



# trailblazer devon

A Homelessness Prevention Partnership



## New Baby

A step-by-step guide

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**Trailblazer Devon** is part of the Department of Communities and Local Government Trailblazer initiative, delivered in partnership with: Exeter City Council, East Devon District Council, Teignbridge District Council, Mid Devon District Council, Julian House, Citizens Advice Exeter and St. Petrock's.



## INTRODUCTION

The arrival of a new baby can be both exciting and daunting at the same time. There are many details to think about and decisions that you will need to make to ensure you are prepared.

This guide will make you aware of the action you need to take and the things you need to think about now. It contains basic advice, links to further information (locally and nationally), and a section on common myths about what you need to consider when expecting a new baby either through birth or adoption.

While written for people who are about to have their first child, this guide can also provide people who have previously had children with advice and information.

## THE TRAILBLAZER DEVON PARTNERSHIP

The guide has been produced by Trailblazer Devon, which is a Government-funded initiative to help prevent homelessness across Exeter, East Devon, Mid Devon and Teignbridge.

Trailblazer Devon is a partnership between Exeter City Council, East Devon District Council, Teignbridge District Council, Mid Devon District Council, Julian House, Citizens Advice Exeter and St. Petrock's.

### Disclaimer

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This booklet has been produced on behalf of Trailblazer Devon by Citizens Advice Exeter.

All the information was correct at the time of publication. It contains links to external websites, and while every effort has been made to ensure these are accurate, Citizens Advice Exeter and Trailblazer Devon cannot be held responsible for any information on these sites. For up-to-date advice and information, visit [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk).



## USING THIS GUIDE

This step-by-step guide has been written to give you initial advice and information about many different aspects of consideration for when expecting a new baby.

We want as many people as possible to benefit from the guide, so we have kept information general and broad. If you find that you need more detail on particular areas of information, please follow the links provided in each section or at the back of this booklet.

Alternatively, please visit the Trailblazer Devon website by visiting [www.trailblazerdevon.org.uk](http://www.trailblazerdevon.org.uk) to find the contact details of organisations that may be able to help you.

If you do not have access to the internet, please see the links sections at the back of this booklet for telephone numbers of organisations that may be able to help with the issues that arise as a result of having a new baby.

## NEW BABY: STEP-BY-STEP INFORMATION

We understand that the information people need about expecting a new baby will be different depending on peoples' own personal circumstances. This booklet breaks down information into a step-by-step guide so people can easily find the most important information that they need for themselves.

In this guide you will find information on the following areas about expecting a new baby:

- Step 1: If you think you are pregnant
- Step 2: Your health
- Step 3: Maternity Benefits
- Step 4: Pregnancy and work
- Step 5: Rights of working parents
- Step 6: Planning for your baby
- Step 7: After your baby is born

Throughout the information provided in each step we have provided web links to where you can access further sources of advice and support from a range of organisations.



## STEP 1: IF YOU THINK YOU ARE PREGNANT

Becoming pregnant can be an exciting, but sometimes daunting experience for many women. This guide has been designed to give you the information you need to help you through your pregnancy and birth.

### Take a pregnancy test

You can carry out a test on a sample of urine on the first day of a missed period. This may be as little as two weeks after conception. A positive test is almost certainly correct, a negative result can be less reliable. If you get a negative result but think you may be pregnant wait for a week and try again, or see your GP.

### Where to get a test

Pregnancy tests are available at pharmacists, or you may be able to get a free test from your GP or walk-in health centre. You can also get a free test done at any Sexual Health Clinic. To find the nearest clinic to you, visit the Devon County Council website <https://new.devon.gov.uk/care-and-health/adults/health-and-wellbeing/sexual-health/>

For information about drop in centres and clinics which offer pregnancy testing in East Devon, Exeter, Mid Devon and Teignbridge, visit the NHS website at <https://www.newdevonccg.nhs.uk/your-health/sexual-health-101174>

The Centre offers sexual health clinics in Exeter, Exmouth and Tiverton. For details of a clinic near you, visit: <http://thecentresexualhealth.org/clinics>

There are a number of clinics in the Teignbridge area, visit <https://www.teignestuarymedical.co.uk/services/sexual-health/> to find the nearest one to you.

### Consider your options

Once you know you are pregnant you need to consider your options, you could:

- choose to keep the baby and become a parent
- you could choose to end the pregnancy by having a termination
- or you could choose to have the baby adopted.

More information is available here from the Family Planning Association on [www.fpa.org.uk/unplanned-pregnancy-and-abortion/pregnant-and-dont-know-what-do](http://www.fpa.org.uk/unplanned-pregnancy-and-abortion/pregnant-and-dont-know-what-do) and the NHS website <https://www.nhs.uk/conditions/pregnancy-and-baby/>

If you decide not to keep your baby you can find pregnancy termination advice here <https://www.nhs.uk/Service-Search/Pregnancy%20termination/LocationSearch/292>



## Registering with a GP

Whether or not you've done a pregnancy test, it is important you see a GP or midwife as soon as you think you are pregnant. If you're not already registered with a GP visit the NHS website at <https://www.nhs.uk/Service-Search/GP/LocationSearch/4> to find a practice near to you.

