

Written evidence submitted by Rosy Rudkin

My name is Rosy Rudkin, I am a Costume Maker for Film and TV. I am listed as self employed and I file a tax return every year, I also pay my tax every year too. I have been working as a costume maker since July 2015, when I graduated. Through my years of work I have done a mixture of work from TV shows for the BBC, to feature films for Disney to huge West End Shows. Through my work I have been paid through both PAYE short term contracts and invoicing. I am a forgotten freelancer, unable to claim any financial help from the government during the Covid 19 pandemic. Which I why I am submitting my evidence of how the government has failed not only me but 3 million others who have also been excluded.

As a freelance costume maker I am unable to claim any of the government schemes. I work in the TV and film industry, due to the nature of my work my earnings are a mixture of PAYE short term contracts and self employed invoices. For the tax years 2016-2019 My earnings percentage was 80% PAYE and 20% self employed. Therefore I was not eligible for the SEISS scheme, due to not suiting the 50% self employed earning rule. However if I were allowed to file my 2019-2020 tax return and for it to be included for assessment I would fit the rule and be eligible for the scheme. Before lockdown took place I was working on a TV show for Amazon Prime, however I was invoicing the production, so therefore I was not on the payroll and could not be furloughed.

I do not believe the government have done enough to ensure that businesses and individuals are claiming appropriately. There are 3 million people receiving no money from the government due to strict rules and technicalities. I have been told to apply for Universal credit if I cannot claim a grant from the schemes. I am not eligible for universal credit, due to the fact I live with my boyfriend who I have only been seeing for 3 years and lived with for 1 year. We are not married and we do not own a house together. We are not legally tied together in any way, yet we were assessed together. Because my partner is still working the government deemed it fit for him to pay for me to survive. I also fell through the savings rule hole. I had to disclose how much savings I had. I have two pots of savings, one has £6,000 in one, however it is in a Help to Buy ISA. An account I simply cannot withdraw money from. My other pot has £1600, but this pot is for my tax bill, due at the end of July and January 2021. I do not see it fit to include these savings as one is for a tax bill, therefore not my money and the other being in an account I can not withdraw from.

In terms of fraudulent claims, I have seen on the media huge company's claiming the furlough scheme for their employees, despite the fact that could afford to pay them themselves, including the Chancellor's father-in-law's company. However we have seen companies like IKEA paying back their grants. Perhaps this should be looked into and companies should be penalised for claiming fraudulently. I have seen other cases where people were able to claim both schemes, self employed claiming whilst they are still working, which I know is allowed but while there are people like me who cannot work and a cannot claim this to me seems hugely unfair. They are making a profit off the schemes while others cannot afford to pay their rent and even put food on the table.

I do not believe the government have struck the correct balance between targeting support and making it easy to access. There are too many hoops to jump through for every scheme, support, loan I've looked into. And I've not managed to jump through a single one due to some technicality or another. Also I find the furlough scheme to be a lot more generous than the self employed scheme. But then again that is the same in the real world in terms of benefits. The length of each scheme if different and the proportion of wages are different.

I believe the government have been Extremely unsuccessful in plugging the gaps in the schemes. There are several groups who have been excluded such as PAYE freelancers like myself and this covers the majority of the creative arts industry like film, TV and theatre. Maternity leave, women who were on maternity leave are not getting any help, Ltd companies, Directors, newly self employed. These all add up to 3 million people, 10% of the UK work force. Not eligible for Either schemes, not eligible for universal credit, not eligible for bounce back loan, not eligible for JS. Unable to receive any help. The only other solution the Chancellor have given us is to apply for loans and get ourselves into debt. Furthermore the campaign Excluded UK have been consistently writing to MPs about the unfairness of the schemes and they have been receiving an overall positive response. We have been writing, emailing, tweeting to the Chancellor about how we have been forgotten and left behind, something he promised not to do, and he has answered us with silence. He has failed to acknowledge us, to apologise to us. He has failed us.

In order to close these gaps, either changes need to be made to the schemes, or a new scheme needs to be formed. The 50% self employed rule removed. HMRC have my tax return records, they can see what I have earned over the last 4 years and they can use that information to calculate and average monthly pay and pay that sum, with a £2,500 cap of course.

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Another solution would be to allow the 2019-2020 tax returns to be assessed for the SEISS, that would benefit the newly self employed.

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