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MONEY BOX LIVE

Presenter: PAUL LEWIS

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LEWIS: Hello. If you're a parent or planning to be one, then today's Money Box Live is for you: maternity rights and rights of new fathers and adoptive parents are our topics, whether it's rights at work or rights for help from the state. The Government of course is keen to rein back the cost of making provision for parents - some benefits have been cut, frozen or taken away altogether - and there is concern that the growing list of things parents can ask of their employer causes small firms in particular great difficulties. So just what can parents ask of their employer and what benefits might they still get from the States? Whatever your question ... From the state, I mean - not the States. Whatever your question, you can call Money Box Live now: 03700 100 444. With me today to answer your questions are Sian Keall, who's a partner and Head of Employment at lawyers Travers Smith. Will Hadwen is a Rights Adviser at the charity Working Families. Sarah Veale is Head of Equality and Employment Rights at the TUC. Our first question is from Amy in Kent. Amy, your question?

AMY: Oh hello. It's just a basic question really. I'm employed and I'm due to finish for maternity leave at the end of March, and my husband is self-employed. I am what I consider to be a reasonable income, but it's not very clear (because of all the changes) what I'm entitled to once I go off on maternity leave.

LEWIS: Yes, okay. So it's really a general guide, Amy. Have you tried to get information?

AMY: I have, yeah. But with regards to grants and things like that, there's certain grants that you're entitled to, but it's very unclear. There seem to be quite unclear boundaries.

LEWIS: So it's benefits really rather than rights at work?

AMY: Yes it is.

LEWIS: Okay. Let's ask Will Hadwen from Working Families. Will?

HADWEN: Hello Amy. If I start with the grant that you mention. Unfortunately there aren't any grants available in your situation anymore. There used to be something called the Health In Pregnancy grant, which all women got. That's gone. The Sure Start maternity grant is now only available if you're having your first child.

AMY: This is my first child.

HADWEN: It is your first child?

AMY: It is my first child, yes.

HADWEN: Okay. Alright so that's a possibility, but it would depend on your income; and if both you and your partner are working, I have to say it's unlikely that you'd be entitled. So if I start off with child benefit, which is a really easy one. You will be entitled to child benefit, I should think almost certainly, and you'll get the higher rate of child benefit because it's your first child.

AMY: Right.

HADWEN: The tax credits are going to depend on your joint income in the previous tax year.

AMY: Okay, how would that be measured if my husband is self-employed?

HADWEN: Well that's one of the reasons for using the previous tax year.

AMY: Oh of course.

HADWEN: If he hasn't done his self-assessment at the time that you apply, you can give an estimate.

AMY: Okay.

HADWEN: So any idea what your joint income is?

AMY: I know what mine is. I don't know what my husband's is.

HADWEN: Okay. When's your baby actually due?

AMY: The end of April.

HADWEN: The end of April, so that will be in the new tax year. Well being a bit pessimistic, I think the grant is unlikely. You may be entitled to some child tax credit. With two people working, I'd say working tax credit is very unlikely.

AMY: Okay.

LEWIS: And just while we're talking about this, Will, the child benefit of course is paid at the moment for the first child. Is it £20.30 a week?

HADWEN: It's £30.20 for the first child.

LEWIS: And of course that might disappear next January for higher rate taxpayers.

HADWEN: *(over)* For higher rate taxpayers, that's correct.

LEWIS: We don't know the rules yet.

HADWEN: We don't know exactly how they're going to do it just yet.

LEWIS: No, okay. Alright. Okay, Amy, well thanks for your call. I hope that's some help. It is difficult. And just briefly, Will, we do talk about this a lot on the programme. We give people figures and we explain things. Where can people like Amy - and there must be thousands like her - go for that basic information?

HADWEN: Well there's a couple of charities that give advice on this. One of them is Maternity Action. The other's Working Families where I work and we both have websites, we both have advice lines. If you're concerned about tax credits, you can go on the HMRC website and they've got a calculator where you can check what you might be entitled to.

LEWIS: And there's also information on the Direct.gov.uk website, isn't there ...

HADWEN: Yes.

LEWIS: ... which I think generally is pretty good and pretty up to date?

HADWEN: It is pretty comprehensive, yeah.

LEWIS: Yeah, okay. Alright, Amy, thanks very much for your call and good luck with your first child in April.

AMY: Thanks.

LEWIS: Jane is next in Bristol. Jane, your question?

