



Creating a village
**GPLM FAMILY
POLICIES**
SEPTEMBER 2019

As the proverb goes: it takes a village to raise a child. The following list ways of fostering a more inclusive, fairer and caring village so that we can nurture and preserve the strong family values the Gibraltarian community has been built on and so far enjoyed.

1. Changes to Maternity Terms & Support

1.1 Length of Maternity Leave & Equal Opportunities

Increase length of statutory maternity leave to up to 52 weeks (currently 29 weeks, although the majority of firms and the public sector offer 52 weeks maternity leave) giving parents the opportunity to spend their child's first year with their child which is a crucial year in regards to development and bonding. This leave is unpaid however, provided sufficient social contributions have been made, parents could benefit from a maternity/paternity allowance as discussed in our next policy suggestion.

This year can be taken completely, or in part, by either parent. This can happen simultaneously and/or consecutively. Both parents need to be in agreement of how the paternity/maternity leave is shared between them. This policy is key to creating a more equal society. Given Minister Sacramento's 2019 Budget Speech, we acknowledge that the government is carrying out a consultation on this matter and we understand from the government's recent press release that this consultation is at an 'advanced stage'.

1.2 Paternity/Maternity Allowance

The current maternity allowance of £87.64 for 18 weeks is insufficient.. We propose that the government should support mothers and/or fathers with an adequate allowance for a total 52 weeks of maternity/paternity leave. We propose an allowance of 85% of the monthly gross salary of the parent exercising their right to maternity/paternity leave, with a minimum of £336.48 (or £77.5 a week) and a maximum of £1000 a month (or £230.78 a week). The minimum figure is based on a cost exercise where the essential items needed to care for a child at current prices have been accounted for (e.g. nappies, wipes etc...).

We agree that the allowance should be paid on the current conditions: claimant must have paid social insurance contributions as an employed person under the Social Security (Insurance) Act for at least 26 weeks in the 52 week period ending in the 15th week before the expected week of confinement. Due consideration needs to be given to the parents who become pregnant again soon after their first pregnancy (say after 6 months), because they may not be in a position where they can make the necessary social insurance contributions to make them entitled for a second year of maternity allowance payments. We would therefore welcome a system where social insurance contributions can be 'banked'. So for example, if someone has contributed for 2 years, then they could be entitled to 2 years of maternity allowance.

There are several benefits to this policy. Firstly, it relieves the parents of any unnecessary financial worries during what can be a very difficult, though rewarding time for the family and allows the focus to be on the development and care of the new baby during a critical period. Secondly it relieves small businesses of the huge financial burden of supporting a parent through maternity and gives the option to larger firms/organisations to 'top up' this allowance to meet their current internal maternity policy. This represents an obvious cost saving to firms which could materialise into higher profits and higher corporate tax revenue.

Cost Analysis Estimates

Current Estimate of Costs

£87.64 X 18 X 400 = £0.6M

Maximum Potential Annual Earnings	Number of Employees	Weekly Income	Calculation for New Mater Allowance
£1999	182	32.67	9781.09
£4999	859	32.67	46164.62
£9999	2127	163.44	204914.66
£11999	141	196.13	16300.95
£13999	2378	228.82	320743.48
Total:			£597,904.83 or £0.6M

Estimate for Net Cost of New Scheme: £3.7M

New Scheme Estimate of Costs

Claimants Earning Maximum £230.78

£230.78 X 52 X 400 X 0.77 = £3.7M

Key Assumptions of our Cost Analysis:

- 400 births per year
- All these 400 children born to working parents (so eligible to claim maternity/paternity allowance). If this is not the case, then the true cost will be lower.
- All parents will choose to take their 52 week entitlement either by one parent or between them. If this is not the case, then the true cost will be lower.
- The calculations are based on the distribution of earnings as detailed in the Employment Survey Report 2018. For example, the report suggests that 23% of the population earns less than 14K, thereby leading one to estimate that 77% of working parents would qualify for the maximum allowance of £230.78 per week.
- It is also worth noting that the government already offers public sector workers (20% of all employees according to 2017 figures) 6 months full pay to those employees who exercise their right to maternity leave. It is also reasonable to believe that the majority of these public sector workers earn over £14K and so would qualify for the full maternity allowance under this new scheme. It then follows that the true cost to the public purse will be significantly less than stated above as the government could reduce maternity pay expenditure by simply choosing to bridge the gap their employees current wage and the maternity allowance for the first 6 months. The true cost could potentially be closer to £3M (20% of 3.7M = £0.74M).

