

Working out maternity pay

When you have a baby, you might be eligible for one of the following:

- Statutory Maternity Pay (SMP)
- enhanced ('contractual') maternity pay
- Maternity Allowance

4. Statutory Maternity Pay (SMP)

Checking you're eligible

You get Statutory Maternity Pay (SMP) if all the following apply:

- you've been working continuously for 26 weeks for the same employer before your 'qualifying week'
- you earn at least £120 a week on average for 8 weeks before your qualifying week

If you have more than one employer, you might be able to get SMP from each one, if you're eligible.

Workers might also be able to get SMP.

If you're not eligible for SMP, you might be able to get Maternity Allowance.

[Find detailed guidance on SMP and Maternity Allowance on GOV.UK.](#)

Your qualifying week

You need to work out when your 'qualifying week' is so you know:

- when you need to give notice to your employer to get maternity leave and pay
- whether you'll get either Statutory Maternity Pay (SMP) or Maternity Allowance

To work out your qualifying week, use a calendar to count 15 weeks back from the week you're due to have your baby.

You can also use the [maternity calculator on GOV.UK.](#)

How much Statutory Maternity Pay you get and how long for

Statutory Maternity Pay (SMP) is paid for 39 weeks.

For the first 6 weeks

You get 90% of your average weekly earnings.

For the following 33 weeks

You get whichever is lower:

- SMP – currently £151.20 a week
- 90% of your average weekly earnings

You get the same amount of maternity pay even if you have more than one baby, for example twins.

How much is unpaid

If you take the full 52 weeks' maternity leave, the last 13 weeks are unpaid unless your contract offers enhanced maternity pay.

Enhanced maternity pay

Some employers offer enhanced ('contractual') maternity pay that's more than SMP. It cannot be less than SMP.

For example, you might get 26 weeks of full pay followed by 13 weeks of SMP.

You should check your contract or talk to your employer to find out:

- if you're entitled to enhanced maternity pay
- the amount of pay you get
- how long you get it for

If your employer offers enhanced maternity pay, you might have to repay some or all of the enhanced amount (anything more than SMP) if you:

- do not to return to work
- leave shortly after maternity leave

This should be clearly set out in your contract.