Dear [insert name of MP],

**#ForgottenFreelances**

I write as a constituent to ask that you raise questions with the Chancellor and in Parliament on behalf of freelance, PAYE and self-employed workers who face a significant loss of income owing to the coronavirus pandemic.

On 26 March 2020, the UK Government announced the Self-Employment Income Support Scheme (SEISS) to support self-employed individuals (including members of partnerships) whose income has been negatively impacted by coronavirus.

Whilst this is welcomed, many individuals are excluded from support at this time of unprecedented crisis and need, including me. It is urgent that the Government address these gaps and provide support.

I urge the UK Government to work to bring in these measures quicker than the beginning of June, as this will be too late, and will cause real hardship, and to extend the announced measures so that excluded are supported.

The SEISS scheme must be based on sole trader turnover and not net profit. Although my income has disappeared my overheads and expenses such as rent, heating, internet, telephone, insurance, equipment hire, bank charges and professional fees still have to be met regardless of my income. These costs are frequently greater than the sum identified as profit.

I am not covered by the Self-Employed Income Support Scheme [or the Coronavirus Job Retention Scheme] because:

**Insert details of your own circumstances, the following bullet points may cover your situation or add/adapt to your own:**

* I am in my first year of being self-employed and have not filed a tax return for 2018-19. There is no equivalent time qualification precluding employees under the Coronavirus Job Retention Scheme.
* I do not qualify because my self-employed work (under self-assessment) is less than 50%. It is unfair to have a cliff edge, so that those earning 51% of their income through self-employed work get support, but those who earn 49% get nothing. It should be possible to have some form of tapering system to help those who will get nothing from the SEISS scheme.
* I have taken time out [to have a baby, maternity leave, caring duties or illness.]
* I am a self-employed disabled person and the gap in support and wait until June has forced me to apply for Universal Credit but I may lose income as a result of transitioning from legacy benefits which currently includes the severe disability premium.
* I am a self-employed disabled person and currently claim the Access to Work support package. I am concerned about delays with contacting my Access to Work case officer for advice and support. The UK Government should show discretion to keep support packages in place to enable disabled people to continue to work at reduced hours.
* The UK Government must recognise the status of self-employed individuals who while not recognised as employees under employment legislation have been paying tax and NICs via PAYE as “employed for tax purposes”.
* I am a PAYE individual but whilst the UK Government has issued guidance indicating that everyone covered by PAYE can be included under the Coronavirus Job Retention Scheme, and I was on the payroll at 28 March 2020, the organisation that I work for has refused to furlough me. Clear instructions must be issued that individuals paid via PAYE should be furloughed as the scheme has now opened.
* I am a PAYE individual but work for a public sector organisation which cannot access the Coronavirus Job Retention Scheme.
* I am a PAYE individual but do not qualify for SEISS because my self-employed work (under self-assessment) is less than 50% because my PAYE work is greater. It is unfair that someone earning say 51% from PAYE work and 49% of self-employed (self-assessed) work is then excluded from claiming. The only reason that I am on PAYE is because companies insist on individuals being paid in this way. Such companies did not want individuals to acquire rights under employment legislation.
* I am a PAYE individual but cannot be furloughed as I was not working for the company or on their payroll or RTI submission on the cut-off date of 28 February 2020. However, I am now ineligible for the SEISS scheme because I have previously paid my tax and NICs via PAYE.
* I combine employed work with self-employed work (under self-assessment) straddling both systems part-time. As a consequence, my self-employed work is less than 50% so I will not qualify under SEISS but can only be furloughed at 80% of a part-time salary. This will disproportionally affect women, the low-paid and disabled people who are more likely to have part-time work.
* I was on a fixed-term contract which ended before 19 March 2020 and because it was not extended or renewed before its natural conclusion, the organisation will not be able to furlough me under the Coronavirus Job Retention Scheme.
* Provision could be made for my situation under a Freelance Worker Income Support Scheme with HMRC looking at all income under Self-Assessment and PAYE.
* I have profits of more than £50,000 but have seen all my work cancelled for the best part of the year. In the Coronavirus Job Retention Scheme there is no equivalent preclusion and the cap of £2,500 could equally be applied in my case.
* I work via a limited company and have seen the almost complete loss of my work. I was forced to incorporate because I was working for companies who would not deal with sole traders. Such companies did not want individuals to acquire rights under employment legislation. There are no longer any financial advantages to working via a limited company, with most of the profits of a small business now taxed at 27.5 per cent, so the total deductions are similar to those of a sole trader or a PAYE employee – they are just calculated differently. While office holders and salaried company directors are eligible to be furloughed and receive support through the Coronavirus Job Retention Scheme, furloughed directors can only carry out particular duties to fulfil their statutory obligations and no more than would be reasonably judged necessary for that purpose and they cannot do work that would generate commercial revenue. The practical reality is that I will have to continue to try and find new work, plus keeping any work going that I can continue. Those running limited companies need a system similar to that offered to sole traders and partnerships, based on their tax returns. These show how much they received in both pay and dividends so can provide an average income for the past three years. Any extra money that they earn will still be shown in future tax returns and will be taxed accordingly. They are the most regulated of all the self-employed, producing accounts for Companies House as well as HMRC and I am asking why am I excluded from support.
* I claim/I have had to claim Universal Credit but would ask the UK Government to raise universal credit to a Real Living Wage equivalent. While the increase due to the coronavirus pandemic is welcomed, the payment of £94.25 is simply not enough to live on and pay bills.
* I am unable to claim Universal Credit because I have savings set aside for tax and other emergency contingencies and would urge the UK Government to drop or reform the thresholds so that those who are responsible in ensuring they have some savings to fall back on are not penalised.

I urge the UK Government to look at the scheme again in order to provide more support for freelances, PAYE individuals and the self-employed. Longer term support is also needed beyond June as I will see a longer-term impact from cancelled work and events that will extend well beyond the summer.

The UK economy is heavily reliant on freelances, PAYE individuals and the self-employed. Supporting individuals to stay afloat now and in the forthcoming months is vital if we want the economy to pick up again when the lockdown relaxes. If I am in debt and lose the means and tools in order to do my job then it will be far more onerous for me to get my business up and running again and be in a position to take on work once the economy starts to recover. The huge complexity in addressing financial support is a result of the casualisation of our industry and has resulted in deeply unfair working conditions with the precarious nature of securing work, lack of holiday pay and sick pay, and employer pension contributions. In the longer term I may not be able to stay working in the industry if the situation continues and no further support is given.

Yours sincerely,