

Written evidence submitted by Ashleigh Naylor

My name is Ashleigh Naylor and I am a self employed cleaner. I have been self employed for 7 months to date (16.06.2020).

I am submitting evidence to this committee as I have seen first hand the financial and economic effect coronavirus has had.

Due to being newly self employed I have received no government support except a very inadequate amount of universal credit for 3 months only. I have had to take mortgage holidays, payment holidays on credit cards and borrow from my partner and parents.

As you can see from my reason for submitting this evidence, there are many problems faced when trying to access SEISS, being newly self employed being one of them. To this end, I believe the government are not doing enough to ensure people are claiming appropriately and fraudulent claims being investigated. Many self employed tradespeople have received and benefitted from SEISS despite still being able to trade/work. Therefore it is clear to me that the government have not gotten the correct balance when targetting support. The current system sees some people benefitting immensely while others struggle far more than anyone should.

There are many gaps within the government support schemes which I have outlined below:

Newly self employed

New starters

PAYE freelancers

Self employed with 50k+ trading profits

Denied furlough

Directors paid PAYE annually

Directors paid in dividends

Directors of companies not in profit

New businesses

Low investment start ups

Ineligible for business grants-be this due to working from home

Those with savings or living with a partner are being denied universal credit

I therefore think that continuing support should be focussed on the above groups to give parity. Support should also continue to be given those businesses/self employed who still can't operate such as

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hairdressers and beauty therapists and those who work in client's homes where social distancing can not be observed.

There have always been many inequalities within society but these are now becoming more pronounced. Those who work hard for a living and for what they have appear to be being penalised all the more so as they are falling through gaps created by the government's criteria for grants/loans/benefits. It is my opinion that the government should seek to address these inequalities by including the above excluded groups and backdating this to 01.03.2020 in line with all other schemes. To be fair to all, if inadequate support has been given then 'top up' this support to make equal with all others receiving support. This may take time but I know first hand that support at some stage would be preferred to none at all regardless of timescale. This also may need to be assessed on an individual case basis but we are all prepared to complete this process and provide evidence where needed.

Unfortunately, it is becoming increasingly apparent that not all businesses and self employed will survive this pandemic, largely due to inadequate financial support. Some people will even lose their lives!

In summary, a call for equality and parity is being made. This will also help to rebuild our economy as those established businesses will be in a position to create jobs and future opportunities and contributions.

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