

Written evidence from Organise

Please find attached our new evidence collected since Thursday's announcement from over 12,000 self-employed people. Each of the individual responses is a line in the spreadsheet [not published]. [redacted].

The key findings are:

- Newly self-employed people, directors of small ltd companies and businesses without premises are frightened at not being able to access support - they have suggested alternative ways for them to be included in the evidence below. Universal Credit is not appropriate for this group of people due to money saved for taxes being used to disqualify people from support.
- 71% of respondents need freezes on council tax, rent/mortgage payments or credit card/loan repayments. They cannot wait until June due to these outgoings continuing to be collected.
- Self-employed and freelance women who have been on maternity leave are adversely affected by these measures

If you aren't eligible for the 80% support, how do you think the Government should measure previous earnings so that it would include you?

"Regardless of how I have been paid. I can prove my income for the last 3 years, but it will be a combination of P.A.Y.E., self employment and Directorship. If I were able to combine these I can prove my earnings and my considerable tax contributions, and then be rated on this."

"Either universal basic income. Or better still, complete a basic form (not a tax return) but a declaration along with basic evidence of the income and then you get 80% up to £50,000. This way, HMRC are guaranteed to receive the full tax payment of what is being declared and evidenced, whilst some self employed historically have not declared the full amount. This would take a little time but would still give back - you need to act we are begging you."

"Look at my earnings from 2019/2020 - I'd be happy to put in my tax return as soon as the new financial year begins to be considered."

"Let me produce my invoices and bank statements as proof of earnings, I supply social services so the government is able to check these are correct."

"If they want to do it a different way, don't put a £50k cap on eligibility. Take our last tax return (excluding it if it corresponds to the year that maternity leave was taken) and see how much we earned. If it's over £50k, allow us to claim £2500pm, the same as someone who's employed and earns over £50k can claim."

"I think the way the time periods for eligibility are calculated are too rigid. In TV for example work is seasonal and most do not work at all from December to March. This means that not only many will not have been in employment yet by the 28th of Feb, they have also just used up all of their savings to get them through the winter period. These are people who make all their money in the Spring - Summer months who will now have no income and no savings and do not qualify for any scheme even though they are clearly only out of work due to the pandemic. It is not fair to place those who normally earn everything in this season on the extremely reduced income provided by Universal Credit. Those people will subsequently lose their homes and their commodities, lose their savings

and will not be able to support their families - all because the government has forgotten about them."

"I support my wife and two children. I am a criminal legal aid barrister entirely reliant on jury trials which are now suspended indefinitely. In 2017/2018 I would have qualified as my trading profits were below £50,000 - in fact averaged out over three years they are £59,000 hence I am completely illegible for any aid. I face bankruptcy and mortgage re-possession proceedings before the end of this year without immediate assistance. As a result of jury trials being suspended I will be left with NO income whatsoever for the foreseeable future."

"To think about the real-life applications of his measures. And to reconsider how he works out an average! In his announcement, he said that 95% of sole traders earned less than £50k; the other 5%, he said, earned an average of £200k. Sure they do. If you include millionaires in your spread, of course it'll bring the average up! But that's not much solace for those who earn £51k and stand to receive no support."

"The wait 'until June will be tough. By paying a percentage of profits not turnover it does not account for fixed expenses (office costs etc.) still payable during the lockdown."

"I am a PAYE freelancer - which means I don't fall under the fixed term PAYE scheme nor this self-employment scheme. I have no support from the government at all because I work like I'm self employed and I get paid through PAYE. I have been forgotten."

"Because it is all based off profits, the help I will be receiving will only be just over £300 a month, where as my usual earnings as a freelancers are somewhere around £2000-£2500 a month. I don't see how this is fair. It doesn't mean that we still don't have to pay all that stuff now. If all PAYE get 80% of their salary and no questions what they need to spend it on, why don't freelancers get the same? We still have to pay our rents, payments on our cars etc!"

"I think a minimum set amount should be paid straight away. This could be topped up or recovered at a later date. I think this would ultimately involve submitting bank statements showing income for as long a period as possible."

"I file a tax return every year for both company profits and also for what I take in terms of Dividends and PAYE. HMRC already has all of the information it needs to know how much I earn through my Ltd Company."

"I am included but I think a Universal Basic Income would be a much cheaper, easier and fairer way to do things for everyone."

If the support isn't available until June. How will this affect you?

"We need assistance with the fixed costs of running the business, such as rent, utilities, vehicle leases -- these still need to be continued if the self-employed are to pick up the pieces after this crisis."

"I'm screwed. Business has completely stopped. Landlord is an arse hole. Sorry to be so crude but there's the basic truth. Landlord recommended he can't evict me for 3 months, this will be June. If the money is not through by rent day I am sure he will make life very difficult. Legally suspending rent payment would be a blessing as long. It also feels that it's expected that business will resume as normal after 3 months. My business may never pick up again."

"I have absolutely nothing in my bank account. I have nothing to buy food with. I have food in the fridge but when it's going on I'll have to go to a foodbank to feed my children."

"Things will be tight. Feeding my child will become more difficult as time goes on. With family being home rather than at work and school, bills are increasing. The longer the wait, the higher the debt will be at the end of the day."

"Give us immediate access to interest free loans to tide over those who depend on the money to live."

Is there anything else that you think the Chancellor should be doing?

"Extra relief on loan and credit card repayments. In particular, reducing the minimum payment demanded by credit card issuers. I will be trying to survive on £900 a month, and I have rent to pay and 2 small children to feed. If the minimum payment were lowered that would make a huge difference to me being able to support my family when I am completely out of work."

"An increase in child benefit or tax credits would be appreciated, as we do have our children home 24/7 now. Utility costs, food costs, it's all going up."

"A universal basic income for the people in their first tax year so that they can pay their bills. Or allow us to submit our tax returns for 19-20 so a more accurate income can be accumulated. If payments will not be made until June why can't we submit this years return? The people registered before March 2020 as self employed will be honest legitimate self employed people. Excluding people will only cause businesses to crash and therefore the economy to crash. Please help."

"For the extra repayments from the mortgage holiday to be tacked onto the end not be demanded as double payment immediately."

"Make the tech companies like Amazon, and Google, who have bases here ,yet pay little tax and who have all done so well out the current crisis, pay their f***** taxes to fund this."

"Just to get big business to pay their tax to help out with the aftermath as we don't know how we will be penalised in the future with tax and other costs especially as the county is already in debt."

"In this time of lockdown we should be carrying out the repair of our highways and side roads so that when the country is movement free we do not have the log jam of traffic."

"Can they create new flexible working jobs to train people who need a job, to help people do calculations, so the country to speed this process up?"

"Rent freeze at least against private landlords who are getting mortgage holidays but still charging us our monthly rent."