Maternity Allowance (MA) is a Social Security benefit paid to pregnant women and to women who have recently given birth. You can only get MA if you have been employed or self-employed and can satisfy the conditions explained below.

MA can be paid for up to 39 weeks. The maximum rate of MA payable from April 2014 is £179.85 for employed earners and the standard rate for the self-employed is £138.18. MA is not taxable. MA can be paid by direct credit into a bank, building society or National Savings and Investments (NS&I) investment account every 2 weeks or by weekly cheque cashable at the Post Office.

**Who can get Maternity Allowance?**

You can only get MA if you have been employed or self-employed and earned on average £30 per week. Your average earnings are worked out using earnings from 13 weeks during your test period. The test period is the 66 weeks up to and including the week before the week your baby is due.

**Employment rule**

You must have been employed or self-employed for at least 26 weeks in your 66 week test period. The 26 weeks do not have to be in a row.

**Earnings rule**

You must earn on average at least £30 per week. If you have more than one employer, all earnings will count when working out the average. If you are an employee MA will be paid at the employed earners maximum rate or 90% of average weekly earnings, whichever is the lower.

For employees the earnings rule is based on your earnings before any deductions have been taken (e.g. National Insurance or tax) during the test period.

If you are self-employed, and have paid Class 2 National Insurance contributions you will be treated as if the self-employed rate of MA is 90% or your earnings for the weeks covered by those Class 2 contributions.

If you are self-employed and have a Small Earnings Exception Certificate, you will be treated as having earnings equal to the Maternity Allowance Threshold – the level of earnings where you may get MA, currently £30 per week.

Self-employed contributions paid by direct debit are treated as having been paid on the due date, even though they are paid monthly in arrears. Late paid Class 2 contributions for work during the test period which are paid after the due date for payment may still be counted if they are paid before the start of the Maternity Allowance period.

If you are both employed and self-employed, earnings from your employment and earnings you are treated as having from self-employment can be added together, if this would help you get more MA.
The period for calculating earnings

The earnings from all your jobs are added together and averaged over the 13 weeks you have chosen during your test period.

The amount of MA you receive will be the lower of £179.85 or 90% of your average weekly earnings.

Who cannot get Maternity Allowance?

You may not be able to get MA (or will stop getting MA if you were entitled to it) if –

- you don’t satisfy the rules for MA; or
- your baby is stillborn earlier than the 25th week of your pregnancy; or
- you are imprisoned or detained in legal custody; or
- you are in a country with which the Isle of Man has no reciprocal agreement.

If you cannot get MA, you may be able to get Incapacity Benefit instead for a limited period.

How to claim MA

You can claim MA when you reach the 14th week before the week in which your baby is due (the 27th week of pregnancy). Use claim form MA1, which you can get from any social security office. You will need to provide medical evidence of when your baby is due. Ask your doctor or midwife for a maternity certificate (Mat B1) when you reach the 14th week before the week in which your baby is due.

If you decide to work later into your pregnancy, return the claim form to us when you reach the 14th week before the week in which your baby is due and then let us know the date you finish work.

If you have delayed your claim until after the birth, ask the doctor or midwife to give you a certificate to confirm the date on which the baby was due.

If you claim more than 3 months after the start of your Maternity Allowance period, you may lose benefit.

If you claim more than 3 months after the end of your Maternity Allowance period you may not be able to get benefit.

When MA is paid

The earliest MA can be paid is the start of the 11th week before the week in which your baby is due.

If your baby is born prematurely you may be able to get your benefit earlier. If your baby is born before your Maternity Allowance period is due to start, your MA will begin from the Sunday following the week in which your baby was born.

Your MA will start at 11 weeks before the week in which your baby is due, if any of the following apply to you –

- you have already given up work as an employee or self-employed person; or
- you are claiming Jobseeker’s Allowance; or
- you are no longer employed but are claiming Incapacity Benefit.

If at the start of the 11th week before your baby is due you are still working as an employed or self-employed person or you have not yet stopped working but are claiming Incapacity Benefit your MA will start later.