Please note, we recognise that this allowance will come out of the 'social security pot' which is already underfunded requiring the government to make annual contributions to it from tax revenue. However, we feel strongly that this expense is a reasonable expense with wide ranging benefits and addresses a real need in Gibraltar and should be prioritized over other government expenditures. It could also be argued that such a policy could encourage parents to work who otherwise wouldn't have (as this allowance is only offered to parents who were previously working) and therefore potentially adding to total social contributions.

1.3 Flexible Maternity/Paternity Allowance

Currently, a mother is not entitled to maternity allowance once she returns to work. This flexible approach to maternity/paternity allowance, will essentially allow parents to return to work on reduced hours (provided their employer is in agreement) and also claim a reduced maternity/paternity allowance.

To allow further flexibility to parents in regards to work-home life balance and a smoother transition back to work after having/adopting a child, we propose the following scheme: Parents may combine parental benefits with shorter working hours i.e. the employee may choose to work 50, 60, 75, 80 or 90 per cent of a full-time post and take the remaining time as parental leave. Parents can therefore receive the adequate amount of maternity/paternity allowance during this period and also receive a reduced wage whilst working reduced hours. The period of full-time leave of absence is reduced, but the size of the parental or adoption benefit remains the same. The benefit period is extended to a maximum of 104 weeks (two years) and the parents can combine work with care of the child without

such a loss of income. This option will be available to both parents. They may choose to use this scheme simultaneously or consecutively. The number of weeks of the total period of leave that will be taken under this flexible parental agreement, and the combination of work and leave, must be agreed upon with the employer.

Example of how it could work in practice:

A mother takes 6 months full time maternity leave after the birth of her child and receives the full maternity allowance during this period. With the agreement of her employer, she returns to work on a part time basis, working only 50% of her previous working hours for a year. This means the remaining 6 months of maternity leave is spread over this year. During this year she will receive 50% of her wage and 50% of the maternity allowance due to her each month. The option is also available for her partner to take part of the leave too. So for example they could have each taken 3 months full time and 6 months on the part-time-part-maternity period, provided both employers agree.

This scheme has the potential for wide ranging benefits: it allows parents to have the opportunity to have a better work-life balance for the first 2 years of their child's life; it can encourage parents to return to work sooner and it can encourage more men to take a greater role in family life.

1.4 Special Concessions for Carers Other Than Parents

In the situation whereby a parent is not acting as a second carer for a child, instead another adult is (e.g. a grandparent or new partner), the maternity/paternity leave and allowances could be granted to this carer instead. This would need to be considered and approved on a case by case basis.

Example Scenario

There is a teen pregnancy where the father is not involved. Should the mother decide she wants to continue with full time education and there is another adult who is willing to care for the child, such as the grandfather of her child. Then this carer could step in and benefit from the paternity leave and allowance i.e. the one year leave and paternity allowance (provided he was working and paid the right amount of social insurance contributions).

1.5 Maternity & Paternity Social Insurance Exemptions

Given the above, it follows that either/both parent/s will be exempt of Social Insurance contributions for up to a maximum of 52 weeks without any loss of potential social insurance benefits if they do not work. Currently, parents who take up to one year maternity leave (more than the 18 weeks allowed in current legislation for mothers) may not meet the second condition required to qualify for the full old pension as a result of not paying social contributions during these additional weeks of maternity leave. We would welcome this be reviewed.

1.6 Right to Leave of Absence for Nursing Mothers

Mothers should be entitled to a total of approximately one hours of breaks (e.g four x 15 minutes) each day, or as necessary, for expressing or nursing. This will allow mothers to transition more smoothly into work without having to forfeit nursing their children.

2. Changes to Support for Low Income Families

2.1 Full Review of Social Assistance and Child Welfare Grant

We recommend a full review and overhaul of the current financial support for families on low incomes.