Your GP or midwife will treat the pregnancy confidentially, even if you are under 16, and tell you about your choices regarding antenatal, or pregnancy care. If you have a pre-existing physical or mental health condition you should let your GP know that you are pregnant as soon as possible. It is important that you get an expected due date (the date your baby will be born) as this will be the information you need when claiming benefits or taking maternity leave.

Use this handy NHS pregnancy due date calculator to work out when your baby will be born. (<http://www.nhs.uk/conditions/pregnancy-and-baby/pages/due-date-calculator.aspx#close>)

Homestart helps support parents of young children in their local community. To contact the Exeter and East Devon branch of the charity visit <http://www.homestartexeter.co.uk/>

For families in south and west Devon visit <http://homestart-southandwestdevon.org.uk/>

Action for Children has a number of centres across Devon offering help and support to parents of young children. Visit <https://www.actionforchildren.org.uk/in-your-area/> to find the centre nearest to you.



## STEP 2: YOUR HEALTH – GET INFORMED

Your GP and midwife will provide plenty of information to help you make the right decisions about your health. For information about your health, diet, alcohol and smoking in relation to your pregnancy visit the NHS website at [www.nhs.uk/conditions/pregnancy-and-baby/pages/healthy-pregnancy-diet.aspx#close](http://www.nhs.uk/conditions/pregnancy-and-baby/pages/healthy-pregnancy-diet.aspx#close)

There are lots of websites with information about pregnancy and birth, or you could visit your local library.

### Healthy Start vouchers

The Healthy Start scheme provides vouchers to pregnant women and families who qualify. The vouchers can be used to buy milk and fresh and frozen vegetables at local shops. You'll also get coupons that can be exchanged for free vitamins locally.

You qualify for Healthy Start if you're at least 10 weeks pregnant or have a child under four years old and you and your family get certain benefits.

If you are pregnant and under 18 years old, you qualify for Healthy Start vouchers whatever you earn.

You can find out more information and download an application form on the Healthy Start website at <http://www.healthystart.nhs.uk/> or call the Healthy Start helpline on 0845 607 6823.

If you are claiming Universal Credit and are pregnant or have a child under four years old, call the Healthy Start helpline on 0845 607 6823 for information about any support that may be available. For information from the NHS website about where you can get Healthy Start vitamins in Devon visit <https://www.nhs.uk/Service-Search/Healthy-start-vitamins/LocationSearch/348>

The NHS offers a free 'Start 4 Life' information service where you can sign up for free pregnancy and baby emails tailored to the age of your child, visit: [www.nhs.uk/start4life](http://www.nhs.uk/start4life)

The National Childbirth Trust (NCT) offers support, information and friendship to new parents and parents-to-be. Visit the website to find a branch near you <https://www.nct.org.uk/branches>

They typically offer a variety of activities and services, including antenatal classes, home birth group, local coffee morning groups, breast-feeding support, nearly new sales and social events.



## Where to have your baby

There are a number of places you can choose to have your baby in Devon, and you can talk about these with your midwife or GP. You can change your mind about where to have your baby at any time during your pregnancy.

Local choices include:

- home birth
- If you live in Mid Devon, the freestanding birth unit at Tiverton Hospital. If you live in Teignbridge you could have your baby at Newton Abbot Hospital, Torbay Hospital or the Royal Devon and Exeter Hospital.
- If you live in Exeter or East Devon, the Maternity Unit of the Royal Devon and Exeter Hospital. For more information and a virtual tour of the unit visit [http://www.rdehospital.nhs.uk/patients/services/child\\_health/maternity.html](http://www.rdehospital.nhs.uk/patients/services/child_health/maternity.html)

### The Templer Midwifery Team

The Team provides midwifery care for women registered with GP surgeries in Moretonhampstead, Bovey Tracey, Chudleigh, Kingsteignton, Teignmouth and Dawlish plus surrounding villages. Antenatal and postnatal care is provided, including 24-hour cover for labour care if booked with Torbay and South Devon NHS Foundation Trust.

More information here: <https://www.torbayandsouthdevon.nhs.uk/services/maternity-services/midwifery-teams/templer-midwifery-team/>

## STEP 3: MATERNITY BENEFITS

If you do not have a job and find you are pregnant you can make a claim for Maternity Allowance.

There are a number of conditions that have to be in place for you to qualify for this. This is a complicated subject. Visit <https://www.citizensadvice.org.uk/work/rights-at-work/parental-rights/maternity-pay-what-youre-entitled-to/> or contact your local citizens advice office.

### Maternity Allowance (MA)

This is a benefit which is paid to pregnant women by the Department for Work and Pensions (DWP), Jobcentre Plus.

You may be entitled to MA if any of the following apply to you:

- you are employed, but not eligible for Statutory Maternity Pay (SMP). See page 23 to see if you qualify for SMP.
- you are registered self-employed and paying Class 2 National Insurance Contributions (NICs), or hold a Small Earnings Exception certificate.
- you have recently been employed or self-employed.
- you are not employed or self-employed, but you regularly work in the business of your self-employed spouse or civil partner.





You can usually get Maternity Allowance if you've been employed or self-employed for 26 weeks in the 66 weeks before your due date. You'll need to have earned a minimum amount (currently at least £30 a week) for at least 13 of those weeks.

