April 2026

Miscarriage, stillbirth, neonatal death

A guide to the financial help available

MoneyHelper

HM Government

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Whatever your circumstances, MoneyHelper is on your side. Online and over the phone, we offer clear and impartial guidance that's quick to find, easy to use and backed by government. We can also point you to trusted services if you need more support.

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- find out about extra benefits and entitlements.

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Money & Pensions Service

Here to help you

We know that in addition to the shock and sadness you are going through, you might also be experiencing unexpected financial strain.

If you're struggling with finances following a loss, many financial services providers are required to treat you with extra care. You can ask for flexible payment options or request to speak with a specialist support team trained in bereavement and loss.

Although claiming financial benefits is likely to be the last thing on your mind, this guide can be helpful as it shows you what you might be entitled to.

- A miscarriage is if your baby was born dead between 14 and 24 completed weeks of pregnancy.
- A stillbirth is if your baby was born dead after 24 completed weeks of pregnancy.
- A neonatal death is if your baby dies in the first 28 days of life.

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After a miscarriage

Sadly, you are not entitled to maternity or paternity rights or benefits if you have had a miscarriage. But you do still have some entitlements that might help you to take time off to recover.

If you live in Northern Ireland, you may be entitled to two weeks' statutory Miscarriage Leave and Pay. This applies to both parents. Check with your employer for details.

If your baby is born alive but passes away, even for a short time (including before the 24th week of pregnancy), you're still entitled to financial help (see p6).

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 are legally protected for two weeks after the loss of your baby as pregnancy and maternity is a protected characteristic under the Equality Act 2010. This means that if you're put at a disadvantage or treated less favourably as an employee because of a pregnancy-related illness or related time off, this could be discrimination.

You can take longer than two weeks sick leave if you need to 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 might 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 might 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 might 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 might 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 might 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 might need.

If you're claiming Universal Credit

If you're seeking work and have a miscarriage, you should let your work coach know what's happened. If you need time to recover, you must get a fit note from your GP or healthcare specialist so your claimant commitment isn't affected.

Registration (birth and death certificates)

The Registrar does not provide stillbirth, birth or death certificates for miscarriages before 24 weeks of pregnancy. However, there are ways to formally record the loss of your baby.

In England, you can apply for a baby loss certificate online at GOV.UK. See **gov.uk/request-baby-loss-certificate**

In Scotland, you can apply to have your baby's loss recorded in The Memorial Book of Pregnancy and Baby Loss Prior to 24 Weeks. See **gov.scot/publications/certification-pregnancy-baby-loss-prior-24-weeks**

In Wales and Northern Ireland, you can ask if the hospital issues 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 11).*

> There are proposals to change the law so that couples who go through a miscarriage can take parental bereavement leave. Please check **GOV.UK** for the latest information.

Does there have to be a funeral?

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 might wish to consult a funeral director or your own faith leader. The hospital chaplaincy team might 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 remains yourself. If you want to do this, you might need to make your wishes very clear to the hospital staff or your GP as they might not be aware that this is legal.

For more information, contact the Miscarriage Association or Sands *(See Useful contacts page 11).*

Sadly you won't be eligible for help with funeral expenses payments if you lost your baby through miscarriage.

However, in Scotland, if your baby was born alive before 24 weeks and you get certain benefits, you may be able to claim for a Funeral Support Payment. See **mygov.scot/funeral-support-payment/if-the-person-who-died-was-17-or-under**

Benefits and entitlements after a miscarriage

Benefits and entitlements can change over time. For the most up-to-date information on financial help following a miscarriage, stillbirth or neonatal death, see **GOV.UK**.

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. You may need a fit note, previously called a Sick Note, from your GP.	Your employer
Statutory Maternity Pay	No.	Your employer
Maternity Allowance	No, but you might 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 (Best Start Foods in Scotland)	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	Yes. In England, if you have a Maternity Exemption Certificate you can continue to use it for free prescriptions after a miscarriage until the certificate expires. In Scotland, Wales and Northern Ireland prescriptions are free for everyone. Entitlements to free dental check-ups and treatment vary by country.	Your midwife/doctor
Child Benefit	No.	HMRC
Universal Credit child element	No.	DWP
Northern Ireland only: Miscarriage Leave and Pay	If you live in Northern Ireland, you and your partner may be entitled to two weeks' statutory Miscarriage Leave and Pay.	Check with your employer for details.

** See pages 11 and 12 for contact details.*

After a stillbirth

Entitlements for mothers

If your baby was stillborn after 24 weeks of pregnancy, you might 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 might be entitled to sick leave or pay (see table on page 9).

Entitlements for fathers and female partners

Fathers and female partners might 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 might be entitled to sick leave or pay (see table on page 9).

Statutory Parental Bereavement Leave

If you're an employee, you can take two weeks' statutory leave if your baby is stillborn. You can take this leave regardless of how long you have been in the job.