The current provisions are as follows:

- Child Welfare Grant - For households on a low income (combined annual income of less than 45K), there is a monthly grant of £25 for the first child and £40 for any additional children so long as children are in full time education and under 24 years old.
- Social Assistance – This is discretionary, means-tested benefit which is awarded/decided upon on a case by case basis by a review board. Applicants may be entitled to different allowances, such as the single parent allowance. The maximum any person can claim is £123.60 a week.

We propose both schemes be replaced with a new one. The allowances/grants are not adjusted for inflation, neither have they been reviewed for a significant period. Indeed, there are genuine cases where families with multiple children require more than the maximum £123.60 a week. In particular, we would encourage a particular focus on the carers/disability allowance for low income families with children with special needs where their child's needs has meant both/one parents are/is not able to work. We also understand the board takes a minimum of approximately six months for any case to be reviewed by the board. We would want to see this time shortened perhaps by increasing the frequency of these board meetings. We would also be keen to include in the new scheme aspects that incentivises or encourages gaining meaningful employment (perhaps through education programmes). We recommend that members of this review board include key staff members of the Social Security Department and locals who have been claiming this allowance in order to understand the real issues/needs and resolve them more appropriately.

2.2 Nursery Subsidy

We propose the introduction of monthly nursery subsidy paid to low/medium income families to encourage employment and release parents from the unemployment trap. Based on the current nursery fees, we propose:

£125 a month if child is enrolled in nursery half day (5 days a week) and both parents are in part time or full time employment.

£250 a month if child is enrolled in nursery full time (5 days a week) and both parents are in full time employment.

This is a subsidy that needs to be refunded (receipts/proof of payments presented) and only eligible for parents whose children are too young to qualify for a government nursery.

We have discussed at length with members of the community from varying backgrounds as to which families should be entitled to this subsidy and it has been difficult to find a specific answer as it not only depends on the household income but also the amount of children too young to qualify for government nursery. We therefore propose an assessment whereby 'income per child-under-government-nursery-age' is considered.

2.3 Special Nursery Subsidy for Parents in Full Time Education

Parents in full time education will be entitled to double the usual nursery subsidy (i.e. £250 if child in part time nursery and £500 if child in full time nursery, so long as the total does not exceed the cost of nursery). This means that in most cases, the full cost of nursery will be covered. The reasoning behind this policy is that it enables and encourages parents to attain higher qualifications, skills and knowledge leading to better paid employment in the long term.

2.4 Housing Department to Account for Unborn Children in the Womb

Currently, only born children are accounted for in the relevant calculations conducted by the Housing Department, so much so, that a mother can be 8 months pregnant and only qualify for a 1 bed. A family is only entitled to the extra 'housing points' when a baby is born. This is very short-sighted and causes undue stress on families. It also means that instead of potentially being able to move house in the few weeks before a child is born, a family may have to move with a newborn or toddler. We recommend the Housing Lists account for any unborn children after the first official 12 week scan in the GHA. Records can then be amended as necessary. We consider the 12 week mark appropriate, as after the first trimester the chances of miscarriage is less than 2%.

2.5 Means Testing Government Rental Accommodation

We would welcome an independent review into the feasibility, benefits and drawbacks of means testing government rental accommodation in order to ensure those who really need government housing are housed there. We recognise there is a significant shortage of government housing yet there are some who live in a government houses but are actually financially well off and able to purchase a home in the private housing market. We also recognise there are families and individuals on the poverty line who may struggle to pay even the lowest levels of government rent. Means testing government rental properties should mean that those who can pay more, do so and those that can't get the relief they need. This would encourage more well-off individuals and families to purchase private homes, thereby releasing more government housing for other less well-off families. Rental prices would still be cheaper than current market rates but possibly closer to small sized mortgage repayments. We would be open to the idea of rent relief for any government tenant/s that decides to buy/move to an affordable housing estate. This is because,

if they are paying higher levels of rent, then they may not be able to afford the monthly payments required to purchase an affordable housing scheme in the years leading up to the completion of the build i.e. they are in a 'rental housing trap'. The rent relief could also act as an incentive for the purchase. Finally, we understand that current Government tenants are already under a specific contract that may not be changed, therefore, means-tested rent may only be implemented on future tenants.

