

EPISODE 3

0:03

Hello, I'm Nigel Clarke and I'll be host again today for episode three of Haringey's cost of living podcast series.

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First time listening, then make sure you go and check out episodes one and two afterwards to find out about the support available to help you with money, debt and household costs like energy bills, food and rent arrears.

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Today we've got some amazing guests who will be talking to us about what financial help there is for parents and carers as a dad of three.

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I know all too well how rewarding yet expensive raising a family can be from food and school uniforms to childcare and education related costs.

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Keeping on top of all the expenses may be really overwhelming for some families right now, especially in the current cost of living crisis but rest assured there is help available and if you have caring responsibilities unpaid or otherwise.

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Hopefully today you will discover what support is out there for you too.

1:02

You are not alone.

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We are all in this together and today I'm joined by Councilor Zena Brabazon, Cabinet member for Children schools and families.

1:12

Abdul Munim the service manager for the Children's Assessment service.

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Serife Ibrahim a childcare engagement coordinator.

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We have Anca Muntian from citizens advice.

1:23

Harry back again.

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Who is always a font of knowledge that we just love having on the podcast and last but not least we have Ellen smith from carers first.

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Thank you all for joining us today.

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Now, Counsellor Brabazon, it's over to you to give us a brief introduction.

1:40

Thanks very much,

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Nigel. We know families, some of the worst hit by the current cost of living crisis unpaid carers as well as you mentioned.

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Nigel, raising Children and young people can be very expensive, especially with the higher household costs that come with having a larger family.

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Childcare costs are at an all time high, which makes some parents question whether it's worth working in the first place and it's not hard to see that something needs to be done to present families, Children and unpaid carers in our borough and across the whole of the UK.

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But until that happens, there's a lot of help and support available that will hopefully make it a little bit easier for residents to deal with the current crisis from free school meals, the school uniform grants to access to 15 and 30 hours, free early learning education and childcare.

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Hopefully you'll learn something new in this podcast that will make everything feel a bit less overwhelming.

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There's lots of information and resources available for parents and carers on our hair and gay here to help web pages from the council and also from partner organizations and as well as council officers, it's really great to have reps from citizens advice, Herring Gate and carers first who are doing such great work in the borough to help those most in need.

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But if you need help, please don't suffer alone.

3:01

We are here to help and we will do our best.

3:07

Thank you very much, counsellor Brabazon, it's now time to go over to our guest speakers if you could each introduce yourselves and tell us a little bit about what you do and then we'll go into this discussion.

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So let's start with Abdul. Hi my name is Abdul Munim, I'm one of the service managers in the assessment service in Children's social care, so we would do assessments of Children who are in need or in need of protection in the London borough of Haringey.

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Thank you very much.

3:38

Abdul. Sherry over to you.

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Hello, good morning everyone.

3:43

My name is Serife Ibrahim and I'm a childcare engagement and brokerage coordinator and the commissioning and programs team and my main role is to raise awareness of and improve take up of the free entitlements to make sure our families know about the support available for them.

4:01

Thank you very much Serife. Anca,

4:04

Our listeners probably know all about you, but just a quick reminder would be great.

4:09

Hello everyone.

4:10

My name is Anca,

4:12

I work for citizens advice in hiring as a community advice worker and I work as a debt advisor for one of our projects which supports London and quoting tenants with money advice.

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Thank you very much Anca now.

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Ellen over to you.

4:29

Hi, I'm Ellen and I work at carers first I worked as part of a team to support carers to find a balance with their lives and their caring role and to raise awareness of carers writes, thank you very much.

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Ellen, thank you to all of you for being here today.

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I'm going to start with you Abdul what general help and support can the council offer to parents that are feeling the pinch right now.

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I mean there's a lot of general help that's available.

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The local foray has actually published the guide as well, which can be accessed online and that's got a lot of support that's available locally and nationally.

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where people can be directed to different agencies who would be able to support with their particular help.

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There's also the Haringey Family Information service Directory that you can refer to to look at what local support services are available and they would be able to support families to reach the right level of support as well.

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One of the biggest sources of help is the financial support helpline, which can be contacted on 02084894431 where individuals can speak to officers that will be able to direct them to the support that they need.

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The other help that's available is the Haringey Support Fund which can help with household support when families need kind of white goods, heating support, utility bills etcetera.

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That is a very, really good fund that's available.