You might also be able to get Maternity Allowance if you haven't been employed or self-employed but your spouse or civil partner runs a business and you've been helping them. Ask Jobcentre Plus for a MA Claim pack or call 0800 055 66 88. You can also get a MA claim pack from your maternity clinic or child health clinic or from the gov.uk website <https://www.gov.uk/maternity-allowance/how-to-claim>

The rules about Maternity Allowance can be complicated. The best ways to check what you can get are to use the calculator on the gov.uk website <https://www.gov.uk/pay-leave-for-parents/y> or contact your local Citizens Advice office.

While you are receiving MA you cannot claim Jobseeker's Allowance. You may still be entitled to benefits such as Income Support, but the amount you get will be reduced by the amount of MA.

### **The two basic rules of Maternity Allowance**

To qualify for MA, you have to satisfy two basic rules, they are the employment rule and the earnings rule.

You have to satisfy these rules in a test period which is 66 weeks up to and including the week before the week your baby is due.

### The employment rule

- You must have been employed and/or self-employed for at least 26 weeks in your 66 week test period.
- The 26 weeks do not have to be continuous and it doesn't matter how much you earn.
- You don't have to be physically at work to be employed or self-employed; you might be off work sick or have been on Statutory Maternity Leave for an earlier pregnancy for example.
- Weeks when you have not worked a full week count towards your 26 weeks.
- If you are self-employed, you must be registered as such with HMRC according to their rules.

### The earnings rule

Your earnings, on average, must be at least equal to the Maternity Allowance Threshold (MAT) which applies at the beginning of your test period. The MAT is £30 a week so you must earn on average at least £30 a week. If you have more than one employer, you must work out an average from all your earnings.

### Employment and Support Allowance (ESA) or Universal Credit

This benefit offers you financial support if you cannot work because of illness or disability. If you do not qualify for Maternity Allowance you may be able to get Employment and Support Allowance (ESA). This will depend on your National Insurance (NI) contributions in recent years. Income-related ESA is being replaced by Universal Credit in a phased roll-out across Devon.



If you are receiving benefits you should tell Jobcentre Plus about your pregnancy and they will advise you about ESA.

### Universal Credit

Universal Credit can be paid to top up income from work or other benefits or if you have no other income. You do not need to work a certain number of hours to claim Universal Credit but you are expected to work or look for work as many hours as you are able to.

Income includes:

- Your actual earnings (after tax) including Statutory Maternity Pay. Some of these payments will be ignored if the work allowance applies to you.
- Most contribution-based benefits, including Maternity Allowance and ESA. These payments are taken into account in full.
- Some income from student loans and grants.

Child Benefit and child maintenance payments are not taken into account as income. To find out if you can claim Universal Credit visit <https://www.gov.uk/guidance/jobcentres-where-you-can-claim-universal-credit>

Universal Credit must be claimed online at [www.gov.uk/apply-universal-credit](http://www.gov.uk/apply-universal-credit). If you need help to make a claim you can contact the Universal Credit Helpline on 0800 328 9344.

### What is form MATB1?

Also known as a 'maternity certificate', you will need a MATB1 certificate to claim maternity benefits and to arrange maternity leave with your employer.

Your doctor or midwife will give you the MATB1 certificate after you reach the 20th week before the week in which your baby is due (the 21st week of pregnancy). It cannot be given any sooner than this.

Your midwife will usually give you this at your next antenatal appointment from the 21st week of your pregnancy. If you have not received it, you should ask for it at this time.

If you are claiming Maternity Allowance you will need to provide the MATB1 certificate to JobCentre Plus.

If you are claiming Statutory Maternity Pay you will need to give the original form to your employer no later than 25 weeks into your pregnancy (or at least 15 weeks before your due date).

Make a copy of the form as it you'll need it for other pregnancy benefits, such as free dental care. Visit the gov.uk website for support in completing this form: <https://www.gov.uk/government/publications/maternity-certificate-mat-b1-guidance-for-health-professionals/maternity-certificate-form-mat-b1-guidance-on-completion>



## Tax credits and Universal Credit

Universal credit is a new benefit that is gradually replacing working tax credit and child tax credit as well as some other means-tested benefits. It is being introduced gradually across the country. If you have been claiming tax credits and start to claim universal credit in the same tax year, your tax credit award will stop.

There are two types of tax credits (until they are replaced by Universal Credit):

- **Child tax credit** which can be claimed for each child you're responsible for if they're aged under 16, or under 20 and in approved education or training. You don't need to be working to claim Child Tax Credit. How much you get depends on your circumstances.
- **Working Tax Credit** helps people on low incomes. You could get Working Tax Credit if: you're aged from 16 to 24 and have a child or a qualifying disability; or you're 25 or over, with or without children. To qualify you must work a certain number of hours a week, get paid for the work you do (or expect to) and have an income below a certain level. The basic amount of Working Tax Credit is up to £1,940 a year - you could get more (or less) depending on your circumstances and income.

You can use the tax credit calculator at [www.gov.uk/tax-credits-calculator](http://www.gov.uk/tax-credits-calculator) to work out how much you can claim.

You can claim Working Tax Credit or Child Tax Credit if you are receiving Statutory Maternity Pay or Maternity Allowance. You can claim Child Tax Credit if you already have a child, or once the new baby is born if it is your first child.

To find out if you can claim Tax Credits of Universal Credit visit: <https://www.gov.uk/guidance/jobcentres-where-you-can-claim-universal-credit>.

