

Cork Chamber Fitzgerald House Summerhill North Cork T23 TD90

Minister Regina Doherty
Department of Employment Affairs and Social Protection
Áras Mhic Dhiarmada
Store Street
D01 WY03

## 6 May 2020

Re: COVID-19 Pandemic Unemployment Payment and treatment of the over 66's

Dear Minister,

Cork Chamber represents 1,200 member companies employing 100,000 people. Our vision is for Cork to be the best place for business and in doing so we take every available step to ensure that we have a thriving and influential membership.

Firstly, I write to communicate the sincere gratitude of Cork Chamber for the exceptional speed and responsiveness of the whole of Government to the COVID-19 pandemic, and in doing so, I would like to acknowledge the extraordinary efforts of you and your Department during these extraordinarily challenging times.

There have been and will be, both inevitably and understandably, some anomalies to be ironed out and we greatly appreciate the engagement to identify and address such matters as rapidly as possible after they are identified. One such anomaly which has come to our attention through engagement with business members relates to the treatment of those self-employed or employees in the over 66 years age bracket. Specifically, the Covid-19 Pandemic Unemployment Payment scheme criteria does not take equal account of and cannot be accessed by employees or those self-employed that are over age 66 years. While we note the Temporary Wage Subsidy Scheme does not make this distinction, this scheme is not always applicable to the individual employee or employer situation. In the situation where a business has temporarily shut operations and temporarily laid off employees during the Covid-19 pandemic, the COVID-19 Pandemic Unemployment Payment Scheme is the appropriate option. However, within this scheme we highlight an anomaly in the application criteria which is of great distress and presents an unfair situation to those over 66years. Where the employee or self-employed business owner is over 66years, and up until the unexpected business closure had been working full time, this person is now effectively left without the same means to supplement or replace their income as those within the 18 years to 66 years age bracket, and are excluded in the qualifying criteria for the COVID-19 Pandemic Unemployment Payment Scheme. There is instead an expectation that



a person over 66 years is receiving the State Pension, will access the State Pension or be means tested for the Supplementary Welfare Allowance.

For these individuals whether employees or self-employed, they may not have been entitled to the state pension due to means testing where income including employment/self-employment are taken account of. Therefore, individuals in this situation who up until this crisis have been employees or self-employed are now being asked to undergo a means test to access the State Pension, which is also the case for accessing the Supplementary Welfare Allowance.

This scheme anomaly is wholly unequal in the treatment of older persons that are employers, dedicated employees, have contributed to the economy throughout their careers and deserve equal access and supports.

These are already incredibly challenging and stressful times for all and we strongly recommend that individuals in this situation be included within the criteria of the COVID-19 Pandemic Unemployment Payment Scheme. As such, we urge the timely resolution of this issue.

I thank you for your time and consideration of this matter and look forward to your response.

Yours Sincerely,

CEO

Cork Chamber

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