3. Supporting Families with Children with Special Needs

3.1 Abnormalities of the Baby In the Womb

In some cases, parents whose unborn child is suspected to have an abnormality are currently sent to a specialist in the UK. During what must be a very difficult time for the couple, we would recommend the GHA contract a visiting consultant to attend to the needs of these patients in Gibraltar. This can be done on a monthly basis or as-and-when if the need is urgent. This will allow the family to be seen in familiar surroundings with the support of their network.

We recognise that the reason these parents are referred to the UK, may be because the GHA currently does not have the specialist equipment necessary. If this is indeed the case, we propose (if not already done so) a cost-benefit analysis be conducted to decide whether it would be worth our while to purchase/hire this medical equipment.

3.2 Paediatric Palliative Care & High Risk Pregnancy Care

Hearing personal experiences from various local parents, there seems to be a need to train the relevant professionals in dealing with high risk pregnancy cases where there is a risk of poor prognosis or foetal abnormality. Additionally, to support these parents better and enable them to fully understand their options, parents could be put in touch with other families who have been in similar situations. For example, a pregnant couple who have a child in utero suspected of Downs syndrome could be given the option to meet with to chat to other local parents of Downs syndrome children. They could also be put in touch with charities who provide support and advice in these situations.

3.3 Vocational Rehabilitation Centre/Services

We recommend the creation of a transition centre which will empower in particular those with disabilities the opportunity to learn a trade/skill in order find supported employment/living. There are successful models across the world that can be used for reference and can be tailor made for Gibraltar's specific needs. Listening to local families with children with special needs, it seems there is a lack of provision and support once their children are of school leaving age - this scheme could help to fill that gap.

4. Making Adoption More Accessible

4.1 Government to cover Adoption Legal Fees

As it stands today, legal fees for prospective adoptive parents are in the region of around £30,000 (could be significantly more or less depending on the complexity/issues of the case), making this option economically prohibitive for many parents who would consider adoption. We would recommend the government cover all legal fees associated with adoption for prospective parents in order to make the option of adopting a child accessible to more members of our community. This initiative is an insignificant cost to the government given the low number of adoptions every year.

Please note, our research into this policy has led us to ambiguous answers. We received confirmation that Government policy is to cover these legal fees (a lawyer from the Crown Counsel represents both prospective parents and the Government), however we also received confirmation that there is an issue with this. Another parent told us only £3,000 of legal costs are covered only after the final court hearing and so parents have to pay this money upfront. We would welcome clarification on the status quo and the addressing of any issues that may mean the legal fees in connection with adoption is economically prohibitive for prospective parents.

4.2 Government to Cover/Assist with Exceptional Costs Associated with Adoption

We recommend a review board be set up to consider cases where prospective parents need assistance to cover exceptional costs associated with the adoption process. For example, currently any child that is adopted needs their own room, this means that prospective parents may need to refurbish their current home and/or potentially rent for a few months whilst the refurbishment is underway to fulfill this requirement. In some instances, this option may be prohibitively expensive for prospective parents and/or they may go into significant debt. We therefore recommend a review board consider covering or assisting with these exceptional cases/costs in order to make the possibility of adopting more accessible to more members of our community.

4.3 Reducing Unnecessary Delays in the Adoption Process

We understand the adoption process is a complicated one and that there have been significant progress in regards to reducing unnecessary delays. However, it is also true that there is still room for improvement and we propose the following be considered as a means to further reduce any unnecessary delays:

- The fact that some social workers assigned to adoption cases are on 11 month contracts leads to issues of poor continuity. A social worker needs to get to know any prospective parents well to advocate for them to the panel, submit the necessary reports and answer panel questions. An 11 month contract may not be renewed and a new social worker will be assigned to an ongoing adoption case and this social worker has to redo part of the process, leading to unnecessary delays. We therefore recommend social workers are employed on a permanent basis as they are dealing with particularly vulnerable members of our community. That being said, we recognise the 11 month contracts is an issue currently being reviewed by the current government/trade unions.
- The panel only meets once a month and deals with the most urgent cases first. The panel is comprised of different professionals who need to be present at every meeting - i.e. this monthly meeting is cancelled/postponed if one member of the panel cannot attend. This can lead to several cases of vulnerable children (maybe not urgent ones) being postponed, often repeatedly so. In order to minimise this issue, we recommend the panel meets more frequently (perhaps every 3 weeks) and that the panel draws from an increased pool of professionals. If, for example, a doctor is required on the panel, then we recommend that 2-3 doctors are appointed as 'stand-by' panelists in case the main panellist cannot attend a given panel meeting.
- The final recommendations and findings of the panel are forwarded to the Minister for Social Services for rubber stamping. This step can take months. We would like consideration as to whether this step is necessary, given that the relevant experts in the field of adoption have already reviewed the case in great detail. Has the Minister ever rejected an adoption case approved by the panel?

