

**Bringing up children : a guide to benefits for families with children /  
prepared by the Department of Social Security and the Central Office of  
Information.**

**Contributors**

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# *Bringing up children?*

**A guide to  
benefits for  
families  
with children**



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Postcode

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Phone number where we can ring you during the day

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When you have filled in the form, hand it in at  
your Social Security office, or post it to:

Leaflets Unit  
PO Box 21  
Stanmore  
Middlesex HA7 1AY

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About

this

leaflet

Making ends meet can be one of the most difficult problems with bringing up a family. This leaflet will help you to find out which benefits you can claim to help you balance your family budget. It could save you some of the worries that go with having children.

If you need more advice, or want to talk to someone about benefits contact your local Social Security office, or any Citizens Advice Bureau.

This is one of a number of leaflets that tell you about the Social Security scheme. Leaflet FB 2 *Which benefit?* is a short guide to all the Social Security benefits available. You can get a copy from your Social Security office or by filling in the form at the back of this leaflet.

**This leaflet gives general guidance only and should not be treated as a complete and authoritative statement of the law.**

What is

Social

Security?

Social Security is there to give you help when you need it – for example, when you are bringing up children, if you are sick or disabled, if you're out of work, if you're working on a low income or when you retire.

Social Security benefits are paid for out of the National Insurance (NI) contributions that most people at work and employers pay, and out of taxes.



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# Looking after a child under 16?

## ***Child Benefit***

If you are responsible for a child under 16 who lives with you, you can claim Child Benefit. You don't have to be the parent. You can get Child Benefit for children aged 16, 17 or 18 if the child is still in full-time education studying for a qualification up to and including GCE A-level or equivalent.

For children aged 16 or 17 you can get Child Benefit for a short period if the child has left school recently and is registered for work or the Youth Training Scheme.

Child Benefit is paid at the end of every four weeks direct into your bank or building society or, if you prefer, by an order book which you can cash at the post office. If you are a one-parent family, or on Family Credit or Income Support, you can choose to be paid weekly by order book.

*If you look after a  
child under 16 who  
lives with you,  
claim Child Benefit.*



### **How much?**

Child Benefit is £7.25 a week, for each child (April 1990 rates). The same rate is paid whatever your income.

### How to claim

If you wish to claim for a new baby you can get the right form by using the coupon in leaflet FB 8 *Babies and benefits*. Otherwise ask at your Social Security office for a claim form, and an addressed postage-paid envelope. They will need to know if you are already getting Child Benefit for another child.

If you are a couple (married or unmarried), the child's mother should claim. If the couple separate to live with other partners, one of the child's natural parents should claim.

### More information

For more details, see leaflets CH 1 *Child Benefit*, FB 8 *Babies and benefits* and CH 7 *Child Benefit for children aged 16 and over*.

## Help for working parents

### ***Family Credit***

Family Credit is a tax-free benefit for working families with children. It is not a loan and does not have to be paid back. To be able to get Family Credit you must be responsible for at least one child under 16 (or under 19 if in full-time education up to and including A level or equivalent standard).

You, or your partner (partner means a person you are married to, or a person you live with as if you were married to them) must be working at least 24 hours a week to qualify. It doesn't matter which partner goes to work. You can claim if you are employed or self-employed, a couple or lone parent bringing up a child on your own.

Your right to Family Credit does not depend on your National Insurance (NI) record.



The same rates of benefit are paid to one-parent families as for two-parent families.

You cannot get Family Credit if you, or you and your partner together, have savings or capital of over £8000. Any savings you have between £3000 and £8000 will affect the amount you can get.

### How much?

The amount of Family Credit you get depends on your income, your partner's income, how many children you have and their ages.

You don't have to be on a very low income, or have a very large family, to qualify.

With two children aged 12 and 14 you could have up to £100 a week coming in and still get over £34 a week Family Credit, plus other benefits as a right.

*Family Credit is a benefit for working families with children.*



With one child aged 4 you could have up to £80 a week coming in and still get over £28 a week Family Credit.

Family Credit is paid for 26 weeks at a time. The amount you get will usually stay the same even if your earnings, or other circumstances, change during that period.



### How to claim

Family Credit is claimed by post. Use the claim form FC 1 *Family Credit*. You can get this claim form, and a postage-paid envelope, from a post office or Social Security office, or by using the leaflet order form on the back cover.

Complete the form and send it to the address on the claim form.

### More information

See claim form FC 1 *Family Credit*.

### Other help

If you get Family Credit you and your family will automatically be entitled to some help with NHS costs (see pages 14–17).

If you are on a low income but can't get Family Credit you may still be able to get some help with NHS costs. For further details, see leaflet AB11 *Help with NHS costs*.

