



Maternity Allowance notes

We have many ways we can communicate with you

If you would like braille, British Sign Language, email, a hearing loop, translations, large print, audio or something else please call us on **0800 169 0283** or textphone **0800 169 0286** and tell us which you need.

If you live in Wales and want these notes and form in Welsh call us on **0800 169 0296**.

Calls to 0800 numbers are free from UK landlines and mobiles.

Contents

About Maternity Allowance	3
How much you will get	3
When you should claim	4
If the baby is born early	4
If the baby dies or is stillborn	4
About when Maternity Allowance payments can start.....	5
Other benefits you or your spouse or civil partner get.....	5
About Statutory Maternity Pay (SMP).....	5
About Test Periods	6
About the Maternity Allowance Period and 14 week period	6
About Shared Parental Leave and Statutory Shared Parental Pay	6
About the MAT B1	7
If you are employed.....	8
If you are an agency worker	9
If you are self-employed.....	10
If you do unpaid work for your spouse or civil partner’s business	11
About working abroad	12
About working while getting Maternity Allowance	13
About pregnancy related sick leave	13
About reporting changes of circumstances	14
If you need to contact us.....	15
About sending us certified copies.....	15
Other benefits or entitlements you or your spouse or civil partner might get....	15
About employment rights.....	15

Treating people fairly

We are committed to the Equality Act 2010 and treating people fairly. To find out more about this law, search ‘Equality’ on www.gov.uk

About Maternity Allowance

You may get Maternity Allowance if you take time off work to have a baby and you:

- have recently stopped working
- are employed but cannot get Statutory Maternity Pay (SMP)
- are self-employed.

You can get Maternity Allowance for up to 39 weeks and you can claim after the 26th week of the pregnancy.

Payments can start up to 11 weeks before the week the baby is due. How much you get depends on your earnings, or what you are treated as earning during the Test Period. See 'About Test Periods' on **page 6**.

If you do unpaid work for your spouse or civil partner's business, you might get Maternity Allowance for up to 14 weeks. See **page 11**.

To get Maternity Allowance, you must send us evidence of the pregnancy. We tell you more about this later in these notes. We must get original documents or certified copies. If you do not want to send us original documents, your local office can certify copies for you. See 'About sending us certified copies' on **page 15**. Please note we cannot accept a certified copy MAT B1, we must get the original.

For more information about Maternity Allowance, go to **www.gov.uk/maternity-allowance**

How much you will get

The Maternity Allowance rates and how much you get can increase in April of each year. This is known as 'yearly uprates'.

To find out the rates and how much you may get, go to **www.gov.uk/maternity-allowance/what-youll-get**

When you should claim



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

Do not sign and date the claim form earlier than the 14th week before the week the baby is due. If you do, it may delay your claim, or you could lose money.

Even if you are still working or taking part in the business of your self-employed spouse or civil partner, claim as soon as you can, but it must be after the 14th week. We will contact you to get the date you stopped working later.

You must tell us about any changes of circumstances. See 'About reporting changes of circumstances' on **page 14**.

If you claim 3 months after the date the baby is born, you may lose money. See 'About the Maternity Allowance period and 14 week period' on **page 6**.

If the baby is born early

Claim straight away after the baby is born. Your Test Period will not change. See 'About Test Periods' on **page 6**.

If you have already made a claim, let us know straight away as your Maternity Allowance can start automatically on the day after the baby was born.

If the baby dies or is stillborn

You may still get Maternity Allowance if the baby:

- dies or is stillborn after the start of the 24th week of the pregnancy, or
- was born alive at any point during the pregnancy.

You should let us know straight away as your Maternity Allowance can start on the day after the baby dies or is stillborn or the day after the baby was born alive.

We must get evidence of the pregnancy. The quickest way to do this is to send us an original MAT B1 certificate (we cannot accept certified copies). See 'About the MAT B1' on **page 7**. You should keep a copy of the MAT B1 as we cannot send this back to you.

If you cannot send us a MAT B1 certificate, you must send us an original or certified:

- stillbirth certificate from your GP or attending midwife
- death certificate, or
- any other certificates issued by the registrar.

We will send original birth and death certificates back to you. Please see 'About sending us certified copies' on **page 15**.

You must send us the information we need as soon as you can. This will help us make a decision on your claim more quickly. If you cannot send us the information or need to contact us, you can call or write to us. See 'If you need to contact us' on **page 15**.

For more information about other benefits and support available, see **page 15**.

About when Maternity Allowance payments can start

If you are still working on or after the 11th week before the week the baby is due, your Maternity Allowance Period or 14 week period can start on any day after you stop work, but no later than the day after the baby is born. We ask you in the claim form when you want your payments to start.

