WHO ARE 'THE EXCLUDED'?

Findings from the 4th Coronavirus Financial Impact Tracker Survey

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Standard Life Foundation has commissioned YouGov to conduct a periodic cross-sectional tracker survey about the financial impact of the coronavirus pandemic across the UK. Our fourth survey, in January 2021, asked 6,784 individuals about their personal and household finances. **This report looks at those who have been unable to benefit from either the Coronavirus Job Retention Scheme or the Self-Employment Income Support Scheme – a group referred to as 'the excluded'**.

OVERVIEW

We estimate that as many as 3.8 million adults in Britain (between 6-7 per cent) are living with reduced earnings as a direct result of the pandemic and are not currently furloughed or getting help from the Self-Employment Income Support Scheme. Of these 'excluded' people, almost half (47%, equivalent to 1.8 million) have lost a third or more of their total household income – around five times more than among the rest of the population (9%) – while the remainder have lost up to a third.

About half of the excluded are no longer earning an income (permanently or temporarily) because they have lost their job or have ceased trading as self-employed. The other half remain in work but are earning less than before.

Half of the excluded (50%) are people who were in insecure or marginal work before the pandemic. This means that employees are highly exposed to job loss rather than furlough; and self-employed people are unlikely to meet the criteria for government help. Most of the excluded (76%) say they had not claimed Universal Credit either before or since the pandemic (despite experiencing a drop in income due to the crisis), possibly because they are ineligible, unaware or do not want to. A small proportion (10%) had been in receipt of Universal Credit since before the pandemic and are still receiving it.

The excluded are showing multiple signs of financial stress and low financial wellbeing – feeling anxious about their financial situation (73%); struggling to pay household bills (63%); borrowing because they had run short of money (34%); drawing on savings (47%); and falling into arrears on bills (29%). Those experiencing the biggest income drops are under the greatest financial stress.

1. INTRODUCTION

In March 2020, the Government announced two major financial support schemes to protect the livelihoods of people whose earned incomes were negatively impacted by the COVID-19 pandemic:

- **The Coronavirus Job Retention Scheme (CJRS)** – originally designed to give employees 80 per cent of their salaries for hours not worked up to £2,500 per month, initially for three months.[1]
- **The Self-Employment Income Support Scheme (SEISS)** – originally designed to pay self-employed people a grant made up of 80 per cent of three months' worth of average monthly trading profits.[2] In order to qualify for the scheme, self-employed profits cannot exceed £50,000; self-employed income must constitute at least 50 per cent of total income for the financial year; and they must have traded in the tax year 2018-2019 and submitted their self-assessment tax return on or before 23 April 2020 for that year.[3]

The CJRS system went live in April 2020 with the SEISS following in May. Both schemes have since been extended several times in response to continued social distancing restrictions and lockdowns. The table below – which shows the periods each scheme has covered to date – illustrates two linked disparities between the levels of support offered to employees and the self-employed. First, there are two 'missing' months of Government SEISS support between June and October 2020, with the second grant covering just three months of business disruption between the first and third grants; the impact of which is compounded by differences in the levels of financial support offered. For example, a furloughed employee receiving maximum support between March 2020 and January 2021 would receive Government income of £26,563 *via* their employer (plus an additional £938 topped-up *by* their employer during September and October 2020), compared to a maximum income of £21,570 for a self-employed person over the same period.

		CJRS	SEISS
2020	March	80% of salary up to £2,500	First grant: up to £7,500, made up of 80% of 3 months' worth of average trading profits, capped at £2,500/month
	April	80% of salary up to £2,500	
	May	80% of salary up to £2,500	
	June	80% of salary up to £2,500	↑ ↑
	July	80% of salary up to £2,500	Second grant*: up to £6,570, made up of 70% of 3 months' worth of average trading profits, capped at £2,190/month
	August	80% of salary up to £2,500	
	September	70% of salary up to £2,188**	
	October	60% of salary up to £1,875**	↓ ↓
	November	80% of salary up to £2,500	Third grant: up to £7,500, made up of 80% of 3 months' worth of average trading profits, capped at £2,500/month
	December	80% of salary up to £2,500	
2021	January	80% of salary up to £2,500	
	February	80% of salary up to £2,500	Fourth grant: due to be announced at the March 2021 Budget
	March	80% of salary up to £2,500	
	April	80% of salary up to £2,500	

*When the SEISS was announced, the first grant was intended to cover the period from March to May 2020, with the third and fourth grants each covering consecutive three-month periods between November 2020 and April 2021. The second grant does not cover three specific months, but rather three months of business disruption.
** Employers required to 'top-up' employee wages by 10% and 20% in September and October respectively.

[1] At the time of writing, the CJRS will remain in place until the end of April 2021. The Job Support Scheme, which was due to start on 1 November 2020, has been postponed.
[2] For information on how trading profits are calculated see: HMRC (2021) How HMRC works out trading profits and non-trading income for the Self-Employment Income Support Scheme.
[3] At the time of writing, the SEISS will remain in place until the end of April 2021. The level of the fourth SEISS grant – covering the period February to April 2021 – is due to be announced in the March 2021 Budget.