If you get Family Credit and you are pregnant, or have recently had a baby, you may be able to get a **Maternity Payment** from the Social Fund (see page 18).

If you get Family Credit and you are responsible for the cost of a funeral you may be able to get a **Funeral Payment** from the Social Fund (see page 18).

**Help with rent.** If you are responsible for paying rent, you may be able to get Housing Benefit from your local council. (For details see pages 11–14.)

**Help with the Community Charge.** If you are responsible for a Community Charge, you may be able to get Community Charge Benefit from your local council. (For details see pages 13–14.)

## Parents out of work

Can't get a job?

Unable to go to work?

Working for less than 24 hours a week?

If you are unable to work for any reason, or for instance you're a lone parent who can't work longer hours because you're bringing up a family, you may not have enough to live on.

These benefits may help you:

### ***Income Support***

Income Support is a benefit to help people who do not have enough money to live on.

To get Income Support you must normally be aged 18 or over, although in certain exceptional circumstances, it may be claimed by people aged 16–17 (see below).

You cannot normally get Income Support if you or your partner, if you have one, are working for 24 or more hours a week on average. There are exceptions to this rule, for certain disabled people for example (contact your Social Security office for more information).

You, or you and your partner together, must not have over £8000 in savings. Any savings between £3000 and £8000 will affect the amount you can get. (Partner means a person you are married to, or a person you live with as if you were married to them.)

If you are aged 16–17, you can only get Income Support if you have recently left school and have no choice but to live away from home, or if you fall within a special group. For example, if you are a lone parent looking after your child or you are incapable of work because you are disabled, or if you are registered as a blind person, you may be able to get Income Support.

The amount of Income Support you can get depends on your age, whether you have a partner or dependants, or whether any of your



family have any disabilities, how much money you have coming in each week, and on how much you have in savings.

You may be able to get Income Support to top up other benefits or to top up earnings from part-time work. Income Support does **not** depend on how many National Insurance contributions you have paid. But you may have to pay income tax on any Income Support you get.

### How much?

Your Income Support payment may be made up of three parts:

- a personal allowance for yourself and your partner (if you have one) and one for any child or young person that you or your partner look after
- premiums for groups of people with special needs, such as families with children, people with disabilities, and pensioners
- housing costs payments to cover mortgage interest and certain other housing costs not met by Housing Benefit. Your Social Security office will be able to give you more information if you think you may be eligible for Income Support for housing costs.

There is more information about who can get premiums in leaflet IS 1 *Income Support* and in the Income Support claim forms. If you qualify for more than one premium you will normally get only the one that gives you the most money. But the family premium, disabled child premium and severe disability premium can be paid in addition to any other premiums you qualify for.

**If you live in a nursing home or a residential care home** you will get housing costs payment as part of your Income Support. There are special rules for working out how much you can get. Your Social Security office will be able to give you more information about this.

### How to claim

If you are unemployed, you should ask for an Income Support claim form at your Unemployment Benefit office. They will also check to see whether you can get Unemployment Benefit on your NI contributions.

Anyone else should fill in the slip in leaflet IS 1 *Income Support* which you can get from a Social Security office or from post offices. If you send this slip to your Social Security office, they will send you a detailed postal claim form for you to complete.

There will be a claim form for Community Charge Benefit and Housing Benefit included with your Income Support claim form.

### More information

There is detailed information on Income Support in leaflet IS 20 *A guide to Income Support* available from Social Security offices.

### Other help

If you can get Income Support you will also get help with the NHS costs listed on page 14. (Even if you can't get Income Support you may still be able to get this help if you're on a low income.)

If you get Income Support and you are pregnant, or have recently had a baby, you may be able to get a **Maternity Payment** from the **Social Fund** (see page 18).

If you get Income Support and you are responsible for the cost of a funeral you may be able to get a **Funeral Payment** from the **Social Fund** (see page 18).

You may be able to get help with school fares and school uniforms. Ask at your local Education Welfare office.

**Help with rent.** If you are responsible for paying rent, you may be able to get help from Housing Benefit. (See pages 11–14.) If you live in a hotel, hostel, guest house or somewhere similar, you may also get Housing Benefit.



**Help with the Community Charge.** If you are responsible for a Community Charge, you may be able to get Community Charge Benefit from your local council. (See pages 13–14.)



*If you don't work, and haven't enough to live on, you may be able to claim Income Support.*

## Housing Benefit

Housing Benefit is paid by local councils to people on low incomes who are paying rent.

Housing Benefit is not paid to help you with the following costs:

- mortgage interest payments
- some service charges
- fuel costs
- meals.

You may get some help from Income Support and this may help to cover mortgage interest repayments.