JANE: Hello, good afternoon. I am on maternity leave and due back at the end of March. And I know that I accrue holiday during the period that I've been off, but I'm not clear about bank holidays because my employer thinks that they don't have to pay bank holidays, and yet other mums I've spoken to, they think they do. Can that be clarified?

LEWIS: Indeed, thanks. I'm chuckling slightly, Jane, because bank holidays crop up in almost every programme we do about employment rights. Sian Keall?

KEALL: Hello Jane. You ask a very good question and it is actually very difficult to answer. I suspect Sarah and I will have slightly different views on the exact way to deal with it in that as I act primarily for employers, many organisations I deal with do take the view that there isn't a settled position and, therefore, they don't grant bank holidays on the basis that bank holidays occur. They're sort of set in stone and so you can't kind of take them when you want to in the way you can take other holiday.

LEWIS: You have to be paid for normal holiday.

KEALL: You have to be paid for normal holiday when you take it and you continue to accrue it all the way through maternity leave.

LEWIS: So if you're off for a year's maternity leave, you also get a year's worth of holiday extra at the end. Is that how it works?

KEALL: You do. There are some quite tricky issues in terms of the end of holiday years happening during maternity leave, and this may not apply to Jane. But generally employers will try to work with their employees to get them to take holiday before they go or when they come back, so that they don't lose any in the crossover. But bank holidays are a much more contentious issue and there are quite strong arguments either way. And I think, Jane, whilst what your employer's saying may feel very tough because you may feel that your holiday includes not only the holiday you choose to take at any time as well as your bank holidays, they do on current case law have I think a decent argument for running it. But you might turn out to be the test

case, who knows.

LEWIS: Sarah Veale, what's your view on this from the TUC?

VEALE: Well I think the fair way of handling this - and the previous government intended bank holidays to be paid - it is difficult, it is a difficult area in law, as Sian says, and indeed there are differences in definition between a public holiday and a bank holiday, which quite often comes up when you're talking about Christmas or Boxing Day. But a good employer would make sure those were covered I think in maternity pay, including any contractual enhancements, and it's a mean minded employer who tries to undermine the spirit of legislation that's supposed to give people public and bank holidays as paid time away from work to rest. The whole point is to give them a bit of a rest. We do have very long working hours in the UK and it's very important that people have sufficient time to rest, so that they can do their jobs properly.

LEWIS: Yes I can see that point, though I mean Jane's in the position that her employer ... Jane, as I understand it, your employer's saying that won't accrue as part of your leave and you think it should. What do your colleagues say? Has anyone else had this position there before?

JANE: Well actually yes, two years ago someone was paid for their bank holiday.

VEALE: Ah!

KEALL: Well that does ...

LEWIS: (*laughing*) Sian's face has lit up at that point, I have to say.

KEALL: Yes, I mean I think that does put you in a slightly different position, a stronger position as an employee, because parity of treatment is one of the you know cornerstones of being a good employer. And I'd just like to pick up one point that

Sarah made earlier. Many of the employers (who are perfectly good employers) that don't give bank holidays, don't give them because actually their holiday offering is way in excess of the statutory minimum. So some - and that includes my clients - actually give really very generous holidays, but don't give the bank holidays. So I mean I think it's dangerous slightly to damn all employers because there are often some justifiable reasons ...

VEALE: *(over)* They do try to use bank holidays often though. It's often used as an excuse that you don't have to do it.

HADWEN: It's worth looking at whether you're getting your 5.6 weeks and whether that includes bank holidays or not.

KEALL: Yes because the working time holidays ...

LEWIS: *(over)* The statutory amount you have to have.

KEALL: ... the statutory amount you have to have can theoretically include bank and statutory holidays - in which case if you're not being allowed to take it, you're not going to get enough. But many employers I deal with offer massively in excess of that and that puts it in a slightly different context, I think.

LEWIS: So there's a difference between employers that allow the minimum and employers that allow more?

KEALL: Yes.

LEWIS: And would you advise Jane perhaps to write a stiff letter saying parity of treatment with a colleague she knew two years ago? Is that the way forward, do you think in this case?

KEALL: I in her shoes would advise a parity of treatment argument together with a

quiet statement that you know whilst it isn't necessarily clear cut, actually the better view might be ... Whether the better view is in fact in her favour, it is still worth making the point, I think.

