

Pay for Parenting

Maternity Allowance

Maternity allowance (MA) is a UK payment scheme designed to help parents who don't qualify for statutory maternity pay afford the costs of caring for a new baby.

There are 3 amounts that you could qualify for

1

You could get **90%** of your average weekly earnings or **£148.08** (whichever is lower), paid for **39** weeks. This is based on you being in work but not eligible for SMP. You must have worked for **26** of the last **66** weeks, in any job (including self employed work). You need to have earned **£30** in **13** of those weeks and need to have paid NI contributions.

2

You could just get **£27** a week for **39** weeks if you're in work, not eligible for SMP and you **have not** paid enough **NI** contributions to qualify for the full rate. You can speak to an advisor about making up this NI contribution shortfall so you qualify for the full amount of Maternity Allowance (£148.08).

3

You could get **£27** a week for **14** weeks, if you help your spouse with the running of their own business (unpaid) and they pay their own **NI** contributions. You must have helped them in this way for **26** of the last **66** weeks.

You can print and fill in a MA1 form from the UK government website. You then need to mail it to the address on the form. Jobcentre Plus can mail you one if you're unable to print it yourself. It is the JobCentre that handles Maternity Allowance rather than HMRC. If you don't qualify for MA you're left with Universal Credit (formerly Income Support), which will be slightly higher if you're pregnant or you have a child.