### Who can get Housing Benefit

If you are on a low income and you pay rent, you may be able to get Housing Benefit. You may also get Housing Benefit if you live in a hotel, hostel, guest house or somewhere similar. It makes no difference if you are in work or not.

But if you, or you and your partner together, have more than £16000 of savings and investments, you will not be able to get any Housing Benefit.

### How much?

If you get Income Support and you pay rent, you will usually qualify for maximum Housing Benefit. If you do not get Income Support you may still get maximum Housing Benefit if the money you have coming in is less than your needs.

The money you have coming in is calculated to include:

- earnings – if you're employed or self-employed
- unearned income – any other money including some Social Security benefits
- savings – if you, or you and your partner together, have savings between £3000 and £16000 these are taken into account.

Your needs are calculated to include:

a **personal allowance** for yourself (this is increased if you have a partner),

**and** a **dependant's allowance** if you have dependent children or young persons living with you,

**and premiums** for special needs (for example if you are elderly or disabled or looking after children).

If the money you have coming in is more than your needs, your Housing Benefit is reduced. The more you have coming in the less Housing Benefit you will get.

*Anyone on a low income can apply to the council for Housing Benefit.*





### How to claim

You can get a claim form from your local council. But if you are claiming Income Support, use the Community Charge Benefit and Housing Benefit claim form included with your Income Support claim form.

### More information

There is more information in leaflet RR 1 *Housing Benefit – Help with rent* and detailed information in leaflet RR 2 *A guide to Housing Benefit and Community Charge Benefit*.

## ***Community Charge Benefit***

Almost everyone aged 18 or over has to pay a Community Charge. If you are on a low income and find it hard to pay your full Community Charge, you may be able to get help from your local council, whether you are working or not.

If you're under 18, you don't have to pay a Community Charge, and the Community Charge Benefit scheme will not apply to you.

Nearly all the rules which apply to Housing Benefit also apply to Community Charge Benefit. The amount of help you can get depends on how much money you have coming in, your personal circumstances, your savings and the amount of Community Charge you have to pay. If you have a partner, your combined income and savings will be looked at, to see what help you and your partner can get.

### How to claim Community Charge Benefit

If you make a claim for Income Support, you can claim Community Charge Benefit at the same time. A form to claim Community Charge Benefit and Housing Benefit is included with your Income Support claim form. Fill this in and return it to your local Social Security office.

They will pass the form to your council.

If you are not claiming Income Support, get a Community Charge Benefit claim form from your local council.

### More information

For more information see leaflet CCB 1 *Help with the Community Charge*, which you can get from your local council, Social Security office, post office or advice centre.

## Help with NHS costs

### Who is eligible?

If you and your family are getting Family Credit or Income Support you automatically qualify for:

- free NHS dental treatment
- free NHS prescriptions
- free NHS sight tests and vouchers for glasses
- refund of travel costs to hospital for NHS treatment
- free NHS wigs and fabric supports.

Even if you are not on benefits which give you an automatic right you may be able to get some help with these NHS charges if you're on a low income.

If you are on a low income with savings of less than £8000 you can find out, in advance, whether you are entitled to help with NHS treatment or refund of travel costs.

### How to find out

If you are not on Family Credit or Income Support but are on a low income, get form AG 1 from a Social Security office, hospital, dentist or optician. Complete it and send it to:

Agency Benefits Unit  
DSS  
Longbenton  
Newcastle upon Tyne  
NE98 1YX

They will check your circumstances and if you are entitled to any help you will be sent a



certificate of entitlement which you can use to get reduced-charge or free NHS treatment. The certificate lasts for six months and is not affected if your earnings or other circumstances change during that time.

### **How much?**

The amount you will get depends on how much money you and your family have coming in and your savings. Savings between £3000 and £8000 will affect your entitlement. You, or you and your partner together, must not have over £8000 in savings.

### **Free NHS prescriptions**

If you qualify for free NHS prescriptions, sign the back of the prescription form when you go to the chemist to get free NHS prescriptions.

### **Prescription season tickets**

If you need prescriptions often but can't get them free you can buy a prepayment certificate (season ticket) to cover four months or 12 months. This saves you money if you need more than five items in four months or more than 14 items in 12 months.

These season tickets also cover hospital prescriptions for medicines when you are an out-patient. When you are an in-patient you automatically get free medicines.

Complete form FP 95 (EC 95 in Scotland), available from a Social Security office, post office, chemist or NHS Family Practitioner Committee (Health Board in Scotland). See addresses in the phone book.

### **Free NHS dental treatment —**

People on Income Support or Family Credit get free NHS dental treatment automatically. Even if you can't get them automatically, you may be able to get free treatment or help with charges if you have a low income. Get claim form AG 1 from any Social Security office or your dentist.