5. Other Areas of Policy

5.1 Family Counselling

We feel that regular counselling for LACs (Looked After Children), adopted children and families, whether foster or adopting, be offered a matter of course. As we understand it, currently these families are given counselling when serious issues arise, rather as standard.

5.2 Tax Child Allowance

Presently, the child tax allowance has a maximum threshold of £463.75 per month and a minimum of £120.35 per month, with increases of £67.05 for each child up to a maximum of four children. We recommend the maximum is removed so that with every child born to working parents, these parents will receive an increment in their child allowance. The minority of families have more than 4 children and so the impact on tax revenue will not be substantial.

5.3 Employer Social Insurance Contributions

We recommend that social insurance obligations are changed so that the cost to an employer is the same to employ two part-time employees as it does to employ one full time employee. This move could encourage more firms, particularly small businesses who are more sensitive to employment costs, to offer part time positions. This could mean more workers have more options in regards to their work-life balance.

5.4 Improved Surveillance & Lighting

Install street lights and surveillance cameras in 'problem' areas where women have been attacked or other violent crimes have been committed (such as areas around OV, park behind Chatham Counterguard, tunnels behind Case-mates etc...) in order to act as a deterrent and better protect members of our community.

5.5 Updating Parks

A number of members of the local community have brought to our attention the need for some parks to be updated, in particular the parks known as the 'Jewish park' and the park on the nearby 'boulevard'. Some safety concerns have been pointed out in regards to the uneven and harsh surface of the floors. Consequently, we would welcome a review of local parks and where necessary, update problem areas and/or poor facilities.

5.6 Review of Legislation surrounding Issues of Rape and Police Investigation Procedures

In light of the findings and recommendations produced by Claire Maxwell, London's Victim Commissioner, in her report titled 'The London Rape Review', we propose conducting a similar independent review of Gibraltar's current legislations, preventive measures and police investigation procedures to reduce cases of rape and serving/caring for rape victims better.

5.7 Bereavement Leave & Counselling

We propose the introduction of a legal entitlement to bereavement leave for parents who miscarry or have a still-birth. We also recommend the GHA offer counselling to these parents. Currently there is no legal entitlement to bereavement leave. Naturally, this bereavement leave should also be extended to cases where other immediate family members have died e.g. parents.

5.8 Care for Mother's Mental Health After Birth

As is the case in the UK, we recommend counselling and birth reflection sessions for mothers who have undergone traumatic labours and for mothers who feel particularly vulnerable. All women who have given birth need to be assessed by a trained professional to see whether counselling after labour is required. We also propose a second visit at home once they have settled down with the new baby by health visitor at around 3 months after labour if the mother has had a traumatic birth or is particularly vulnerable. It is our view, that women are more likely to open up about mental health issues, such as post natal depression and anxiety, in the comfort of their own home and some time after labour. As we understand it, today a health visitor will visit you once at home, 1-3 weeks after you have given birth. We are suggesting an additional visit for women particularly at risk of mental health issues.

5.9 Recommendations for Health Visitors Offering:

- Baby clinic in the GHA should have a daily paediatric clinic
- Health visitors should be able to schedule GP appointments for babies if necessary
- Mother's should be able to drop in every day for their first year, not only during the scheduled two-hour intervals a week. A new health visitor may need to be added to the team to assist with these 'drop-ins'.
- Free baby classes available, with a midwife or health care professional, 2 months before the expected due date and 6-12 months after birth. Parents can be grouped by expected month of birth of their child. The antenatal classes can focus on topics such as birth plans, lamaze classes and first aid for babies. Sessions post birth can cover topics such as weaning/nutrition, sessions with a physio to aid development and mental health. More than anything, these sessions will provide parents with a good support network. Good relationships are essential for good mental health. We understand sessions such as these have been offered before, however currently they are no longer offered by the GHA.