VEALE: Especially if the person she's talking about is a man. There could be a sex discrimination claim arguably then.

LEWIS: Okay.

JANE: It isn't. It's a woman.

VEALE: It's a woman.

LEWIS: Alright Jane, well thanks for your call. It's raised some interesting issues, as you'll gather. And I should say at this point that you can always listen to the programme again, and in a few days time you'll be able to read a transcript for all those tricky points and that magic phrase 'parity of treatment' which I think is going to crop up. Let me just take a quick email now from Charlotte. She's applying for a job at a new firm and she's concerned about her rights if she becomes pregnant around the time she accepts the new job. What are her rights in that situation? Sian?

KEALL: In many ways her rights don't differ, particularly her rights to take leave don't differ in any way dependent on her length of service. So in principle she could be pregnant when she arrives and still have the right to time off in the same kind of way. The thing that does alter is the right to maternity pay, and if broadly speaking you arrive in a job pregnant, then you won't be eligible for statutory maternity pay but you may be eligible for maternity allowance, which Will I'm sure can add some further information on. So it's not that you won't be eligible to receive anything, but maternity pay may not be eligible.

LEWIS: Will?

HADWEN: Yes, that's absolutely right. If you start a job when you're already pregnant, then generally you won't have enough length of service to qualify for statutory maternity pay. But assuming that she's worked before this new job, then hopefully she would have enough length of service with other employers or self-employed to qualify for maternity allowance. And you can go back much further. You can look at the 66 weeks before the baby is due. If you find 26 weeks of work in that period, she's probably going to be entitled to maternity allowance.

VEALE: But all employees are entitled to the leave regardless of whether they're pregnant or not when they go for the job.

HADWEN: That's right.

LEWIS: And I'm sorry to keep our next caller waiting, but I've had a similar email which I think raises slightly different issues. This is from a lady who applied for a permanent full-time job while she was pregnant. She attended the interview, was offered the position. Sent an offer letter; she accepted it. She had to wait for a CRB, that's a criminal records bureau check. And when she was discussing her start-up date, she then revealed she was pregnant and she was then I think - perhaps fair to say - rather abused by the employer and felt that she had no choice but to resign before she took up the position. Where does she stand, Sian?

KEALL: Well she stands in the very difficult position of having perfectly good rights I think against her employer, but having to potentially bring a claim to enforce them. The right that she does have - and hopefully she's within 3 months of the date that all of this happened - would be to bring a claim for sex discrimination, now made under the Equality Act (used to be the Sex Discrimination Act but it's still basically the same kind of claim) for damages or losses and, in principle, injury to feelings associated with that discrimination. And I think it would be reputationally damaging for her employer probably to face a case of that kind, so she might well find if she raised it, they would settle it.

LEWIS: And that would be a monetary payment? She's not going to get the job?

KEALL: It would be a monetary payment, yeah.

LEWIS: Okay, so you can't treat people like that clearly. You can't get rid of them because they're pregnant or not employ them because they're pregnant or rant at them because they didn't tell you they were pregnant. Is that right?

KEALL: *(over)* No. I can absolutely understand it must be difficult and frustrating if you hire somebody who's then going to take maternity leave. You know I think that's probably understandable, but ranting at somebody is sexual harassment and just treating them less favourably is also sex discrimination, so they've got it wrong.

LEWIS: Okay, so maybe a claim against the employer. Thanks very much for that, a lady in Warrington. I won't give your name. I'm going to take a call from Malcolm. But, Malcolm, just before I do, I've had a tweet along very similar lines from Stewart who says, 'My parents are employers and think the law is too much in favour of parents. It costs a lot and is disruptive'. And I think Malcolm in Hampshire, you might have a similar point for us.

MALCOLM: Hi, yes I do.

LEWIS: Tell me your point.

MALCOLM: Right. We had a sales rep, a young lady. She was about 25, 26, something like that. It was a couple of years ago now. And she had a company car, she had a company mobile phone and she obviously had a company laptop. She had told us ... I know no-one can set these things in stone, but she did say when she joined us that she didn't want to have children until she was about 30 at least. She came in one day and said she was pregnant. Okay, fine. But then we found out when it came to the time that she could take her company car with her, she could take her company mobile phone with her, and she could take her laptop with her.

LEWIS: You mean while she was on maternity leave?

MALCOLM: While she was on maternity leave. That virtually broke our company because as a small company with only four employees, that was a huge gap. Then we had to try and find someone else and find another company car, another mobile phone, another laptop. And she was clearly within her rights.

