

# Pandemic lessons

The Covid-19 pandemic has highlighted the low level of social security benefits.

## Do you know the weekly value of Statutory Sick Pay (SSP)?

Before Covid-19, most people would probably have struggled to give even a half-accurate answer. Now that so many people have received SSP for the first time, there is an increased awareness. The size of the sum was a surprise for many – just £95.85 per week for up to 28 weeks. The same could be said for other benefits that came under the spotlight because of the pandemic, such as Universal Credit (UC) and Employment and Support Allowance (ESA).

The government's partial response was to increase some benefits temporarily, e.g. adding £1,000 a year to the UC standard allowance. More important was the introduction of the furlough scheme, which meant that over nine million people remained 'employed' on up to 80% of their pre-pandemic pay. Without the scheme, a large group of its beneficiaries could otherwise have lost their jobs and received the markedly smaller UC payments.

The furlough scheme is due to close by November, while the rest of the temporary social security increases are set to finish next April. One of the many lessons from the pandemic is that the UK's social security system supplies minimal benefits and these are often subject to means-testing. Another lesson is that private insurance cover, such as income protection which pays out if someone is ill and unable to work, can have a vital role in filling the gaps.