However, recent analysis of bank account data suggests that – on average – the SEISS has provided better levels of income protection, with CJRS households experiencing a fall in income of 13%, compared with just 4% for the SEISS and 40% for Universal Credit claimants; although these averages do mask considerable variation in how well incomes have been maintained.[4]

As of December 2020, 9.9 million jobs had been furloughed via 1.2 million employers at a cost of £46.2 billion, with 3.8 million jobs currently furloughed under the scheme.[5] Over the same period 6.8 million claims were made across all three tranches of the SEISS, at a cost of around £18.5 billion.[6]

Temporary changes to social security were also introduced,[7] including:

- A £1,040 per year increase in Universal Credit (UC) and Working Tax Credit (WTC) – known as the £20 uplift (those on the legacy benefits system[8] did not benefit from this increase).
- An increase in Local Housing Allowance rates for Universal Credit and Housing Benefit claimants.
- Suspension of the Universal Credit minimum income floor (which does not exist in the legacy benefits system).[9]

This comprehensive package of support was designed to be implemented quickly with minimal need for manual administration or intervention. Consequently, substantial gaps in provision have arisen and there is some evidence that existing schemes are not always well targeted. For example, an estimated 17 per cent have claimed SEISS grants despite experiencing no drop in income (at a cost of roughly £1.3 billion)[10], while two-thirds of those who either couldn't claim or haven't claimed have experienced a drop in income.[11]

Almost a year into the crisis, millions of people continue to have little or no recourse to financial support despite being impacted by the pandemic, and the effects of these persisting gaps will be growing more pronounced over time. This briefing focuses on the individuals who have been locked out of Government financial support throughout the COVID-19 pandemic – the excluded. Using data from the fourth Standard Life Foundation Coronavirus Financial Impact Tracker survey, we describe the people who make up the excluded population, look at the ways they have lost earned income and examine the levels of financial strain they are under. We then go on to summarise the main gaps in support and briefly discuss the feasibility of potential policy interventions.

[4] Delestre, I, Joyce, R, Rasul, I and Waters, T (2020) Income protection policy during COVID-19: evidence from bank account data, Institute for Fiscal Studies.
[5] GOV.UK (2020) HMRC coronavirus (COVID-19) statistics.
[6] Ibid.
[7] At the time of writing, the uplift is due to end on 31 March 2021; suspension of the minimum income floor has been extended to 30 April; and the increase in LHA rates is a 'permanent' uplift. For a comprehensive overview of changes to crisis social security measures see: Hobson, F, Kennedy, S and Mackley, A (2021) Coronavirus: withdrawing crisis social security measures, House of Commons Library.
[8] Legacy benefits are those benefits which are being replaced by Universal Credit. They include income-based Jobseeker's Allowance, Employment and Support Allowance, Income Support, Housing Benefit, Child Tax Credit and Working Tax Credit.
[9] The minimum income floor applies to those who are self-employed with low earnings, with benefits calculated based on higher earnings than that person has. Prior to suspension, the floor was set at national minimum wage level multiplied by the number of hours a person would be expected to work.
[10] Among our survey respondents who were in receipt of SEISS, 8% said their income had increased compared to March 2020 (equal to 0.25% of the whole sample); a further 26% (0.85% of the whole sample) said their income had stayed stable.
[11] Brewer, M, Cominetti, N, Henehan, K, McCurdy, C, Sehmi, R and Slaughter, H (2020) Jobs, jobs, jobs – evaluating the effects of the current economic crisis on the UK labour market, Resolution Foundation.

Technical note

The survey was undertaken by YouGov between 6 and 14 January 2021 for the Standard Life Foundation and was conducted online. It is the fourth in a series of cross-sectional surveys tracking the financial impact of the coronavirus pandemic on UK households, by asking key questions repeated at several time points. In each wave, these key questions are supplemented by new questions that aim to capture and reflect the evolving situation.

The sample for this report consists of 6,784 respondents randomly recruited from YouGov's online panel. It includes booster samples for Scotland, Wales and Northern Ireland, that have been weighted back to their correct proportions for the tables in this report.

For the purposes of this report, we define Excluded individuals as those meeting all of the following criteria:

- Individuals who, in January 2021, were currently experiencing a financial shock as a result of the coronavirus pandemic. This includes being laid off temporarily, made redundant, still employed but on a lower wage, or a reduction (partial or complete) in their self-employed income.
- Those who had never personally received some or all of their income through the CJRS or SEISS.
- Those who had not *newly* claimed Universal Credit since mid-March 2020. Previous Universal Credit claimants who are still accessing UC are included within our definition where they have still seen their household's income fall as a result of the pandemic and this income hasn't been protected.
- And whose current household income was lower than it was in February 2020.

We find that 7.2 per cent of the adult population (equivalent to 3.8 million people) meet all of the above criteria – **and this is the figure on which the analyses in this report are based**. We note, however, that when compared to administrative statistics on the CJRS, it appears that our survey slightly under-estimates the number of people who have been furloughed at any point throughout the pandemic. If we remove those who said that they were still employed but on a reduced income and had lost less than a third of their income, many of whom *may* have been furloughed, this would remove 0.8 million, leaving a total of 3 million in the excluded category (or 5.7 per cent of the adult population). It is therefore reasonable to assume that the true number of people excluded from Government support lies somewhere between 3.0 and 3.8 million.

The segmentation into four Financial Wellbeing categories is based on scores from a principal component analysis of nine survey questions that cover the extent to which households (or individuals, in the case of non-householders) could meet their financial obligations and the resources they had for dealing with an economic shock. These questions are marked with an asterisk in tables. Those with a score of less than 30 out of 100 were deemed to be in serious financial difficulty; scores of 30-49 were taken as indicative of struggling to make ends meet and scores of 50 to 79 of being potentially exposed financially. Those scoring 80 or higher can be considered as financially secure. Full details of the methodology can be found in Kempson, Finney and Poppe (2017).

