

## Written Evidence – Economic impact of coronavirus

Batch 1 – reported by the Committee on 31 March 2020

### Richard Max

I work freelance in TV - our largely self-employed workforce in the Creative Industries contributes massively to the economy and emotional well being of the UK.

It cannot be fair that employees are getting paid upto £2500 pcm and the self-employed have to apply for under £400 pcm Universal Credit. It will destroy our livelihoods, families and our global place in the Industry in particular may never fully recover.

### Benjamin Shallcross

I am writing to express my concern that 5 million self-employed people in the UK, 15% of the workforce. are being overlooked by the government response to the COVID 19 crisis.

I am a self-employed person, working in TV - Due to the complications of COVID-19 my production, like many others, has been placed on hold and I've been given my weeks notice. There is no support outlined for freelancers in current government intervention. I have always paid into the system yet I am being penalised due to my self-employed status.

As you know, employees paid via PAYE are now eligible for grants of up to £2500 pm to cover up to 80% of salary costs, during this interruption of economic activity.

Small businesses with premises are eligible for business rates holidays or relief grants through SBRR, however this does not include businesses without premises, those in mixed use buildings where business rates are split by landlords, those working in co-working spaces, or gig workers.

Freelancers and self-employed workers are not eligible for any relief for the disruption of business due to this crisis, and are only eligible for statutory sick pay through universal credit, or ESA - only in the case of a period of recommended self-isolation or illness. Self-employed people are eligible in theory to apply for universal credit, however applying as a self-employed person experiencing a sudden temporary loss of income for an unknown duration is hugely complex. Self-employed workers are also the only group for whom this relief will also be means tested; therefore, if you do have any savings you will be expected to live from these means before becoming eligible. Employed workers will not be subject to these measures, which will expose the self-employed to long-term, sustained precarity.

I will now have to use my limited savings to survive. I am one of the lucky ones - many of my self-employed peers do not have savings to live on and will be forced to try to remain working at the detriment to their health or the health of other. The government is clearly attempting to move quickly, I would be grateful if this oversight could be raised and addressed next week.

### Rob Parr

I'm a freelance writer and editor currently laid low by MS. Me and friends in the business deserve financial support to help us through the uncertainty of this historic, tumultuous time. We have rent to pay and mortgages to serve: we need to put food on the table too. Some sort of universal basic

income is vital to support us during a time of frightening threat. Don't add famine to the pestilence we face.

Roger Donovan, Mediaphotos

The governments response to the coronavirus and the support packages on are laudable and given the seriousness and scale of the crisis I believe the work being done to support the economy and individuals is amazing.

However as a self employed freelance pr, corporate and event photographer who's work has dropped off a cliff overnight I do feel that the self employed have so far been forgotten about.

It is my understanding that universal credit is available but in my case I believe my small savings will make me ineligible and £94 / week will not cover business outgoings let alone provide enough to live on.

My small business also provides a part time income for my wife but with no jobs on my diary and no likelihood of any work in the foreseeable future we will end up living off our savings which will not last for long.

It's not just about losing income as all self employed will have monthly business overheads such as insurance, equipment leases, communication costs, IT etc which will still need paying.

Deferring tax and vat and mortgage holidays are welcome in the short term but in reality only store up trouble in the long term as these deferred payments will need paying in three months time and in all honesty I don't see work suddenly flowing in when this crisis is over.

I already work in a difficult sector, media and pr, which had been struggling for various reasons for several years. I'm not in the strongest position financially and the only reason my business isn't in imminent danger of folding is because of my savings, the result of cashing in a private pension to ensure I can stay in business until my state pension is paid in 16 months time.

It would be helpful if the 80% wage support for business was also available for the self employed to pay wages of staff. It is my understanding that this support is only available to businesses who pay business rates.

Please consider something comparable to the support available for the employed for the self employed. Without it the four million self employed will not be trading by the end of this crisis.

Annie Crabtree

No, your response is not sufficient. Self-employed people cannot access sufficient help.

Take my husband for example. He is a sole trader working in the live music and events industry. Most of his work for the year disappeared overnight.

He has a bit of remote work so cannot claim unemployment benefits.

He is vulnerable to coronavirus due to asthma, and lives with someone else who is vulnerable due to underlying health problems, so cannot work outside the house.

He is ineligible for anything you have mentioned so far. He does not earn enlightenment to pay enough tax to have a payment on account that will be deferred. We were excited as we thought you were deferring income tax to 2022. Jan 2021 does not help us.

He has a working partner so is not eligible for anything means tested.

If he gets coronavirus he will somehow be expected to continue to pay his rent and bills while receiving £94 a week.

If he was employed or had a limited company he would be entitled to 80% of his wage. Instead he has lost thousands.

You say that it is hard to establish earnings but it's not. Use people's tax returns / average income for the past year or two. Or give them a basic income. Or something. Anything. Anything except leaving us with nothing.

Freelancers pay tax. They pay national insurance. But they fall through the cracks of the benefit system. This government must realise right now how much of a problem that is. Yes, my husband has a working partner. But I do not earn enough to cover rent, bills and food alone. If he was single, his income now would make him eligible for other help. But because he has a partner we are expected to just go bankrupt.

It is so disappointing to see you provide such an amazing rescue package for workers and leave freelancers alone. My husband can not access anything at all from your so called rescue package.

We can not afford to take on more household debt.

We do not understand why one person gets a wage replacement and others don't.

It's not good enough and it's not fair.

