



Department
for Work &
Pensions

Maternity Allowance notes

We have many ways we can communicate with you

If you would like braille, British Sign Language, 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 in Welsh call **0800 169 0296**.

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

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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 partner's business, you might get Maternity Allowance for up to 14 weeks. We use partner to mean a person who is your husband, wife or civil partner. 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 Jobcentre Plus can certify copies for you. See 'About sending us certified copies' on **page 15**.

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 are reviewed each year. Any change in the rate you get would take effect from April. This is known as 'annual uprating'.

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. This is the date you worked out in column 5 of the Test Period table. If you are using the online Test Period calculator, this is the date at the top of the page.

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

Even if you are still working or taking part in the business of your self-employed partner, claim as soon as you can, but it must be after the 14th week of pregnancy. 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**.

Do not delay sending your claim

If you claim later than 3 months after you want your Maternity Allowance to start, you may not get the full amount of Maternity Allowance. If you claim 3 months after the date your Maternity Allowance Period is due to start, you will lose money. See 'About the Maternity Allowance Period or 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. Send us the MAT B1 certificate with Part A filled in by a doctor or midwife. See 'About the MAT B1' on **page 7**. If you send us the original MAT B1 certificate, you should keep a copy as we cannot send this back to you.

You also need to send us a death certificate or certificate of stillbirth. You can get these from your doctor, midwife or registrar. You should send these to us as soon as you can so we can make a decision on your claim more quickly.

We will send original birth and death certificates back to you. 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 16**.

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 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 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 when we pay you.

About Shared Parental Leave and Statutory Shared Parental Pay

You and your 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 doctor or midwife from the 20th week of the pregnancy. They are free of charge. It must be fully filled in by your doctor 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 A and Part B.

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

If you send us the original MAT B1 certificate, you should keep a copy as we cannot send this back to you.

You need to provide proof of your baby's due date, even if the baby has already been born. This could be:

- a letter from your doctor or midwife on headed paper
- your MAT B1 certificate

If the baby has been born when you claim and Part B of the MAT B1 has not been filled in, you must send us proof of birth. This could be:

- the baby's original or Jobcentre Plus-certified birth certificate
- a letter from your doctor or midwife on headed paper - this can be the same letter as the one proving the due date.

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 an SMP1 form 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.

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:

- MAT B1 certificate (see ‘About the MAT B1’ on **page 7** and ‘About sending us certified copies’ on **page 15**)
- SMP1 form from each employer (if refused SMP) and
- 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 payslips of your highest-earning 13 weeks during your 66-week Test Period, 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 or online copies, ask your employer to give you copies or a statement to cover your chosen highest-earning 13 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:

- MAT B1 certificate (see ‘About the MAT B1’ on **page 7** and ‘About sending us certified copies’ on **page 15**)
- 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 HM Revenue and Customs (HMRC). If you do not register, or register late, you may lose some or all of your entitlement to Maternity Allowance.

The amount you get is worked out based on how many 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:

- MAT B1 certificate (see ‘About the MAT B1’ on **page 7** and ‘About sending us certified copies’ on **page 15**).

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.

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

If you do unpaid work for your 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 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 partner's business.

In the same 26 weeks during your Test Period, your 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 partner's business – evidence you must send us

You must send us:

- MAT B1 certificate (see 'About the MAT B1' on **page 7** and 'About sending us certified copies' on **page 15**)
- marriage or civil partnership certificate, and
- decree absolute or dissolution certificate (if the marriage or civil partnership has ended or dissolved).

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

Your 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 partner chooses to pay their contributions, you may get the lower rate of Maternity Allowance.

We ask for your permission to contact your 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 partner's business from abroad, and
- that business is based in the UK.

If your self-employed partner's business is:

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

If your partner is a:

- serving member of the British 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 11
Mail Handling Site A
Wolverhampton
WV98 1LW

If calling us from the UK call **0191 206 9390**, or textphone **0191 218 7280**.

If calling us from outside of the UK call **+44 191 206 9390**, or textphone users with speech or hearing difficulties use **+44 191 218 7280**.

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 partner's business, you cannot have 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 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 paying you

You can find your account details on your bank statements, on your banking app or on a cheque book. If you do not know your account details, ask your bank or building society.

If you are going to open an account, fill in and return the Maternity Allowance claim form straight away and tell us your account details as soon as you can:

- You can use an account in your name, or a joint account
- If you are an appointee or a legal representative acting on behalf of the claimant, the account should be in your name only

- You can use someone else's account if:
 - the terms and conditions of their account allow this
 - they agree to let you use their account, and
 - you are sure they will use your money in the way you tell them.

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 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 partner or anyone else either 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:

DWP Maternity Allowance
Mail Handling Site A
Wolverhampton
WV98 2GL.

English speakers phone **0800 169 0283**.

Welsh speakers phone **0800 169 0296**.

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

If you are claiming from abroad:

International Pension Centre
The Pension Service 11
Mail Handling Site A
Wolverhampton
WV98 1LW.

If you cannot send the form back to us, let us know straight away.

Call us on:

- English speakers phone **+44 191 206 9390**
- Textphone users with speech or hearing difficulties use **+44 191 218 7280**.

Or you can find more at www.gov.uk/international-pension-centre

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. You will need to make an appointment with your local Jobcentre Plus office to get your documents certified. They will check your original documents and make certified copies which include their office stamp. We cannot accept copies that have been certified by a solicitor, bank manager, notary or other professional.

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

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 partner might get

For more information about other benefits you or your 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.