## Claiming child benefit

You can claim for child benefit for each child you are responsible for whether you are working or on benefits. The payment is tax-free as long as neither parent earns more than £50,000 a year.

If you've just had a baby make sure you make your claim before your baby is three months old. Even if you think you won't be entitled to anything because either you or your partner earns over the limit, you should still claim – otherwise you'll miss out on a number of other entitlements.

Making a claim for Child Benefit will help you protect your State Pension if you're at home looking after your baby or children and not paying National Insurance, as you'll get credits towards your State Pension even if you don't get Child Benefit.

You can claim for each child aged under 16 years, or a young person under 20 years if they are still in approved full-time education up to A level or similar, or on certain approved training courses.



If you're not sure you can claim and for more information on the rules for making a claim, visit the gov.uk website at <https://www.gov.uk/child-benefit> or call the Child Benefit Helpline on 0300 200 3100.

To claim child benefit you will need to fill in a child benefit claim form and send it to the child benefit office along with your child's birth certificate. You can complete the form online at the gov.uk website at <https://www.gov.uk/government/publications/child-benefit-claim-form-ch2>

### Sure Start Maternity Grant

The Sure Start Maternity Grant is a one-off payment of £500 to help with the cost of a new baby.

You usually qualify for the grant if:

- you're expecting your first child - or you're expecting a multiple birth (eg twins) and have children already
- you already get certain benefits

You must claim the grant within 11 weeks of the baby's due date or within three months after the baby's birth. You don't have to pay the grant back and it won't affect your other benefits or tax credits.

Visit the Gov.uk website for information about how to claim: <https://www.gov.uk/sure-start-maternity-grant/how-to-claim>

## STEP 4: PREGNANCY AND WORK

### Your rights

#### Employee rights

Pregnant employees have four main legal rights:

- paid time off for antenatal care
- maternity leave
- maternity pay or maternity allowance
- protection against unfair treatment, discrimination or dismissal.

'Antenatal care' isn't just medical appointments - it can also include antenatal or parenting classes if they've been recommended by a doctor or midwife.

Employers can't change a pregnant employee's contract terms and conditions without agreement - if they do they are in breach of contract.

Employers must give pregnant employees time off for antenatal care and pay their normal rate for this time off. The father or pregnant woman's partner has the right to unpaid time off work to go to two antenatal appointments. Same-sex partners and civil partners have the same legal rights as all parents.

If you feel your rights are not being upheld, contact your local Citizens Advice office, or visit the ACAS website at [www.acas.org.uk](http://www.acas.org.uk).



Maternity Action offers a helpline that gives advice and information about rights and entitlements during pregnancy, maternity leave and returning to work. There are also free factsheets you can download from its website. Telephone: 0808 802 0029 or visit the website at [www.maternityaction.org.uk](http://www.maternityaction.org.uk)

## Maternity Leave

Maternity leave is broken into two periods, both of 26 weeks. They are:

- Ordinary Maternity Leave
- Additional Maternity Leave

All pregnant employees are entitled to 26 weeks Ordinary Maternity Leave and 26 weeks Additional Maternity Leave. Additional Maternity Leave starts immediately after Ordinary Maternity Leave so women have 52 weeks (one year) maternity leave in total.

## Statutory Maternity Pay

This is a weekly payment made by employers to their employees or former employees. Employers have to pay SMP if you have been employed by them prior to becoming pregnant and during your pregnancy. It is subject to certain conditions, see below.

If you qualify for this payment you will receive it whether you intend to return to work or not. The amount paid depends on how much you

earn and it is paid for a maximum period of 39 weeks, usually as follows:

- the first 6 weeks: 90% of their average weekly earnings (AWE) before tax
- the remaining 33 weeks: £145.18 or 90% of their AWE (whichever is lower)

Tax and National Insurance need to be deducted.

If your employer refuses to pay SMP, you can complain to HM Revenue and Customs which will decide whether or not you should be getting SMP. This is complicated, so enlist the help of Citizens Advice. Contact details are on page 47.

## Qualifying for Statutory Maternity Pay

There's a key date in all of this – 15 weeks before your baby is officially due. If you've been working for the same employer continuously for at least 26 weeks before that date and earning enough (£116 a week), you're eligible for Statutory Maternity Pay (SMP).

If you don't qualify for SMP you may be able to claim Maternity Allowance. See page 14.



## How much do you get?

- For the first six weeks, Statutory Maternity Pay is equal to 90 per cent of your average weekly earnings before tax.
- For the remaining 33 weeks, it's £145.18 in 2018-19 – or 90 per cent of your earnings if that's less.

## Working out your Statutory Maternity Pay

The important date for working out your SMP is the date your baby is due, not the date that your baby is actually born.

The week in which your baby is due is referred to as the Expected Week of Childbirth (EWC).

To help you work out the date you qualify for SMP visit the gov.uk website at <https://www.gov.uk/government/publications/maternity-benefits-technical-guidance/maternity-benefits-technical-guidance#statutory-maternity-pay-smp>

For advice about Statutory Maternity Pay contact HM Revenue & Customs (HMRC) Employee Helpline on 0845 302 1479.