### Neil Wease

I've been a freelancer in the events industry for just over five years now; it's modestly paid with a mix of hourly rates and project prices. I make enough to live in London in a house I rent from a friend, so the rent isn't ridiculous. I have had the odd holiday and I am comfortable. So long as the work keeps coming. And keep coming it usually did. I rarely had a month without some bit of work to do and mainly had months where the work was constant. And in this months when I worked, I worked long hours, weekends, bank holidays etc but never complained because I was in control, I was making money and I really enjoyed the work I got to do and the people I got to meet. I also paid my taxes and NI contributions each year, saving monthly to ensure my tax bill could be paid on time.

Then, Covid-19 happened. Within days all my work, and I mean ALL my work, cancelled - including a trip to South Africa and New York. There's no cancellation fees. There's no net to catch me when that happens. I am on my own. Cancellations are part and parcel of my kind of work - rough with the smooth, but there's usually something coming over the horizon to take it's place. Now, there is nothing on the horizon. In fact there's nothing beyond the horizon. Nothing at all. The events industry has stopped altogether. And stopped for the foreseeable future.

I absolutely applaud the Government's response to the employed and business. I understand that the majority of workers need to be protected and protected properly. It absolutely makes sense to use PAYE as that mechanism; that is a known quantity and it is the quickest channel by which people can get money. And I am relieved for the millions of people for whom this will be a great help and a reassurance. But self-employed people need help too. We need the same assistance because we are citizens. We are tax-payers. We are National Insurance payers. We contribute and we contribute a lot. It is a question of fairness - straight and simple. IF we are all in this together, then, we are ALL in this together.

I appreciate that we are harder to deal with but, in this situation, that is not an excuse, indeed it should be the catalyst to make sure that this happens. You simply cannot shrug your shoulders, say it's too hard and point us towards Universal Credit.

I wish you the best of luck in your endeavours and hope to hear more from you in the daily briefings. May I say that I would prefer openness. Please just be honest - if this is difficult, if this will take time, if the solution is not immediately obvious - please, please just say so. We need reassurance too. We need to know you are trying and working and that you want there to be a solution. Being an addendum, a throwaway, in Mr Sunak's announcement was a slap in our faces. Step up, be bold but be honest - this is not the time for politicking. Its the time for compassion, understanding and help.

### Holly Lawrance

I am contacting you because I am finding myself in a very bleak position as a freelancer working in the television industry during this time. I work as a Producer and camera operator and I am out of work because shows have been cancelled. I finished a contract on 28th February and I was due to start a new show and contract tomorrow (Monday 23rd March) but it has been cancelled because of the corona virus.

I worked mainly as a PAYE employee last year for one Production company but before that I was filing my own taxes under self assessment. I earned £44,200 last year before tax and I am pleading with you to support us in the same way as full-time employees with contracts and pay us 80% of our earnings from the previous year.

I own a shared ownership flat in London and I have the usual overheads, including credit cards, utilities, mortgage, service charge and rent and the only option for me right now is Universal Credit which would mean I would lose my home as it is not enough. Paying us the 80% should not not be complicated - with our National Insurance Number the HMRC has access to our financial history. I would love to be able to contact my job-centre plus / Universal Credit office and give them my NI number to receive the 80% I am entitled to, just like the other workers you are already helping. Take my yearly earnings, divide them by 12, work out 80% and there is my monthly income benefits.

My situation would be easier if I knew my family could help me out if I needed it but my brother is a self employed plumber who fits out kitchens in restaurants and pubs and my Father owns a cafe, so both are struggling in the current climate. We have always worked, paid our taxes, been upstanding citizens, never committed crimes, used the NHS for anything more than minor ailments, yet we feel discriminated against and completely hung out to dry in this crisis, with no one standing up for us or seeming to even care.

Your Government is saying it will do 'whatever it takes' and that you are 'standing together' but we have seen no evidence of this so far. I really hope that Rishi Sunak shows us tax paying, voters we matter and announces as much support for us in the coming days.

I think going forward - the benefit system needs to be overhauled. Benefits should be based on what you have contributed previously. This would be a much fairer way to help people like me who want to work.

### Sam Emmerson, Moonstone Murder Mysteries

Firstly, I want to thank the generosity so far from the Treasury and appreciation to the government approaches in this difficult time.

However, the one sector which currently feels ignored is the self employed and freelancers. As a self employed business who has spent 3 years building up an entertainment business, all my bookings for the foreseeable future have disappeared within the week. Although I may be able to get back for a month (or two at a push) with rent, bills, tax and numerous other expenses to pay, universal credit doesn't even come close to covering that.

We understand the chain of requirements to help large business, mid-small business and workers, but now is the time to help the self employed. If there was a way to offer us the same as PAYE 80% based off our previous tax submission for example would be immensely useful for so many of us. Or failing that, even offering us universal minimum wage to help us survive.

Our industry (entertainment) will be to help people get through the isolation period and to celebrate once we beat this battle. But if we cannot survive this period of national difficulty, the shows will not be there when the people return.

### Richard Gray

The cancellation of GCSE, and A Level, examinations this summer 2020 leaves many examiners with no immediate source of income. I am freelance, self-employed and I am proud to serve as the Chair of Examiners for A Level and also the Principal Examiner for Standards for Religious Studies. 40% of my total annual income comes from the summer series alone.