All analysis was tested for statistical significance and this is reported in the tables at the end of the report. The report itself only covers findings that were found to be statistically significant (i.e. at least $p<.05$, chi-square test).

2. WHO ARE THE EXCLUDED?

We estimate that as many as 3.8 million adults in the UK (6-7 per cent) have lost earnings as a direct result of the pandemic and have not been furloughed or able to access help from the SEISS (Table 1).[12] Nor are many of these people claiming Universal Credit.

Of the 3.8 million excluded, almost half (47%, equivalent to 1.8 million) have lost a third or more of their total household income (Table 2) – five times more than among the rest of the UK population (9%). In January 2021, the average gross household income of this group was £24,000, having fallen by £12,000 (or £1,000 per month) from their previous income of around £36,000. Most of the people who have lost a third or more of their total household income were employees (61%) pre-pandemic, while 26% were self-employed. Notably a third (36%) of those with a large income drop were in insecure employment or self-employment prior to the pandemic e.g., in the gig economy, on zero hours or insecure contracts (Table 6).

They are disproportionately middle-aged mortgagors with families

Compared to the rest of the population, people who are currently excluded from government support schemes are more likely to be women; in their 40s; have dependent children; and own their own home with a mortgage (Table 5). There are no significant differences between the excluded and the general population in terms of health problems or disability limiting their daily activities.[13]

They have lost earnings in a variety of ways

The excluded are a diverse group of people. They include the employed and the self-employed; people who have lost all their earned income because of the pandemic; and others who are still working but earning less than before (Table 6).

[12] The House of Commons Public Accounts Committee has noted that the Government's assessment of those excluded from support schemes is likely incomplete. The widely quoted estimate of 2.9 million is compiled from a range of data sources, including HM Revenue & Customs, the Office for National Statistics, evidence provided to the Treasury Committee and ExcludedUK. While the CJRS and SEISS have been extended several times, these changes have done little to widen access in a way that would substantially reduce the numbers excluded from support, and as time goes on there are potentially more who are being excluded - particularly the newly self-employed. See: House of Commons Public Accounts Committee (2020) Covid-19: Support for jobs; National Audit Office (2020) Implementing employment support schemes in response to the COVID-19 pandemic, (figure 6, p.30).

[13] In addition to the excluded group, there is a further 2.4 million people (5 per cent of the adult population) who are financially affected by the pandemic (e.g. laid off) and are not receiving government support, but whose household income is currently the same or more than it was in February 2020. This group looks quite different to those who are excluded. They tend to be young people aged under 30 (25 per cent) or older people (32 per cent are aged over 60). They include more tenants than either the excluded group or the general population – especially those in the private rental sector – and young people still living at home. Possible explanations for their stable or improved household income could be that they found temporary employment to tide them over; their earned income was low and so they were eligible for (more) Universal Credit; they have a partner who was able to make good their fall in personal earnings by earning more; parents are making up the shortfall for young people with reduced earnings; or young people have moved home to live with parents during the pandemic, thereby spending less. Not surprisingly, they are much less likely to be experiencing financial stress than those who are excluded.

About half of the excluded have ceased to earn an income. These comprise people who were employees in February 2020 who have been made redundant (25%) or temporarily laid off without pay (10%). The rest are self-employed people who have ceased trading permanently (10%) or temporarily (11%).

The other half earn less than before. The other half of people who are excluded have either remained in employment (33 per cent) or continued trading as self-employed (23 per cent) but have seen a fall in their earnings.

When we look at the severity of income drops (Table 6), it is not surprising that excluded people who experienced a significant income drop (one-third or more) were less likely to be in full-time work at the time of the survey than the excluded group as a whole (18% vs. 30%); and they were more likely to be unemployed (22% vs. 15%).

They are under significant financial stress

The survey data shows that individuals and families who are excluded from the main Government support schemes are under significant financial stress compared to the rest of the population, with those who experienced the most significant drops in earned income reporting the highest levels of stress. Three-quarters of the excluded (73%) – around 2.8 million people – said they feel anxious about their financial situation, compared with 45% of the rest of the population (Table 1).

As well as experiencing anxiety, this financial stress is manifested in five ways:

Difficulty affording essentials. Two-thirds (63%) of the excluded said they are struggling to pay household bills (vs. 39% of the rest of the population); and 30% are finding it a struggle to pay for food and other day-to-day essentials (almost three times higher than the rest of the population at 11%).

Borrowing money. Around a third (34%) of the excluded said they have used a credit card, overdraft facility or borrowed money to buy food or pay expenses in the last four weeks because they had run short of money; twice as many people compared with the rest of the population (16%)

Payment difficulties. A third of the excluded (29%) have fallen into arrears on at least one household bill or credit commitment (vs 18% among the rest of the population). One in eight (13%, vs. 8% among the rest of the population) have received a payment deferral on at least one type of bill or credit commitment.

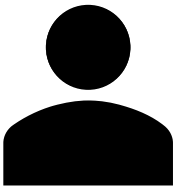
Drawing on savings. Around a half (47%) of the excluded have used their savings to help makes meet when their income dropped (vs. 22% among the rest of the population) – and some will have exhausted what savings they had. Another 30% have savings that they have not used (yet) (vs.56%); while 22% have no savings, which was just slightly higher than among the rest of the population (19%).