LEWIS: Yes, I suppose your question is: is this right and what can be done about it? And I think there are ...

MALCOLM: *(over)* Exactly. And the other major point is ...

LEWIS: *(over)* Just briefly if you would, Malcolm.

MALCOLM: ... that I've told people I know now never ever employ a woman of childbearing age. Whether that's right or wrong to say, I don't know, but I would never ever do it again. It nearly broke the company.

LEWIS: I think that's probably unlawful actually. *(laughs)* Moving on from that, let's talk about the rights and how these affect companies. Sarah Veale, I imagine you take a slightly different view from Malcolm?

VEALE: I do take a different view. I do understand what Malcolm's saying and I can see why he's upset and irritated, but I wouldn't from that draw the general conclusion that you shouldn't employ young women or should kind of feel cross with them when a decision they may have taken and shared with you voluntarily at an interview changes. Circumstances change, sometimes people get pregnant unintentionally, but I certainly wouldn't extrapolate from that, that it's too dangerous and expensive to employ women of childbearing age. We do hear this a lot. Employers who were to take that line, although superficially perhaps understandable in your context, would be robbing themselves of enormous talent. I mean young women come through university now often with better qualifications than men and women leaving school. You would deny yourself the opportunity to employ lots of very, very talented people. I do understand that employers feel that the balance has swung too far and they're expected to absorb too much of the social costs of supporting people to have children,

but you have to remember of course that employers do benefit in the long-run from giving people proper time off, so the children are well brought up and all the rest of it. You gain loyalty from the employee. Where I work certainly, women who come back from maternity leave have proved to be very, very loyal, dedicated and committed because they know that the organisation has shown that to them too.

LEWIS: Yes, I mean these are all good social points.

VEALE: Yes.

LEWIS: But the bottom line, I think Malcolm would say is a bit different. And Sian Keall, two things perhaps to clarify. Men now can take quite extensive paternity leave - so man or woman, you run this risk. And also tell us about this keeping the car and the laptop and the phone because that's a fairly new decision, I think.

KEALL: Yes. Let me pick up the practical issue on the benefits first and then I'll pick up the paternity leave issue. The practical point on the benefits is that benefits in kind - so non-cash benefits - individuals can continue to keep receiving whilst they're on maternity leave. The thing to remember is the word benefit though. I mean the practical solution to your problem - and I appreciate you don't want this solved after the event - but the practical solution to your problem would have been to have those things - car, mobile phone and so on - as business tools only rather than things that are used for non-business purposes, and in which case you could have taken them back.

LEWIS: So this would be like a car that you only use to drive for your sales calls, maybe have the company's logo on the side or something like that?

KEALL: Correct. Now obviously you can't just do that for your female employees because that would be direct sex discrimination, but the whole point is that if you give them a benefit they're entitled for it to continue; but if it's just a tool of the trade ...

MALCOLM: (*over*) Well to be fair, we were trying to be kind and say yes you can

use it for private use as well, but obviously you pay your own petrol.

KEALL: I totally understand that.

LEWIS: *(over)* It makes it a perk of the job, doesn't it?

MALCOLM: *(over)* Doing that, we lost out.

LEWIS: Yes, yes.

KEALL: I totally understand that and I'm not criticising you for it, but actually that would be a solution to the problem. The point that obviously I think all of us on the panel would disagree with - the idea of just not employing young women.

LEWIS: Would that be illegal to say ...

KEALL: Yes.

LEWIS: If you openly did it, it would be?

KEALL: Openly - or indeed not openly - you can be challenged as to the reasons for recruitment. And sex discrimination claims can be made by someone who is not your employee, who is simply a job applicant, so there's some you know potential liability there. But the other point is - and I think it was very helpfully flagged just a moment earlier - the new structure for parental rights allows a mother to effectively transfer some of her maternity leave to the father of the child. There are other people she can transfer it to actually. But that in practice means that both young women and men of all ages - not just young men - could be taking quite extensive leave. And obviously the take-up rates are not necessarily going to be as high, but in reality these kind of rights are available to a much wider category of people than you might think.

LEWIS: And just very briefly ...

MALCOLM: But then you understand as a small employer, we then had to buy for another one, for another salesperson another car ...

LEWIS: *(over)* Indeed. I think Malcolm ...

