



S O C I A L  
S E C U R I T Y  
A G E N C Y

# Maternity Allowance

## Notes sheet

- **Help if you are expecting a baby and you**
  - **have been employed but cannot get Statutory Maternity Pay, or**
  - **are self employed, or**
  - **have been employed recently.**

**Please keep these notes for your information.**

These notes give general guidance only and should not be treated as a complete and authoritative statement of the law.

# What is Maternity Allowance

Maternity Allowance (MA) is a social security benefit that you may be able to get around the time your baby is due. It is paid every 2 weeks or every 4 weeks in arrears, and is paid for a period of up to **39 weeks**. The period we pay MA for is called the **Maternity Allowance Period (MAP)**.

## Who can get Maternity Allowance

**You may be able to get Maternity Allowance (MA) if**

- **you are not entitled to Statutory Maternity Pay (SMP) from any of your employers,**

You may not be able to get Statutory Maternity Pay because

- you were not employed in the 15th week before the week your baby is due, or
- you have not been employed by the same employer for long enough, or
- you have not been earning enough.

Your employer will give you a form **SMP1** which says why you cannot get SMP. If you have more than one employer, send us an **SMP1** from each employer.

**and**

- **you have been employed or self-employed for at least 26 weeks in the 66 weeks before the week you expect to have your baby,**

The 66 weeks before the week you expect to have your baby is known as your **Test Period**. We work out your test period from the date your baby is due, not the actual date of birth.

We count employment for part of a week as employment for a whole week.

## Who can get Maternity Allowance continued

**and**

- **your average gross weekly earnings are at least £30 a week, and**
- **you have stopped work to have your baby.**

If you are employed, we may check the information you have given us with your employer.

If you are self-employed, you are required by law to register your self-employment with HM Revenue & Customs according to HM Revenue & Customs rules.

If you do not register or register late, you may lose some or all of your MA

By *employer* we mean the person or organisation who pays the employer's share of Class 1 National Insurance (NI) contributions. We still call them an employer, even if they don't pay Class 1 NI contributions because of an employee's age or level of earnings.

We call you *employed* even if you are an agency worker, if

- you pay Class 1 NI contributions on your earnings, or
- you would pay Class 1 NI contributions, but you do not because of your age or level of earnings.

To find out more about your gross weekly earnings, see

- **page 7** if you are employed, or
- **page 8** if you are self-employed

**You do not have to be a UK citizen to get MA.**

If you have worked, you may be able to get MA.

## If you are going abroad or have been abroad

We use *abroad* to mean any country outside the United Kingdom (UK). The UK is Great Britain and Northern Ireland, including any territorial waters next to Great Britain and Northern Ireland. The UK does not include the Isle of Man or the Channel Islands.

The UK has special arrangements with certain other countries that may help you to get MA if you are going abroad or if you have recently been abroad and returned to the UK.

You can find out more by contacting:

International Pension Centre  
Department for Work and Pensions  
Tyneview Park  
Benton  
Newcastle-upon-Tyne  
NE98 1BA

Phone: 0191 218 7644 (or 44 191 218 7644 when  
calling from abroad)

Fax: 0191 218 7147

Email:

[tvp.internationalqueries@thepensionsservice.gsi.gov.uk](mailto:tvp.internationalqueries@thepensionsservice.gsi.gov.uk)

Or you can find out more at

**[www.dwp.gov.uk/international](http://www.dwp.gov.uk/international)**

## When to claim Maternity Allowance

The earliest you can claim is at the start of the 14th week before the week your baby is due.

Even if you are still working, claim as soon as you can after the start of the 14th week before the week your baby is due. We still contact you later to find out the date when you stop work.

Do not sign and date the **MA1** claim form earlier than the 14th week before the week your baby is due.

### If your baby is born early

Claim straight away after your baby is born. Your test period will not change.

### Time limit for claims

You must claim within 3 months of the date your Maternity Allowance Period is due to start. If you delay, you will lose money.

### Your expected date of childbirth

- **If you are claiming before your baby is born**

This date is in **Part A** of your **Maternity Certificate MAT B1**. Childbirth is called *confinement* on the certificate. You can get this certificate from your doctor or midwife from the 21st week of your pregnancy.

