

The Rt Hon Matt Hancock MP, Secretary of State for Health and Social Care, Department of Health and Social Care, 39 Victoria Street, London, SW1H OEU

11 March 2020

Dear Secretary of State,

Advice and support for self-employed workers regarding Coronavirus (COVID-19)

I am writing to you on behalf of the Association of Photographers (AOP) representing 2,500 members and regarding the advice and support available to the UK's self-employed and freelance creative workforce in relation to COVID-19.

In recent days, we have noted the publication of the Government's COVID-19 advice for employers and businesses. However, we are concerned no such similar guidance is in place for the UK's five million self-employed people, who account for over 15% of the UK workforce. The self-employed provide vital work on a flexible basis to the public and private sectors across the country and together contribute £305bn to the economy.

The self-employed may be particularly affected by the spread of COVID-19 for several reasons. First, there is no statutory sick pay for the self-employed. We are worried that, unlike employees affected, self-isolation will mean that freelancers who are unable to turn up for work to complete projects will not be paid. Second, the incomes of freelancers and the self-employed are inherently more volatile than employees, and fluctuations can impact on their ability to cover regular payments such as rent or mortgages. They will be particularly vulnerable to losses of income if there is a wider slowdown of economic activity, where businesses reduce or even cancel the commissioning of creative work and restrictions on movement take place.

The pandemic has highlighted that the self-employed and those working within the gig economy and on zero-hours contracts are unfairly denied basic financial support if they fall ill. While I welcome the new provisions for access to Statutory Sick Pay for employed workers, freelance workers have recourse only to Employment Support Allowance (ESA) and Universal Credit (UC).

ESA and Universal Credit are welfare benefits for those on low or zero incomes, and thus unsuitable for those who make a living from self-employment. The system is

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complex and time-consuming, and as it is means-tested those with savings are very likely to be ineligible.

As freelance workers, most of our members will have a sum of money set aside to pay tax bills and for normal contingencies. Therefore, they will not qualify for ESA or UC should they become ill or need to self-isolate. Additionally, those eligible for these benefits could find the five-week assessment period overly long and pushes them into debt and potential default on loan or mortgage repayments, for example.

Freelance workers are finding they are losing income rapidly, on a daily basis, as more and more businesses cancel projects, photographic shoots and public events which form the bread and butter of their work, and for which there is no adequate support in place. They further risk being unable to pay tax bills that are due as they are forced to use up the money set aside for this purpose.

A proper support package should be available that is specifically designed for the self-employed.

The AOP and National Union of Journalists supports the calls from the TUC for the government to introduce emergency legislation that:

- Gives every worker the right to Statutory Sick Pay from the first day of absence.
- Scraps the minimum earnings threshold for Statutory Sick Pay.
- Ensures that sick pay is paid to workers having to self-isolate.
- Increases the weekly level of sick pay.
- Provides funds to ensure that employers can afford to provide sick pay, and additional support to those who miss out.

These provisions should also encompass the needs of freelancers and the selfemployed.

Yours sincerely

Seamus McGibbon Executive Director, Association of Photographers

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