

Written evidence submitted by Chris Bradbury

- *What problems are individuals facing in claiming support from the Self-employment Income Support Scheme?*
- *What gaps in coverage still remain and are changes required to increase their effectiveness.*

I'm a self-employed musician living in Cambridge. I've been self-employed for 6 years. My primary source of income is from live performance, playing a mix of events throughout Cambridgeshire, the UK and the EU. This work has now all been cancelled or postponed due to Covid-19.

I've always happily paid into the system, paying my tax and National Insurance on time and in full. I am a frugal person, so I have always saved in the good months, and lived modestly in the bad ones.

The new Government guidelines only go so far to helping people in my position. I am not eligible for SEISS due to the 50% income rule. The last 3 years I have been working an additional PAYE job on top of my self-employed work. For the last 2 years, it has been a higher than my self-employed income. In Jan 2020 my PAYE position ended, so I no longer receive that income. I'm solely reliant on my self employed work, which has all been cancelled since the start of lockdown until further notice.

I have tried to raise my situation with HMRC, but no one was able to help. My review for eligibility was denied. I called HMRC on the phone, and after 50mins being passed around different departments, clearly no one has been put in a position to review cases. It seems very apparent from the outside that there is no effort to help those of us that fall through the cracks.

I am not eligible for Universal Income, as my personal savings take me over the threshold. These are my bottom line savings which I use to invest in my own business, and would one day become a mortgage. Is the Government really saying I should lose all of this before I am offered any support? In which case, any plans I have had to join the property ladder, or start a pension will be lost entirely.

I want to continue my work after the Covid-19 crisis, but it looks ever more likely that I may have to end my career in music. I have no income, and I receive no support from the Government. I'm relying purely on my savings I have worked for ever since I left 6th form college in 2008. I am not alone in this situation. Many freelance creatives will not survive this.

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