



Late miscarriage, stillbirth, neonatal death

A guide to the financial
help available



the Money
Advice Service

Here to help you

The **Money Advice Service** provides free impartial advice across a range of money matters including dealing with unexpected financial strain.

Visit our website for useful information and advice to make informed money decisions.

 moneyadviceservice.org.uk

Free impartial advice

 on the web

 on the phone

We know that in addition to the shock and sadness you are going through, you may also be experiencing unexpected financial strain.

Although claiming financial benefits is likely to be the last thing on your mind, you may find this guide helpful as it shows what you may be entitled to:

- A late miscarriage is if your baby was born dead between 14 and 24 completed weeks of pregnancy.
- A stillbirth is if your baby was born dead after 24 completed weeks of pregnancy.
- A neonatal death is if your baby dies in the first 28 days of life.

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After a late miscarriage

(Between 14 and 24 completed weeks of pregnancy)

Sadly, you are not entitled to maternity or paternity rights or benefits if you have had a late miscarriage. But you do still have some entitlements that may help you to take time off to recover.

Entitlements for mothers

You should be entitled to take sick leave for a pregnancy-related illness. It is good practice for your employer to record the leave separately from other sick leave, so that it does not count towards your sickness record. You will still need a Fit Note from your GP.

You should take sick leave for as long as your GP signs you off sick – and not feel pressured to return to work until you feel ready. However, if you take a long time off sick, it may eventually be recorded as ordinary sick leave.

You are entitled to the same benefits as any other employee who is off sick. You will at least get Statutory Sick Pay – this is paid for up to 28 weeks. If you're on a low income you may be able to claim other income-related benefits.

Your sick pay could be more if your contract of employment allows it.

Entitlements for fathers and female partners

Fathers and female partners may be entitled to sick leave and sick pay. Statutory Sick Pay is paid for up to 28 weeks. This could be more if your contract of employment allows it.

Taking time off

You may be legally entitled to Time Off for Dependants (TOFD).

Your entitlement to compassionate leave depends on your contract of employment and your employer's policy.

Your employer may pay you for either TOFD or compassionate leave but they don't have to.

There is no set amount of time you can take off. It's important you talk to your employer about what their policy is and what you think you may need.

Registration (birth and death certificates)

The Registrar does not provide stillbirth, birth or death certificates for miscarriages before 24 weeks of pregnancy. However many hospitals issue a special certificate.

This enables you to record your baby's name, the date of the loss and other details. If your hospital does not provide certificates, you could provide one and ask them to sign it.

Sands is a charity offering information and emotional support to anyone affected by the loss of a baby. You can download a sample certificate from their website (*see Useful contacts page 12*).

Funeral requirements

If you have a miscarriage or termination before 24 weeks, there is no legal requirement to formally bury or cremate the body. The hospital staff will explain to you what the hospital offers and they should also give you written information. They will give you time to consider what you would like to do.

Alternatively you can make your own arrangements for a funeral and/or burial or cremation. You may wish to consult a funeral director or a minister of your own faith. The hospital chaplaincy team may also be a good source of information, advice and support, whether or not you have any religious beliefs.

You have the right to bury your baby's body or remain yourself. If you want to do this, you may need to make your wishes very clear to the hospital staff or your GP as they may not be aware that this is legal.

For more information, contact the Miscarriage Association or Sands (*see Useful contacts page 12*).

Benefits and entitlements after a late miscarriage

Financial help	Is this available?	More information*
Statutory Sick Pay or Contractual Sick Pay	Yes. Statutory Sick Pay is paid for up to 28 weeks. This could be more if your contract of employment allows it.	Your employer
Statutory Maternity Pay	No.	Your employer
Maternity Allowance	No, but you may be able to get Statutory Sick Pay from your employer, Employment and Support Allowance or other income-related benefits.	Jobcentre Plus/Jobs and Benefits Office or your employer
Statutory Paternity Pay	No.	Your employer
Healthy Start food vouchers	No, although you can still use any vouchers you already have.	Your midwife/doctor or Healthy Start helpline
Sure Start Maternity Grant	No.	Jobcentre Plus/Jobs and Benefits Office
Free prescriptions	Yes. With a Maternity Exemption Certificate, you can use it until the expiry date for prescriptions in England. (In Scotland, Wales and Northern Ireland prescriptions are free for everyone). Entitlements to free dental check-ups and treatment vary by country.	Your midwife/doctor
Child Benefit	No.	HMRC
Child Tax Credit	No.	HMRC

* See pages 10 and 11 for contact details.

After a stillbirth

(24 completed weeks of a pregnancy and over)

Entitlements for mothers

You may still be entitled to a range of maternity benefits and entitlements. If you aren't entitled to maternity leave or aren't ready to return to work after your leave ends you may be entitled to sick leave or pay. (see table on page 8).

Entitlements for fathers and female partners

Fathers and female partners may still be entitled to paternity leave or pay. If you aren't entitled to paternity leave or aren't ready to return to work after your leave ends you may be entitled to sick leave or pay. (see table on page 8).