I write on behalf of all examiners. Although we normally work well with flexible freelance contracts - this is simply to enable exam boards to adjust work according to entries – termination of such contracts currently in place would mean that, in these extraordinary circumstances, examiners may be left with no protection. It is no exaggeration to state that some examiners would be vulnerable to homelessness and poverty as a result.

The government announcement about protecting wages is a very welcome initiative. However, self-employed examiners are not considered by the exam boards to be 'employees', despite senior examiners having yearly contracts, being on an exam board's payroll, and, in most cases, paying tax at source. There seems to be a great amount of uncertainty here as to how we are protected under the current situation?

Obviously this will all hinge on how the payments for qualifications are managed in the first instance. Since entries have been paid for and the qualifications will be issued, the onus would appear to be upon the exam boards to support us financially by honouring contracts made, and hence salaries, since neither schools nor awarding bodies have suffered financial loss. As yet we have heard nothing from the exam boards to verify the situation.

We all know that there is no precedent here but we must not slip through any loophole or through the safety net that the government have provided. I therefore appeal to you, on behalf of all examiner colleagues, to ask exam boards to look at this issue to ensure that, as professionals with a unique set of skills (developed over years of experience in a key position of responsibility within education), we are not left destitute.

### Anonymous

Firstly, I want to thank the government for the unprecedented steps it is taking both practically and financially to help the country out. I can't imagine how difficult your jobs must be right now!

On one matter close to my heart I think there needs to be an urgent improvement, and this is financial provisions for freelancers. I am a freelance TV producer. Nearly all of us are freelance as

that's the way the industry operates. I budget into my year time between contracts when I don't make money. We know the winter months are slow, and we all budget for this accordingly. Between 1st Dec and mid March I have had only about 6 weeks paid work. We were all desperately waiting for Spring, and the new commissions and new work this brings us.

Then Corona hit and every single production was cancelled or postponed indefinitely. The prospect is bleak, with months and months ahead with little to no work, and thousands of freelancers scrambling over the scraps.

I feel like the government fundamentally does not understand how my industry works. It is not that I was "let go" from a job due to Corona - it's that all the jobs got cancelled before we could even begin them. We work according to the laws of supply and demand.

Contrary to popular belief, even as a freelancer, I have always been paid PAYE so tax reliefs or rebates are not going to help me. I'm a freelancer who is NOT a sole trader or with my own limited company. My tax has always been paid by PAYE. I happen not to have been on a contract when all this struck. And even if I was, the chances are that contract would have been a Fixed Term Contract of a couple of months.

As it stands, the only help I might be eligible for is Universal Credit - which is less than £100 a month, when my rate is actually £180 PER DAY. And even that I won't be entitled to as I have too many savings - due to a career spent saving up for my first property. It is appalling that I would be expected to dip into my life savings during this period when other people will continue to be paid up to £2500 a month. It is simply unfair.

Certain sections of the population will be helped because they happen to be on long term or permanent contracts - a level of job security everyone I know would love to have, but which is barely an option in my industry anymore. We cannot be penalised for being freelancers, as it is a system that has been created to generate maximum profits for the industry.

As it is freelancers get a raw deal, with statutory maternity, no sick pay, negligible pension (due to our short contracts as we hop from company to company) and difficulty in getting a mortgage. Yet despite all this, we get on with it and budget accordingly. But there's no way any of us could budget for a pandemic like this. I especially empathise with those who have families to raise. It will often be the case that both parents work in the industry, so both are freelancers.

From what I understand, Norway is paying its freelancers about 75% of what they earned on average per year over the last few years of their career. I urge our government to do the same.

I am a British Indian woman who is on the cusp of finally becoming a director. The industry has rightly been criticised for lack of diversity, despite all manner of schemes. If this pandemic forces people like me to leave the industry then all these efforts will be in vain. Authentic storytelling that reflects this nation will suffer. I'm afraid I cannot put a price on what that means, but there are some things that are hard to quantify. Only those with a financial buffer will be able to remain in an industry that is already appallingly lacking in diversity in terms of class. The same will be true for other freelancers, such as musicians or actors etc etc.

The entertainment industry in Britain is one of Britain's great success stories. It's workers now need help and only the government can help them. Please don't ignore them.

[Alex Collinge](#)

You ask us: "Is the Government's financial response to #coronavirus sufficient?"

Of course it isn't.

A financial support measure for self-employed and contract workers, equivalent to that aimed at employees, must be announced soon.

I'm self-employed - working on short-term contracts in the television industry.

I'm the principal earner in our family - I have a pregnant wife and a young daughter, and a mortgage and bills to pay.

My current contract has been cut short with the standard week's notice, with no prospect of other tv productions coming up. More to the point, even if there were, I could be said to be endangering my family and the 'community resilience' by going about my daily work if still had any.

The self-employed were effectively totally ignored in the announcements made last week by Rishi Sunak. My family cannot survive if all I bring in is the £400/month I would get on SSP. It's understandable that these schemes take time to work out and finalise, and I think guaranteeing 80% of income is a great response, to those that get it. But there was no similar measure for self-employed or contract workers.

And the following day on the Today programme, Stephen Barclay refused to say even that there was something in the pipeline for self-employed or contract workers - not even that the government was working on it and be patient, we'll announce soon etc - just that they could get SSP. Which is an insult compared to the measures announced for literally every employee in the country.

A like-for-like measure must be announced soon for self-employed and contract workers.

Annie

If you had coronavirus what pay would you get while off sick? Would you have to rely on £94 of SSP or UC?

No? Why not?