Low financial wellbeing. A quarter (23%) of the excluded are in serious financial difficulty (vs. one in ten of the rest of the population; 9%). This rises to 33% among those who have experienced a significant income drop (compared to just 9% of the rest of the population). A further 20% are struggling (Table 1 and Table 6).

Over half the excluded were in insecure or marginal employment

There are multiple reasons why people who have lost earnings due to the pandemic have not qualified for either of the Government job support schemes. These reflect the fact that the excluded are a diverse group of people in a complex range of situations, and include people in higher paid managerial, administrative, and professional jobs[14] and those in secure employment in February 2020.

That said, insecure and marginal workers make up half (50%) of the excluded group (Table 3):



Insecure workers. 34% of excluded people were contract or agency workers; on zero-hours contracts; or obtained work through platforms (such as Uber, Fiverr, TaskRabbit) pre-pandemic – either as an employee or self-employed.

Marginal workers. A further 16% of the excluded were marginal workers pre-pandemic. These are people who did some work having said they were unemployed or economically inactive; plus people who worked fewer than eight hours a week.

Insecure and marginal workers are the very people who would be most likely to have their hours reduced, be laid off or made redundant rather than furloughed by employers who were struggling financially. Self-employed people in insecure or marginal work would be least likely to have accounts to show their earnings over the previous two years to qualify for SEISS; or they might earn less than half their income from self-employment, which would also disqualify them from the scheme.

At the other end of the spectrum, 10 per cent of self-employed people in the excluded group have a personal income of over £50,000 which is **above the ceiling to claim SEISS or UC**. Only a small proportion of them showed signs of financial stress, with 3% of this group in serious financial difficulty (compared with 2% of all respondents with personal income over £50,000) and 5% struggling to manage financially (compared with 8% of all respondents with personal income over £50,000).[15]

Some of the other situations that exclude people from the government support schemes that might apply to our survey respondents (but were not captured in the survey) are: newly-appointed employees who were not in post at the cut-off date to qualify for being furloughed and newly self-employed people; workers who were laid off, made redundant or ceased trading but found a new job on lower wages; people who had more than one job in February 2020, and lost income from only one of them.

They are more likely to work in sectors where businesses have ceased trading

The UK economy, measured by gross domestic product (GDP), shrank by 19.8% in the second quarter of 2020, following the first lockdown in March. By September 2020, GDP was still down 8.2% compared with February.[16] The economic downturn resulting from COVID-19 restrictions has been concentrated among certain types of business, as we see in our survey data.

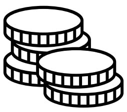
[14] For example, analysis at the household level is provided in Kempson, E., and Evans, J (2020) How effective are the Coronavirus safety nets? An overview of Government support using findings from a national survey.
[15] This is based on 95 self-employed workers in the survey with a household income over £50,000.
[16] ONS (2020) The impact of the coronavirus so far: the industries that struggled or recovered.

The excluded group are more likely than the rest of the population to work in sectors where businesses have ceased trading or have struggled to survive such as accommodation and food service (8% excluded vs 3% rest of population); arts, entertainment and recreation (8% vs 4%); and wholesale and retail (12% vs 9%) (Table 4). Other data shows that some of the most heavily impacted sectors (such as accommodation and food service) have a high percentage of Black and minority ethnic workers.[17]

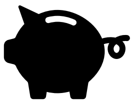
They may not qualify for Universal Credit because their household income is too high, or they have too much money in savings

Universal Credit is payable to working age people on low wages as well as those out of work, provided they have less than £16,000 in household savings.[18] The economic impact of the COVID-19 pandemic resulted in a rapid upsurge in benefit claims. As a result, the number of working age people on Universal Credit increased from 2.9 million in February 2020 to 5.9 million in December 2020.[19]

In terms of engagement with the Universal Credit system, most of the excluded (76%) had not claimed Universal Credit either before or since the pandemic; a small number (3%) had claimed it at some point since the pandemic but were no longer claiming it; and 10% were not sure if they had claimed it (Table 7). Possible reasons why most of the excluded have not claimed Universal Credit since mid-March are:



Their total household income is too high to qualify.[20] Four in ten (41%) of the excluded group report a household income of £30,000 or more in January 2021, despite losing earnings (Table 3). This might be because they have a partner in work or because their own earnings are still too high to receive Universal Credit, once their household circumstances are taken into account.



They (or their partner) have more than £16,000 in savings. The average gross personal income of the excluded group is £17,000 and 20% of them have more than 12 months' equivalent of their pre-pandemic income in savings, while a further 8% have between seven and 12 months' equivalent (Table 1).

They are not aware they could claim, don't want to or are already in receipt. Some of the excluded group are less well off, with 13% reporting household incomes less than £10,000 per year (Table 3) and 33% reporting no savings (Table 1). This might indicate that they are not aware they could claim Universal Credit[21] or they don't want to. A small number (10%) had been in receipt of Universal Credit in February 2020 and continue to receive it (Table 7).

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[17] Bracke, P, Croxson, K, Leary, J and Wood, J (2021) Covid-19 and the UK's BAME communities – an economic perspective, FCA Insight.

[18] Those who have £6,000 or less in savings can claim UC without any effect on benefits. For those with savings between £6,000 and £16,000, the first £6,000 is ignored but the rest is treated as if it provides a monthly income of £4.35 for each £250.