### Hospital travel costs

If you are on Income Support or Family Credit, produce your order book or other proof of benefit payments at the hospital. You will be paid when you leave the hospital. If there are problems ask for the hospital social worker.

If you are not getting Family Credit or Income Support and you want to claim travel costs on low income grounds, complete form AG 1 and send it to the Agency Benefits Unit. You may have to complete form AG 5 as well; ask at the hospital.

The Agency Benefits Unit will assess your claim and notify you of any help you can get. You can claim by taking the notification with you when you visit the hospital for your next appointment. If you are not going again, the hospital will send you the amount by post.

Your claim can include public transport fares, petrol costs, or taxi fares (if this was the only way you could travel).

### Sight tests and vouchers for glasses

If you are getting Income Support or Family Credit, claim in advance of your appointment by completing and sending form AG 1 to the Agency Benefits Unit (see page 14). They will assess your claim and tell you if you qualify for a free NHS sight test or some help towards the cost of one, and tell you if you qualify for the full value of an NHS voucher or by how much its value will be reduced.

When you visit the optician for a sight test and if you need new glasses, ask your optician for a voucher. You must have received a decision on your claim before you can use the voucher to buy glasses from an optician or anyone else who supplies them.

**Refunds cannot be made after glasses have been purchased** even if you were entitled to a voucher (unless they were prescribed through the Hospital Eye Service; in these cases, a



claim for refund must be made within one month of the date of purchase).

### **NHS wigs and fabric supports**

NHS hospital in-patients can get free NHS wigs and fabric supports. You can also get these items free if you are an out-patient or day patient and are getting Income Support or Family Credit.

If you are not on these benefits you may still get free or reduced cost appliances if you are on a low income. Ask at the hospital for details, or complete form AG 1 and send it to the Agency Benefits Unit to see if you qualify.

### **Other help**

Children under 16, or under 19 and still in full-time education, automatically get free prescriptions, free sight tests and vouchers for glasses.

Young people under 18, or under 19 and still in full-time education, get free dental treatment.

Expectant mothers get free NHS dental treatment (if pregnant at the start of treatment) and free prescriptions. Women who have had a baby in the last year get free dental treatment and free prescriptions.

### **More information**

For details of help with NHS services see AB 11 *Help with NHS costs*, P 11 *NHS prescriptions*, D 11 *NHS dental treatment*, H 11 *NHS hospital travel costs*, G 11 *NHS sight tests and vouchers for glasses*, WF 11 *NHS wigs and fabric supports* and FB 28 *Sick or disabled?*

## **Help with extra needs**

### ***The Social Fund***

The Social Fund helps people with exceptional expenses which are difficult to pay for out of regular income. The benefits which follow in this section are all paid from the Social Fund.

### Maternity Payments

You may be able to get a Maternity Payment from the Social Fund to help buy things for a new baby if you or your partner are getting Income Support or Family Credit. For more details see page 25.

### Funeral Payments

If you have to make arrangements for a funeral and you, or your partner, are getting Income Support, Family Credit, Housing Benefit or Community Charge Benefit, you may be able to get a Funeral Payment from the Social Fund. If you, or you and your partner together, have savings over £500 (£1000 for those aged 60 or over), this is taken into account.

#### **More information**

For details see leaflet D 49 *What to do after a death*. For further help and advice ask at your Social Security office or an advice centre such as the Citizens Advice Bureau.

### Cold Weather Payments

If you and your partner are receiving Income Support, and this includes one of the pensioner or disability premiums, or your family includes a child under 5, you may be entitled to a payment of £5 during a period of cold weather (when the average temperature for 7 days in a row is 0°C (freezing point) or below). If you, or you and your partner together, have savings over £500 (£1000 for those aged 60 or over), this is taken into account.

#### **More information**

Ask your Social Security office for leaflet CWP 1 *Extra help with heating costs when it's very cold*.

### Community Care Grants

You may be able to get a Community Care Grant. In most cases you should be already getting Income Support. Community Care Grants are to help people in certain priority groups, for example



elderly or disabled people, to lead independent lives in the community. Grants may be awarded to those leaving institutional or residential care or to help them remain in the community.

Sometimes grants may be awarded to ease exceptional pressures on families or to pay for certain travel costs. Grants may be made for a variety of items such as furniture, removal costs and minor house repairs.

Any savings over £500 (£1000 for those aged 60 or over) belonging to you, or you and your partner together, are taken into account.

### **How to apply**

Ask your Social Security office for form SF 300.

## **Budgeting Loans**

You may be able to get a Budgeting Loan if you have been getting Income Support for at least 26 weeks. These interest-free loans are made to help people spread the cost of more expensive items over a longer period. A Budgeting Loan might be made to cover such items as a cooker, bed or other furniture, repairs, or certain removal expenses.