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Thank you Abdul, some great resources there.

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I wanna narrow things down a bit now.

6:01

Sherry, what is free early learning and what is free early education and what's the difference between both?

6:09

Okay, well free early learning and development is for two year olds and the reason we use learning is because education, you know, for parents seemed a bit harsh, a bit strong for two year olds, you know, so we changed it early learning and the three and four year old offer we left as as education and parents that sort of sits better with parents, they they get it, you know, so free early learning is or free for twos as it's known in Haringey is for up to 15 hours a week of early learning and development and that is criteria based and families have to apply online.

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Haringey searching free for twos And the free early education is a universal offer in other words, there's no criteria and it's for all three and four year olds and that again is for up to 15 hours a week.

7:08

And it's just important that when parents apply for free for twos or for the three and four year old offer, that they just check that the child care provider is registered with Haringey to offer free places.

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And it's good to note that the Children start whether they're two or three, they start the term after their second or third birthdays.

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And also we have some brilliant videos that because many parents found that, you know, seeing what their Children will be doing each day really, you know, enthuse them to take up a place.

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So we have videos in english and some community languages and that can also be found on our website under Free For Twos videos and it just shows the Children playing and learning and mixing with their friends and it really does make a massive boost to their development and confidence.

8:06

Sheri, you mentioned the eligibility criteria for the free early learning service.

8:12

What is that criteria?

8:13

Okay, the criteria is quite broad now and that can be viewed on our website as well.

8:21

But just a few bit of the criteria now is is people that are in receipt of certain benefits And for example, income support, income based jobseeker's allowance, income-related support allowance, universal credit dependent on the income, which is 15,400 a year or less after tax, not including benefit payments and some immigration criteria.

8:53

Now, just around this topic off, is it only nurseries that offer free early learning or can you choose another child care setting?

9:00

Oh absolutely.

9:01

As long as they're registered with Haringey offer funded places you can use a child minder, you can use a preschool, you can use a nursery school nursery.

9:13

Yeah, there's vast choice.

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Thank you so much for clearing that up Anca.

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Great having you here.

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Is there any other government support available for parents and carers with Children or young people.

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Yes.

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Yes, there is.

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And what I want to start with is is, the support available with the well being because it can be quite daunting and to have a child, nobody prepares for being prepares you for being a parent.

9:43

So if you struggle with your well being a new child well being, there's lots of charities that can offer you support and some of them are the Gingerbread charity which offers support with the well being for single parents.

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There's the GPs, there's Young Minds, you can you can see their contact details on their website.

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There's another charity which is called Place to Be, which has lots of information about how to cope with being a parent and looking after your child.

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And please read the information on their website.

10:23

So this is a part about well being.

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There's other support available for for parents, for example, if you are employed and you're about to have a child, You have to, you can be entitled to statutory maternity pay and statutory maternity leave.

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The statutory maternity leave is for up to 52 weeks and is made up of two ordinary maternity leaves leave, which is for the 1st 26 weeks.

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And then you can take an additional maternity leave for another 26 weeks.

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And you don't have to take all the maternity leave, but you have to take at least two weeks after the baby is born of maternity leave or four weeks.

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If you work in a factory.

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And there is a tool on a government website which is called maternity planner.

11:26

You just have to answer some questions about your circumstances and it gives you all the information that you need when you can start claiming maternity leave, when you can start claiming maternity pay.

11:42

If you're not entitled to statutory maternity leave or statutory maternity pay you might be entitled to maternity allowance which is paid to people who are not entitled to the maternity leave and pay who are self employed who recent recently stopped working or they take part in unpaid work for the business of spouses or civil partner.

12:08

And the maternity pay I just want to mention about this is paid for 39 weeks.

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And if you did not play pay class two National insurance contributions, the maternity allowance is £27 a week.

12:26

But HMRC once you make the claim gives you the option to make additional class to National Insurance contributions.

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And if you pay enough you can get up to £156.66 a week for 39 weeks.

12:44

And at the moment the class to National Insurance contributions is £3.15 a week.

12:49

So if you can afford to pay those contributions is really worth it because it's going to help you to increase the maternity allowance payment also there is if you're not entitled to maternity allowance of statutory maternity pay you will be automatically assessed for entitlement to employment and support allowance, this is paid for a limited time, but you might get some support from there.