If you have stopped working, your Maternity Allowance Period or 14 week period will start on the Sunday of the 11th week before the week the baby is due.

Other benefits you or your spouse or civil partner get

If you get Maternity Allowance, it may affect other income related benefits you get, which are worked out based on your earnings. For information 'About reporting changes of circumstances', see **page 14**.

For more information go to www.gov.uk/maternity-allowance/what-youll-get

About Statutory Maternity Pay (SMP)

If you are an employee, your employer may pay you Statutory Maternity Pay (SMP).

If you are getting or going to get SMP from a current or former employer for the same pregnancy, you cannot get Maternity Allowance.

For more information, go to www.gov.uk/statutory-maternity-pay-how-different-employment-types-affect-what-you-pay

About Test Periods

The 66 weeks before the week the baby is due is known as your 'Test Period'. We work out your Test Period from the date the baby is due, not the actual date of birth.

You must work out your Test Period dates before you fill in the Maternity Allowance claim form. We ask for this information in the claim form.

You can get the dates by using the online Test Period calculator. You enter the baby's due date, and it works out the dates you need. Go to <https://secure.dwp.gov.uk/check-your-maternity-allowance-dates/date-baby-due> or you can use the Test Period table that comes with this form.

About the Maternity Allowance Period or 14 week period

If you are employed or self-employed, Maternity Allowance is paid for 39 weeks (this is called the Maternity Allowance Period).

If you do unpaid work for your self-employed spouse or civil partner's business, Maternity Allowance is paid for up to 14 weeks (this is called the 14 week period).

The Maternity Allowance Period or 14 week period is the dates when we pay you. For example, if we pay you from 2 May 2022 to 1 August 2022, this will be your Maternity Allowance Period or 14 week period.

About Shared Parental Leave and Statutory Shared Parental Pay

You and your spouse or civil partner or the other parent of the child may be able to get Shared Parental Leave or Statutory Shared Parental Pay after the baby is born.

If you want Shared Parental Leave or Statutory Shared Parental Pay, you must tell us within 8 weeks of wanting the shared payment to start.

For more information, go to www.gov.uk/shared-parental-leave-and-pay

About the MAT B1

The MAT B1 certificate proves the pregnancy and confirms the week the baby is due. We use this information to work out your Test Period and may use it to decide when we can start paying your Maternity Allowance.

You can get a MAT B1 certificate from your GP or midwife from the 20th week of the pregnancy. They are free of charge. It must be fully filled in by your GP or midwife. If not, it may delay your claim.

If the baby has not been born, they should fill in part A. If the baby has already been born, they should fill in part B.

This is the best evidence to send us. It gives you all the information we need and means you do not need to send us valuable documents, such as birth or death certificates.

We must get an original MAT B1 and not a certified copy. You should keep copies as we cannot send it back to you.

If you cannot send us a MAT B1 with part B filled in and the baby has been born, you must send us the baby's original birth certificate or a certified copy. See 'About sending us certified copies' on **page 15**.

For more information about the MAT B1 go to www.gov.uk and search 'MAT B1'.

If you are employed

Your employer must give you a form SMP1 telling you why you cannot get Statutory Maternity Pay (SMP). If you have more than one employer, you must send us an SMP1 from each employer. See 'Statutory Maternity Pay' on **page 5**.

To get Maternity Allowance, you must have gross earnings of at least £30 a week on average. This can include times you were paid but not working. For example, 'on furlough' under the Coronavirus Job Retention Scheme.

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.

Employed – evidence you must send us

You must send us an:

- original (not certified copy) MAT B1 certificate
- original or certified SMP1 form from each employer (if refused SMP) and
- original or certified 13 weeks of payslips.

The 13 weeks of payslips do not need to link together, but they must be within your Test Period.

You should send us the weeks that you earned the most money, as this may increase how much Maternity Allowance you get.

If you had more than one employment in any of the weeks you have chosen, send us the payslips from all the employments.

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

If you send us original documents, you should keep copies as we cannot send the MAT B1, SMP1 form and payslips back to you. For more information 'About sending us certified copies' see **page 15**.

We may check the information you give us with your employer.

If you are an agency worker

If you are an agency worker, we consider you as employed if you:

- pay Class 1 National Insurance contributions on your earnings, or
- should pay Class 1 National Insurance contributions, but you do not because of your age or level of earnings.

If you are an agency worker in your Test Period, we need to know the start and end dates of the contract.

If you have had several contracts during your Test Period, you must tell us about all the contracts.

Agency workers – evidence you must send us

You must send us an:

- original MAT B1 – see ‘About the MAT B1’ on **page 7**
- proof of registration with the agency.

We may contact the agency to check the information you give us.

