



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
-  face-to-face

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)

Financial help	Can I get it?	More information ¹
Sure Start Maternity Grant	No.	Jobcentre Plus/Jobs and Benefits Office
Free prescriptions and dental treatment ²	No. If you have a Maternity Exemption Certificate you should return it.	Your midwife/doctor
Healthy Start Food Vouchers	No. If you are already receiving these vouchers you should notify them of your change in circumstances, although you can still use any vouchers you have.	Your midwife/doctor or Healthy Start helpline
Statutory Maternity Pay	No, but you may be entitled to get Statutory Sick Pay, compassionate leave (paid or unpaid).	Your employer
Maternity Allowance	No, but you may be able to get Statutory Sick Pay from your employer or Employment and Support Allowance from Jobcentre Plus/Jobs and Benefits Office.	Jobcentre Plus/Jobs and Benefits Office or your employer
Statutory Paternity Pay	No, but you may be able to take (paid or unpaid) compassionate leave.	Your employer
Child Benefit	No.	HMRC
Child Tax Credit	No.	HMRC

→ Registration (birth and death certificates)

The Registrar does not provide death certificates for babies miscarried before 24 weeks of pregnancy. This is because 24 weeks gestation is the legal age of viability – the stage at which a baby is thought to stand a good chance of survival if born alive. However, many hospitals issue a special certificate. This enables you to record your baby's name, the date of the loss and in some instances other details. If your hospital does not provide certificates, you could provide one and ask them to sign it.

See the Sands website for a sample certificate (*see Useful contacts page 8*).

→ Funeral requirements

If you miscarry or terminate your pregnancy 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. However, there are some important practical things you will need to think about first. For more information about these, contact the Miscarriage Association or Sands (*Details in the Useful contacts section*).

¹ See pages 8 and 9 for contact details.

² All prescriptions are free for everyone in Wales, Scotland and Northern Ireland. Entitlements to free dental check-ups and treatment vary by country.

After a stillbirth

(24 completed weeks and over)

Financial help	Can I get it?	More information ¹
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 ²	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
Healthy Start Food Vouchers	No. If you are already receiving these vouchers you should notify them of your change in circumstances, although you can still use any vouchers you have.	Your midwife/doctor or Healthy Start helpline
Statutory Maternity Pay	Provided that you have worked long enough for your employer, you may be entitled to a total of 52 weeks leave. You will get maternity pay while you are off work for a maximum of 39 weeks. You must claim within 28 days of the baby's birth.	Your employer
Maternity Allowance	If you are not eligible for Statutory Maternity Pay you may be able to get Employment and Support Allowance from JobcentrePlus/Jobs and Benefits Office.	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
Child Benefit	No.	HMRC
Child Tax Credit	No.	HMRC

→ 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. Registration of a stillbirth is not compulsory in Northern Ireland, though parents can register the birth within one year if they wish to. 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, although 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 (*Details in the Useful contacts section*).

¹ See pages 8 and 9 for contact details.

² All prescriptions are free for everyone in Wales, Scotland and Northern Ireland. Entitlements to free dental check-ups and treatment vary by country.

After a neonatal death

(Up to 4 weeks after birth)

Financial help	Can I get it?	More information ¹
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 ²	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
Healthy Start Food Vouchers	No. If you are already receiving these vouchers you should notify them of your change in circumstances, although you can still use any vouchers you have.	Your midwife/doctor or Healthy Start helpline
Statutory Maternity Pay	Provided that you satisfy the relevant eligibility criteria you will be entitled to Statutory and Ordinary Maternity Leave.	Your employer
Maternity Allowance	If you are not eligible for Statutory Maternity Pay you may be able to get Employment and Support Allowance from JobcentrePlus/Jobs and Benefits Office.	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
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

Financial help	Can I get it?	More information ¹
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.	HMRC

→ 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, although 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 (*Details in the Useful contacts section*).

¹ See pages 8 and 9 for contact details.

² All prescriptions are free for everyone in Wales, Scotland and Northern Ireland. Entitlements to free dental check-ups and treatment vary by country.

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, over the phone and face-to-face.

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

Or call our Money Advice Line on 0300 500 5000

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

e: helpline@uk-sands.org

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 0500 618 140

bliss.org.uk

GOV.UK

For access to government information and services in England, Scotland and Wales.

gov.uk

The Northern Irish information is on:

nidirect.gov.uk

Healthy Start

0845 607 6823

healthystart.nhs.uk

Jobcentre Plus

0800 055 6688

gov.uk/contact-jobcentre-plus

Jobs and Benefits Office

0800 353 530

delni.gov.uk

HMRC

Child Benefit

0845 302 1444

hmrc.gov.uk/childbenefit

Child Tax Credit

0345 300 3900

hmrc.gov.uk/taxcredits

National Society of Funeral

Directors

0845 230 1343

nafd.org.uk

National Society of Allied and Independent Funeral Directors

0845 230 6777

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
📍 moneyadvice.service.org.uk

Money Advice Line on **0300 500 5000***
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 to 0300 numbers are free if you have free or inclusive call minutes as a part of the contract you have with your landline or mobile phone provider. If you don't have free or inclusive call minutes then calls to 0300 numbers will be charged at standard rates for UK geographic numbers (eg UK numbers starting with 01 or 02). To help us maintain and improve our service, we may record or monitor calls.

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