[19] DWP Stat-Xplore.

[20] Eligibility for, and amount of UC received, depends on the circumstances and incomes of *all* household members. Citizens Advice outline five steps to work out eligibility: checking which of four standard amounts is applicable (based on age and if single/with partner); work out if any additional elements apply (such as child, childcare costs, carer, housing costs and limited capability for work elements); make reductions for income and savings; check if affected by the Benefit Cap; take off sanctions or other reductions. See Citizens Advice: Check how much Universal Credit you'll get.

[21] A recent report similarly highlights that among people who tried to claim UC, the majority (65%) hadn't even considered applying for new-style JSA/ESA – and this was true even among individuals rejected from UC because of savings or partner earnings, which don't dis-entitle people from new-style JSA/ESA (as eligibility is determined by National Insurance contributions): Baumberg Geiger, B et al (2020) At the edge of the safety net: unsuccessful benefits claims at the start of the COVID-19 pandemic, The Health Foundation.

3. GAPS IN SUPPORT AND POLICY SOLUTIONS

In this section we move on to discuss the main gaps in support, and some of the potential policy solutions that have been proposed by different groups and organisations to address them. These are summarised in the table below.

Gaps in support	Potential solutions
People newly in employment or newly self-employed	Extend the eligibility criteria, by extending cut-off dates (currently an employee must have been employed on or before 30 October 2020 for the CJRS), accepting new data (such as 2019/20 tax returns for the SEISS) or alternative forms of evidence.*
	A time-limited 'newly self-employed support scheme'. This offer of a one-off grant of £3,500 has been rolled out in Northern Ireland by the Department for the Economy.[22] Scotland and Wales have announced similarly targeted support.
	Included as part of a Targeted Income Grants Scheme (TIGS).**
The self-employed with annual trading profits above £50,000	Remove the £50,000 cap altogether.*
	Extend tapered support to those with prior self-employed income between £50,000 and £100,000 (e.g., someone earning £50k would receive the full amount, whereas someone earning £100k would receive nothing).***
The self-employed who have less than half of their earnings from self-employment	Change cut-off from 50% of earnings from self-employment to 25% of earnings from self-employment***. Or set cut-off at an even lower level.
	Included as part of a Targeted Income Grants Scheme (TIGS).**
Directors of limited companies	Financial support for limited company directors proposed by the Association of Independent Professionals and the Self-Employed (IPSE): HMRC would request additional information about the proportion of dividends from company profits and other sources and require self-certification by the applicant. HMRC could investigate claims and, if applicants had inflated figures, HMRC would reclaim the support with penalties.*
	Included as part of a Targeted Income Grant Scheme (TIGS).**
	Limited Company Director's Support Scheme.[23]
Freelancers or those on short-term contracts	Establish a system of support which ensures that this group can access financial support that equates to 80 per cent of their average monthly income earned in the first 11 months of the 2019–20 tax year, based on their PAYE tax record in year. This support should be available up to a total of £2,500 per month (as for salaried employees).*
	Included as part of a Targeted Income Grant Scheme (TIGS).**

* Source: House of Commons Treasury Committee (2020) Economic impact of coronavirus: gaps in support.
** Source: APPG on Gaps in Support (2021) TIG Scheme: APPG publishes new proposal for government support.
*** Source: Cribb, J, Delestre, I and Johnson, P (2021) Who is excluded from the government's Self Employment Income Support Scheme and what could the government do about it?, Institute for Fiscal Studies.

[22] NI Business Info (2021) Newly Self-Employed Support Scheme.
[23] NI Business Info (2021) Limited Company Director's Support Scheme.

People newly employed or newly self-employed

In July 2020,[24] the House of Commons Treasury Committee identified concerns related to the following groups: those newly employed or newly self-employed; the self-employed with trading profits above £50,000; directors of limited companies; and freelancers or those on short-term contracts. In its response to the Committee, the Government indicated that it would be unwilling to extend support to the newly employed or self-employed by making changes to either of the existing schemes (for example, by accepting tax returns for 2019/20 or extending cut-off dates), largely on the basis that to do so would represent a significant fraud risk.[25] A recent National Audit Office report suggests that the scale of total fraud and error across both schemes is likely to be considerable, particularly for the CJRS.[26]

Subsequently, however, the Government did extend the CJRS scheme cut-off dates, meaning that newly employed people could benefit from support, and it is likely that the March 2021 Budget will further broaden the eligibility of both flagship support schemes – which may include the acceptance of 2019/20 tax returns for the next SEISS payment.

The £50,000 SEISS cap

The Chancellor has been similarly reluctant to remove the £50,000 SEISS cap, because the scheme was designed for those *most in need*, and it is arguable that those with profits above this cap are more likely to have sufficient resources to cope without Government support. But, as both the Treasury Committee and the Institute for Fiscal Studies (IFS) have noted, the policy decision to implement a cap has led to some stark inequalities which undermine the fairness principle at the heart of the Government's COVID-19 strategy.[27] For example, a self-employed person with a profit of £49,999 can claim the maximum amount, while someone with a profit just two pounds higher can claim nothing. Similarly, no equivalent to the £50,000 cap exists in the CJRS. To help redress these inequalities, the IFS suggests that tapered support could be offered to those earning between £50,000 and £100,000 at minimal additional cost to the scheme.