If you, or you and your partner together, have savings over £500 (£1000 for those aged 60 or over), this is taken into account.

A Budgeting Loan is repayable and the rate and period of repayment is worked out based on your income and circumstances.

### **How to apply**

Ask your Social Security office for form SF 300.

## **Crisis Loans**

Crisis Loans are to help people who cannot meet their immediate short-term expenses in an emergency, or following a disaster where there is a serious risk to the health or safety of the family.

You may be able to get a Crisis Loan for living

expenses or something which you need urgently, whether or not you are getting a Social Security benefit.

A Crisis Loan could cover living expenses for up to 14 days, or such items as essential household equipment or travel costs. The loan is interest-free and repayable. The rate and period of repayment are based on your income and circumstances.

### **How to apply**

Contact your local Social Security office or the nearest one if you are away from home at the time of need.

### **More information**

For details on the Social Fund see leaflet SB 16 A *guide to the Social Fund*.

## **One-parent family?**

You are a one-parent family if you are a single, divorced, widowed, or separated parent, or a child's friend or relative, and bringing up a child on your own. One-parent families can claim the same benefits as families with two parents. But if you are caring for a child alone, then you may be able to get extra benefits.

### ***One Parent Benefit***

This weekly benefit is paid for one child only, usually the first. You get the same rate no matter what you earn, or how large your family.

But you cannot claim if you are living with someone as husband and wife.

Your Family Credit will not change if you get One Parent Benefit, but any Income Support you get may be reduced by the amount of your One Parent Benefit. If you are a widow you should claim widows' benefits instead of One Parent Benefit.



One Parent Benefit is paid with your Child Benefit, which you can claim for each child. You can choose to be paid every four weeks direct to your bank or building society, or weekly or every four weeks by an order book which you can cash at a post office.

### How much?

One Parent Benefit is £5.60 a week (April 1990 rates).

### How to claim

Use the claim form in leaflet CH 11 *One Parent Benefit* or use the coupon in leaflet FB 8 *Babies and benefits* to get a claim form.

If you have not yet claimed Child Benefit claim it at the same time.



*You may be able to claim One Parent Benefit if you're bringing up a child on your own.*

### More information

For more details see leaflet CH 11 *One Parent Benefit*.

## ***Tax and the one-parent family***

If you are a parent bringing up a child alone, you should claim a single person's allowance and an additional personal allowance. These add up to the same allowance as for a married man. Ask

for advice at your Tax/PAYE enquiry office and get leaflet IR 29 *Income Tax and one-parent families* from a tax office.

## Widows with children

### ***Widow's Payment***

When your husband dies you may receive a Widow's Payment of £1000 if certain conditions are met.

#### **How to claim**

When you register your husband's death, you will be given a special death certificate for Social Security purposes. Use the form on the back of this certificate and send, or take it, to the Social Security office. You can get an addressed pre-paid envelope from a post office. You will then be sent claim form BW 1. Fill it in and send it back quickly. You can use this form to claim your benefit and extra benefit for your children.

#### **More information**

For more details see leaflet NP 45 *A guide to widows' benefits*.

### ***Widowed Mother's Allowance***

You may get Widowed Mother's Allowance from the time of your husband's death if you have at least one child for whom you are entitled to receive Child Benefit. You may also get the allowance if

- you are expecting a baby either by your late husband or as a result of artificial insemination, or

you were widowed before 11 April 1988 and do not get Child Benefit but you have a child aged under 19 living with you.

Not every child that entitles you to receive Child Benefit will enable you to satisfy the conditions for claiming Widowed Mother's Allowance.



You cannot get One Parent Benefit if you get this extra benefit for a child with your Widowed Mother's Allowance. But Child Benefit is not affected. You can also work without affecting the widow's benefits you get and you can claim while you are abroad.

Widowed Mother's Allowance is £46.90 a week, with an extra £9.65 for each child (April 1990 rates).

#### How to claim

Your claim for Widow's Payment will also be treated as a claim for any other widows' benefit so you do not need to claim again.

#### More information

For more details see leaflet NP 45 *A guide to widows' benefits*.

## Expecting a baby?

### ***Statutory Maternity Pay***

If you are a pregnant woman who works you may be able to get a weekly payment from your employer – Statutory Maternity Pay (SMP).

You may qualify for SMP from your employer if you have been in the same employment without a break for at least six months into the 15th week before the week your baby is due – we call this the **qualifying week**.

To qualify you must earn enough to pay Class 1 National Insurance (NI) contributions. SMP will be paid for up to 18 weeks after you stop work. Within limits, you can choose when to stop work and start getting SMP.

#### How much?

Generally, depending on the hours you work, if you have worked for your employer for two continuous years into the qualifying week, you can get SMP at 90 per cent of your average earnings for the first six weeks, and then up to 12 weeks at a lower rate. Lower rate SMP is paid

for the full 18 weeks to women who have worked for their employer for between six months and two years.