More information is available from the Citizens Advice website [https://www.citizensadvice.org.uk/work/rights-at-work/parental-rights/parental-rights-at-work/#h\\_maternity\\_pay](https://www.citizensadvice.org.uk/work/rights-at-work/parental-rights/parental-rights-at-work/#h_maternity_pay)

Always check your contract of employment – you may find your employer offers more generous terms than the statutory amount.

You can get more information about Statutory Maternity Pay and Maternity Allowance at the gov.uk website at <https://www.gov.uk/government/publications/maternity-benefits-technical-guidance/maternity-benefits-technical-guidance#maternity-allowance-ma>

## Keeping in touch days

You are allowed to work as an employed or self-employed person for up to 10 days during your Maternity Allowance Period without losing any MA. These special days are known as Keeping in Touch (KIT) days.

KIT days are intended to help you keep in touch with your workplace or, if you are self-employed, with your business. They enable you to do some work without affecting your MA and could also help ease your return to work.

If you are on maternity leave from your employer, you and your employer must agree that you can work on those days. Your employer does not have any right to insist that you work.

For more information on KIT days visit the gov.uk website at <https://www.gov.uk/employee-rights-when-on-leave>



## STEP 5: RIGHTS OF WORKING PARENTS

Working parents have the following legal rights:

- paid and unpaid maternity leave
- paid paternity leave
- paid and unpaid adoption leave
- to request flexible working hours
- unpaid parental leave for parents of children under five (18 if your child is disabled)
- unpaid time off to deal with unexpected problems with the care of dependents
- to shared leave and pay for a child due to be born on or after 5 April 2015, or placed for adoption on or after that date.

These rights apply to parents in same-sex as well as in opposite-sex relationships, as well as casual relationships, marriages and civil partnerships.

### Paternity Leave

If you're a baby's father or the mother's partner you're entitled to one or two weeks of paternity leave when you and your partner have a baby. You can also take paternity leave when you adopt a child.

To qualify for paternity leave, you need to:

- have had the same employer for at least 26 weeks by the end of the 15th week before the due date, or by the time you're matched with a child for adoption.
- be the biological father of the child, or be the partner of the baby's mother - you don't have to be married.
- be responsible for the child's upbringing and wish to take time off to care for the child or support the mother.
- have given your employer the correct notice to take paternity leave.

There are two extra rules if you're adopting a child:

- you can't already know the child - for example they can't be your stepchild.
- you can't be taking adoption leave - if you and your partner are adopting, one of you can take adoption leave and the other paternity leave.

(<https://www.citizensadvice.org.uk/work/rights-at-work/parental-rights/parental-rights-at-work/#h--a-name-paternityleave-a-paternity-leave-and-pay>)

### Shared parental leave

If you're expecting a baby or having a child placed with you for adoption, you can share your maternity leave and pay with your partner. You can share up to 50 weeks' leave and up to 37 weeks' pay.



To be eligible for shared parental leave, you must:

- share care of the child with your spouse, civil partner or joint adopter, the child's other parent, or your partner (if they live with you and the child).
- have had the same employer for at least 26 weeks by the end of the 15th week before the due date (or placement date).
- still be employed by your employer until the week before you take any shared parental leave.

In the 66 weeks before the baby is due, your partner must:

- have been working for at least 26 weeks - these don't have to be continuous
- have earned at least £31 a week on average in 13 of the 66 weeks

You'll be eligible for statutory shared parental pay if:

- you qualify for statutory maternity pay
- you qualify for statutory paternity pay and have a partner who qualifies for statutory maternity pay or maternity allowance

For more information visit <https://www.gov.uk/shared-parental-leave-and-pay>

### **Pregnancy and maternity discrimination**

This is when you are treated unfairly at work because you are pregnant or have recently had a baby and you suffer a disadvantage because of this treatment. You are protected against this by employment law.

To show unfavourable treatment you don't have to compare your treatment to someone else's, a man for instance. You just need to show you were treated unfavourably.

For more information visit the Citizens advice website at: <https://www.citizensadvice.org.uk/work/discrimination-at-work/what-are-the-different-types-of-discrimination/pregnancy-and-maternity-discrimination-at-work-specific-situations/>

Some examples of unfavourable treatment would be:

- you're suspended from work by your employer for health and safety reasons and don't receive full pay.
- you're dismissed because your employer says they can't afford to pay you statutory maternity pay.
- you can't go to a disciplinary meeting due to a pregnancy-related illness and your employer refuses to re-arrange the meeting.
- you're disciplined for having performance issues due to a pregnancy-related illness.
- your employer fails to carry out a health and safety risk assessment, forcing you to resign.
- your employer demotes or dismisses you, or stops you from having training or promotion opportunities, because you're pregnant or on maternity leave.
- your employer refuses to give you time off for antenatal care or to give you your normal pay when you attend antenatal appointments.
- you're made redundant during your maternity leave and there isn't a genuine redundancy situation or you're selected because you're pregnant.
- you're turned down for a job when the employer learns you're pregnant.





Once you've had your baby, it's also unlawful to discriminate against you for any of these reasons:

- you're on maternity leave
- you've been on maternity leave
- you've tried to take maternity leave to which you are entitled.

### The protected period

Protection against maternity discrimination at work lasts for a specific period, known as the protected period. This starts from the time you become pregnant until the end of your maternity leave, or when you return to work, if this is earlier. If you don't have the right to maternity leave, the protected period ends two weeks after your baby is born.