Perhaps you get more generous sick pay than that as an MP. Why is that? If the amount you offer is enough, why isn't it enough for you? Why do you get more?

Because it's not enough, is it?

So why do you think is enough for someone who's livelihood has disappeared overnight?

Ok so you have a big announcement about wages. If someone is employed in the performing arts they can get 80% of their salary.

But someone earning the same as a freelancer cannot. How is that fair?

It's not. It's not fair. It's not enough.

You know it isn't. So do something about it.

Anonymous

[Redacted] Company Submission to Treasury Committee's Call for Evidence on the Government's Coronavirus Financial Package

[Redacted]. We operate circa 4,800 [redacted] across the country [redacted].

We employ over 17, 000 people and support many more jobs indirectly. [Redacted]

[redacted] fully support the responses made on behalf of the industry by trade associations [redacted].

We highlight some essential areas of business support where immediate Government assistance is needed

- Quarterly Rents

Quarterly rents (in advance) are due this week, on Wednesday (25th March). Given that all [redacted] are closed (with the exception of the small number that are offering [redacted]) we ask the Government to enact a moratorium on commercial landlord sanctions and debt enforcement. This has been announced for residential properties and had been enacted in New York and we urge the UK Government to follow suit.

Our aim is to work with landlords and the Government to find solutions and ask the Government to extend this forfeiture to include commercial leases to protect lessees, landlords and help us to continue to keep our employees supported financially as the finer details of the government's support packages are worked out.

- Interest Payments on loans/bonds

We ask the Government to mandate that waivers should be provided for the foreseeable future for interest payments on bank loans and bonds. With a significant payment due within the next few months, we ask that Government support companies such as ourselves by suspending or delaying payments to ensure the survival of our business and jobs.

In addition, we require Government support to ensure companies maintain protection enabling them to maintain current cash reserves of 10% of any loan to further protect liquidity.

- Corporate Finance Funding - Accessing Funding

Corporate finance funding requires a credit rating and commercial papers that is expensive and prohibitive to almost all of the companies within the sector, including [redacted]

We would recommend banks and rating agencies assess the additional financial strength of companies through evidence of positive cash flowing into the business.

There is a pressing need to access this funding immediately in order to secure jobs as we work together to survive this crisis.

### Anonymous

I am responding to the attached call-out regarding help still needed during these unprecedented times.

I am an independent touring artist working in music. As such, my income is mainly generated by performing concerts abroad. This work is sporadic and often clustered together and in between times I work on writing and rehearsing new material for future concerts and recordings - these non-performance activities are unpaid but facilitate the potential earnings at the concerts themselves. There can be weeks and months between concerts. Each concert generates anything between £400-2,000 of income for me after I have paid my accompanying musicians and all our travel expenses related to the shows. The remaining money is used both to live on as well as to put towards future expenses regarding creating new products (i.e. albums). The last few years I have averaged around 30 concerts a year.



Given there are no international flights for the foreseeable future and no gatherings allowed for concerts also for the foreseeable future, I won't be earning anything from this income stream until further notice. This is not only affecting me now but will also affect me long after the current movement restrictions are lifted as engagements take several months to set up and the nature of this work is dependent on album cycles. You speculate to accumulate. At the current time, I have just released and promoted an album at my expense and now will struggle to see that money ever come back given there are to be no concerts. Album sales are non-existent - for so many artists these days the album exists only as a promotional tool in order to secure shows with and it's the revenue from the shows that sustains everything. Somehow or other I will most likely need to make and release another album once all this blows over in order to continue touring, so in other words I have just lost all of the money I have spent on the album just released.

I very much hope you are looking at a scheme for the self-employed that averages the gross income over a 3 year period. In my line of work, a shorter timeframe will distort the picture wildly. Busy periods for concerts are generally from March-May, July-August, October-November. I had plenty of shows planned for the rest of the year which I now won't be able to do and this is not only affecting my income now but also the possibility of any future projects.

### Pete Smith

I am a self-employed sound recordist in the film and television industry. I have been for just under 7 years. I have had all my jobs that were coming up cancelled due to COVID-19. I also have MS which puts me in the high risk category and have a small 5 month old baby to support.

As I'm sure you are aware, the government has announced measures to ensure employees are looked after, most notably paying 80% of wages for employees unable to work due to the pandemic, up to a maximum of £2,500 a month. However no real measures have been announced for the self-employed.

Instead we are being offered universal credit at a rate of £94.25, a total of £377 per month. This figure is only 15% of what is being offered to employees under the PAYE. Having paid my share of income tax and National Insurance contributions over the years, I don't see how it is fair to discriminate against such a huge portion of the work force just for being self-employed.

Further, this tiny contribution is only available to people with savings of less than £16,000. As far as I am aware it is also calculated in combination with your wife/husband if you are married. Which in my case makes me not eligible despite only having a relatively small amount of savings. It looks like I essentially have no support at all. I don't want to take out loans as being self-employed is difficult enough already without being in debt.

Also, to expect self-employed people to spend their hard-earned savings before giving any help, while PAYE employees can hold on to all their savings and receive up to £2,500 a month is shameful. At a time of such huge stress due to food shortages in shops and a deadly virus sweeping the world, to put so many under so much additional stress is grossly irresponsible.

A simple and suitable solution would be to use the net profit figures from a self-employed person's previous three tax returns (information HMRC already has in its system), divide this figure by 36 months, and multiply the result by 80%. This would be comparable with the figure employees are being offered. For example, a self-employed person with a net profit of £15k per year would end up with support of £1,000 a month, nearly three times what is currently being offered, and somewhere approaching a manageable income.