Taking time off

You may be legally entitled to Time Off for Dependants (TOFD). Your entitlement to compassionate leave depends on your contract of employment and your employer's policy. Your employer may pay you for either TOFD or compassionate leave but they don't have to.

There is no set amount of time you can take off. It's important you talk to your employer about what their policy is and what you think you may need.

Registration (birth and death certificates)

A stillbirth in England and Wales must normally be registered within 42 days. In Scotland a stillbirth must be

registered within 21 days. In Northern Ireland, a stillbirth must be registered within one year. In some places registration can be done at the hospital. Otherwise it is done at the local register office.

Funeral requirements

Babies who are stillborn must by law be formally buried or cremated. Some hospitals will offer to arrange a funeral for you free of charge, or you can make your own arrangements.

Funeral payments

If you make your own funeral arrangements, some funeral directors offer a simple funeral service for babies or children at a very low cost, or free of charge. There may be some costs for additional items or services.

If you're on a low income and need help to pay for a funeral, you may be able to get a Funeral Expenses Payment from the Social Fund. For more information see [gov.uk/funeral-payments](https://www.gov.uk/funeral-payments) or contact your local Jobcentre Plus or Jobs and Benefits Office (see Useful contacts page 12).

If you need support

It's easy to be overwhelmed by some of the things you need to do and the decisions you need to make. Sands is a charity offering information and emotional support to anyone affected by the death of a baby. (see Useful contacts page 12).

Benefits and entitlements after a stillbirth

Financial help	Is this available?	More information*
Statutory Maternity Pay	You're entitled to 52 weeks' leave. You'll get maternity pay while you're off work for a maximum of 39 weeks (providing you've been working and earning for long enough), in the form of Statutory Maternity Pay or your employer's own scheme. You must claim within 28 days of the baby's birth.	Your employer and gov.uk/maternity-pay-leave
Maternity Allowance	You may be entitled to Maternity Allowance if you can't get Statutory Maternity Pay. Maternity Allowance is paid for up to 39 weeks. You must claim within 28 days of the baby's birth.	Jobcentre Plus/Jobs and Benefits Office or your employer and gov.uk/maternity-allowance
Statutory Paternity Pay	If you are employed you might be entitled to paternity pay. You must claim within 28 days of the birth.	Your employer and gov.uk/paternity-pay-leave
Statutory Sick Pay or Contractual Sick Pay	Yes. If you aren't on maternity or paternity leave and are unable to return to work for medical reasons. Statutory Sick Pay is paid for up to 28 weeks. This could be more if your contract of employment allows it.	Your employer
Sure Start Maternity Grant	Yes, if you are on a low income and getting certain benefits or tax credit. This will be for the first child only (or children, where the first is a multiple birth) and where there are no other children under 16 living in the household. You must claim within 3 months of the baby's birth.	Jobcentre Plus/Jobs and Benefits Office or gov.uk/sure-start-maternity-grant
Free prescriptions and dental treatment	Yes, if you have a valid Maternity Exemption Certificate, you can use it until the expiry date.	Complete the form at the pharmacy or dentist or talk to your midwife/doctor
Healthy Start food vouchers	No, although you can still use any vouchers you already have.	Your midwife/doctor or Healthy Start helpline see page 13
Child Benefit	No.	HMRC
Child Tax Credit	No.	HMRC

* See pages 10 and 11 for contact details.

After a neonatal death

(Up to 4 weeks after birth)

Entitlements for mothers

You may still be entitled to a range of maternity benefits and entitlements. If you aren't entitled to maternity leave or aren't ready to return to work after your leave ends you may be entitled to sick leave or pay. (see table on page 10).

Entitlements for fathers and female partners

Fathers and female partners may still be entitled to paternity leave or pay. If you aren't entitled to paternity leave or aren't ready to return to work after your leave ends you may be entitled to sick leave or pay. (see table on page 10).

Taking time off

You may be legally entitled to Time Off for Dependants (TOFD). Your entitlement to compassionate leave depends on your contract of employment and your employer's policy. Your employer may pay you for either TOFD or compassionate leave but they don't have to.

There is no set amount of time you can take off. It's important you talk to your employer about what their policy is and what you think you may need.

Registration (birth and death certificates)

You must normally register your baby's death within 5 days in England, Wales and Northern Ireland (8 days in Scotland), by taking the death certificate to the Register of Births and Deaths. You can register the birth at the same time if you have not already done so. The registrar will give you a form for the funeral director.

Funeral requirements

Babies who are born alive and then die must by law be formally buried or cremated. Some hospitals will offer to arrange a funeral for you in which you can participate, or you can make your own funeral arrangements.

Funeral payments

If you make your own funeral arrangements, most funeral directors offer a simple funeral service for babies or children free of charge.

There may be some costs for additional items or services. If you're on a low income and need help to pay for a funeral, you may be able to get a Funeral Payment from the Social Fund. For more information see gov.uk/funeral-payments or contact your local Jobcentre Plus or Jobs and Benefits Office (see Useful contacts page 13).