### Breastfeeding

Although your employer does not have to allow you time off to breastfeed your baby, they should try to accommodate you if you want to keep breastfeeding after your return to work. If your employer says you can't change your working patterns to breastfeed your baby or does not allow you to express milk at work, you may be able to claim unlawful sex discrimination.

### **Claiming unlawful sex discrimination**

If you believe you have been treated unfavourably at work due to being pregnant or having a baby, you may be able to claim unlawful sex discrimination. To do this you have to make a claim to an employment tribunal. If the result is in your favour, your company may have to pay you compensation. The important thing to do is to get advice as soon as possible. If you're a trade union member, get advice from them.

More information here: <https://www.citizensadvice.org.uk/law-and-courts/discrimination/what-are-the-different-types-of-discrimination/pregnancy-and-maternity-discrimination/>

### **Your rights when returning to work after maternity leave**

You're entitled to return to the same job after maternity leave if you've been away 26 weeks or less. Your pay and conditions must be the same as or better than if you hadn't gone on maternity leave.

It's unfair dismissal and maternity discrimination if your employer says you can't return to the same job.

### If you've been on maternity leave for more than 26 weeks

It's unfair dismissal and maternity discrimination if your employer doesn't let you return to work after maternity leave, or if they offer you a different job without a good reason. They can't offer you a different job if:



- your job still exists - for example if they've given it someone else
- your job would still exist if you hadn't gone on maternity leave
- the new job isn't something you could do
- the new job has worse conditions or pay - for example if you used to work part-time, and the new job would be full-time only

For more information visit <https://www.citizensadvice.org.uk/work/rights-at-work/parental-rights/maternity-leave-your-options-when-it-ends/> or contact your local Citizens Advice office (contact details on page 47)

## STEP 6 PLANNING FOR YOUR BABY

### What to do if your housing needs change after you have your baby

If you live in council housing you may be entitled to bid for a larger property through Devon Home Choice, which is a partnership between the 10 Devon local authorities and housing associations working in Devon. You may be able to bid for a home that is one bedroom size up from your current household need. For example, a couple, or a single person expecting a baby, would be able to bid for a two-bedroom property.

For information visit <https://www.devonhomechoice.com/>

Or contact your local council:

- East Devon District Council, 01395 517469,  
email: [devonhomechoice@eastdevon.gov.uk](mailto:devonhomechoice@eastdevon.gov.uk)

- Exeter City Council, 01392 265881  
email: [devonhomechoice@exeter.gov.uk](mailto:devonhomechoice@exeter.gov.uk)

- Mid Devon District Council, 01884 255255  
email: [devonhomechoice@middevon.gov.uk](mailto:devonhomechoice@middevon.gov.uk)

- Teignbridge District Council, 01626 361101  
email: [devonhomechoice@teignbridge.gov.uk](mailto:devonhomechoice@teignbridge.gov.uk)



### Work out a budget

Whether you are deciding to go back to work, or if you are unemployed, you are likely to see a drop in your family income when you become pregnant and stop working. Once you know what benefits or maternity pay you will be receiving it can be helpful to work out a budget.

As well as your regular household expenses, make sure you include all those new items you will need once your baby is born. Items like buggies and cots can be very expensive, check in the small ads of your local paper, charity shops or use auction sites like eBay to find less costly alternatives.

It's never too early to work out your budget – don't put it off until after the baby is born. The Money Advice Service has a great budget planner, visit the website at <https://www.moneyadviceservice.org.uk/en/tools/budget-planner>

Your income is likely to change, especially if you are planning to stop work, or cut your hours. You'll also need to think about expenses – everything from a buggy, car seat, bedding and clothes, to nappies, baby food and childcare.

If your income will be stretched, you may need to look at cutting back. A good starting point is to divide your outgoings into essential and non-essential items.

- You can save on essentials like household bills, especially utility bills, and groceries by shopping around.

- Next, look at non-essentials, these are things like gym memberships, magazine subscriptions, even that lunchtime sandwich from the local shop.

### Reduce your debts

With some debts, like credit cards, it's really important not to stick your head in the sand and only pay the minimum each month. If you do that, you'll never pay it off. Take some time to deal with them now and it will save you money in the long run.

Prioritise bills which would lead to serious problems if they went unpaid (such as your mortgage, rent, council tax and utility bills). Contact the people you owe money to as soon as possible if you're struggling with repayments.

If you think you might find it difficult to cope with your changing financial situation speak to an adviser at your local Citizens Advice office as soon as possible. Contact details on page 47.

### Open a savings account

If you are able to put some money aside it is a good idea to open a savings account to help cover the costs of your baby and see you through a period of reduced income. It's a good idea to open an account which offers instant access to your savings. Visit [www.moneysavingexpert.com](http://www.moneysavingexpert.com) for up-to-date savings account information.



Ensure you claim all the benefits you are entitled to. Contact your local Citizens Advice office (details on page 47). The Money Advice Service website has information about your benefit entitlements after having a baby. Visit the website at <https://www.moneyadviceservice.org.uk/en/articles/benefits-and-entitlements-to-claim-when-you-have-a-baby>

### Child maintenance

Both parents are legally responsible for the financial costs of bringing up a child. If you split up and you are the parent who doesn't have the main day-to-day care of your child, you may have to pay money to your former partner. This is called child maintenance, it is also known as child support.