For more information about agency workers go to

www.gov.uk/statutory-maternity-pay-how-different-employment-types-affect-what-you-pay

If you are self-employed

If you are self-employed you must be registered for self-assessment with His Majesty's Revenue and Customs (HMRC). If you do not register, or register late, you may lose some or all your entitlement to Maternity Allowance.

The amount you get is worked out based on how much Class 2 National Insurance contributions you have made in the 66 weeks before the week the baby is due.

If you are registered for self-assessment for 26 weeks within the Test Period, you will be treated as having earnings of £30 a week for 13 weeks in the Test Period.

If you have not paid any Class 2 National Insurance contributions, you will get the lower rate of Maternity Allowance.

If you have paid 13 weeks of Class 2 National Insurance contributions within the Test Period, you will be treated as earning enough to get the standard rate of Maternity Allowance.

If you have paid less than 13 weeks of Class 2 National Insurance contributions, we work out your Maternity Allowance based on what you have paid.

Self-employed – evidence you must send us

You must send us an original MAT B1. See 'About the MAT B1' on **page 7**.

Self-employed – paying Class 2 National Insurance contributions

If you are self-employed, you may be able to increase your Maternity Allowance by paying voluntary National Insurance contributions.

If you claim Maternity Allowance, we will let HMRC know. They will tell you how much Class 2 National Insurance contributions you need to pay.

If you choose to pay Class 2 National Insurance contributions, you will get the standard rate of Maternity Allowance per week for 39 weeks.

Class 2 National Insurance contributions are currently £3.15 a week. They may increase each year.

For more information about National Insurance contributions and how to pay them, go to **www.gov.uk/voluntary-national-insurance-contributions**

If you do unpaid work for your spouse or civil partner's business

You can get the lower rate of Maternity Allowance for up to 14 weeks if for at least 26 weeks in the 66 weeks before the baby is due, you:

- have done unpaid work for your spouse or civil partner's business
- have not been employed or self-employed
- have been married to or in a civil partnership with the same self-employed person
- are not a partner in or an employee of your spouse or civil partner's business.

In the same 26 weeks during your Test Period, your spouse or civil partner must have been:

- registered for self-assessment with HMRC and paid Class 2 National Insurance contributions, and
- working as a self-employed earner in their business.

Unpaid work for your spouse or civil partner's business – evidence you must send us

You must send us an:

- original (not certified copy) MAT B1 certificate (see 'About the MAT B1' on **page 7**)
- original or certified marriage or civil partnership certificate, and
- original or certified decree absolute or dissolution certificate (if the marriage or civil partnership has ended or dissolved).

Unpaid work for your spouse or civil partner's business – Class 2 National Insurance contributions

Your spouse or civil partner must have paid enough Class 2 National Insurance contributions for you to get Maternity Allowance.

If they have not paid enough contributions, we may need to contact them about paying voluntary contributions. If your spouse or civil partner chooses to pay their contributions, you may get the lower rate of Maternity Allowance. Class 2 National Insurance contributions are currently £3.15 a week. They may increase each year.

We ask for your permission to contact your spouse or civil partner in the claim form. You must tick the box where we ask for your permission. You can ask us not to contact them, but you may not get Maternity Allowance.

For more information about National Insurance contributions and how to pay them, go to [**www.gov.uk/voluntary-national-insurance-contributions**](http://www.gov.uk/voluntary-national-insurance-contributions)

About working abroad

The amount of Maternity Allowance you get is worked out based on your employment and earnings in the United Kingdom (UK).

You do not have to be a UK citizen. The UK has arrangements with certain other countries to help you get Maternity Allowance if you are going abroad or if you have recently been abroad and returned to the UK.

If you have not worked or earned enough in the UK to get Maternity Allowance, but have worked abroad in certain countries, we may be able to take those earnings into account.

Depending on the country that you are doing the unpaid work from, you may get Maternity Allowance if you are:

- doing unpaid work for your self-employed spouse or civil partner's business from abroad, and
- that business is based in the UK.

If your self-employed spouse or civil partner's business is:

- based abroad, and
- you do unpaid work relating to it from the UK or from another country it will be the country (where the business is based) who will decide if you can get Maternity Allowance under that country's qualifying conditions.

If your spouse or civil partner is a:

- serving member of Her Majesty's Armed Forces, and
- you live in a country outside of the European Economic Area, and
- the UK does not have a Reciprocal Agreement with the country you live in,

you may not get Maternity Allowance, but you might be able to get an Ex-Gratia payment from the Ministry of Defence (MoD).

You should first send your claim to Maternity Allowance, part of DWP. If DWP cannot pay you, they will tell you what you need to do.

