



REDUCING CHILD POVERTY BEFORE AND AFTER BIRTH

INFORMATION FOR MIDWIVES



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Child Poverty Action Group works on behalf of the one in five children in Scotland growing up in poverty. It doesn't have to be like this. We use our understanding of what causes poverty and the impact it has on children's lives to campaign for policies that will prevent and solve poverty – for good. We provide training, advice and information to make sure hard-up families get the financial support they need. We also carry out high profile legal work to establish and protect families' rights.

Child poverty is projected to rise dramatically in Scotland over the next few years¹.

The impact of poverty on child health and wellbeing is well established. Children living in poverty in the UK are more likely to²:

- die in the first year of life
- have a low birth weight
- be bottle fed
- become overweight
- suffer from asthma

Services with a role in protecting and promoting the health and wellbeing of children should therefore be aware of the impact of child poverty and the need to maximise the resources available to families.

This information sheet highlights some of the practical steps that midwives can take to maximise the income available to families and increase their financial security. Such action can lead to improved outcomes for children and families in Scotland. Steps include:

- 1 Making routine referrals of pregnant women to income maximisation services
- 2 Helping mums access Sure Start Maternity Grants and the Healthy Start scheme
- 3 Being aware of basic messages about benefit entitlement
- 4 Being able to direct women to financial support in the event of an emergency or crisis

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REFERRING PREGNANT MUMS TO INCOME MAXIMISATION SERVICES

Midwives are often in the privileged position of being trusted and respected by the families they work with. They also have contact with families at a time when they are at particular risk of financial vulnerability and poverty. In this respect, they have a great opportunity to set families on a positive financial track.

One of the most important ways they can do this is through referring families for an income maximisation check, where the family's entitlement to benefits will be identified.

All midwives should have a relationship with local advice services that allows them to directly refer families for information and advice.

One example of this is PIMAP in West Lothian.

The Prevention and Intervention Money Advice Project (PIMAP) started in December 2014. The aim of the project is to help alleviate child poverty across West Lothian by providing income maximisation and wider advice to pregnant women and people with children under one year old. Pregnant women are referred to the scheme by their midwife, who – with the mother's permission - passes her details on to the local citizens advice bureau (CAB). The CAB then gives the woman a text message, followed by a phone call, to arrange a consultation. The scheme is open to any mum-to-be – not just those on low incomes.

In the last 12 months, PIMAP has raised £ 716,005.85 for low income families in West Lothian.

What are the characteristics of successful referral services?

The 'gold standard' of referral to a money/benefits advisor would likely have the following characteristics:

- It would be developed in partnership with a high quality advice and information service such as Citizens Advice.
- It would be delivered by midwives who are confident raising the issue of finances with mums-to-be.
- It would be universal or near universal, allowing referrals for anyone who is interested, who has a low income or who has 'money worries' of any kind.
- It would be an 'opt out' scheme. The assumption would be that everyone is referred unless they say they don't want to be.
- It would not rely on action from the parent. Rather the parent would be contacted directly by the advice service.
- It would build on learning from similar initiatives (such as sending a text message in advance of the phone call from the adviser in case parents are reluctant to answer calls from an unknown number).

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HELP MUMS ACCESS SURE START MATERNITY GRANTS AND HEALTHY START

Midwives also have a key role in ensuring families have access to Sure Start maternity grants and the Healthy Start scheme.

HEALTHY START is a government scheme that provides free vitamin supplements and vouchers for milk, fruit, vegetables and infant formula to pregnant women and children under four. Women under 18 qualify whatever their income. Others qualify if they get a means-tested benefit. Pregnant women and those with children aged between one and four years old can get one £3.10 voucher per week. Children under one year old can get two £3.10 vouchers (£6.20) per week.

Women can access vouchers and vitamins from week 10 of their pregnancy and a health professional must sign the form to confirm that the mother has consulted them about their pregnancy and that s/he had given the mother health related advice.