### Lina Zilinskaite, TV Producer

In the UK there are 5 million self-employed, who are paying equal tax like everybody else.

Self-employed are at the heart of the creative industries - theatre, film, television, music and many others. With no job security and benefits such as sick leave and maternity pay, being self employed is already a stressful existence, many of us living pay-check to pay-check and struggling to keep afloat when things are normal. Very few have any savings to rely on.

In the last few weeks broadcasters have cancelled commissions, productions across TV, films and theatre and music events been postponed. Work has consequentially dried up for millions of people, who were working hard to create the culture the UK is so proud of.

It is therefore incomprehensible why self employed are excluded from the government's Corona package, guaranteeing 80% wage subsidy. All we are offered is paltry £94 a week, an amount that does not cover even a modest rent in London, leave alone food and other necessities. This is causing an immeasurable stress on families and individuals across the country, many worried they will not be able to afford food and rent in the upcoming months.

Do not leave self-employed with pittance in these stressful times. We are paying taxes like everybody else and should be receiving same assistance as PAYE.

### Andrew Yiallourous

Please reconsider the help provided and match it for self employed and freelancers, I'm a private tutor I do a vital job and yet I'm just as affected by the virus as others and c.£94 a week is not going to help at all..I have savings because of tax and fluctuating income but universal credit won't let me have savings. Please go further with your help and give us %80 of our earnings as reported to HMRC up to £2500 like you have done with employees. Please help us there's lots of us too and we do an important job.

### Victoria Welsh

Is the Government's financial response to #coronavirus sufficient? MOST CERTAINLY NOT

Are there areas where more support is needed? SUPPLY STAFF i.e. TEACHERS AND TEACHING ASSISTANTS NEED TO BE ASSURED OF AN INCOME

We've issued a call for evidence

I am one of the tens of thousands of supply educators (teachers, cover supervisors and teaching assistants) in this country who provide a valuable service when the regular staff in a school are unavailable due to illness. The supply teachers especially ensure that at all times, there is the possibility of a qualified teacher to lead lessons in every class in our land. Additionally, we may work with Looked After Children, those too ill to attend school or school refusers.

Since completing my PGCE PCET, I have been employed by a variety of private supply agencies who place me on assignments. Every morning, I will get up and be dressed, ready for school, awaiting a phone call which can come in from any time after 7am so that I am at school and preparing lessons for the school day by 8am. However, these are effectively 'zero hours contracts': if I don't get work, I don't get paid.

If schools close because of Covid-19, the permanently employed staff of the school will still get paid. If permanent staff in schools have to self-isolate because they suspect they are infected, they will get

full sick-pay. As it stands currently, if a school closes, a supply educator will get nothing. If a supply educator self-isolates for the good of the whole community, they will get nothing.

Due to school closures supply educators, like all other zero hours workers in our country, will be without any income whatsoever. What has the government put in place to compensate us? If there is no income for supply educators from schools, they will move to industries where they can get a more secure income, further decreasing the number of teachers working in our schools.

In the coming week, can you please convince the government to consider what they will do to support supply educators when schools are closed so that when the schools finally re-open, there is still a sufficient pool of supply staff to keep our school system running smoothly.

[Helen Busby](#)

Please can you make sure that agency workers like supply teachers who work regularly but on a day to day basis are able to claim the 80% salary. We pay tax and national insurance and should be included in your finance plans.

Supply teachers keep schools going. Please don't leave us out.

[Mark Ninnim](#)

I'm emailing you today to ask the Government on my behalf to help the Self Employed / Sole Traders like myself in these difficult times.

I have been self employed for 25 years now and have always paid my self assessment and VAT on time. I work within the television production industry and we (as an industry) are having a very poor time at the moment with no aid coming our way.

To give you some idea of what I've experienced in the last days, I travelled to Belfast on Tuesday to start a 12 day job only to find that it was cancelled and had to fly home again that evening. On Friday I had an email cancelling another quiz show due to go into production between April 3-15, in the evening of Friday I received another email informing me that the new series of "Later with Jools Holland" was being cancelled, that's another 9 days during April and May. On Saturday morning, I received a phone call telling me that the new series of "Crackerjack" was cancelled, this again removed over 20 days work through April and May.

As I'm sure you're aware, as a freelance, no work means no money. At the moment I'm having sleepless nights worrying about how to pay my mortgage, lease payments on my van and lighting equipment to say nothing of how I'm going to pay my VAT in May and my self assessment payment in July as I'm using my savings to get by.

In the last few days the Government has come out with some great plans to help those companies that need to "furlough" their employees and are providing grants to those that need it but, as yet, the Prime Minister and the Government haven't announced how they are going to help the 5 million people in the country who are self employed. We need help now.

I would gladly try and find other work but my wife is in the "at risk" category and is working from home, so we are doing our very best to self isolate and reduce our exposure as much as we can.

I hope you can pass my concerns on to the relevant people at this worrying time for us all.

[Nicki Barry, Stage Management](#)

I am a self employed stage manager in the theatre industry. All my work has gone, with nothing for the foreseeable future.

I applaud your support for PAYE employees, but I don't understand why all the tax I've paid over the last 20 years is only worth £377 a month compared to their support of up to £2500. I would like to see members of parliament survive on £94 a week. It barely covers bills, let alone food and rent.

You really really need to do more to support the self employed. Please help us survive.