13:22

There is support available for fathers which is the statutory paternity leave and pay, which can be one or two weeks paid leave.

13:33

Also there is available if you are help available if you are adopting a child which is statutory adoption pay and leave, there's help available for shared parental leave and shared parental pay which can be shared between the parents if they want to take turns to look after the child in the first year after the child is born.

13:59

In addition to the maternity allowance, there are the support available as the shows that maternity grant which is £500, you could get a 1 of payment of £500 to help you towards the course of having a child.

14:15

And you usually qualify for the grant if you're expecting your first child or if you're expecting a multiple birth and have Children already and if your and your partner already gets certain benefit, these are the benefits qualifying benefits are mostly the income based benefits, you can also get the these shorter maternity grant if you receive the support for mortgage interest loan as well.

14:47

Sometimes you can get a grant if you have other if you have other Children under 16 years old and please get advice if you have other Children to see if you qualify for the grant, you must claim this grant 11 weeks before your baby's due or six months after after the baby was born.

15:10

So if you missed it, that these lines, you might not be able to get the grant and you don't have to pay back and you want to fact your other benefits and tax credits.

15:23

Thank you very much, Anca some amazing information.

15:26

There will come back to you shortly.

15:28

Ellen, It's estimated that there are over 20,500 people in Haringey providing care for a relative or friend.

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How can carers first support the unpaid carers in the borough and why is it so important for them to access help and support?

15:44

Especially at this time?

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It's a shocking figure, isn't it?

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Nigel?

15:48

I think, you know, if you're looking across the UK as a total, there are about seven million people who are carers and it's just such a high figure really and they are supporting somebody else who might be older and disabled or seriously ill.

16:02

And carers first directly work with these carers providing personalized information and tailored support in a way that suits them.

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And when I'm saying the word care.

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Nigel, what I'm referring to is the unpaid carers and not somebody in a uniform who's coming into people's homes as a formal arrangement.

16:19

It is somebody who is caring for a friend, a family member who due to illness, disability or mental health or you know, problem or addiction cannot cope without their support.

16:29

And I think the main thing is as well to make sure that carers are identifying themselves in that position and in that role quite often we hear people say well, but I'm just a husband, I'm just a wife, I'm just a parent, but actually they are providing additional support to that person so they can carry on with their daily lives.

16:47

and what we know at Cara's verses that that role can be really challenging and hard at times, but we do believe that getting the right help, the right support shouldn't be difficult.

16:56

So through information going some advice with our local teams and our central team, we run support groups that face to face and online peer support groups, and we also offer that 1 to 1 support as well with our community teams and you know, we've got lots of hands on support to make sure that the carers feel a lot more resilient in their roles and that they are empowered with tools and information that they need to ensure that they're getting a balance with their caring role and any other things that they're doing in their life, such as work or if their sandwich, caring, looking after a parent for example, as well as having Children and it's just about making sure that carers get access to the right information as they want it.

17:40

So they can be in that rewarding role of looking after a loved one or a friend or a family member, but also getting a balance with their own well being and lives as well.

17:52

Basic question for me, Ellen being an unpaid carer, you can still have a job right?

17:59

Yes, you can.

18:00

We have a lot of working carers that registered with us that we support.

18:06

when I spoke in the introduction around raising information about carers rights.

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Working carers at the moment has been in the press, is that bill that's been in terms of making sure that employers give rights to carers and there'd be similar rights in terms of if you as a parent and you need to dependency leave for example, you would also maybe be entitled to that and that is a bill that is being passed through hopefully.

18:31

And yes, you can balance working with caring and that's why it's so important to first of all recognize that you're a carer but also access to supports available.

18:41

Register with Carers First and we can then help you to get that balance to make sure that you can work and care at the same time.

18:49

While we're on the subject.

18:51

What is a carers assessment and who needs one.

18:55

So a carers assessment is a statutory assessment that's provided by local authority.

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it was put into place as a result of the Care Act 2014 where carers were given an equal footing and equal rights as the person that they're supporting with terms of statutory services.

19:12

So the statutory carers assessment is an assessment for carers, it's an assessment for them and to look at their whole well being and it's an overview of their caring well.

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So they're looking at things like what does their caring role involved?

19:25

What's their well being like?

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Do they have their own medical needs?

19:28

Are they ok, mentally and physically?

19:31

Are they working?

19:32

Are they financially stable?