- **Midwives should sign the Healthy Start form at the booking on appointment.** This is not common practice – though pilot projects in Leith have shown that signing the form at the first appointment significantly increases uptake of vouchers and vitamins. Midwives should remember they are only signing the form to confirm the woman has consulted them about her pregnancy– they need not check the information on the rest of the form before signing it.
- Where the woman is not confident that she is able to fill out the rest of the form, the **midwife should offer assistance or referral to support to complete and sign the form.**

- At subsequent appointments **midwives should check with mums-to-be that they are in receipt of Healthy Start vouchers and vitamins.**
- Midwives should also **remind mums that they have to notify the Healthy Start Helpline after the birth of their baby to ensure they continue getting the vouchers.**

SURE START MATERNITY GRANT A Sure Start maternity grant is a non-repayable payment of £500, intended to help low-income families with some of the expenses related to having a baby. In order to qualify, the applicant (or their partner) must get a means-tested benefit. They must also be pregnant (and within 11 weeks of giving birth) or have given birth in the last three months

Sure Start Maternity Grants are generally only paid to families when they have their first baby (except in very limited circumstances).

Midwives or other health professionals have to sign the application form for Sure Start maternity grants to certify that the woman has consulted them for health advice.

- Though the mum is not entitled to a grant until 11 weeks before the due date there is nothing to stop midwives signing the form before this point, at the 28 week appointment for example.
- They should also offer to refer the mother for help and support filling out and posting the form.

POINT OF ACTION:

All midwives should be equipped with a laminated info card highlighting - on one side – key financial messages at each visit and on the other a checklist about the benefits available at different stages of pregnancy / after birth. The second side is mainly for back up so that midwives feel confident with the messages they are passing on.

3 BE AWARE OF BASIC MESSAGES ABOUT BENEFITS ENTITLEMENT

The financial support a woman is entitled to can change throughout her pregnancy and will depend on her particular circumstances. It might be useful for midwives to have an understanding of several key issues relating to financial entitlements. For instance;

- Women who work are often (though not always) entitled to maternity pay or maternity allowance. Women should seek advice early in their pregnancy about their employment rights and benefit entitlements.
- Pregnant employees have rights to maternity leave, paid time off for ante-natal care, the right to return to their jobs after maternity leave and protection from unfair treatment, discrimination or dismissal.
- Pregnancy alone does not automatically make a difference to benefits, especially in the early stages. A pregnant woman will usually have to continue looking for work during the first six months, unless she is unwell. Failure to do so could result in her benefit being stopped (sanctioned).
- Women should be encouraged to seek welfare rights advice and ask at the Jobcentre for their claimant commitment to be adjusted to reflect their pregnancy.

4 ACCESSING HELP IN EMERGENCIES

All pregnant women should be made aware that there may be support available to those experiencing extreme financial difficulties. Sources of help can include:

- The Scottish Welfare Fund. This provides emergency payments to families under exceptional pressure and those facing financial crisis
- Discretionary housing payments from the local authority. This can be provided to those in receipt of housing benefit (or sometimes universal credit) who are struggling to cover their housing costs
- Hardship payments. These payments are available from the DWP to families experiencing hardship as a result of a sanction or interruption to their benefit claim.
- Short Term Benefit Advance. These payments are sometimes available to those experiencing a wait or a delay in relation to their benefit.

A TIMELINE OF KEY INTERVENTIONS AND ENTITLEMENTS



8-12 WEEKS

'Booking on appointment'

- Midwife should provide a *signed* Healthy Start Voucher form and ask the mother if s/he needs any help filling out the rest of the form.
- Midwife should sensitively address the issue of money with all mums, drawing attention to the help and support that might be available to pregnant women and new mums and offering a referral. For example:

Pregnancy is such an exciting time but it can also be stressful getting everything ready for the baby. There's a lot of help and support available to help cover the added costs and give you one less thing to worry about. Would you be okay with someone giving you a phone to discuss the kind of extra financial help that is available for you and the baby?

- If the mum indicates that she plans to leave her job then the midwife should consider asking s/he has considered the impact this will have on her maternity pay / benefit entitlement. If not she should strongly recommend/refer to information and advice.



