



Maternity Benefits

There are 2 maternity benefits available to women under the social security scheme: intended to help you take time off work both before and after the date your baby is due. You cannot get both at the same time.

- **Statutory Maternity Pay (SMP)** from your employer
- **Maternity Allowance (MA)** from the Department for Work and Pensions (DWP), Jobcentre Plus

Statutory Maternity Pay is a weekly payment that you may be able to get from your employer. You must meet qualifying conditions based on the length of your employment with your employer and how much you earn. The amount of SMP you get also depends on how much you earn. SMP can be paid for a maximum period of 39 weeks.

Qualifying women are entitled to SMP whether or not they intend to return to work for that employer, and there are no age limits to qualify for SMP. If you are under 16, you can qualify for SMP from your employer if you satisfy the rules.

Employers pay SMP to those women who have been employed by them prior to becoming pregnant and during their pregnancy. You do not have to have a written contract of employment, but if you work for someone who pays their share of your NI contributions, (not your share) then they are counted as your employer.

THE QUALIFYING WEEK (7days) for SMP purposes is the 15th week before the week in which your baby is due. The 15th Sunday is the beginning of your qualifying period. The important date for working out your SMP **is the date your baby is due not when your baby is actually born**. The week in which your baby is due is referred to as the **Expected Week of Childbirth (EWC)**

.To qualify for SMP, you also have to satisfy 2 basic rules:

- **The continuous employment rule**-You must have been employed by your employer for a continuous period of at least 26 weeks into the qualifying week (which is the 15th week before the week in which the baby is due). This period must include at least 1 day employment in the qualifying week.
- **The earnings rule**- Your average gross weekly earnings must be at least equal to the lower earnings limit for National Insurance (NI) purposes. The lower earnings limit is the point at which you start to be treated as if you have paid NI contributions.

If you cannot get SMP, you may be able to get:

Maternity Allowance(MA) MA is a weekly payment that you may be able to get from the Job Centre, if you have been employed or self-employed for some of the time during and before you became pregnant, and your earnings for part of that time were at least £30 a week.

If you are not entitled to SMP or MA, you may get **Employment and Support Allowance**.