

# Social Security

## A Guide to Maternity Allowance

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 weekly rate of MA for employed earners from 11 April 2022 is £179.85, whilst the standard rate for self-employed people is £156.66. MA is not taxable. MA can be paid by direct credit into your bank or building society account or you can collect it at a Post Office of your choice by MiCard.

### Who can get Maternity Allowance?

You can only get MA if you've been employed or self-employed and you've earned on average at least £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 don't 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 your earnings were lower than they would have been during your test period because your employer's business has been adversely affected by issues related to COVID 19 you will be treated as having the amount of earnings you would have had if your employer's business had not been affected by COVID 19. If you're an employee MA will be paid to you at the employed earner's maximum rate or 90% of your 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're self-employed, and have paid Class 2 National Insurance contributions you'll 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're self-employed and have a Small Earnings Exception Certificate for National Insurance purposes you'll be treated as having earnings equal to the Maternity Allowance Threshold (the level of earnings where you may get MA), which is currently £30 per week.

Self-employed contributions paid by direct debit are treated as having been paid on the due date, even though they're 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.



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## **The period for calculating earnings**

The earnings from all your jobs are added together and averaged over the 13 weeks you've 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 25<sup>th</sup> 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 social security agreement.

If you can't 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 14<sup>th</sup> week before the week in which your baby is due (the 27<sup>th</sup> week of pregnancy). Use claim form MA1, which you can get from any social security office. You'll 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 14<sup>th</sup> 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 14<sup>th</sup> 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 your baby's 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 11<sup>th</sup> 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're claiming Jobseeker's Allowance; or
- you're no longer employed but are claiming Incapacity Benefit.

If at the start of the 11<sup>th</sup> week before your baby is due you're still working as an employed or self-employed person or you haven't yet stopped working but are claiming Incapacity Benefit your MA will start later.

If you're claiming Incapacity Benefit either wholly or partly because of your pregnancy on or after the 4<sup>th</sup> week before the week in which your baby is due your MA will then start automatically from either –

- the Sunday of the week you're first absent if you haven't worked during that week; or
- the Sunday following the week you're 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 won't change, it will still be based on the date the baby was due.

## **Keeping in Touch (KIT) days**

If you're getting MA you're 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're on maternity leave from your employment you and your employer should agree you can work KIT days. Your employer doesn't have any right to insist that you work.

Any work you do as a KIT day, even for as 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've 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're 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 25<sup>th</sup> 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 25<sup>th</sup> week of your pregnancy, you'll 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 14<sup>th</sup> 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 don't 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 can't get MA**

### Incapacity Benefit

If you don't 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 your baby is due to 14 days after the date your baby is born.

### Jobseeker's Allowance

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

### NI credits

If you don't 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: Incapacity Benefits Team  
Social Security Division  
Markwell House  
Market Street  
Douglas  
IM1 2RZ

Telephone: 01624 685108 or 685109

Website: [www.gov.im](http://www.gov.im)

Email: [IncapacityBenefits@gov.im](mailto:IncapacityBenefits@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.



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