Find out more at **gov.uk/employers-parental-bereavement-pay-leave**

Taking time off

You're legally protected for two weeks after the loss of your baby as pregnancy and maternity is a protected characteristic under the Equality Act 2010. This means that if you're put at a disadvantage or treated less favourably as an employee because of a pregnancy-related illness or related time off, this could be discrimination.

You can take longer than two weeks sick leave if you need to as long as your GP signs you off sick – and not feel pressured to return to work until you feel ready. It's important to talk to your employer about their policy on how long you can be off and discuss what you might need.

Time off for dependants

You might 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 might 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 might need.

If you're claiming Universal Credit

If you have a stillbirth and are seeking work, you'll be placed in the no work-related requirements group for 15 weeks following the date of the birth.

Your work coach will ask for a copy of your stillbirth certificate, name, address and National Insurance number. Your claimant commitment may be reviewed after 15 weeks if you don't feel well enough to start seeking work again.

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.

Does there have to be a funeral?

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

In England, the Children's Funeral Fund can contribute up to £300 towards the cost of the coffin, shroud or casket, plus help pay for burial or cremation fees, including the doctor's certificate. Your income or savings are not taken into account. For more information, see **gov.uk/child-funeral-costs**

In Wales, there's a £500 contribution towards the funeral and other related costs such as floral tributes and plaques. Your income or savings are not taken into account. Find out more at **gov.wales/child-funeral-and-other-related-costs-information**

If you live in England or Wales and you are getting certain benefits, you can also apply for up to £1,000 Funeral Expenses Payment to help cover some of the other reasonable costs.

In Scotland, if you're getting certain benefits, you can apply for a Funeral Support Payment The average payment is around £2,103 towards any reasonable funeral costs you need to pay for, such as the funeral service or funeral car.

But it usually doesn't cost anything to bury or cremate a baby, child or young person aged 17 or under, so you might get less than this. See **mygov.scot/funeral-support-payment/person-who-died-was-17-or-under**

In Northern Ireland, the Child Funeral Fund is a one-off lump sum payment of £3,441 to cover funeral costs, which can be paid either directly to the funeral director or you, or split between both.

What you earn or how much you have in savings will not affect what you get. You do not need to be getting benefits to apply. For the latest rate, see **nidirect.gov.uk/articles/child-funeral-fund**

Sands is a charity offering information and emotional support to anyone affected by the death of a baby.
(See Useful contacts page 11).

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 and earning 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 and **gov.uk/maternity-pay-leave**
Statutory Parental Bereavement Leave and Pay	If you're an employee you're entitled to two weeks' leave if your child is stillborn. If you're an employee or a worker you might be entitled to two weeks of Statutory Bereavement Pay.	Your employer or **gov.uk/employers-parental-bereavement-pay-leave**
Maternity Allowance	You might 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 your baby's birth.	Jobcentre Plus/Jobs and Benefits Office or your employer and **gov.uk/maternity-allowance**
Statutory Paternity Pay	If you are employed you might be entitled to paternity pay. You must claim within 28 days of the birth.	Your employer and **gov.uk/paternity-pay-leave**
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. You may need a fit note, previously called a Sick Note, from your GP.	Your employer
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 (Best Start Foods in Scotland)	No, although you can still use any vouchers you already have.	Your midwife/doctor or Healthy Start helpline*
Child Benefit	No.	HMRC
Universal Credit child element	No.	DWP

** See pages 11 and 12 for contact details.*

After a neonatal death

Entitlements for mothers

If your baby dies within the first 28 days of being born or your baby is born alive but passed away, even for a short time (including before the 24th week of pregnancy), you might 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 might be entitled to sick leave or pay (see table on page 9).

Entitlements for fathers and female partners

Fathers and female partners might 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 might be entitled to sick leave or pay (see table on page 9).

Statutory Parental Bereavement Leave

If you're an employee, you can take two weeks' statutory leave if your baby dies within the first 28 days of being born. You can take this leave regardless of how long you have been in the job.

Find out more at **gov.uk/parental-bereavement-pay-leave**

Taking time off

You're legally protected for two weeks after the loss of your baby as pregnancy and maternity is a protected characteristic under the Equality Act 2010. This means that if you're put at a disadvantage or treated less favourably as an employee because of a pregnancy-related illness or related time off, this could be discrimination.

You can take longer than two weeks sick leave if you need to as long as your GP signs you off sick – and not feel pressured to return to work until you feel ready. It's important to talk to your employer about their policy on how long you can be off and discuss what you might need.

Time off for dependants

You might 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 might 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 might need.

Registration (birth and death certificates)

You must normally register your baby's death within five days in England, Wales and Northern Ireland (eight 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 registrar will give you a form for the funeral director.

Does there have to be a funeral?

Babies who are born alive and then die must by law be formally buried or cremated. Some hospitals will offer to arrange a funeral for you in which you can participate, or you can make your own funeral arrangements.