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Are they are they able to get a balance with those things that they want to do?

19:38

But maybe, you know, due to their caring role, they're concerned that they can't do.

19:42

Are they still socialising what's their network and it literally just looks at that carers situation and it just highlights if there are any areas where support might be needed.

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So for example, if you've got a carer who is in a heavy caring well and they're struggling to get respite, they're not getting a break or they're not able to go to work.

20:03

For example, because of the caring well part of that assessment and outcome could potentially be supporting accessing that respite and being able to go to work.

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It is there is an eligibility criteria around the carers assessment and as there are, you know, points that you would need to make in terms of certain outcomes, but it's really worth accessing and approaching, you know, your local authority to access that or if you come through carers first, we can talk you through that assessment and support you in preparing for that assessment as well.

20:36

But it is just an opportunity for the carer to have their whole situation looked at and to see where potentially support might be needed.

20:44

That's great.

20:45

Ellen, thank you so much.

20:46

Abdul, school uniforms can be quite expensive and school dinners can set you back around £45 per month per child.

20:56

Is there any support for parents or carers to help with school costs?

21:00

So parents can apply for a one off school clothing grant of £60 until March 2023 if their child is transferred into secondary school and this can be accessed via the Haringey Council website.

21:13

A council also expanded free school meal provision above and beyond what the government currently offers by targeting groups of Children most in need, those in social housing with a parent on Universal Credit and other legacy benefits such as income, support those in private housing, receiving discretionary housing payments and those with no recourse to public funds status.

21:35

An emergency fund was also created to cover the cost of school meals for Children whose parents fall into short term financial distress.

21:43

Yes, 3-6 eligible pupils qualified for a free school meal under the free school meal expanded program.

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All Children reception to year to receive universal free school meals.

21:55

Thank you very much.

21:56

Now, what about during the school holidays, having to keep your Children fed and entertained for 1 to 2 weeks at a time, maybe even more, especially during the summer holiday.

22:03

Six weeks.

22:04

What support is available for families to help with that?

22:07

I think it gets extremely difficult during school holidays, especially because you don't have access to that support network, which you would usually.

22:16

So free school meal holiday vouchers have been issued to eligible families by schools during the holiday periods.

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This was a decision taken by the council on 29 November.

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2021 for the entire Christmas period is likely to be pre approved again.

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Children and young people aged 5-16 who are eligible for free school meals and their families will be able to access free activities during the school Christmas, holidays under the have program, which is the holidays and activities food program via Haringey Council.

22:51

And again, this information can be accessed on our website.

22:54

Thanks. Anca,

22:56

What is the healthy start scheme and who's eligible?

22:59

Yes, you'll get the payments from the healthy start scheme.

23:03

If you are at least 10 weeks pregnant or have a child under four and your, your family get one of the income based benefits and there is a maximum income for the household to be able to qualify for the healthy start payments.

23:20

The NHS healthy Start scheme pays eligible families with young Children up to £8.50 a week to help them pay for healthy foods such as fruit, vegetables, milk and also you can get free vitamin supplements, you won't be pay cash.

23:39

The money will be paid on a card is a Master card and you can use the card to buy the food in the shops that sells these certain foods. Sherry,

23:51

it's a common misconception that Children that are really young are too young to learn.

23:56

It would be great if you could talk a little bit about the benefits of the free early learning service that you spoke about a little bit earlier on.

24:03

Yeah, Well the key benefits and despite the myths that they're too young, the whole idea of the early learning is that they learn through play and and they really do soak things up very, very quickly, which leads to improvements in their speech, their language, their overall development, their confidence, their social skills, and very importantly prepares them for school for that school environment, reception feedback from parents shows us time and time again how happy they are with their child's development and learning that they're so surprised and they're so glad that they took advantage of the offer.

24:45

And we also hear stories which is so cute that the little ones want to go to nursery at weekends as well, they get ready to go to nurseries.

24:53

So it's and also, you know, it's actually worth noting that the offer actually benefits parents too because they feedback that they can have free time for themselves?

25:05

They've got time to attend appointments and things like this.

25:08

So it's a win win really.

25:10

Yeah, definitely is.

25:11

I mean, I host a show on Cbeebies, it's all about learning through play and we've learned so much about how Children are developing quicker and understanding more and gaining social skills.

25:22

So I'm a big advocate for what you were mentioning there.

25:25

Now, child care fees are ridiculously high.