For more information about Ex-Gratia payments from the MoD, go to www.aff.org.uk/advice/finances/military-allowances/

For more information about working abroad and claiming Maternity Allowance, go to www.gov.uk/international-pension-centre

You can write to us at:

International Pension Centre
The Pension Service 1
Mail Handling Site A
Wolverhampton
WV98 1LW

If calling us from the UK call **0191 218 7644**, or textphone **0191 218 7280**.

If calling us from outside of the UK call **+44 191 218 7644**, textphone **+44 191 218 7280** or fax **0191 218 7147**.

About working while getting Maternity Allowance

If you are employed or self-employed, you can work for up to 10 days during your Maternity Allowance Period. These are known as keeping in touch days. If you work more than the 10 keeping in touch days, you may lose money.

If you were doing unpaid work for your spouse or civil partner's business, you cannot get keeping in touch days. You may lose money for any work you do during your Maternity Allowance Period.

You must tell us about any days you work. See 'About reporting changes of circumstances' on **page 14**.

For more information go to www.gov.uk/government/publications/maternity-benefits-technical-guidance

About pregnancy related sick leave

If you are on sick leave due to a pregnancy related illness on or after the 4th week before the week the baby is due, your Maternity Allowance must start at any time in this 4 week period.

If you were doing unpaid work for your self-employed spouse or civil partner's business, your Maternity Allowance will start automatically on the day after the first day you are

- sick and absent from work, or
- stopped doing unpaid work for them.

If you were getting Statutory Sick Pay (SSP), New Style Employment and Support Allowance or Incapacity Benefit in this 4 week period, it will stop.

If you and your employer disagree about whether your sickness relates to the pregnancy, let us know straight away.

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

About reporting changes of circumstances

You must tell us about any change of circumstances straight away, even if you have not had a decision on your claim. It may change how much Maternity Allowance you get.

Someone else can call for you, but you will need to be with them when they call. A textphone is also available for people who do not speak or hear clearly. See 'If you need to contact us' on **page 15**.

Changes you must tell us about

You must tell us straight away if you:

- are not a British or Irish citizen and your immigration status changes
- move to the Isle of Man or Channel Isles and want to get your money while there
- move or intend to move abroad
- go into prison or are held in legal custody
- return to work (including keeping in touch days)
- start or stop any work as an employed or self-employed person, including any unpaid work for your self-employed spouse or civil partner's business
- start a new job
- claim or get:
 - Statutory Maternity Pay (SMP)
 - Statutory Paternity Pay (SPP)
 - Statutory Shared Parental Pay (SSPP)
 - Statutory Adoption Pay (SAP)
- start getting an occupational pension from an employer or get an increase in an occupational pension, or
- if your spouse, civil partner, or anyone else claims any money for you or gets money added to their benefits for you.

Other changes you must tell us about

Please also tell us straight away if you:

- change your name, address or telephone numbers
- change the account that you ask us to pay your benefit into
- have someone who has authority to look after your affairs and that person changes.

If we pay you too much money

Your Maternity Allowance may be stopped or reduced if you do not tell us about a change straight away. You may also have to pay a fine.

We may ask you to repay money if you:

- did not tell us about a change straight away
- gave us wrong information
- were paid too much money by mistake.

If you need to contact us

If you live in England, Scotland or Wales contact:

Wrexham Maternity Allowance
Mail Handling Site A
Wolverhampton
WV98 1SU.

English speakers phone **0800 169 0283**.

Welsh speakers phone **0800 169 0296**.

Textphone users with speech or hearing difficulties use **0800 169 0286**.

About sending us certified copies

If you live in the UK and you do not want to send us original documents, your local Jobcentre Plus office can make certified copies for you. They will check your original documents, make certified copies which include their office stamp and will send us the certified information we need.

You can find your nearest Jobcentre Plus office at <https://find-your-nearest-jobcentre.dwp.gov.uk/>

Please contact them before you go as you may need an appointment to be seen.

If you live outside of the UK or cannot get to a local Jobcentre Plus Office to certify copies for you, you must send us the original documents.

Employment rights

If you are an employee, you are entitled to take time off work to have a baby. You also have other employment and dispute rights. For more information go to www.gov.uk/employee-rights-when-on-leave

Other benefits you or your spouse or civil partner might get

For more information about other benefits you or your spouse or civil partner might get, go to www.gov.uk/browse/benefits

If you need help with managing your money, go to www.moneyhelper.org.uk or you can call the Money Helper service on **0800 138 7777**.

They offer free, independent advice about how to make the best of your money, including budgeting, savings and dealing with debt.

These notes give general information to help you fill in the Maternity Allowance claim form. The information is not a full statement of the law and could change after the date it was written.