



the **Money**
Advice Service

Late miscarriage, stillbirth, neonatal death

A guide to the financial
help available



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.

 moneyadvice.service.org.uk

Free impartial advice

 on the web

 on the phone

Here to help you

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.

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

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After a late miscarriage

(Between 14 and 24 completed weeks)

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 10*).

→ 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 10*).

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 and dental treatment**	No. You will be expected to return your Maternity Exemption Certificate.	Your midwife/doctor
Child Benefit	No.	HMRC
Child Tax Credit	No.	HMRC

* See pages 10 and 11 for contact details.

** All prescriptions are free in England, Scotland, Wales and Northern Ireland while you're pregnant and for at least a year after birth. Entitlements to free dental check-ups and treatment vary by country.

After a stillbirth

(24 completed weeks 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 6).

→ 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 6).

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, 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](https://www.gov.uk/funeral-payments) or contact your local Jobcentre Plus or Jobs and Benefits Office (see *Useful contacts page 10*).

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 loss of a baby. (see *Useful contacts page 10*).

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 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
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
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
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
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
Child Benefit	No.	HMRC
Child Tax Credit	No.	HMRC

* See pages 10 and 11 for contact details.

** All prescriptions are free in England, Scotland, Wales and Northern Ireland while you're pregnant and for at least a year after birth. Entitlements to free dental check-ups and treatment vary by country.

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 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)

You need to register your baby's death within 5 days (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 register 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. Most 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](https://www.gov.uk/funeral-payments) or contact your local Jobcentre Plus or Jobs and Benefits Office (see *Useful contacts page 10*).

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 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
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
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
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
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 10 and 11 for contact details.

** All prescriptions are free in England, Scotland, Wales and Northern Ireland while you're pregnant and for at least a year after birth. Entitlements to free dental check-ups and treatment vary by country.

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
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. This benefit will eventually be replaced by Universal Credit.	HMRC
Healthy Start food vouchers	No, although you can still use any vouchers you already have.	Your midwife/doctor or Healthy Start helpline

* See pages 10 and 11 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, and as well as advice and help for life changing events such as starting a family or losing your job.

For advice and to access our tools and planners visit
[👉 moneyadviceservice.org.uk](https://moneyadviceservice.org.uk)

Or call our Money Advice Line on 0800 138 7777

Typetalk
1800 1 0300 500 5000

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 020 7436 5881

uk-sands.org

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

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

National Association of Funeral Directors

0121 711 1343

nafd.org.uk

National Society of Allied and Independent Funeral Directors

0345 230 6777 or 01279 726 777

saif.org.uk

Working Families

Offers advice on employment issues over the phone or by email.

Helpline 0300 012 0312

workingfamilies.org.uk

E: advice@workingfamilies.org.uk



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Free, impartial money advice to help
people make informed choices visit
 moneyadviceservice.org.uk

Money Advice Line on **0800 138 7777***
Typetalk **1800 1 0300 500 5000**

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
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Information correct at time of printing (March 2017)

March 2017

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Ref: BER0002_W