Statutory Maternity Pay is £39.25 a week, at the lower rate (April 1990 rates).

### How to get SMP

Tell your employer when you are going to stop work because of your pregnancy. Your SMP will normally be paid in the same way as your earnings.

### More information

For details of how to get SMP see leaflets FB 8 *Babies and benefits* and NI 17A *A guide to maternity benefits*.

## Maternity Allowance

If you are not entitled to SMP from your employer, but you have been recently employed or self-employed, you may be able to get Maternity Allowance from the DSS. You may qualify for Maternity Allowance if:

- you are not entitled to SMP, and you have recently worked and paid Class 1 (standard rate) or Class 2 (self-employed) NI contributions.

Maternity Allowance may be paid for up to 18 weeks. Like SMP above, you can choose when to stop work and start getting Maternity Allowance. Extra benefit may also be payable for an adult

*If you are pregnant and at work you may be able to get Statutory Maternity Pay from your employer – if not you may be able to get Maternity Allowance.*





whom you support. See leaflet *FB 8 Babies and benefits*.

#### How much?

Maternity Allowance is £35.70 a week (April 1990 rates).

#### How to claim

You can claim this allowance by filling in claim form MA 1 which you can get from the Social Security office, antenatal clinic, or child health centre. You can also use the coupon in leaflet *FB 8 Babies and benefits* to get a claim form.

#### More information

For more details see leaflets *FB 8 Babies and benefits* and *NI 17A A guide to maternity benefits*, available from your Social Security office.

## ***Social Fund Maternity Payments***

If you or your partner get Income Support or Family Credit you may be able to get a Social Fund Maternity Payment of £100. You can claim a Social Fund Maternity Payment up until the time your baby is three months old. If you, or you and your partner together, have savings over £500 (£1000 for those aged 60 or over), these are taken into account.

If you are adopting a baby you can claim a payment if the baby is not more than 12 months old when you claim. You can claim at any time from when you adopt up to 3 months afterwards.

#### How to claim

If you wish to claim a Social Fund Maternity Payment ask for form SF 100 from an antenatal clinic or Social Security office.

#### More information

For more details see leaflet *FB 8 Babies and benefits*, and form SF 100.

### Other help

If your family gets Income Support and you are pregnant, or have a child under five, you can get free milk and vitamins.

### Help for all mothers

You can also get free NHS dental treatment and prescriptions if you are pregnant, or have a baby less than a year old. Your family does not have to be on Income Support or Family Credit.

### More information

See leaflets FB 8 *Babies and benefits*, D 11 *NHS dental treatment* and P 11 *NHS prescriptions*.

## Children with special needs

### ***Attendance Allowance***

If you have a disabled child who has needed a lot of extra looking after for at least six months, you may be able to get Attendance Allowance. For daytime (or night-time) care only, you would get the lower rate of payment, and for care both day and night, you get the higher rate of payment.

### How much?

Attendance Allowance is £25.05 (lower rate) or £37.55 (higher rate) a week (April 1990 rates).

### How to claim

Use the claim form in leaflet NI 205 *Attendance Allowance* which also gives more information.

### Other help

Income Support, Housing Benefit and Community Charge Benefit can be increased if you get Attendance Allowance or Mobility Allowance for a dependent child. Tell your



Social Security office if you are getting Income Support, or otherwise tell your local council.

## ***Invalid Care Allowance***

If you spend a lot of time looking after a disabled child who gets Attendance Allowance, you may be able to get Invalid Care Allowance. You must be caring for the child for at least 35 hours a week and earning not more than £20 a week after deductions.



*If you care for a disabled child you may be able to get Attendance Allowance, and Invalid Care Allowance.*

### **How much?**

Invalid Care Allowance is £28.20 a week (April 1990 rates).

### **How to claim**

Use the form on leaflet NI 212 *Invalid Care Allowance*, which also gives more information.

## ***Mobility Allowance***

If your child is aged five or older and has difficulty in walking, or cannot walk at all, you can claim Mobility Allowance. You can make your claim in the three months before your child's fifth birthday.

### **How much?**

Mobility Allowance is £26.25 a week (April 1990 rates).

### How to claim

Use the claim form in leaflet NI 211 *Mobility Allowance*, which also gives more information.

## ***Severe Disablement Allowance***

If you have a sick or disabled child aged 16 or over who is incapable of work, they can claim Severe Disablement Allowance.

A child aged between 16 and 19 who is incapable of work, but who is in full-time education, may get Severe Disablement Allowance if the course they attend is for less than 21 hours a week. Any time spent under instruction or tuition, which would be unsuitable for a person of the same age who is not disabled, does not count towards the 21 hours.