### Halyna Geelan

I am a supply teacher in Derby, who does day to day supply assignments in local secondary schools. Under your current financial 'support' proposals, I am left totally unsupported and without any form of income. I would like you to ensure that I am paid 80% of what I have earned in this current financial year, on a month by month basis, until this crisis is over. A simple way to calculate this is to use my National Insurance / HMRC records which will clearly indicate my earnings. Thus will also avoid overpayment and potential dishonest claims. I expect to be treated the same as other employees who suddenly find themselves out of work through no fault of their own. At the moment I feel that I have been hung out to dry with nowhere to turn.

I welcome your response and ultimately your financial support.

### Rachel Hall

I would like to express concern about provision for payment of wages for zero hours agency workers. I am a supply teacher working for 2 agencies who arrange my work assignments, pay me via PAYE, account for my tax and NI payments etc. I am in the same situation as many others, having done this work for several months with regular allocated work posts. It is unclear whether people employed via PAYE when allocated work are covered by the 80% pay grant scheme announced recently. Please confirm. If not then this needs to be urgently addressed and similar provisions made for those in my situation, perhaps based on average earnings for say the last 3 months.

### John Donnelly, Writer

The Government's response to the Coronavirus is woefully insufficient, divisive and distressing regarding the self-employed.

I urge you to provide reassurance to the 5 million self-employed in the UK that we will be supported to the same degree as those who are employed.

By omitting the 5 million self-employed from the scheme to fund 80% of wages for those in employment, the government is sending a very clear message that we are NOT all in this together. Collective action against the Coronavirus is necessary to protect all of us. Failing to protect the income and livelihood of the self-employed fundamentally undermines the social contract required for us all to support one another. It astonishes me that any government, particularly a Conservative one, would turn its backs on entrepreneurs in this way.

This rupturing of the social contract, more than anything else, feels like an absolute betrayal. This is not just a moral issue. It is a practical one. It disincentivises you to engage with government advice on how to protect the wider population for the greater good if that sense of protection is not reciprocal.

The industries I work in, television and theatre, shut themselves down ahead of the Government's insistence we do so, in response to the urgency of the medical advice and mindful of our social obligation to keep the wider population safe. Our industry showed itself willing to put the greater good ahead of financial imperatives. The government has not reciprocated.

It is untenable for the self-employed, whether we be artists, taxi drivers, plumbers, to live off a means tested universal credit system that was not designed for this. Moreover, why are we being expected to experience extreme levels of financial hardship that those who are employed are not.

In the industry in which I work, as an artist, I am generating paid employment for anyone who works in theatre buildings or television companies. If you administrate the contracts generated by the work that I create, your income will be, to a large extent, protected by the government. Mine will not.

Many of us who are self-employed have put aside money to pay tax bills or to act as a reasonable contingency against loss of earnings. The coronavirus does not form a part of that reasonable contingency. If it did, then why would those in employment be requiring additional support?

The government has acknowledged that wages need protecting. Those of us who are self-employed do not ask for any special treatment. We ask for the same treatment in terms of 80% of wages support up to the £2,500/monthly cap. I contribute tax and create wealth for the UK in the same way as those who are employed.

The notion that this is “operationally difficult” and therefore cannot be achieved is ludicrous and should be treated with contempt. The coronavirus requires that all of us make sacrifices and find solutions. The self-employed are doing that as much as anyone in the country. My industry has nearly shut down as a result of those sacrifices. All we ask is that this government provides a fair financial settlement for us.

[Michael Douglas, Freelance Series Producer](#)

Can.i just add add my tuppence worth re govt aid in this pressing time. It is fantastic to see that companies will be helped with their paye employees wages- a fantastic reassurance for many individuals.

But, as a freelance producer in the tv industry- part of the creative industry that generates almost 100 billion pounds of turnover a year- I can see people all around me facing immediate hardship and in some cases bankruptcy.

We, like other sectors, now live in a hand to mouth world where mortgages, food, pension payments and other people's futures rely on the next gig. Making programmes means filming with groups of people in the same room for 12+ hours, travelling across the world, editing and post production in small enclosed spaces- much of this has stopped, most of it cant be done by working from home. A lot of people are suddenly unemployed with no idea of when they may next find work.

The UK is arguably the leading supplier of documentary content for the worlds entertainment suppliers. When this is over, the world will need more of it than ever and our reputation means we will be at the front of the queue but we need to know we will have the talent available. Three or four months with no income will push many people, in editorial and technical, over the edge and they wont be there.

Some support for these people (who.pay shed loads of tax, albeit with no job security) will ensure that the uk tv sector can keep its place at the top of the worlds production suppliers

I hope many others also point this out and that the govt will help them with this difficult time. In the long run, a small amount of aid now will benefit everyone in the long run

[Kate Christlow](#)

As requested I am submitting my view regarding the shortfalls of the corona virus financial support.

Self-employed have been totally side swiped.

Those who are not ill but work has dried up due to circumstances are left penniless with no support and driving them to consider bankruptcy and negatively affecting their mental health.

Anyone self employed who can't work due to sickness will be entitled to less in a whole year than they earn within the month. This amount of sick pay would not even cover food and rent.

Universal Credit is not based on living fact as it does not take into account any outgoings and uses a spouses income to reduce the payments without taking any other factors into account. No business runs on income alone and therefore your screening process is invalid.

### [Edmond Terakopian](#)

These are unprecedented and difficult times. The government deserved praise in certain aspects of how it's dealing with the financial disaster that will soon hit citizens of the UK.