- **If you are claiming after your baby is born**

Send us your **MAT B1** completed at **Part B**. If Part A has not been completed, you must send us your baby's birth certificate.

## When we pay Maternity Allowance

Your **Maternity Allowance Period (MAP)** will start on the Sunday of the 11th week before the week you expect to have your baby, if you are not employed or self employed at this time.

### **If you are still employed or self-employed on or after the 11th week before the week you expect to have your baby**

You can choose when you want your MA to start. You can choose any day after you have stopped work to have your baby. This means that your MA can start from the first day of your maternity leave.

You can also choose to start your MA later than the date your maternity leave starts. But the latest date your MA can start is the day after the birth of your baby.

If you are getting SSP from your employer, your SSP must stop when your MA starts. **You must tell your employer the date that your MAP will start.**

### **If you give birth earlier than expected**

If you give birth earlier than expected and your MA has not yet started, you **must** tell Incapacity Benefits Branch straight away. This is because your MA will start automatically on the day after the birth.

## When we pay Maternity Allowance continued

### **If you are off work because of your pregnancy on or after the 4th week before the week your baby is due**

Your MA **must start** if you are on maternity leave on or after the 4th week before the week your baby is due. Your MA will start automatically on the day after the first day you are absent from work for this reason in this 4 week period.

### **If you are off sick just before you get MA**

Your MA **must start** if you are sick and absent from work because of your pregnancy at any time in the 4 weeks before the week your baby is due.

Your MA will start automatically on the day after the first day you are sick and absent from work for this reason in this 4 week period.

If you were getting any Statutory Sick Pay (SSP), Employment and Support Allowance or Incapacity Benefit, it will stop.

If you and your employer disagree about whether you are sick because of your pregnancy, get in touch with Incapacity Benefits Branch.

## How we work out how much Maternity Allowance you get

We use the **earnings rule** to work out your Maternity Allowance.

### If you are employed

The earnings rule means that you must earn at least £30 a week on average. We average your gross earnings over any 13 weeks in your **Test Period**. The 13 weeks do not have to be in a row.

By *gross earnings*, we mean the amount of money your employer pays you before anything is taken off. For example, income tax or National Insurance contributions.

**To work out your average gross weekly earnings**, we will add together your gross earnings from each of the 13 weeks in which you earned the most. We then divide the total by 13.

We need to see original payslips for the 13 weeks you choose. Send in your weekly payslips or, if you are not paid weekly, send us payslips covering at least the 13 weeks in which you earned the most in your Test Period. For example, if you are paid monthly, send us at least 4 months' payslips and we will work out how much you earn each week.

If you had more than one job in any of the weeks you have chosen, send us the payslips from all the jobs. We will return them to you.

If you do not have your original payslips you can ask your employer to give you copies of them, or you can ask for a statement from your employer to cover your chosen weeks.

The amount of Maternity Allowance you get will be either the standard rate of MA or 90% of your average gross weekly earnings. You will get the amount which is the lower of the two.

## How we work out how much Maternity Allowance you get continued

### **If you are self-employed**

If you are self-employed you are required by law to register as self-employed with HM Revenue & Customs. If you do not register, or register late, you may lose some or all of your entitlement to Maternity Allowance.

If you

- are registered as self-employed, and
- have paid Class 2 National Insurance contributions, and
- do not hold a Small Earnings Exception certificate

you will be treated as having enough weekly earnings to result in the standard rate of MA for any week covered by that Class 2 National Insurance contribution.

If you are registered as self-employed and hold a Small Earnings Exception certificate, you will be treated as having earnings of £30 at the end of each week covered by the certificate. This applies even if you have paid a Class 2 National Insurance contribution for a week covered by the certificate.

**If you have been registered as self-employed for at least 26 weeks in your test period, you may not qualify for MA unless**

- **you have paid at least 13 Class 2 National Insurance contributions in your test period, or**
- **you have held a Small Earnings Exception certificate for at least 13 weeks in your test period.**

## What happens after you claim

We can make a decision about your Maternity Allowance claim more quickly if you

- answer all the questions on the claim form that apply to you, and
- send us all the documents we ask for.