### How much?

Severe Disablement Allowance is £28.20 a week (April 1990 rates).

### How to claim

Use the claim form in leaflet NI 252 *Severe Disablement Allowance*, which also gives more information.

## ***Other help***

If your child is disabled, aged between 5 and 16 and does not go to school, you can get seven free pints of milk a week.

### More information

See leaflet AB 11 *Help with NHS costs*.

Your local social services department may also provide help for disabled children in your area. This help may include day nurseries, playgroups, holidays, special equipment, laundry services, help with travel fares and residential accommodation.

### More information

Enquire at your social services department.



## Just arrived from abroad?

### ***Child Benefit***

Have you just arrived in Great Britain from abroad? You may be able to get Child Benefit, and should claim right away, if:

- you have come from another European Community country,
- or** you or your partner are planning to stay and work here for at least six months,
- or** you have had Child Benefit in the last three years,
- or** you are caring for an orphan (ask about Guardian's Allowance),
- or** you have come from a country with which Great Britain has an agreement (see leaflet CH 5 *Child Benefit for people entering Britain*).

Everyone else must stay in Great Britain for at least six months in one year before claiming Child Benefit.

For rates of benefit, and how to claim, see pages 4 and 5.

#### **More information**

See leaflets CH 5 *Child Benefit for people entering Britain* and SA 29 *Your Social Security and pension rights in the European Community*.

## Going abroad?

If you, or your child, leave this country you can continue to receive Child Benefit for up to eight weeks. But you may be able to get Child Benefit for longer, if you leave because of work and you continue to pay UK income tax or you go to another European Community (EC) country or one with which Great Britain has an agreement.

Before you leave check whether you can get Child Benefit and One Parent Benefit while abroad and if so for how long.

If benefit remains payable under an agreement with an EC or other country, it may be sent to you while you are abroad. Otherwise benefits cannot be paid direct into a foreign bank account. They will still be paid into your bank or building society account in Great Britain. If you are paid by order book you can ask someone to cash your book for you while you are away or save the orders up and cash them when you return if you are going to be away for less than 3 months. You cannot cash your order book abroad.

For more information see leaflets CH 6 *Child Benefit for people leaving Britain*, SA 29 *Your Social Security and pension rights in the European Community* and NI 38 *Social Security abroad*.

## Looking after an orphaned child?

### ***Guardian's Allowance***

If you are entitled to Child Benefit for an orphan you take into your family, you can also claim Guardian's Allowance. Normally both parents of the child must be dead, but the allowance may sometimes be paid where one is dead and they were divorced or never married, or where the surviving parent is in prison or cannot be traced. You can claim if you are the child's step-parent but not if you yourself have legally adopted the child. You do not have to be the child's legal guardian. You cannot get Guardian's Allowance and One Parent Benefit for the same child.

#### **How much?**

Guardian's Allowance is £9.65 a week (April 1990 rates).



### How to claim

Ask your Social Security office for claim form BG 1.

### More information

For the special rules that apply see leaflet NI 14 *Guardian's Allowance*.

## Children in care

If your child goes into local authority care, your Child Benefit will stop after eight weeks, unless he or she comes home regularly, every week, to stay for a whole day, or comes home for a complete week.

Ask your Social Security office for advice, giving your Child Benefit number.

One Parent Benefit will stop after eight weeks if the child in care is your only child.

Your entitlement to Widowed Mother's Allowance may also be affected if your child is in care after a certain length of time.

### More information

See leaflet CH 4 *Child Benefit for children away from home*.

# Where to get help or advice

| For advice or help with Social Security ...   | Who can help ...  | Address or phone number ...   |
|---|---|---|
| <b>Social Security advice</b>   | <i>Freeline Social Security (free telephone enquiry service)</i>      | Dial 0800-666555  |
| <b>Enquiries about benefits or pensions, claims for most benefits (except Housing Benefit and Community Charge Benefit), National Insurance</b> | <i>Your Social Security office</i>                                    | Look in the phone book under SOCIAL SECURITY, or HEALTH & SOCIAL SECURITY (addressed, postage-paid envelopes are available from post offices) |
| <b>Leaflets and claim forms for benefits</b>  |   |   |
| <b>Child Benefit claims</b>   | <i>Child Benefit Centre</i>   | (Washington) DSS, Newcastle upon Tyne NE88 1AA  |
| <b>Family Credit</b>  | <i>Get form FC1 from your Social Security office or a post office</i> | Your FC1 claim form contains a pre-paid addressed envelope  |
| <b>Disability</b>   | <i>Community Services Division 3 of the Department of Health</i>      | CS3D<br>Alexander Fleming House<br>Elephant and Castle<br>London SE1 6BY  |
| <b>Social Security leaflets by post</b>   | <i>Leaflets Unit</i>  | PO Box 21<br>Stanmore<br>Middlesex HA7 1AY  |



Other help for families ...

