.</p>
	Funeral payment A grant to help with the costs of a funeral when a partner, child, relative or close friend has died	<p>CTC above the family element, or WTC which includes the disability or severe disability element, or other means-tested benefits or universal credit.</p> <p>Claim from date of death up to 3 months after funeral.</p>	<p>Form SF200 from Jobcentre or www.gov.uk</p> <p>Bereavement Service helpline:</p> <p>Telephone: 0845 606 0265 Textphone: 0845 606 0285</p>
	Scottish Welfare Fund grants	<p>People usually in receipt of qualifying benefits. A community care grant can be paid to families under exceptional pressure.</p>	<p>Contact your local authority</p>
	Housing benefit	<p>People liable for rent, depending on income. Can be paid whether in or out of work.</p>	<p>Contact your local authority</p>
	Discretionary housing payments	<p>People receiving housing benefit but not enough to cover rent in full. Guidance says families with school-age children may be a priority.</p>	<p>Contact your local authority</p>
	Council tax reduction	<p>People liable for council tax, depending on income. Can be paid whether in or out of work.</p>	<p>Contact your local authority</p>
	Universal credit	<p>People living in an area where universal credit has been introduced (gradually from late 2013). Claims are initially taken from people looking for work and not getting one of the existing means-tested benefits.</p> <p>Universal credit includes amounts for adults, children and housing costs. It can be paid whether in or out of work.</p>	<p>Universal Credit helpline Telephone: 0845 600 0723 Textphone: 0845 600 0743</p> <p>www.gov.uk/universal-credit</p>

Further information and advice

Child Poverty Action Group in Scotland

0141 552 0552 advice line for advisers on benefits and tax credits,
Monday to Friday 10am to 12 noon

Email: advice@cpagscotland.org.uk
email advice for advisers on benefits and tax credits

Website: www.cpag.org.uk/scotland/taxcredits
for more tax credit leaflets from CPAG in Scotland

CPAG publishes the *Welfare Benefits and Tax Credits Handbook*, a comprehensive guide to benefits and tax credits for claimants and advisers.

CPAG in Scotland's advice line is only for advisers. If you are having problems with your own tax credit or benefit claim and are in need of advice you should contact your citizen's advice bureau or other local welfare rights service.

HM Revenue and Customs

Tax Credit Helpline 0345 300 3900
(textphone 0345 300 3909)

Website: www.hmrc.gov.uk

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