

Written evidence submitted by a member of the public (MRS0017)

I am a free-lance singer, forty weeks pregnant, living with my husband and our 22 month old daughter in [location]. I am responding to the call for evidence by providing evidence relevant to question 1. How people have been affected by the illness or the response to it.

1. The call by the government for pregnant people to take particular care was appropriate but came too late.

I was incredibly anxious about contracting coronavirus, particularly in the week that came before the announcement by the government that pregnant people should take extra precautions on Monday 16th March 2020. I had been crying and panicking that I shouldn't be going to work, shouldn't be getting a bout of flu-like symptoms just before giving birth or having my husband or two year old daughter having these symptoms just before, during or after giving birth. I was terribly worried that the emotional, practical and physical strain we were under already at this point in my pregnancy was enough without introducing illness (and potentially serious illness) into our family. The moment the government made the announcement that pregnant people needed to take extra care, I was overwhelmed with relief to the point that I was physically shaking for most of the evening. I rang my line manager of my employed job and said that I wasn't going to come back to work (singing teaching) and that I was going to begin isolating immediately and my husband did the same with his employed job (also singing). We pulled our daughter out of childcare immediately.

I do wish that these measures had come a week or so earlier as the anxiety was intensely difficult for us all to live with and my husband felt that every time he commuted into London he was putting us at risk. We were arguing about what to do most evenings as he was incredibly stressed about taking unpaid leave, which at that point was our only option given by his employer, when I was about to start maternity leave and we were both going to lose all of our concerts in the diary for the foreseeable future. In the event, everyone (including his work) was shut down only a matter of days later and he has recently been furloughed, but I feel it's important to note that we felt this decision came very late for us as a more vulnerable family, with me being thirty eight weeks pregnant at that point, and it created significant stress.

2. Practical difficulties we have faced - particularly access to food.

Practically it has been very difficult to isolate ourselves because of the shopping problems we have had. I got straight online and did a big shop (despite the government saying to shop normally) but thank goodness I did or we would have been forced to go out more and put ourselves at risk because quite quickly there were no more supermarket delivery slots. We asked our milk delivery to bring us cheese and bread but that stopped after the first week presumably because they were swamped with orders. Since then we have relied on our neighbours to bring us food because we cannot get a delivery, despite waiting for hours in the online queues, but even then our neighbours have had trouble getting items for us. I've had to do very careful meal planning and we have definitely felt hungry at times because we have been trying to save what we have until the next delivery from neighbours - a particularly low point was Marmite pasta! We have one delivery slot booked for a few days time (which I set up weeks ago) and I can't get one into the future, so once the baby is born we will have to go out and shop again which doesn't feel ideal with a tiny newborn in the house, a 22 month old and no grandparental help because they themselves are vulnerable; if we get ill with coronavirus it may well be truly awful to be caring for our little ones through that, but there's no way to get an online supermarket shop it seems.

3. Financial issues that we face as a family; in particular the combination of my being on maternity leave and us both being partly employed and self-employed.

Financially we are in a difficult situation as we believe we have fallen through the gaps in the government's help packages. I have earned the majority of my income for fifteen years from free-lance singing but I have a smaller employment as a music teacher. I'm currently on maternity leave but I would have been supplementing this inadequate income with free-lance 'keeping in touch' days in May and June to the tune of thousands of pounds of solo concerts just to make ends meet this year, which have now been cancelled. As a pregnant person on maternity leave, I have absolutely no idea if I will qualify for the additional self-employed help (and whether or not I will receive a letter as such) or if you will simply see my maternity leave as sufficient income - which it is not - to sustain myself. Obviously maternity years are tight financially already and I had a very strict budget that I was to live by which included my self-employed KIT days' income. I have no opportunity to get these working days back and I have no idea if the government intends to help me with the loss of this income, all of which creates deep anxiety. Furthermore, even if I am eligible for the self-employed grant, I will be at a disadvantage which I believe amounts to discrimination and which many self-employed female singers are up in arms about; if our accounts from the last three years or even the last year are looked at in order to find our 'regular' income, we are highly disadvantaged if we have taken maternity leave amongst those years, as many of us have. Our income will have dropped dramatically as a result of maternity pay and the restrictions on KIT days, and we will be penalised a second time for having taken that leave in your calculations of our 'regular' income.