Sadly, the provisions thus far for the self employed are sadly lacking and the possibility of applying for Universal Credit will break many of us and in turn, our families.

So, please don't forget the self employed. We deserve the same rights as employees in this crisis. We work just as hard and often harder, contributing to society.

The Inland Revenue can easily calculate 80% of our income. They have detailed breakdown of our income over the years and can easily access this information. Perhaps calculate the average over the last three years and pay us 80% of this? Or just base it on the previous year?

We spent decades building our businesses & brands. Don't ignore us into failure & bankruptcy.

### [Chris Scott, ABCA Systems Ltd](#)

I think support should be provided for companies with fleets of vehicles on fixed hire contracts. My company services and maintains life safety systems on behalf of social housing landlords in multi dwelling units like Grenfell. The regs require those systems to be periodically checked, however we aren't classed as key workers therefore where an employee cannot work due to dependent care or self-isolation, we have weekly hire charges on vehicles to continue to pay, which at the moment are approximately £23, 000 per week.

It would be beneficial if we could enter into a period of payment holiday on the weekly hire charges which would extend the hire contract by an equivalent period beyond the contractual end date. This way, our cash flow isn't eaten up and a large loss incurred, and the finance companies still get paid for the contractual hire period, albeit over a longer period.

The other option would be for me to return those vehicles early and incur early repayment charges, which may be a consideration as the expected period of dependent care requirements are currently unknown. This however, would put pressure on the finance companies instead as they would be left with assets which aren't generating the expected revenue and may be sold at a loss, if there were buyers.

There are many service and maintenance companies working on behalf of social landlords across the UK, providing essential reactive and preventative maintenance of life safety systems such as fire alarms, access control and nurse call.

These systems require regulatory periodic maintenance, as well as reactive in hours and out of hours call outs. In order to provide the regulatory response times and to keep up with the regulatory

periodic maintenance visits, we would ask that you consider including relevant staff within the key workers category. Opt-in

### Peter Foulkes

As a self employed worker in the live events industry my immediate impact has been the loss of a tour scheduled to commence March 18 cancelled with less than a weeks notice. The nature of the industry is that I will receive no cancellation fee for this. My loss of earnings for this 2 month tour will be in the region of £10,000 in wages. I had invested £3,000 in equipment in advance of the tour that would also have generated rental income in the region of £1500 over the 2 months. At present, with our entire industry in limbo, the equipment has absolutely no rental potential.

I now have no work for the foreseeable future.

As I have savings above £16,000 I am unable to access Universal Credit. I, like thousands of other self employed people, am left with no support from the state whatsoever. The savings I have been encouraged to make by successive governments look destined to disappear over the next 12 months into private rent and bills.

I urge this government to disregard individual's capital for the purposes of Universal Credit over this uncertain period. Without doing this you are punishing all the people who have been careful over the years and destining us all to a financially precarious future.

I accept that self employment comes with an element of risk. I do not think it would be expected for us to be entitled for 80% of our average income however the present situation where we are denied any support whilst anyone in full time employment enjoys the assured security of 80% of their salary is unjust and makes no sense. opt in

### Lyndsey Marie Yates

As I supply teacher of three years, I now find myself without any income!

I was on a long term placement until July 2020.

My contract terminated early, the school has now closed and today my child is showing symptoms of the coronavirus.

As a single mum I have lost my income, universal credit have not acknowledged my application, I am doubtful I can receive ssp.

I am worried sick.

### Helen King

I am writing to offer my opinion on the Treasury's response to the Coronavirus crisis.

I have been Self-Employed since 2006 and have worked in the theatre industry since 2000. I work mostly short term contracts on a freelance basis as a stage manager. I started a new job on Monday at 9am and at 5.20pm that day, the entire industry had effectively collapsed. I was to be earning £500 a week basic, plus any overtime over 43hrs per week. Not a fortune at all, but enough to cover my rent, bills and living expenses.

The Treasury is now suggesting I can survive on £94 per week while people working in PAYE jobs will get 80% of their wages covered by government assistance. My bills are no smaller and no less important - I have worked hard to contribute to the £305bn self-employed people put back into the UK economy yearly and paid my taxes diligently.

I also have tax returns to prove my average income, having submitted Self-Assessment returns since registering in 2006. Why can't self-employed people have means-tested support that is comparable to the full-time employed on PAYE contracts?

Please help us - millions of hard-working people who live an uncertain lifestyle at the best of times and yet many of whom facilitate the entertainment and leisure activities we are all now relying on in times of isolation and anxiety.

I say again, please help us. Restore my faith in a just social support system and this government, I beg you.

#### Amy Walker, media parents

I run a network of parents in TV with a reach of about 35,000 people, over 2000 of whom are TV employers. You know the broadcasters have shut down production, independent companies have followed suit and the freelancers are crippled. HELP US! If you would like to put out anything for consultation I would be happy to offer our network, it is widespread geographically and represents the UK's best TV production from Academy Award winners to BAFTA fellows. We need you to support us ongoing to keep the nation / world informed and entertained. So few programme makers have staff jobs, or pensions - so if you take their savings away there are going to be huge problems further down the line for these people.