5.10 New Nursery Incentives/Development Plan Consideration

We would encourage the government to consider offering incentives, such as no corporation tax for the first 2 years, to any start up nursery. We also recommend the 10 year Development Plan allocate appropriate spaces for new nurseries. Perhaps any large development such as the East Side project will need to house a nursery or creche. Currently, only 2 private nurseries in Gibraltar offer outdoor space (Queensway & Loreto) and so the lack of appropriate venues for nurseries is evident. More nurseries should promote competition and choice, thereby benefiting consumers and our youngest children.

5.11 Summer Holidays Child Care/Camp

Local parents and charities have also pointed out there is a need to provide more options for parents who have young children of school age who need constant supervision (for example a 5-year-old) during the school Summer Holidays. Some parents have told us they cannot work because they have no one to care for their children and other parents have told us their young children are sometimes left alone for an hour or two at home. We would welcome any strategies to help support families in respect to this issue. We recognise the Summer Sports programme goes a long way in addressing part of this need, however it seems some parents still need more help. As Government schools are closed during the summer holidays we would welcome a scheme whereby Government runs or tenders out a Summer Programme that covers the standard working hours (8-5pm) in a Government school. This would mean the premises are fit for purpose, have outdoor space and canteens. Parents or carers would have the option to drop off and pick up their children at any time during these hours so they can work around their working hours/activities. This could be provided for free or for a low fee to make the programme cost neutral. University students could be employed on this programme in order to keep the costs down and offer unique employment opportunities to our students.

5.12 Sex Education - Young Adults & School Age Children

There is a serious need to provide our community with comprehensive sexual education, in particular to our children. We propose a sexual education programme be put into place that is purely factual and not philosophical or ideological. Instead we recommend this education program focus on biological aspects of sex - fertility cycle, infertility, factual pros and cons of contraception, consent and personal sexual responsibility. We would like to see this programme rolled out in all public comprehensive schools.

To support this programme we would welcome the introduction of a 'Text Messaging Service' where any member of the public can anonymously message their sex related questions to trained professionals and so receive informed and factually accurate answers.

5.13 Crisis Pregnancy Centre & Anonymous Hotline

We recommend the setting up of a Crisis Pregnancy Centre & Anonymous Hotline with the specific focus on supporting parents in crisis pregnancies. The centre will act as one point of contact where parents can get full information on what could be available to them and how to go about getting this help. Depending on the crisis, the information could include the different ways in which Government could help (potential financial support, housing procedures) and information on how local charities can help (such as Women in Need - place to stay, Baby Steps, GPLM - baby clothing and essentials). Staff can also refer parents to counsellors and health care professionals within the GHA. This could be rolled out along CAB services or on its own.

5.14 Government & Charity Collaboration

Local charities have also emphasized that there is an 'information' problem. Although charities and individuals are willing to help those in need, they do not always find out about these people in need and so cannot help them. We propose that all Government employees dealing with vulnerable people/families are given information on how other organisations are available to help. For example, GPLM has been inundated with donations of clothes and accessories for babies and children. There are local mothers who frequently ask GPLM for help but we believe there is more need in our community. It would be to the benefit of all, if Government departments such as the maternity ward and social assistance could advise all parents on how GPLM and other local charities could potentially help. Another example would be to advise new parents of the services offered by Childline in regards to parenting courses and also of the free relationship counselling offered by local charities. We recognize these charities do their best to raise awareness via posters, adverts and marketing materials but departments such as the those identified can be particularly effective in getting the message to the right people.

5.15 Non Gibraltarian Women Who Have Had Children with Local Partners

Whilst speaking with local charities, a particularly vulnerable group of women have been highlighted: non Gibraltarian mothers that have separated (or planning to separate) from their local partners and have a child in common. These mothers need to wait a number of years before they are entitled to register on the Government housing list even if they are/were married to a local (and even more years if not married). They are also not necessarily entitled to any child allowances/benefits. We would welcome a review of the current rules/legislation to ensure that these families are not unfairly treated by our benefit, health and housing system.