Benefits and entitlements after a neonatal death

Financial help	Is this available?	More information*
Statutory Maternity Pay	You're entitled to 52 weeks' leave. You'll get maternity pay while you're off work for a maximum of 39 weeks (providing you've been working and earning for long enough), in the form of Statutory Maternity Pay or your employer's own scheme. You must claim within 28 days of the baby's birth.	Your employer and gov.uk/maternity-pay-leave
Maternity Allowance	You may be entitled to Maternity Allowance if you can't get Statutory Maternity Pay. Maternity Allowance is paid for up to 39 weeks. You must claim within 28 days of the baby's birth.	Jobcentre Plus/Jobs and Benefits Office or your employer and gov.uk/maternity-allowance
Statutory Paternity Pay	If you are employed you will probably be entitled to paternity pay. You must claim within 28 days of the birth.	Your employer and gov.uk/paternity-pay-leave
Statutory Sick Pay or Contractual Sick Pay	Yes. If you aren't on maternity or paternity leave and are unable to return to work for medical reasons. Statutory Sick Pay is paid for up to 28 weeks. This could be more if your contract of employment allows it.	Your employer
Sure Start Maternity Grant	Yes, if you are on a low income and getting certain benefits or tax credits. This will be for the first child only (or children, where the first is a multiple birth) and where there are no other children under 16 living in the household. You must claim within 3 months of the baby's birth.	Jobcentre Plus/Jobs and Benefits Office or gov.uk/sure-start-maternity-grant
Free prescriptions and dental treatment**	Yes. If you have a valid Maternity Exemption Certificate, you can use it until the expiry date.	Complete the form at the pharmacy or dentist

* See pages 12 and 13 for contact details.

Financial help	Is this available?	More information*
Child Benefit	Yes, for the period from the birth until up to 8 weeks after your baby's death. Payment can be backdated for 3 months from the date your claim is received, so to receive full payment you should claim within 3 months of the date your baby was born. When you send in your Child Benefit claim, attach a separate note with the date of your child's death, your name and address and your National Insurance Number.	HMRC gov.uk/child-benefit
Child Tax Credit	You may be able to claim this for the period from the birth until 8 weeks after your baby's death. If you haven't yet made a claim then you should do so within 3 months. If you have already received Child Tax Credit for the baby you must inform HMRC within 1 month of the baby's death. In some areas you might be asked to claim Universal Credit instead.	HMRC gov.uk/child-tax-credit
Healthy Start food vouchers	No, although you can still use any vouchers you already have.	Your midwife/doctor or Healthy Start helpline

* See pages 12 and 13 for contact details.

Useful contacts

Money Advice Service

The Money Advice Service is independent and set up by government to help people make the most of their money by giving free, impartial money advice to everyone across the UK – online and over the phone.

We give advice, tips and tools on a wide range of topics including day-to-day money management, savings, planning your retirement and for your future, as well as advice and help for life changing events such as bereavement or losing your job.

For advice and to access our tools and planners visit

[moneyadviceservice.org.uk](https://www.moneyadviceservice.org.uk)

Or call our Money Advice Line on **0800 138 7777***

Typetalk
1800 1 0800 915 4622

The Miscarriage Association

Offers support and information on pregnancy loss through a staffed helpline, telephone support volunteers, support groups and a range of leaflets.

Helpline 01924 200 799
miscarriageassociation.org.uk
E: **info@miscarriageassociation.org.uk**



Sands (The stillbirth and neonatal death charity)

Offers support and information for parents and others affected by late miscarriage, stillbirth or neonatal death through a staffed helpline, a website, support groups and a range of leaflets.

Helpline 0800 164 3332
sands.org.uk
E: **helpline@uk-sands.org**



Bliss

Offers support and information for parents of premature and sick babies through a staffed helpline, a website, support groups and a range of leaflets.

Helpline 0808 801 0322
bliss.org.uk

GOV.UK

Offers advice on how to claim benefits.

gov.uk

Information for Northern Ireland:
nidirect.gov.uk

Healthy Start

0345 607 6823
healthystart.nhs.uk

Jobcentre Plus

0800 055 6688
gov.uk/contact-jobcentre-plus

Jobs and Benefits Office

(Northern Ireland only)
0300 200 7822
nidirect.gov.uk

HMRC

Child Benefit
0300 200 3100
gov.uk/child-benefit

Child Tax Credit

0345 300 3900
gov.uk/child-tax-credit

Universal Credit Helpline

If you need help with your claim, call the Universal Credit helpline free on:

Telephone: 0800 328 9344
Textphone: 0800 328 1344

If you already have an online account and journal you should call the Universal Credit full service helpline on:

Telephone: 0800 328 5644
Textphone: 0800 328 1344

8am - 6pm, Monday to Friday
(closed on bank and public holidays).
Calls are free.



the **Money**
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Free, impartial money advice to help people make informed choices visit
 moneyadvice.service.org.uk/freeguides

Money Advice Line **0800 138 7777***
Typetalk **1800 1 0800 915 4622**

If you would like this guide in Braille, large print or audio format please contact us on the above numbers.

*Calls are free. To help us maintain and improve our service, we may record or monitor calls.

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These guides are reviewed once a year.

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