MALCOLM: ... another laptop, another mobile while we were paying for the other one as well.

LEWIS: Indeed. We all understand the bottom line point, Malcolm, and I think we all have sympathy with it, but all we can do here is really explain the law and the rules. And, Sian, just very briefly, the father who takes some of that leave, can he keep his mobile and his laptop and his car under the same kind of circum...

KEALL: Yes.

LEWIS: Yes, okay. Alright, Malcolm, thanks for your call. We must move on, but thank you very much. It's a point of view I know many people have and thanks very much for expressing it. It's Scarlett now in Malvern who's got a call. Scarlett, your question?

SCARLETT: Yes, I wondered really what my employer's obligations are with respect to childcare vouchers and pension contributions whilst I'm on maternity leave?

LEWIS: Right. And you have childcare vouchers, you use them at the moment?

SCARLETT: Yes.

LEWIS: Will Hadwen?

HADWEN: Well funny enough, Scarlett, this question relates quite a lot to the one we've just had. Childcare vouchers are arguably a perk. Our view and the view of the

Revenue also is that they're not remuneration, and that means that they do continue during maternity leave as a contractual right. Employers aren't very happy about this because it is a direct cost to them - they don't get any reimbursement. However that is the view of the Revenue, so I think you've got a strong case to say yes you should carry on getting your childcare vouchers.

LEWIS: And just to explain for people who are listening. Childcare vouchers are something your employer gives you and you then use them to pay for childcare, but the employer is reimbursed while you're at work but not if you're on leave. Is that ...

HADWEN: Not quite. Generally speaking what happens in most cases is a salary sacrifice situation, so you give up part of your salary for the voucher.

LEWIS: Ah!

HADWEN: The problem you've got on maternity leave is if you're getting statutory maternity pay only, you can't make that deduction.

LEWIS: Right, I see. So it's potentially more expensive and that's why employers don't like it?

HADWEN: That's exactly.

LEWIS: And Sian Keall, as our lawyer here, do you think employers should honour ... Can people still use them legally, do you think?

KEALL: The best example I can give is the advice that I give on this issue; and based on the Inland Revenue position and the analysis of the legislation, I think childcare vouchers do have to continue. It is difficult for employers because actually by offering childcare vouchers, which is a really useful benefit for people, they put themselves in a worse position. So it's an unintended consequence, but it is how it is.

LEWIS: It's exactly the point ... As Will says, it is like the point that Malcolm was making.

KEALL: It is.

LEWIS: You want to treat your employers well, but when all this comes upon you, it's very expensive. So Scarlett, we think you can use them and you should try and insist, but your employer might resist. I hope that's helpful. We're now going to Dorset with Kimberley, please. Kimberley?

KIMBERLEY: Hi. I just discovered recently (because I'm going through an adoption process) that although things have been equalised for maternity and adoption rights in lots of cases if you're employed, if you're self-employed and even though you've been paying national insurance, you can't actually claim an adoption allowance. You could claim maternity allowance if you've had a baby but there's no equivalent for adoption.

LEWIS: Yes. And can we just bring in Adrian in Weaverham who has a very similar point, I think. Adrian, your question?

ADRIAN: Yes, it's a very similar question. My wife and I are just in the process of being approved as adopters - hopefully going to panel in February to adopt two children - and my wife is self-employed and she does not qualify for statutory adoption pay.

LEWIS: Right, so you both are in the same position. And I must say we've had a couple of emails along similar lines, so self-employment and adoption seem to be a bit of a problem. Will Hadwen first.

HADWEN: Yes, it's a big problem. Similarly for self-employed dads, it's worth saying, it's the hole if you like in the system where there isn't any equivalent of maternity allowance. It is worth saying that it depends on how you're self-employed.

For social security, if you're what we call an employed earner and class 1 national insurance is deducted from your wages, then it doesn't matter if you've set yourself up as a company and that's how you're self-employed - you could still get statutory adoption pay. But if you're self-employed in the sense that you pay class 2 national insurance or perhaps earn too little to pay national insurance at all, then I'm afraid you're both correct - there is no equivalent, there's no adoption allowance.

LEWIS: Right. And Sarah Veale?

VEALE: I was only going to say actually that given that the Government is currently reviewing all this and there's going to be legislation going through on maternity and a whole range of other related issues, this is a very good opportunity perhaps for both of us to be lobbying the Government to rectify this anomaly because it's unintentionally unfair, I think, on self-employed people who are adopting.