As long as both parties are happy you can make this arrangement yourselves or use a government scheme. If your situation is complicated you may need to go to court to make the arrangements.

Visit the Citizens Advice website for more information about child maintenance. <https://www.citizensadvice.org.uk/family/children-and-young-people/child-maintenance/child-maintenance-where-to-start/>

## STEP 7 AFTER YOUR BABY IS BORN

### Registering the birth

You must register the birth within 42 days of your baby being born.

You can register the birth at the Registration Office which is most convenient for you. There are Registration Offices in Exeter, Tiverton, Honiton and Newton Abbot. Visit <https://new.devon.gov.uk/registrationservice/registrationoffices> to find the service nearest to you. You will need to make an appointment in advance to register a birth.

### Who can register a birth

Either the mother or father can register the birth if they were married when the baby was born or conceived.

If the parents are not married and they want both of their details to be included on the birth certificate, they need to sign the birth register together. If this is not possible then:

- one parent must complete a statutory declaration of parentage form (available from any Registration Office) which the other will need to take when registering the birth
- one parent must take evidence that a parental responsibility agreement has been made or must be able to produce a court order to give to the registrar.



The father's details can normally be included at a later date, if you get married or choose to add them.

If the parents are unable to register the birth then the registration will be completed by whichever of the following people is best able to do so:

- the occupier of the house or hospital where the child was born
- a person who was present at the birth
- a person who is responsible for the child.

### Same sex parents

Male couples must get a parental order from the court before they can be registered as parents.

Female couples can include both their names on their child's birth certificate when registering the birth – the rules are different depending on whether or not they're in a civil partnership.

### Female civil partners

Either woman can register the birth on her own if all of the following are true:

- the mother has a child by donor insemination or fertility treatment
- she was in a civil partnership at the time of the treatment
- her civil partner is the child's legal parent.

### Female non-civil partners

When a mother isn't in a civil partnership, her partner can be seen as the child's second parent if both women:

- are treated together in the UK by a licensed clinic
- have made a 'parenthood agreement'.

However, for both parents' details to be recorded on the birth certificate, they must do one of the following:

- register the birth jointly
- complete a 'Statutory declaration of acknowledgement of parentage' form and one parent takes the signed form when she registers the birth
- get a document from the court (for example, a court order) giving the second female parent parental responsibility and one parent shows the document when she registers the birth.

There is specific information you need to register, ensure you have it all to hand before you visit. For more information on how to register a birth visit <https://new.devon.gov.uk/registrationservice/guide/register-a-birth/part-1-how-to-register-a-birth> or call 0345 155 1002.

You can book an appointment online at <https://registration.devon.gov.uk/Registrars.Devon.Live/BirthBookingProcess>



## Support and care

You may feel overwhelmed by the responsibility that having a baby brings. There are lots of organisations to help you through these times.

Health services for parents include

- GP – you can contact your GP at any time if it is for you or your child. Many GPs will see babies at the beginning of surgery, or without an appointment. Most GPs provide developmental reviews and vaccinations. Register your baby with your GP as early as possible after they are born. If you don't have a GP see page 9 for information about how to register.
- Local midwifery teams - Expectant mothers will be automatically referred into the health visiting service. New mothers requiring breastfeeding support can be referred into the service by a health visitor, GP, nurses in hospital or any healthcare professional.
- Health visitors – a health visitor will usually visit you within 14 days of the birth of your baby. After that you will see them at the child health clinic, although you can make an appointment to see them at any time. If you're bringing up a baby on your own or struggling, your health visitor will probably come and check in to see if you need any help.

- Child Health Clinics – these are run by health visitors and doctors. You can talk about problems to do with your child and many offer extra services like parent groups, breastfeeding advice and other support groups.

Talk to your health visitor, doctor or midwife if you feel anxious, stressed or worried. They can give you advice and suggest places where you can get help.

### Children's Centres

Children's Centres provide Early Help, to the whole family from pregnancy through to age eight, when families most need support using the "team around the family" approach.

Early Help means taking action to support a child, young person or their family as soon as a problem emerges. It can be required at any stage in a child's life from pre-birth to adulthood, and applies to any problem or need that a family needs support to resolve. It also applies to all children and young people, with any form of need.

There are Children's Centres in Exeter, Exmouth, Teignmouth and Tiverton. Visit <https://new.devon.gov.uk/educationandfamilies/early-years-and-childcare/childrens-centres> for more information.



Devon Libraries run free or low cost fun sessions for parents and babies, drop in to your local library to find out more, or for more information, visit <https://www.devonlibraries.org.uk>

### Looking for childcare

As your child grows up you may want them to spend time learning and playing in childcare and early education. Your options could include a childminder, pre-school, day nursery, nursery class, out-of-school club.

Contact Devon County Council's Family Information Service. This is the main source of useful information for parents and carers of 0-19-year-olds and the definitive source of registered childcare in Devon. It can also provide information on other services and support for children, young people and parents. Visit the website at <https://new.devon.gov.uk/educationandfamilies/early-years-and-childcare/devon-family-information-directory>

The Government provides childcare funding for all three to four years olds. Some children younger than this may be eligible for funding. To find out your entitlement visit <https://www.gov.uk/help-with-childcare-costs/free-childcare-and-education-for-2-to-4-year-olds>.