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Sherry, Is there any support available for working parents too?

25:32

Yes, there is thankfully.

25:33

Yes, the government offers several child care entitlements, for example, tax free childcare, which they can often claim alongside the 30 hour entitlement and the 30 hour entitlement is the 15 hours for three and four year olds, which is for all three and four year olds, but working families can claim an additional 15 hours on top of that.

25:56

, and there's also help for families that are studying, The government has a really, really helpful website called child care choices where parents can use a childcare calculator to see how much help they could actually receive.

26:12

And the great thing is that the support is there for not 2 16 year olds and it's often they can claim for older Children if they're disabled.

26:23

And there's a childcare calculator, which really helps our parents can see exactly what they can get.

26:32

And also they can claim for after school provision, which is really helpful that is really, really good to know. Anca, for parents who may have a child with disabilities.

26:43

Is there any specific financial support available for them?

26:46

Yes there is and if you have a child who has a disability, you can make a claim for disability living allowance for the child or for if the child is over 16 for personal independence payment.

27:01

If the child is awarded the disability benefit, then the parent, if they are looking for a child for the child for more than 35 hours a week, they can claim carers allowance.

27:16

if you have a child with a disability and you don't look after the child for 35 hours, you look for less than 35 hours but more than 20 hours a week you can make a claim for carers credit, you don't receive money but what what you receive, you receive credit to your national insurance number and this helps you with qualifying years for your state pension.

27:48

So it's really important to understand that there is a difference between carers allowance and carers credit and you can contact us or any other charity who provides benefit advice to to a calculation and advise you about this.

28:05

Also, if you are the child is entitled to the higher rate of multi bility comply and for disability living allowance or the enhanced mobility component of the personal independence payment, you can apply for the mutability scheme if your child is over three years old and you can use a multi ability car for the child needs.

28:28

Also you can apply for a blue badge to the local council.

28:33

And to help you with parking parking the car in special designated places.

28:43

You can get help from the local council to adaptations in the property or you can apply for disabled facilities grant.

28:54

but for these ones you need to meet the eligibility criteria and contact having a council for more information.

29:03

Very important and thank you for clearing it up because there's always so many changes going on with benefits and credits and stuff like that, it's good to have the most up to date information.

29:14

Ellen, we know that carers can claim the same benefits as everyone else, but there are also some organisations and companies that offer discounts to carers.

29:22

Can you touch upon that briefly?

29:24

Yeah.

29:24

So there are organisations out there.

29:27

Carers trust run a carer smart scheme and it's absolutely free for carers to register with usually to go onto their website and they work with partners like Apple Vision Express as well as utility companies and insurances.

29:41

And we also have the discount for carers card which is absolutely free for the first year.

29:45

So you would just go on to discount for carers website.

29:48

And then as I mentioned it's free for that first year and 2 99 thereafter.

29:52

It does work in the form of a prepaid debit card but you earn cash back as you spend.

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So for example with as the if you had £100 average spend each week you would have 100 and £30 cash back in your back pocket to use for another day.

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And you'd also get access to discounts with both companies such as JD.

30:11

D.

30:11

And clerks which will help you as well with those school uniforms which I heard about the struggles earlier in the conversation.

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Also you can get discounts for days out with National Trust and also some merlin parks.

30:23

So it's always worth in your caring roles just to ring up in the organisation, just say hey I'm a carer, have you got any discounts that I can access?

30:32

Also travelling around, you can access discounts as well if you're travelling with the person that you're supporting, who has a disabled person's rail card, you can also access a third off of your train travel to and you know and if you are asked to prove that you have got carers status in any way, you can show them an attendance allowance letter, disability, living allowance, letter to carers allowance letter.

30:57

And if they still aren't accepting that, you can always give us a call here at care and we can then see if we can put something together for you to prove your carer status.

31:06

But I think the main thing is to get across here is organisations know how difficult it can be caring.

31:12

They also know that money is tight at the moment.

31:15

So they are happy to put out discounts where they can on our website is a really good campaign that we recently ran called Lightening the Load and that kind of pulls together all the information around what benefits are available, what discounts are available and also what grants might be available to.

31:31

Thanks so much.

31:32

Ellen, is there anything else that we may have missed that may be useful for carers in Haringey or have we covered it all?

31:38

I think we've covered most areas.