LEWIS: Yes. Though of course there is, as I understand it, these reviews are more about saving money than increasing people's rights.

VEALE: Well yes, but I think if the Government was faced with something that was so blatantly unfair, I mean it's not going to cost them very much to rectify, I'm sure they could be persuaded.

LEWIS: And just remind us, Will. Maternity allowance, that's different from adoption allowance for self-employed women.

HADWEN: Maternity allowance means it is possible for self-employed women to get a form of maternity pay for the same period, 39 weeks, after they've had a baby.

LEWIS: Right, so better for maternity allowance. So that is a complete anomaly between adoption and maternity though they've been trying to make them much the same.

HADWEN: It is a complete anomaly.

LEWIS: Well Kimberley and Adrian, thank you very much for your calls. It seems there is nothing we can do. That is the situation and thanks for drawing everyone's attention to it. And let's go now to James who's in Andover. James, your question?

JAMES: Oh hi there. My wife's due in June with baby number two, and we ...

LEWIS: Congratulations.

JAMES: ... Thank you. ... we're not quite sure as to whether she wants to go back to work because we're going to have two children - whether she wants to go back to work. And her boss has slightly implied that you know we would like to know our plans. And we don't know whether she is entitled to her maternity pay if she doesn't go back to work. If she tells them she's not going to go back, is she entitled? Will she then lose the entitlement if she doesn't go back?

LEWIS: Okay, Sian Keall?

KEALL: Hello James. Your wife doesn't have to give her employer her decision on this issue. She's perfectly able to take her maternity leave. Obviously she will be entitled to 12 months maternity leave and her entitlement to maternity pay, statutory maternity pay, is not conditional on whether she returns to work, so she gets that anyway. If she wants to go back earlier than the 12 months, she's allowed to give notice and return early or she just returns at the end. In practice of course, it is always good to have a dialogue with an employer because it's not just returning to work; it's also the quality of work and relationship you have at that stage. So obviously it's helpful to kind of keep someone in the loop as to your thinking, but I mean as someone who myself has had two children, you don't necessarily know how you're going to feel and actually it's a bit premature to tell somebody ...

JAMES: *(over)* Exactly, we don't want to put the cards on the table now.

KEALL: Yeah and I think that's fair enough. So I don't think she should feel pressured and it's perfectly possible for her to say I don't want to give you an answer now not necessarily because I don't have to, but actually because I don't want to give you an answer now that might be wrong later on, so I prefer to just wait.

LEWIS: It might change. Sarah Veale?

VEALE: I was just going to say it is important to preserve and protect the employment relationship as far as possible. There are these things called keeping in touch days now where the employee can go into work for a day or two days, be paid and familiarise themselves with the workplace and perhaps then take a decision depending on how she feels at that point as to when to go back and whether to take the full period or not.

LEWIS: Okay. Well thanks very much for your call, James. It seems that you don't have to give that notice just yet, but it's as well to keep on good terms. I'll look at a couple of emails. I don't know if we can take them both, but they both raise similar things. One is from Adrian who's booked in his 2 weeks paternity leave, but he's actually going to face a big drop in income to £128 a week. That's right for paternity leave, is it? You get the statutory ...

HADWEN: *(over)* Yes, that's correct. It will go up slightly in April, but that doesn't really help.

LEWIS: And he's going to lose quite a lot of money, so he doesn't think that's very good. And then very briefly, this is from Amy. She's expecting twins and she thinks there's no additional financial support for those expecting 'multiples', as she calls the twins, even though all the costs are doubled. Is that right?

HADWEN: Not exactly. She will get child benefit for two children, although one of them has to be regarded as the first child - there's only one lot of the high rate - and she may get tax credits depending on her income.

LEWIS: Right, so benefits maybe, but not maternity pay and that kind of thing.

VEALE: You're only pregnant once. (*laughs*)

LEWIS: Amy, thanks very much for your email. I'm sorry, we're going to have to leave that and rush a bit because we're running out of time. Thanks to Will Hadwen from Working Families; Sian Keall from Travers Smith; Sarah Veale from the TUC. And thanks for all your calls and emails. More on our website, bbc.co.uk/moneybox, where you can listen again and, as I said, in a few days read a transcript. I'm back at noon on Saturday with Money Box and I'm here to take more of your calls on Money Box Live next Wednesday afternoon. Subject: tax and self-assessment.