My husband is in the situation where his employed income has been fractionally more than his self-employed income for the past three years. He is not on a large salary, and he relies on self-employed income to meet the needs of our family, yet he is completely and utterly unable to work as a singer at the moment and make that money. Furthermore, he falls short of the government's help for self-employed people because his employed income is fractionally more than his self-employed income. This means he is on approximately 50 percent pay compared to 'normal', with no ability to raise this to, say, the 80 percent that all employed people are receiving unless he takes on a risky job at this time which is obviously not ideal with me being a vulnerable person. How this can be considered to be the "fair" treatment of self-employed people compared to employed people, I just don't understand.

The injustice of this situation is particularly galling when we consider that other colleagues of my husband who happened to have earned more through their self-employed work are now entitled to their employed salaries as well as the self-employed help of up to £2500 a month, and most of these people do not have young families or a pregnant wife to support. That said, we have self-employed colleagues and friends in an even worse situation than us; there are some in our industry who normally earn just over 50k, and they have been left with absolutely zero help from the government yet as singers, they are unable to work at all, they have no help from employed jobs and they have bills continuing at the normal rate; 'go on universal credit' you say. It's absurd that you think this is a fair way to treat self-employed people who have no way to earn at the moment; people who have paid their taxes for years in full and do not have the normal protections and advantages of employed people.

4. Wider complaint about the current tone towards the self-employed, but in the light of coronavirus and our ability to meet our tax obligations in January 2021.

On that very note, I very much resent the government's recent tone that implies self-employed people have not paid their way adequately in the tax system; my husband and I have paid our tax on time and in full every single year. I think it's quite right that we as self-employed people are allowed to deduct legitimate expenses from our earnings to find our true profits; we are highly disadvantaged in so many ways compared to employed people and the Coronavirus situation highlights this. Frankly, we would both prefer to be fully employed but it is to the advantage of the most of the organisations who pay us not to employ us! Not only are you seeking as a government to make it more difficult for us to add legitimate expenses to reflect our real profits in coming years, you have not helped us in this crisis to the same extent as the employed sector and you are not making it the responsibility of the companies that want to keep us as self-employed status to give us any kind of benefits that an employed person would have. You are leaving us high and dry in the middle of a rock and a hard place, both during this crisis and it would seem you intend to make it even worse for us afterwards. God knows how many of us will manage to pay our taxes in January.

5. Conclusion

To conclude, there are a number of emotional, practical and financial impacts that the government's response to COVID-19 have had on me and my family at this difficult and sensitive time of pregnancy. In particular, the lack of a financial package offered to people who are roughly equally employed and self-employed and the lack of clarity about where I stand being on maternity leave is a great strain on the emotional and practical elements of our life during this crisis. The fact that employed people are unquestioningly assisted up to 80 percent when this is not the case for us feels **grossly** unfair and adds to the emotional and practical strains that we are under. Other points for consideration are that the timing of the lockdown was too late to avoid significant emotional stress to our family, and the practical difficulties of obtaining food and meeting our financial obligations are likely to lead to us exposing ourselves to risks in the coming and months.

6. Recommendations

1. Support **everyone** to the tune of 80 percent of their income up to a certain income threshold, not just employed people. Make it fair so people don't have to take risks to make up necessary income and jeopardise the safety of a vulnerable family.
2. Encourage vulnerable people to isolate or socially distance sooner in such a pandemic situation so that they can have these discussion earlier with employers and protect themselves sooner thereby significantly reducing the emotional strain on these families.
3. Help the supermarkets to prioritise pregnant families or those with newborns to get food deliveries.

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