Dear [MP],

**#ForgottenFreelancers**

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

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

Whilst this is welcomed, many individuals are excluded from support. It isn’t just a few who have ‘fallen through the cracks’; it is hundreds of thousands. It is urgent that the Government address these gaps and provide support. Without support, many of the excluded people will be left destitute.

Although their income has disappeared, their overheads and expenses such as rent, heating, internet and professional fees remain the same. Many landlords refuse to reduce rent unless tenants agree to a repayment play, which leaves people indebted to their landlords after the crisis, likely still struggling to find work in an inevitable recession.

Excluded freelancers are of course applying for work, but the current climate is making it extremely difficult. I urge the UK Government to work to extend the announced measures so that the many excluded self-employed people can be supported.

This support also needs to extend beyond June because cancelled work, events, pay cuts, lack of hospitality opportunities and layoffs in the media industries will extend well beyond the summer.

One failing of the scheme is that people in their first year of being self-employed do not qualify, because the rules dictate you must be self-employed and submitted a tax return for the year 2018/19. This excludes a whole year of new workers.

Every year, thousands of young people and graduates join the UK workforce. Thousands more change their careers. It is completely unfair to penalise these people for their position in life on a technicality. There is no equivalent time qualification affecting employees under the Coronavirus Job Retention Scheme.

I understand the need to limit fraud. Yet surely there is a way this can be managed while supporting the excluded freelancers. Perhaps with an increase in Universal Credit, or looking at all income under Self-Assessment and PAYE. Excluded self-employed people can still prove they have been in work and have paid tax in unique circumstances.

There are other reasons why the SEISS falls short, excludes thousands, and isn’t appropriate, which I have listed below.

* People do not qualify when their self-employed work (under self-assessment) is less than 50% of their income, and their PAYE work is greater. Some combine different employed work with their self-employed work, but some people conduct the same work but are on PAYE because companies insist on individuals being paid in this way.
* It is unfair that the rules dictate such a harsh line, meaning those earning 51% of their income through self-employed work get support, but those who earn 49% get nothing. Equally, (depending on their income) a person could claim on the SEISS if they had been self-employed since January 2019, but not April 2019.
* People who combine employed work with self-employed work and are below 50% on self-assessment and do not qualify under SEISS can only be furloughed at 80% of a part-time salary. This will disproportionally affect women, young people, low-paid and disabled people who are more likely to have part-time work.
* Self-employed individuals have been paying tax and NICs just as employed people have, and this is not the only instance where they are left at a disadvantaged position. They also suffer unfair working conditions with the precarious nature of securing work, lack of holiday pay, sick pay and employer pension contributions.
* While the increase due to the coronavirus pandemic is welcomed, Universal Credit is not a viable option for many because the payment of £94.25 is simply not enough to live on and pay bills. I understand and sympathise that this is what people on Universal Credit before the pandemic had to live on, but people budget and plan for themselves and based on what they can afford and now their expenses overwhelm the remaining income they have left.
* The extension of Universal Credit is also an inappropriate solution for many workers who have savings set aside. Workers who meet the threshold of over £16,000 in savings are not allowed to claim support, so they are penalised under the scheme.

I urge the UK Government to look at the scheme again and provide more comprehensive support for freelances, PAYE individuals and the self-employed. It is completely unjust that hundreds of thousands of workers miss out on support due to technicalities in their circumstances.

The UK economy is heavily reliant on freelances, casual workers, agency workers, the gig economy, part time 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.

To reiterate my key message; workers excluded from both the SEISS and the Coronavirus Job Retention Scheme will suffer disproportionately. Many will end up in debt and many more left destitute if no further support is given. I strongly urge the government to extend their support for freelancers, and not leave them forgotten.

Yours sincerely,

[Name]