If you are claiming Incapacity Benefit either wholly or partly because of your pregnancy on or after the 4th week before the week in which your baby is due. Your MA will then start automatically from either –

- the Sunday of the week you are first absent if you have not worked during that week; or
- the Sunday following the week you are first absent if you had worked in that week.

If your baby is born later than the week in which it was due your Maternity Allowance period will not change, it will still be based on the date the baby was due.
**Keeping in Touch (KIT) days**

If you are getting MA you are allowed to work as an employed or self-employed person for up to 10 days during your Maternity Allowance period without losing any benefit.

These days are known as KIT days. They are intended to help you keep in touch with your workplace or, if you are self-employed with your business, and enable you to do some work without affecting your MA. KIT days could also help ease your return to work. If you are on maternity leave from your employer you and your employer should agree you can work KIT days. Your employer does not have any right to insist that you work.

Any work you do as a KIT day, even for a little as half an hour, will count as a whole day for KIT days. You can work single days, in blocks of 2 or more days or all 10 consecutively. Once you have used up your 10 KIT days and you do any further work, you will lose a day's MA for any day on which you work. You must tell us if you do any work for an employer or work as a self-employed person, including KIT days during your Maternity Allowance period.

**Backdated pay rises**

If you get a backdated pay rise that includes earnings in your test period, and you are getting less than the standard rate of MA, you can ask us to look again at your claim, as you may be entitled to more benefit.

**Twins or multiple births**

If you are expecting more than one baby, your entitlement to MA is calculated in the same way as if you are expecting one.

**Stillbirths**

If your baby is stillborn earlier than the 25th week of your pregnancy you won't be able to get MA. You may be able to get Incapacity Benefit if you have paid enough National Insurance contributions in the relevant tax years.

If your baby is stillborn after the start of the 25th week of your pregnancy, you will be entitled to the same MA you would have got if your baby had been born alive.

**Paternity Allowance**

Your partner may be entitled to 2 weeks Paternity Allowance if –

- they satisfy the conditions as to their relationship with the new-born child and the child's mother; and
- they have worked for the 26 weeks immediately preceding the 14th week before the child is expected to be born; and
- their weekly earnings in the last 8 weeks of the 26 weeks qualifying period were not less than the lower earnings limit for National Insurance contributions; and
- they have continued to work until the baby is born; and
- they do not work for the weeks that the allowance is claimed.

For more information on Paternity Allowance see form PA1.

**Maternity Payment**

You may be able to get a Maternity Payment if you or your partner, are claiming Income Support, income-based Jobseeker's Allowance or Employed Person's Allowance. Please see form SF100 for more information.
If you cannot get MA

Incapacity Benefit

If you do not qualify for MA your claim will automatically be considered for Incapacity Benefit. Entitlement to Incapacity Benefit will depend on your National Insurance contributions in the relevant tax years. Your maternity certificate (Mat B1) will be accepted as evidence of incapacity for work for the period starting 6 weeks before the week in which the baby is due to 14 days after the date the baby is born.

Jobseeker’s Allowance

If your MA claim is disallowed, you may be able to continue to claim Jobseeker’s Allowance (JSA) after the beginning of the 11th week before the week in which the baby is due provided you are available for, capable of and actively seeking work.

NI credits

If you do not qualify for MA you may still be entitled to NI credits for the period from 6 weeks before your baby is due until two weeks after your baby is born, provided you don’t work during this period.

Contact Information

If you need more information on Maternity Allowance or any Social Security matter please contact us. Please keep these notes for you information.

Address: General Benefits Section
Social Security Division
Markwell House
Market Street
Douglas
IM1 2RZ

Telephone: 01624 685105
Website: www.gov.im
Email: generalbenefits@gov.im

All calls to and from Social Security are recorded for quality purposes, to prevent crime or misuse, to ensure staff act in compliance with required procedures and standards and assist in the provision of training, monitoring and service improvement.