The self-employed 50% income rule

For those impacted by the self-employed 50% income rule, the Institute for Fiscal Studies has suggested that the Government could reduce the cut-off from 50% to 25%, which would extend support to nearly all self-employed businesses that have been adversely affected by the pandemic – particularly those on low or moderate incomes.[28] As noted in section two, the excluded were disproportionately in precarious employment, including work obtained through online platforms (one third compared to one

[24] House of Commons Treasury Committee (2020) Economic impact of coronavirus: gaps in support.

[25] House of Commons Treasury Committee (2020) Economic impact of coronavirus: gaps in support: Government Response to the Committee's Second Report of Session 2019-21.

[26] National Audit Office (2020) Implementing employment support schemes in response to the COVID-19 pandemic.

[27] Cabinet Office (2020) Our plan to rebuild: The UK Government's COVID-19 recovery strategy

[28] Cribb, J, Delestre, I and Johnson, P (2021) Who is excluded from the government's Self Employment Income Support Scheme and what could the government do about it?, Institute for Fiscal Studies.

in six of the general population). This change would likely extend help to many more gig and platform economy workers – significant numbers of whom are self-employed.[29]

Directors of limited companies

The Government has also, to date, rejected policy proposals related to directors of limited companies (including the Treasury Committee IPSE proposal referred to in the table above), as targeting support for those who received their wages via dividends would be more complex to administer than either of the existing support schemes, and highly resource intensive. However, Northern Ireland has recently rolled out a one-off grant payment support scheme for company directors there who have been financially impacted by COVID-19, which suggests there is scope for similar schemes in England and the other devolved administrations.[30]

Freelancers and the Targeted Income Grant Scheme

In January 2021 the All-Party Parliamentary Group on Gaps in Support proposed a Targeted Income Grant Scheme (TIGS), designed as a comprehensive targeted solution for groups excluded from existing schemes. Its proposal package includes: a grant payment of £7,500 for limited company directors (which is £4,000 higher than the similar Northern Ireland scheme aimed at this group); a £7,500 grant for PAYE freelancers (equivalent to the SEISS scheme cap amount); a £3,500 grant for the newly self-employed (which is in line with a scheme already in place in Northern Ireland[31]), and a £7,500 grant for those whose self-employed income is less than half of their total income. It is unlikely that the eligibility criteria for either the CJRS or SEISS could be extended to cover *all* of these groups, so a bespoke scheme (or set of schemes) to support excluded groups would seem to be a viable policy alternative. The APPG has suggested that these one-off *"targeted grants from £3,500 to £7,500 would be easy to administer, fraud-resistant and offer long-term economic benefits."* [32]

Recommendations

As we approach the nominal end dates for both support schemes and the temporary changes to the social security system, many households are facing uncertainty over their financial futures. The 2021 March Budget and the Chancellor's publicised pre-Budget 'recovery plan' will no doubt bring some welcome certainty, and it is likely that considerable focus will be given to the extension (or targeted extension) of existing Government support.

Since the CJRS and SEISS were introduced, the Government has been slow to develop its methods for determining eligibility, and has been criticised for doing little to widen access[33] (standing in marked contrast to the initial speed at which the schemes were designed and implemented). To date, proposals to include the excluded have failed to gain much traction with policy makers – either for policy reasons or due to practical issues (such as tax system constraints). However, if the Government is to meet the

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[29] Up to 1.3 million self-employed people spend at least part of their time working in the platform economy: Office of Tax Simplification (2018) Platforms, the Platform economy and Tax Simplification.
[30] NI Business Info (2021) Limited Company Director's Support Scheme.
[31] NI Business Info (2021) Newly Self-Employed Support Scheme.
[32] APPG on Gaps in Support (2021) Targeted Income Grant Scheme: APPG published new proposal for government support.
[33] House of Commons Public Accounts Committee (2020) Covid-19: Support for jobs.

overarching principle of fairness to all people and groups outlined in its COVID-19 Recovery Strategy,[34] action needs to be taken to support those who have – thus far – been excluded, to ensure that protection is shared fairly and no groups are left behind. Based on our survey evidence and an assessment of the feasibility of potential solutions, we recommend that particular consideration be given to the following policy proposals to widen access to support.

1) **Extending the eligibility criteria** of both the CJRS and SEISS by:
    a) **(CJRS)** Extending the furlough cut-off date and continuing to fund 80% of an employee's salary up to £2,500 per month. Any reduction in furlough support should be gradual and proportional to the reopening of the economy (as in summer 2020). Consideration should also be given to specific sector-based support, targeted on those most severely hit as lockdown is lifted.
    b) **(SEISS)** Accepting 2019/20 tax return data. The ongoing level of SEISS support should be equivalent to the support offered to employees.
    c) **(SEISS)** At a minimum, a reduction in the self-employment income rule from 50% to 25% (as suggested by the IFS[35]), to extend support to more low- to moderate-income self-employed people, including many freelancers.
    d) **(SEISS)** At a minimum, offering tapered support to the self-employed with trading profits of between £50,000 and £100,000, to reduce existing inequalities in the scheme (also suggested by the IFS[36]).

2) **Additionally**, either a targeted grants package (such as the Targeted Income Grant Scheme proposed by the APPG on Gaps in Support[37]) offering support to PAYE freelancers and limited company directors, as well as the newly self-employed (if they fall outside of SEISS eligibility) and those falling outside of the self-employment 50% income rule (if SEISS eligibility is not comprehensively extended in March); or separate grant schemes (such as the NI Limited Company Director's Support Scheme and NI Newly Self-Employed Support Scheme). This would provide short-term **support for groups unlikely to be covered by the CJRS and SEISS, even where the eligibility criteria of those schemes is extended.** For example, it is likely that limited company directors and many freelancers will continue to be excluded from the existing flagship schemes, either because of design limitations that fail to include those with complex patterns of employment and pay[38], or due to constraints in the tax system.