If you are in receipt of certain benefits, you may be eligible for free childcare for your two-year-old. Visit the Devon County Council website to check your eligibility: <https://new.devon.gov.uk/educationandfamilies/early-years-and-childcare/childcare/golden-tickets>



## MYTHS BUSTING: EXPECTING A NEW BABY

There is a lot of information to take on board when expecting a baby. In this section we bust some commonly held myths around having a baby.

### **Myth 1:** *Everybody is entitled to maternity leave*

You are entitled to maternity leave if you are an employee. However, if you are a 'worker' you aren't entitled to maternity leave. You are usually a 'worker' if you: 1. work for an employment agency - unless you have an agreement saying you're employed by the agency, 2. are a casual worker, 3. are on a zero-hours contract. For more information about maternity leave rights visit this section of the Citizens Advice website: <https://www.citizensadvice.org.uk/work/rights-at-work/>.

### **Myth 2:** *I have to take the full year off for my maternity leave*

Your maternity leave will last for a year unless you tell your employer that you want to return earlier. It can't last longer than a year. The shortest amount of maternity leave that you can take is 2 weeks, or 4 weeks if you work in a factory.

### **Myth 3:** *I can change my hours of work when I return from my maternity leave and my employer has to accept them*

If you need to change the hours that you work because of childcare, you can make a request for flexible work with your employer. They must consider your request in a reasonable manner and not discriminate against you, however they do not have to agree the new

hours if there will be significant negative impact on the business. The Maternity Action website has a lot of information about flexible working for parents: <https://www.maternityaction.org.uk/>.

### **Myth 4:** *You are not entitled to maternity leave if you adopt a child*

When adopting a child you cannot take maternity leave, however you may qualify for adoption leave. If you qualify for adoption leave you can take up to 26 weeks ordinary adoption leave, followed immediately by up to 26 weeks additional adoption leave. To qualify for adoption leave you must: 1. be an employee 2. be matched with a child for adoption by an approved adoption agency, or be one of a couple who have been jointly matched with a child for adoption and 3. have notified the agency that you agree the child should be placed with you and the date of placement. To find out more information about rights during adoption, go to the Maternity Action website: <https://www.maternityaction.org.uk/>.

### **Myth 5:** *Same sex couples don't get the same parental leave rights*

One member of a same sex couple, either a male or female partner, may take paternity leave and receive paternity pay. The birth mother will still receive the maternity leave and pay that she is entitled too. Same sex partners and civil partners have the same legal rights as all parents.





## FURTHER HELP

Trailblazer Devon provides advice and information to people at times when they need it most. We want people to understand their rights and live as comfortably as possible.

While this booklet provides advice and information, we understand that some people may need further assistance when planning for a new baby. In this section, we provide links to organisations that can help you further.

### Expecting a New Baby

- Family Lives - <https://www.familylives.org.uk/> | 0808 800 2222
- Devon Adoption - <https://www.devonadoption.org.uk/> | 0345 155 1076
- Care of the Family - <https://www.careforthefamily.org.uk/> | 029 2081 0800
- Maternity Action - <https://www.maternityaction.org.uk/> | 0808 802 0029
- Citizens Advice (National) - <https://www.citizensadvice.org.uk/> | 03444 111444

### Get Advice

- Julian House - <https://www.julianhouse.org.uk/> | 01392 430 228
- Citizens Advice - <https://www.citizensadvice.org.uk/> | 03444 111444
- St Petrock's - <https://stpetrocks.org.uk/> - 01392 422396

### Local Authorities

- East Devon District Council - <http://eastdevon.gov.uk/> | 01395 516551
- Exeter City Council - <https://exeter.gov.uk/> | 01392 277888
- Mid Devon District Council - <https://www.middevon.gov.uk/> | 01884 255255
- Teignbridge District Council - <https://www.teignbridge.gov.uk/> | 01626 361101



## HOUSING PASSPORT – ACCESS TO HOUSING

Even without a new baby, renting a home can be difficult for many people.

Sometimes landlords and letting agents need a lot of information (your identity, income and current living arrangements) before they agree to rent a house out.

To help this problem Trailblazers Devon lets people create a permanent “Housing Passport” that they can save.

The Housing Passport lets you build a detailed picture of who you are, if you work or volunteer, if you have a family, if you have lived anywhere else and other important details.

Creating a Housing Passport and providing more detail about yourself gives you a better chance of being able to rent a house from a landlord or letting agent.

## CREATE YOUR HOUSING PASSPORT

To create your Housing Passport go to: [passport.trailblazerdevon.org.uk](https://passport.trailblazerdevon.org.uk). Once logged in you will be asked a few questions about yourself.

We recommend taking your time to create your passport and answer questions as carefully and accurately as you can.

All information you provide will be held by Trailblazer Devon and shared with the organisations that are part of this partnership – please read the back page of this booklet for details.





# trailblazer devon

A Homelessness Prevention Partnership



**Exeter**  
City Council



**Trailblazer Devon** is part of the Department of Communities and Local Government Trailblazer initiative, delivered in partnership with: Exeter City Council, East Devon District Council, Teignbridge District Council, Mid Devon District Council, Julian House, Citizens Advice Exeter and St. Petrock's.



**S+ PETROCKS**

## New Baby

A step-by-step guide