Who can help ...

To find the address or phone number, look in the phone book under ...

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**Social services**

*Social services dept of your local council (social work dept in Scotland)*

Look in the phone book under the name of your county, district or borough council (regional council in Scotland)

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**Welfare rights**

*Welfare rights officer (usually at the social services dept or social work dept in Scotland)*

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**Housing Benefit  
Rent and  
Community  
Charge Benefit**

*Your local council*

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**Medical Centres**

Look in the phone book under the name of your district health authority (health board in Scotland)

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**Unemployment**

*Unemployment Benefit office*

Employment, Department of

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**Anything, including some or most of these listed**

*Citizens Advice Bureau*

Citizens Advice Bureau

*Neighbourhood law centre*

For information on your nearest Law Centre, call the Law Centres Federation on 01-387 8570

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**Help for one-parent families**

*National Council for One-Parent Families*

255 Kentish Town Road  
London NW5 2LX.  
Tel: 01-267 1361

*Scottish Council for Single Parents*

13 Gayfield Square  
Edinburgh EH1 3NX  
Tel: 031-556 3899

*Gingerbread*

35 Wellington Street  
London WC2E 7BN  
Tel: 01-240 0953

## Leaflets and where to get them

All the leaflets mentioned in this booklet are free of charge. Most are available from your Social Security office listed in the phone book under SOCIAL SECURITY, or HEALTH & SOCIAL SECURITY. Some leaflets are also available in post offices.

If you are unable to pick up these leaflets locally, or if you need large numbers of any of them, use the order form opposite.

Fill in the order form and hand it in at your Social Security office, or post it to:

Leaflets Unit  
PO Box 21  
Stanmore  
Middlesex HA7 1AY

The following leaflets are produced by the Department of Health and are available from your Social Security office:

AB 11 *Help with NHS costs*  
D 11 *NHS dental treatment*  
G 11 *NHS sight tests and vouchers for glasses*  
H 11 *NHS hospital travel costs*  
P 11 *NHS prescriptions*  
WF 11 *NHS wigs and fabric supports*  
HB 6 *Equipment and services for disabled people*

Leaflet AB 11 is also available from post offices.

If you have any difficulties in ordering the above leaflets, or require multiple copies, send your order to:

Health Publications Unit  
No. 2 Site, Heywood Stores  
Manchester Road  
Heywood, Lancs., OL10 2PZ.



## Order form for leaflets

Fill in how many you need of each leaflet against its name on the form.

| Leaflet   | Ref no | How many |
|---|--------|----------|
| Attendance Allowance .....  | NI 205 | _____    |
| Babies and benefits.....  | FB 8   | _____    |
| Bringing up children? .....   | FB 27  | _____    |
| Child Benefit .....   | CH 1   | _____    |
| Child Benefit for children away from home...  | CH 4   | _____    |
| Child Benefit for people entering Britain.....  | CH 5   | _____    |
| Child Benefit for people leaving Britain .....  | CH 6   | _____    |
| Extra help with heating costs when it's<br>very cold .....                              | CWP 1  | _____    |
| Family Credit.....  | FC 1   | _____    |
| Going into hospital?.....   | NI 9   | _____    |
| Guardian's Allowance.....   | NI 14  | _____    |
| Guide to Housing Benefit and<br>Community Charge Benefit.....                           | RR 2   | _____    |
| Guide to Income Support .....   | IS 20  | _____    |
| Guide to the Social Fund .....  | SB 16  | _____    |
| Guide to widows' benefits .....   | NP 45  | _____    |
| Help for people who live in residential care<br>homes and nursing homes.....            | IS 50  | _____    |
| Help with the Community Charge .....  | CCB 1  | _____    |
| Housing Benefit – Help with rent .....  | RR 1   | _____    |
| Income Support.....   | IS 1   | _____    |
| Invalid Care Allowance.....   | NI 212 | _____    |
| Maternity benefits .....  | NI 17A | _____    |
| Mobility Allowance .....  | NI 211 | _____    |
| One Parent Benefit .....  | CH 11  | _____    |
| Severe Disablement Allowance .....  | NI 252 | _____    |
| Social Security abroad .....  | NI 38  | _____    |
| Social Security benefit rates .....   | NI 196 | _____    |
| Which benefit?.....   | FB 2   | _____    |
| Which benefit? (in Hindi, Turkish, Chinese,<br>Punjabi, Gujarati, Urdu or Bengali)..... | FB 22  | _____    |
| Your Social Security and pension rights in<br>the European Community .....              | SA 29  | _____    |