Funeral payments

In England, the Children's Funeral Fund can contribute up to £300 towards the cost of the coffin, shroud or casket, plus help pay for burial or cremation fees, including the doctor's certificate. Your income or savings are not taken into account. For more information, see **gov.uk/child-funeral-costs**

In Wales, there's a £500 contribution towards the funeral and other related costs such as floral tributes and plaques. Your income or savings are not taken into account. Find out more at **gov.wales/child-funeral-and-other-related-costs-information**

If you live in England or Wales and you are getting certain benefits, you can also apply for up to a £1,000 Funeral Expenses Payment to help cover some of the other reasonable costs.

In Scotland, if you're getting certain benefits you can apply for a Funeral Support Payment. The average payment is £2,103 towards any reasonable funeral costs you need to pay for, such as the funeral service or funeral car. But it usually doesn't cost anything to bury or cremate a baby, child or young person aged 17 or under, so your payment might be less than this. See **mygov.scot/funeral-support-payment/if-the-person-who-died-was-17-or-under**

In Northern Ireland, the Child Funeral Fund is a one-off lump sum payment of £3,441 to cover funeral costs, which can be paid either directly to the funeral director or you, or split between both.

What you earn or how much you have in savings will not affect what you get. You do not need to be getting benefits to apply. For the latest rate, see **nidirect.gov.uk/articles/child-funeral-fund**

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 and earning 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 and **gov.uk/maternity-pay-leave**
Statutory Parental Bereavement Leave and Pay	If you're an employee, you can take two weeks leave if your baby dies within the first 28 days of being born. If you're an employee or a worker you might be entitled to two weeks' Statutory Bereavement Pay.	Your employer or **gov.uk/parental-bereavement-pay-leave**

** See pages 11 and 12 for contact details.*

Financial help	Is this available?	More information*
Maternity Allowance	You might 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 and **gov.uk/maternity-allowance**
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 and **gov.uk/paternity-pay-leave**
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. You may need a fit note, previously called a Sick Note, from your GP.	Your employer
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
Child Benefit	Yes, for the period from the birth until up to eight weeks after your baby's death. Payment can be backdated for three months from the date your claim is received, so to receive full payment you should claim within three 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
Universal Credit child element	Yes. If you qualify, you will be able to claim the child element of Universal Credit for the assessment period when the death occurred and for the following two assessment periods.	DWP
Healthy Start food vouchers (Best Start Foods in Scotland)	No, although you can still use any vouchers you already have.	Your midwife/doctor or Healthy Start helpline*

See pages 11 and 12 for contact details.

Useful contacts

MoneyHelper

MoneyHelper is independent and backed by government to help you make the most of your money. We give free, impartial money and pensions guidance to everyone across the UK – online and over the phone.

Visit us at **moneyhelper.org.uk**

Or contact us via:

Phone

Money and pensions guidance UK: **0800 011 3797**
if you're outside the UK: **+44 20 7932 5780**
Mon - Fri 9am to 5pm

Online

moneyhelper.org.uk/contact

Online communities

Join our Facebook groups for support: **moneyhelper.org.uk/online-communities**

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 0303 003 6464
miscarriageassociation.org.uk
E: info@miscarriageassociation.org.uk

MISCARRIAGE ASSOCIATION
The knowledge to help

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 0808 164 3332
sands.org.uk
E: helpline@sands.org.uk

Sands
Stillbirth & neonatal death charity

Bliss

Offers support and information for parents of premature and sick babies through a website, support groups and a range of leaflets.
bliss.org.uk
E: hello@bliss.org.uk

Tommy's

Offers support to families who have experienced baby loss and premature birth.
tommys.org

GOV.UK

Offers advice on how to claim benefits.
gov.uk

NI direct

Information for Northern Ireland:
nidirect.gov.uk

Healthy Start

0300 330 7010
healthystart.nhs.uk

Best Start Foods

0800 182 2222
mygov.scot/best-start-grant-best-start-foods

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

Universal Credit Helpline

If you need help with your claim, call the Universal Credit helpline free on:

Telephone: 0800 328 5644
Relay UK (if you cannot hear or speak on the phone): Dial 18001 then 0800 328 5644
gov.uk/universal-credit/contact-universal-credit

Citizens Advice Help to Claim

A free, independent and impartial Help to Claim service if you're claiming Universal Credit for the first time, or are moving onto Universal Credit from existing benefits.
citizensadvice.org.uk/about-us/contact-us/contact-us/help-to-claim/

England: 0800 144 8 444

Scotland: 0800 023 2581

Wales: 08000 241 220

For Northern Ireland, Universal Credit works differently. Find out more at **nidirect.gov.uk/campaigns/universal-credit**

Relay (if you cannot hear or speak on the phone): Dial 18001 followed by 0800 012 1331

Use this page to record your notes

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Cymraeg

Contact us

Money and pensions guidance **0800 011 3797**
Mon – Fri 9am to 5pm

Relay UK **18001 0800 011 3797**
Mon – Fri 9am to 5pm

Online **moneyhelper.org.uk/contact**

Money Helper

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Accessible formats
If you would like this guide in Braille, large print or audio format please contact us on the above numbers. Information correct at time of printing (April 2026). These guides are reviewed once a year.

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