As we saw in the previous section, the majority of those excluded from the CJRS and SEISS are also not claiming Universal Credit – either because their household income is too high or because they hold too much in savings. Nonetheless, one in ten of the excluded were receiving Universal Credit prior to the pandemic and continued to receive it in January 2021. Citizens Advice research shows that three-quarters (75%) of people in receipt of Universal Credit and Working Tax Credit would have a negative budget, *if* the £20 uplift is removed, while the Joseph Rowntree Foundation estimates that 6.2 million households would be impacted by its removal, with half a million more people pushed into poverty –

[34] Cabinet Office (2020) Our plan to rebuild: The UK Government's COVID-19 recovery strategy
[35] Cribb, J, Delestre, I and Johnson, P (2021) Who is excluded from the government's Self Employment Income Support Scheme and what could the government do about it?, Institute for Fiscal Studies.
[36] Ibid.
[37] APPG on Gaps in Support (2021) Targeted Income Grant Scheme: APPG published new proposal for government support.
[38] For example, in industries such as TV and theatre, short-term PAYE contracts of several weeks or months can often be combined with some self-employed work, and therefore entitlement to the SEISS/CJRS may not be available for a combination of reasons (e.g. not being in contract at cut-off date or not having more than 50% of income from self-employment. See House of Commons Treasury Committee (2021) Economic impact of coronavirus: Gaps in support.

including 200,000 children.[39,40] The arguments for retaining the uplift – and extending the same support to legacy benefits – are compelling and overwhelmingly supported by the evidence, as well as a broad-range of stakeholder organisations.[41] The House of Commons Library recently estimated the cost of continuing the uplift to be around £5.8 billion per year, a significant amount, albeit relatively modest when compared to the cost of the CJRS and SEISS.[42]

3) In addition to retaining the £20 per week uplift in the UC Standard Allowance, and extending the same support to people on legacy benefits:
   a) The other temporary changes to social security that were introduced in response to the crisis should be extended – in particular the suspension of the minimum income floor, which can make a big difference to the incomes of self-employed people with low earnings.
   b) Consideration should be given to increasing UC payments beyond the Standard Allowance, such as the UC child element (an issue we will return to in our next report).
   c) The 'five-week wait' for the first payment of UC should be reduced or mitigated. This delay is predicated on the often-false assumption that new claimants will have a month's salary to draw on. There is evidence that this gap is a contributory factor to problem debt, and suggested measures to remedy it include turning advance payments into non-repayable grants.[43]

4) Similarly, extending the eligibility of Universal Credit would widen access to support for groups with little or no recourse to other forms of financial support, as well as improving the adequacy of payments for existing claimants, for example: removing the two-child limit or 'No Recourse to Public Funds'[44] rules, or changing savings limits.

As we discussed in section two, the number of working age people on Universal Credit increased from 2.9 million in February 2020 to 5.9 million by December 2020.[45] The Office for Budget Responsibility's 'central scenario' expects a significant rise in unemployment (to 7.5%) in the second quarter of 2021, assuming that the Government's employment and self-employment support is gradually withdrawn during the spring.[46] At this point there will be many more people seeking unemployment-related benefits. The challenge for the Government is to maintain (and ideally improve) the adequacy of support at a time when many more people will be moving into the benefits system.

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The focus of this report has necessarily been on the shorter-term, immediate problems that require urgent solutions. But small, permanent changes to the social security system now will have significant and lasting impacts. Similarly, if implemented, the employment and self-employment proposals outlined above will offer some groups much-needed financial help – albeit only for a short time. But it is worth noting that many of the excluded who are falling through these new gaps in support are the same people who were falling outside of our social safety nets prior to the pandemic: those who are at the margins of the labour market and whose engagement with the labour market is complex and often

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39 Citizens Advice (2020) Life on less than zero.
40 Joseph Rowntree Foundation (2020) Coalition warns it would be a terrible mistake to cut the £20 uplift to Universal Credit.
41 Ibid.
42 Hobson, F, Kennedy, S and Mackley, A (2021) Coronavirus: withdrawing crisis social security measures, House of Commons Library.
43 StepChange (2020) Written evidence to the Work and Pensions Select Committee inquiry into the five-week wait.
44 Many foreign nationals have No Recourse to Public Funds (NRPF) attached to their visa, meaning they are not entitled to most welfare benefits. Since the start of the pandemic, Citizens Advice have seen a 91% increase in NRPF issues: Citizens Advice (2020) No Recourse to Public Funds: data and developments – December 2020 update.
45 DWP Stat-Xplore.
46 Office for Budget Responsibility (2020) Economic and fiscal outlook – November 2020.

under-supported – such as people in insecure work, many of whom are notionally self-employed but piecing together income from different sources. And for some, these new inequalities will be compounding the pre-existing ones. The Government's pandemic measures will not eradicate those underlying exclusions.

The excluded population are reflective of broader and deeper problems within the UK labour market and social security system. We know that secure, good quality and well-paid jobs are essential to a *sustainable* and *fair* economy, and these – alongside bolstered social security provision and additional state support – will need to be at the heart of the UK's medium-term post-pandemic ('endemic') phase, as well as its longer-term strategy.