22-25 WEEKS:

Check – Did you send off your Healthy Start form? Did your vouchers come? If no, offer referral to money advice service for help.

Remind the mother that if there are any serious financial problems, help might be available from the local authority or DWP.



28 WEEKS:

Midwives should provide the Sure Start maternity grant application form, sign it and make sure the mother is aware that she needs to fill it out and post it at any time after 11 weeks before her due date.

She should mention to the mum the things she should do in the weeks following the birth and perhaps provide a written 'to do list' of money tasks such as:

- Telling the Healthy Start Helpline the baby has been born so s/he can continue receiving Healthy Start vouchers
- Requesting an application form for tax credits from HMRC
- Making sure they get a child benefit claim form from the hospital



FIRST POST BIRTH:

appointment with the midwife provides an excellent opportunity to offer a second referral to advice services to make sure new mums are aware of all the entitlements available to families with children.

That's a lovely cot/baby grow/hat. It's so expensive getting all the new things for a baby isn't it. Can I ask someone to give you a call to run through all the things you should be entitled to.

It's a great opportunity to remind mums to:

- Apply for Sure Start maternity grant if they have not done so already (and sign the relevant form).
- Telling Healthy Start Helpline that the baby has been born so s/he can continue receiving Healthy Start vouchers
- Making an application for child tax credits if s/he is on a low income
- Making an application for child benefit.

Mums should also be reminded that if they are on a low income and struggling to buy the things they need for their baby (like clothes, prams or cots) they might be able to get a Scottish Welfare Fund grant from their local authority.

FURTHER INFORMATION

Sources of financial support

Scottish Welfare Fund – provides grants to people on low income in the event of a crisis, to ease exceptional pressures on a family or to aid independent living. The grants do not have to be paid back. Contact your local council for details of how to apply. Your local council can be found here www.gov.scot/About/Government/councils

Hardship payments – can be paid to people who have been sanctioned. Ask the DWP if hardship payments can be made. Phone numbers can be found here www.gov.uk/contact-jobcentre-plus

Short Term Benefit Advance – can be paid to people who have made a claim for a benefit but have not yet been paid. The advance is only available where there is a serious risk to the family's health and safety. The advance will be recovered from future benefit payments. Phone numbers can be found here: www.gov.uk/contact-jobcentre-plus

Discretionary housing payments – can be paid to people who have a gap between help they receive to pay their rent and the rent due. Contact your local council for details of how to apply www.gov.scot/About/Government/councils

Questions about benefits and tax credits

CPAG in Scotland's advice line - provides advice to frontline staff working with the public 0141 552 0552 or advice@cpagscotland.org.uk

Debt advice

Scotland's Financial Health Service - you can find a local money adviser here www.scotlandfinancialhealthservice.gov.uk or use their helpline 0800 707 6696

Housing advice

Shelter helpline 0808 800 4444

Who to contact about different benefits

Healthy Start:

Further information can be found here: <https://www.healthystart.nhs.uk/>
The number for the Healthy Start Helpline is 0345 607 6823

Sure Start Maternity Grants:

Further information can be found here: <https://www.gov.uk/sure-start-maternity-grant/overview>

Child benefit

Phone number can be found here: www.gov.uk/contact-child-benefit-office

Jobseeker's allowance, income support, employment and support allowance, universal credit

Phone numbers can be found here www.gov.uk/contact-jobcentre-plus

Disability living allowance, personal independence payment

Phone numbers can be found here www.gov.uk/disability-benefits-helpline

Tax credits

Tax Credits Helpline - 0345 300 3900, Textphone - 0345 300 3909

Housing benefit, council tax reduction and Scottish Welfare Fund – are delivered by local councils. Find your local council here: www.gov.scot/About/Government/councils

(Endnotes)

- 1 <http://www.resolutionfoundation.org/wp-content/uploads/2015/10/Child-poverty-briefing.pdf>
- 2 Roberts H. What Works in Reducing Inequalities in Child Health? Bristol: The Policy Press, 2012