I am writing to highlight some concerning developments regarding Statutory Maternity Pay, Carers Allowance, the Two-Child Benefit Cap and COVID-19. These are issues that needs to be addressed as a matter of urgency by the Department of Communities until a UK-wide solution is made.

Statutory Maternity Pay

Women's eligibility for Statutory Maternity Pay (SMP) is being affected because of employment issues connected with COVID-19. For example, a woman who is eligible for SMP and has reached the earnings threshold, finds herself going to be put on furlough on 80% of her salary and her employer does not top up the additional 20% of her salary. She is faced with starting her maternity leave earlier than anticipated (and then having to finish it earlier before she is ready) in order to qualify for SMP or having to apply for maternity allowance because she no longer meets the earnings threshold.

You can get SMP if you meet certain qualifying conditions. If you do not quality for SMP, you may be able to claim Maternity Allowance.

You can get SMP if:

- you have been employed by the same employer for at least 26 weeks by the end of the 15th week before your expected week of childbirth.
- you are still employed in the same job in the 15th week before your expected week of childbirth.
- you actually receive at least £118 (before tax) per week (April 2019 April 2020) in earnings, on average in the eight weeks (if you are paid weekly) or two months (if you are paid monthly) up to the last pay day before the end of the 15th week before your baby is due.

From April 2020, SMP is £151.20.

If you do not qualify for SMP, you may be able to claim Maternity Allowance. The amount paid depends on a number of factors and can range from £151.20 a week or 90 per cent of your average weekly earnings (whichever is less) for up to 39 weeks to £30 a week for up to 14 weeks.

The process of applying for MA is cumbersome, requires significant documentation and the average time for a decision on a claim is 35 days.

We are brining this to your attention as a large number of women are set to lose their eligibility for Statutory Maternity Pay after being put on furlough. As women make up 85% of part-time workers and a large proportion of the hospitality and retail industry in Northern Ireland, they are at great risk of falling below the threshold and having to make the difficult

decision to start their maternity early, which is extremely problematic, or change to the extremely difficult Maternity Allowance.

We do not believe that a global pandemic should lead to women losing their right to statutory maternity pay. Difficult circumstances are already arising as many women now struggle with changing birth plans, no support for perinatal mental health and extremely limited contact from health professionals after given birth. Further, women in NI already face mass workplace discrimination for being pregnant or going on maternity leave; losing their maternity pay is an undue stress on top of these factors.

Therefore, we are asking you as Minister for Communities, to urgently address this by creating measures to ensure that all women that previously qualified for SMP, before being furloughed, still meet the eligibility criteria.

Carer's Allowance:

As a number of benefit payments and mitigation packages have been adjusted to address increasing needs due to COVID-19, carer's allowance has not changed. Northern Ireland's carers make a huge contribution to our communities and there are more people caring full-time for relatives and friends than staff working in the NHS or social care.

Carers in NI provide unpaid care to the value of £4.6 billion per year – this does not even begin to cover the value of women's additional unpaid domestic work. As women make up the majority of carers in Northern Ireland, we are asking you to consider increasing carer's allowance alongside some other key asks.

Carers are the lowest paid "benefit claimants" in Northern Ireland and only receive £64 per week as carer's allowance. With self-isolation measures in place, many carers suffer with inadequate funding for basic necessities and PPE during this time. Compared to other counties, carers in Northern Ireland are amongst the lowest paid. In Germany, for example, carers receive £1,100 per month.

We are asking you to consider the following asks:

- 1. Increase carer's allowance to at least £120 per week during the COVID-19 period.
- 2. Reform the current assessment of care processes and waive the tight eligibility criteria during COVID-19 to reflect the needs of those needing care. Some carers may need to self-isolate while other carers step in urgently.

Two-Child Benefit Cap

As you are aware, women in Northern Ireland have been drastically impacted by Welfare Reform. Women make up 91% of single parents in Northern Ireland and face the highest levels

of food insecurity and poverty. As there have been calls to increase child benefit payments, we would also ask you to immediately scrap the two-child cap on child benefits that currently exists in Northern Ireland.

The cap has now been in place for three-years this week, and now that you are in your position of Minister for Communities, and women face greater food insecurity, poverty and levels of domestic violence during this lockdown. It is imperative that measure to support families are introduced as soon as possible.

We already know that COVID-19 is also having a <u>disproportionate impact on women</u>. Research also shows that women are <u>disproportionately impacted by austerity measures</u> and that many are taking <u>drastic</u>, <u>and risky</u>, <u>measures to make ends meet</u> and pay for essential items.

We urge to you scrap the two-child cap as soon as possible to alleviate the deep strains women in Northern Ireland face due to harsh austerity, deep poverty and the heightened impact of these during this pandemic.

In summary, our keys asks are:

- Protect Statutory Maternity Pay for all women who were eligible before being furloughed,
- Increase carer's allowance and waive restrictive and lengthy application processes during COVID-19,
- Immediately scrap the two-child cap on child benefits to alleviate the increasing strain of poverty and the impact of CODIV-19 on women in Northern Ireland.

The above measures are extremely time-sensitive and of critical importance, and we would greatly appreciate you taking our key asks forward.

If you have any questions or queries, please do not hesitate to get in touch with me or Rachel Powell, Women's Sector Lobbyist rachel.powell@wrda.net / 07749322965.

Kind regards,

Anne

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Supporting women's groups and networks across Northern Ireland

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On behalf of the Women's Policy Group NI and Women's Budget Group NI