#### Paul Bamford

I am responding to your call for evidence regarding the Chancellor's support package for the economy. I work in the theatre industry backstage and as of last week I have been unable to work. I am currently still on contract and industry and unions are trying to work out a deal to keep people in work. As a self-employed worker on a year long contract I fit the description of a 'retained worker'. My company wants me to come back to work as soon as possible once the virus passes but cannot maintain my wages in the meantime. The Chancellor's rescue package excludes workers such as myself by only supporting workers on PAYE. I earn around £50,000 per year normally and while I have savings they will run down very quickly if I am forced on to universal credit. I would have to support my family on under £100 a week. Colleagues of mine who work in the same building are now covered by the PAYE payroll subsidy and I am not. This feels particularly punitive. Many workers within the creative industry lost their jobs within hours of the Prime Minister's announcement last Monday. Those of us who still have long term contracts but are unable to work need support now.

#### Janet Evans

What do we do about rent in empty restaurants and bars for 3 months?

Do not allow commercial landlords to charge rent for EMPTY bars and restaurants!

#### Anonymous

I am a supply teacher from Hampshire who has been told by my agency that they have no work for me now that schools are closed, so I am now completely without an income. I am paid PAYE by them (not through an umbrella company) but as an agency worker, I appear to have no right to sick pay and I am not sure that any of the measures announced by the Chancellor thus far will apply to me...My husband earns too much for us to apply for Universal credit and is also a key worker so measures to increase benefits do not help us either. We have 2 adult children at home- one with autism and one who is still attempting to study in the hope of going to University in September.



Supply teachers are NOT self employed. We are part of the gig economy, but without us, your education system would not operate. We have spent the last few months going into different schools, covering for sick colleagues, teaching potentially infected children and working really hard to keep the country going. I think we deserve better. A way to do this could be to take an average of a supply teacher's income over the last 6 months and pay 80% of that. The issue of taking just February's income is that we will all have lost a week of our income due to half term. If teachers work with more than one agency, the tax office will have records to show their earnings over that time, so it should be possible to calculate this.

It is likely that if you don't offer help to us, when the schools eventually reopen, your supply teachers will have had to find other work just to survive and they will be unwilling or unable to return to the job they love. Many supply teachers, like me, have good reasons to do supply work as it allows us to support our dependents as well as earn a living, even if it is a precarious one.

Please help supply teachers.

[Paul Tighe](#)

In the expectation of the subject of the Self Employed being dealt with this week can i just ask if you're aware of how fundamentally different the concept of Freelancing is and if this subset of UK employees will be dealt with at the same time?

There are literally tens of thousands of us in the dire situation of not only having no present or future income but also being ignored/overlooked by the government which is giving amazing, unprecedented help to the nation's workforce.

We sadly don't qualify for any of the assistance being introduced as we have no single employer and as our entire industry has been shut down there is no reason for any employers to employ us and claim for any of the monies being provided by the Chancellor. Even Universal Credit is a no go for many of us and even if it were it pails in comparison to the help the regular workforce are due to get.

Please don't let an entire workforce who contributes so much to the economy fall through the cracks.

[Rada Petrovic, Senior freelance copywriter](#)

The self-employed desperately need financial support through this crisis.

I'm a freelance copywriter working in advertising and marketing. As you can appreciate, with every sector except food in free fall, all marketing budgets have been suspended and with that all freelance work.

Like many of my colleagues, I work through a limited company, as the creative agencies I'm employed by have made this a mandatory requirement. Many of us draw a small monthly salary, supported by dividends as and when income allows. There is no safety net in place for us at the moment, and no prospect of work in the near future.

I would add that many of us have struggled in the run-up to Brexit with the uncertainty that straitjacketed many businesses. I was largely unemployed from mid 2018 to October 2019, and it wasn't until the Brexit situation was resolved that work once again began to flow. My position is already very precarious, and it's true of many, many others.

I absolutely urge you to consider what tangible financial support can be given to us as a group. I've already paid my self-assessment and corporation tax bills to the tune of £7000, so deferred payments do not apply to me.

Many thanks for your time reading this.

### Benetta Adamson

I am a veteran of the broadcast sector. What has been allowed to happen to a very highly skilled workforce is incredible - particularly when that workforce generates most of the content which makes the creative industries one of the biggest economic drivers in the country.

Just about every "normal" production has been shelved with immediate effect. On top of that, most freelancers know that there won't be any/much work in the winter months and rely on being busy from March onwards. So not only are they not earning but they have no resources either. Most earn well when they're working and their outgoings will be based on steady work over many years. So this is disastrous.

Most of these people would have been staff at one of the broadcasters 30 years ago. It suited the broadcasters to make them all "redundant" and hire them back - no sick pay, no NI, no staff pension. So they're not at all comparable to most self-employed people because they don't (and can't) work unilaterally. They have to be part of a crew/team.

So the truth is that the broadcasters/commissioners know their actions are causing enormous hardship - not deliberately but there is a chain. The indies they commission also know who they were projecting to hire (and in many cases had hired, and confirmed). The indies will be in terrible difficulties too, let's not forget: this is not of their doing.

So what industry freelancers are now asking for is that the broadcasters set up an emergency fund for freelancers whose work has completely dried up. They can, as a body, ask for government support, but they can make this happen.

The BBC is continuing to pay its staffers, which is lovely, except some of them are paid A LOT. How about setting up a fund which takes a percentage of those salaries and diverts them into a freelance fund?

If they don't, and if this crisis continues for months (as seems quite likely) most freelancers will not earn this year. That is not sustainable. If they want a workforce when they do get underway again, then they need to figure out a way of allowing them to survive. It's simple really - and it's vital for them as well as the workforce. The skills they stand to lose are very hardwon and will not be easily replaced.