

Written evidence submitted by Tony Stafford (Policy Director at The Association of Optometrists)

About optometrists and the AOP

Optometrists are the healthcare specialists who carry out sight tests, which are also known as eye examinations. Most optometrists work in community optical practices – the “opticians” on every high street. They prescribe spectacles and contact lenses to the estimated three-quarters of the population who need vision correction. This means that they contribute hugely to the well-being and economic productivity of our population.

They also identify and treat disease. Optometrists are often the first people to identify common sight-threatening conditions like cataract, glaucoma and age-related macular degeneration. They can then refer patients to hospital eye services for diagnosis and treatment. Optometrists can also identify other diseases, including diabetes and cancer, and by doing so can save lives.

The Association of Optometrists (AOP) is the leading professional organisation for optometrists in the UK, representing over 16,000 members. These include employees, self-employed (locum) optometrists, and business owners. Our members play a key role in NHS healthcare provision, providing sight correction for the three-quarters of the population who need it, as well as identifying and treating eye disease and thus taking pressure off acute care and GP practices.

Unfair impact of current Government support

We appreciate the measures that have been announced to support workers and business owners during the COVID-19 outbreak, which have provided help and reassurance to many of our members. However, we want to draw attention to the way that the rules of the schemes supporting both self-employed and employed workers have created significant unfairness for AOP members. The problems arise for five groups of workers:

- 1 **Self-employed people who have not been self-employed for long enough to qualify for the scheme, but now have no work because of COVID-19.** These workers receive no government support, whereas if they were employed doing the same work, they would get 80% of their salary guaranteed up to £2,500 a month. This group includes newly qualified optometrists at the beginning of their careers and parents returning from parental leave.

We recognise that the lack of a track record of income/profit for these workers makes the practical task of calculating appropriate support difficult. However, this should not mean self-employed workers are ineligible for any help. Support could be based on previous earnings for those returning to work, and on market rates for newly qualified workers.

- 2 **Self-employed people with incomes just above the £50,000 ceiling.** These workers will receive no support whatever, whereas if they were a furloughed employee, they would get the maximum amount available under the employed scheme.

We recognise the need to avoid public support for those who don't need it, but our members in this situation are hardworking people who often lack significant assets to see them through a completely unexpected period without work, or insurance that covers this unusual situation. A solution that provided support capped at £50,000 for

those workers who have been earning up to, say, £75,000 would provide a vital lifeline to our members in this position.

- 3 **People who have taken a practical decision to route part of their income via dividends.** They are being unfairly penalised for that choice, even if they can provide evidence that their dividend income is the result of work rather than unearned investments.

We recognise that the taxpayer should not compensate people for loss of income from dividends from investments. But our members in this category will be able to demonstrate that their dividend income is derived from work, and should be given support accordingly.

- 4 **Employed people who have just changed jobs or were in the process of changing jobs when the lockdown began.** Many are unable to take advantage of the furlough option from either their new or their previous employer, which is manifestly unfair.

As the Committee has already heard, the change in the scheme cut-off date to 19 March will not in practice assist most people who started new jobs between 28 February and 19 March, because of the additional requirement regarding an RTI submission in respect of payment having been submitted by 19 March.

- 5 **Workers with "portfolio careers" who derive their incomes from both employed and self-employed work.** If their self-employed income was less than 50% of their total income during the qualifying period, they are unable to benefit from the support to self-employed people. As an example, someone who derives their income almost equally from self-employment and employment and who has been furloughed from their employed position, could suddenly be attempting to meet their financial obligations and support their families on around 40% of their normal income.

Workers in this position should be able to benefit from the support available to workers who are wholly employed or self-employed. The rule that they can only benefit from the self-employed support if their self-employed income is more than 50% of their total income is arbitrary and unfair.

We understand that the Government is attempting to strike a balance between the competing needs that the pandemic has created. However, the current rules mean that our members in the categories listed above are falling through the net and are unfairly disadvantaged.

May 2020