31:40

What I would say is it's really just important that carers are identifying themselves as carers, they can access the support that we've got available at carers first we are here to give that information guidance and advice, But we've also got those activities and groups and that 1-1 supports available to our website is a real mountain of information as well.

32:01

And we know that some people listening may not have access to the Internet or technology.

32:05

So it's well worth giving our help line team a call and they can always run through some of that information with them.

32:12

I think the main thing is is not to sit there on your own in this, you know, being in caring situation, it can be learned, it can be difficult at times.

32:19

It's realised that there are people out there that are willing to help and support and that's what we're there for to sort of be another arm in their situation?

32:28

Thank you so much.

32:29

Abdul, is there any extra support available for Children with special educational needs or disabilities?

32:36

I mean there is a lot of support available.

32:39

There's early help support, we've got the disabled Children's team adaptation service, there's support available through short breaks and respite care.

32:48

There's many community groups and services that are available locally.

32:52

There's the fried framework, there's leisure activities and there's also national organisations that can support and help.

33:00

I think one of the things that I would refer your listeners back to is looking at the website if possible.

33:07

and also maybe calling the financial support helpline on 02084894431 double for free one.

33:13

Looking at the Haringey here to help cost of living support guide.

33:18

also in the support guide, What you find is a lot of community organisations that are specifically targeted towards specific community groups.

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So if English isn't your first language, maybe approach one of your own community groups and look at what support that, what support that they can direct you towards.

33:37

Also going into libraries, Children's centres, etcetera and trying to find out about other organisations and support that can be available because they're good organisations to sign post people to the support that they need.

33:51

Thank you very much. Sherry, I just want to go back and touch upon something we were talking about earlier, we were talking about the free early learning.

34:00

What about stay at home parents, if they take up the offer, does that mean they have to return to work?

34:05

No, this is a myth that we've really tried to correct, there's absolutely no condition attached the offers other than they have to meet the criteria so they don't lose their benefit and they don't have to return to work unless they want to use the opportunity to do so, but there's no condition to it.

34:26

Thank you very much for clearing that up.

34:28

And my last question before we round things up is for Anca so Anca, is there any help for young parents that may be studying?

34:38

Yes, there is, there is help available with the charge, a cost through the care to learn payments and this is paid to parents who are under the age of 20.

34:49

They live in England and they are studying at a publicly funded cause they have to be the main care for a child and the child care provider has to be registered with off state and through care to learn scheme, you are paid a fixed amount, which at the moment is 100 and £70.05 pounds a week.

35:12

If you live in London first full time students there's a grant to help with childcare which is called childcare grant to be eligible for the childcare grant.

35:25

You need to be a full time student live in England and to receive a student finance package or if you don't receive it to be eligible for one.

35:37

And the childcare provider has to be registered with Ofsted to qualify.

35:44

The child has to be under 15 or under 17.

35:49

If they have a special needs education, you won't get the childcare grant if you're already receiving the childcare element in universal credit or the tax credit Or if you're receiving childcare help from the NHS and the payment will be up to 85% of your child care costs.

36:12

Just to clarify, the childcare grant is for a student of any age with a child.

36:18

Yes, but you need to be a full time student and you need to qualify for the student finance package.

36:28

I want to to add an exception rule to the qualifying criteria for universal credit, which applies to young parents.

36:36

Usually the general rule is you have to be 18 years old or over to qualify for universal credit, but there is an exception to this rule, if you are 16 or 17 years old and you if you're responsible for a child or if you're pregnant and expecting your baby in the next 11 weeks or you've had The baby in the last 15 weeks, you can get universal credit.

37:03

And because the rules are changing and are quite complicated.

37:07

We too have a citizens advice our help to claim line, which deals with the universal credit claims, they can do a calculation for you advise you would if you're entitled to universal credit how much you will get and they give you the support to make the claim and they support you through the claiming process until you receive your first payment.

37:32

Thank you very much, Anca.

37:34

Thank you to all of our guests that have been on the podcast today.

37:37

I hope all of the parents and carers inherent have learned something new and have been prompted to seek and help support available to them.

37:45

We covered a lot today In the next episode, we'll be looking at what support there is to help residents who want to start working, want a career change or want to up skill.

37:55

So make sure you check that out and as I mentioned at the beginning, if you haven't already, please check out the previous episodes of the podcast series.

38:03

Thank you again for listening and we'll see you soon.