If you cannot do this, get in touch with us. We will write to tell you the result of your claim as soon as we can.

### **If you are not entitled to MA**

We will write to tell you the reason. We will also check to see if you can get Employment and Support Allowance. To find out more, ask for a leaflet from your local Jobs & Benefits or Social Security Office. Or you can visit our website at [www.nidirect.gov.uk](http://www.nidirect.gov.uk)

## More information and other help

### **Maternity Allowance**

There is more information about this in **NIL17A A guide to Maternity Benefits**. You can find the guide on our website at [www.nidirect.gov.uk](http://www.nidirect.gov.uk)

### **Working while getting MA**

You are allowed to work for up to 10 days during your MAP without losing MA payments. These are called *Keeping in Touch days*. You can find out more about this in guide **NIL17A**. You can also ask Incapacity Benefits Branch.

You must tell Incapacity Benefits Branch of any work you do while you get MA.

### **Child Benefit**

You can claim this benefit when your baby is born. To find out more about Child Benefit visit [www.hmrc.gov.uk](http://www.hmrc.gov.uk)

### **Sure Start Maternity Grant**

You may be able to get a Sure Start Maternity Grant if you or your partner are getting

- Income Support
- income-based Jobseeker's Allowance
- Child Tax Credit at a rate higher than the family element, or
- Working Tax Credit which includes a disability or severe disability element.

You can get the claim form **SF100 Sure Start Maternity Grant from the Social Fund** from your ante-natal clinic or Jobs & Benefits or Social Security Office.

### **Child Tax Credit**

Maternity Allowance does not include money for children or qualifying young persons. But you can claim Child Tax Credit instead.

We use 'child' to mean a person aged under 16 who you are getting Child Benefit for.

We use 'qualifying young person' to mean a person aged 16, 17, 18 or 19 who you are getting Child Benefit for.

### Working Tax Credit

This is a tax credit to top up the earnings of working people. You can claim Working Tax Credit if

- you are aged 16 or over, **and**
- you work at least 16 hours a week, **and**
- you or your partner are responsible for a child or qualifying young person, **or**
- you have a disability which puts you at a disadvantage in getting a job, **or**
- you or your partner are aged 50 or more and are returning to work after a spell on qualifying out of work benefits.

If you do not have children, qualifying young persons or a disability that puts you at a disadvantage in getting a job, you can also claim Working Tax Credit if

- you are aged 25 or over, **and**
- you work at least 30 hours a week.

The Working Tax Credit is available to self-employed people and employees.

### To claim tax credits

To claim tax credits, you have to fill in a claim form. You can only get a Tax Credits claim pack from the Tax Credit helpline. You can't claim online.

Phone the Tax Credit helpline on **0845 300 3900**.

If you have speech or hearing difficulties, you can contact the helpline using a textphone on **0845 300 3909**.

## More information and other help continued

Lines are open 8am to 8pm Monday to Friday and 8am to 4pm on Saturday. Lines are closed Sunday, Christmas Day, Boxing Day and New Year's Day.

### **Maternity leave and employment rights**

If you are an employee, you are entitled to take time off work to have your baby. You also have other employment rights.

To find out more about maternity leave and rights visit **[www.nidirect.gov.uk](http://www.nidirect.gov.uk)**

## Help and advice

**If you have any problems filling in the claim form, someone else can do it for you.**

If you want any more information about Maternity Allowance, get in touch with:

**Incapacity Benefits Branch  
Castle Court  
Royal Avenue  
Belfast BT1 1SB  
Telephone: (028) 9033 6000  
Textphone: (028) 9033 6206**

It is Agency policy to provide you with all of the information, advice and help to complete any Social Security benefit claim form. Please feel free to contact your nearest Social Security Office or Jobs & Benefits office, Community Benefit Office, or the Benefit Shop, Royal Avenue, Belfast.

If you would like further information about disability benefits, you can also contact the Benefit Enquiry Line.

The telephone number is **0800 220 674**

The textphone number is **0800 243 787**

However, if you do not want to make use of our services, you may be able to get help from a friend, relative or an Advice Centre.

**You can also find out more about the Social Security Agency's benefits and services at [www.nidirect.gov.uk](http://www.nidirect.gov.uk)**