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TABLES

Table 1 – Financial impact on the excluded

	Excluded, income loss	Excluded, No income loss	Rest of population	ALL
Percentage of individuals	*7*	*5*	*88*	*100*
General financial wellbeing[1]				
In serious difficulties	23	7	9	10
Struggling to make ends meet	20	22	16	16
Exposed	33	37	36	36
Secure	24	34	39	38
***Current financial situation**				
Very bad	9	2	2	3
Fairly bad	28	11	11	12
***Struggle to pay for food/expenses[2]**	30	14	11	13
Thinking about my financial situation makes me anxious[2]	73	51	45	48
***Current ability to pay bills and credit commitments**				
Constant struggle to pay bills	24	9	10	11
Struggle from time to time to pay bills	39	37	29	30
Pay bills without difficulty	30	46	56	53
Used credit because run short of money in last four weeks	34	21	16	18
Use of savings to make ends meet				
Have used savings last four weeks to make ends meet	47	29	22	24
Have savings but did not use any of them	30	55	56	54
Didn't have any savings	22	13	19	19
Amount currently held in savings				
No savings	33	22	25	25
One month's income in February or less	12	8	12	12
One to three month's income in February	16	13	17	17
Three to six month's income in February	11	18	12	12
Six to twelve month's income in February	8	12	10	10
Twelve or more month's income in February	20	26	25	24
***How much of a large unexpected expense could be covered without needing to borrow?[3]**				
None of it	30	17	18	19
Some of it	28	30	25	25
All of it	37	47	49	48
***Arrears on bills and credit commitments (inc. payment holidays and reduced payments**				
Any arrears	29	24	18	18
1	13	11	9	9
2	5	3	4	4
3	5	5	2	2
4+	6	5	3	3

Column percentages. Individuals. Weighted results. United Kingdom, January 2021. N=6,784
All results are significant at p<.05 (chisq).
[1] This is a household measure for householders, but an individual level one for non-householders (i.e. those not responsible for the household finances).
[2] All agreeing/agreeing strongly
[3] Unexpected expense corresponding to 1 month's income.
*Included in the financial wellbeing score that was used to create the categorisation of households used in this and other tables.

Table 1 (Continued) – Financial impact on the excluded

	Excluded, income loss	Excluded, No income loss	Rest of population	ALL
Payment holidays				
Council tax	8	3	3	3
Mortgage	6	4	4	4
Personal loan from a bank or building society	4	5	2	2
Credit card or store card	9	7	4	4
Rent	3	4	2	2
Electricity	4	1	2	2
Gas	3	0	2	2
Water	3	1	1	1
Any payment holiday	13	15	8	8
1	9	10	5	5
2	1	2	2	2
3	1	2	0	0
4+	1	1	1	1
I have some money left at the end of the month[3]	43	64	67	65

Column percentages. Individuals. Weighted results. United Kingdom, January 2021. N=6,784
All results are significant at p<.05 (chisq).
[3] After having paid for food and other regular expenses and commitments. All answering fits very well or fits fairly well.

Table 2 – Lost income

	Excluded, income loss	Excluded, No income loss	Rest of population	ALL
Percentage of individuals	*7*	*5*	*88*	*100*
Income change since March 2020				
Decreased by one third or more	47	0	9	11
Decreased by less than a third	53	0	15	17
Stable	0	85	61	57
Increased	0	15	15	14
Lost income sources because of the COVID-19 crisis				
Temporarily laid off work, not receiving salary	10	13	1	2
Lost job, now unemployed	25	17	2	4
Employed, lost income	33	38	6	10
Temporarily ceased trading	11	11	2	3
Permanently ceased trading	10	6	0	1
Still trading but income has fallen	23	26	3	5

Column percentages. Individuals. Weighted results. United Kingdom, January 2021. N=6,784 unless otherwise indicated.
All results are significant at p<.05 (chisq).

Table 3 – Employment and economic activity of the excluded

	Excluded, income loss	Excluded, No income loss	Rest of population	ALL
Percentage of individuals	*8*	*5*	*87*	*100*
Type of employment (in February 2020)				
Employed	60	62	62	62
Self-employed	25	21	7	9
Both	8	6	2	3
Respondent work status (before the crisis)				
Full time	48	41	52	51
Part time (8-30 hours/week)	27	28	13	15
Part time (less than 8 hours)	7	7	2	2
Students	1	1	5	5
Retired	0	1	6	6
Unemployed	2	2	5	5
Economically inactive	2	5	9	8
Other	2	2	3	3
Marginal workers	9	13	4	5
Respondent work status (current)				
Full time	30	37	49	47
Part time (8-30 hours/week)	19	19	12	13
Part time (less than 8 hours)	7	5	2	2
Students	10	10	7	7
Retired	4	3	8	7
Unemployed	15	7	7	7
Economically inactive	11	13	11	12
Other	5	5	4	4
Any insecure work from employment or self-employment (gig economy/zero hours/temporary contract) (February 2020)	34	42	14	17
Social grade				
A	11	9	11	11
B	12	17	15	15
C1	31	24	31	30
C2	24	26	21	22
D	13	15	11	11
E	8	9	11	11
Personal income (per year)[1]				
Under £5,000	15	12	8	9
£5,000 to £9,999	12	7	9	9
£10,000 to £14,999	12	11	11	11
£15,000 to £19,999	8	12	9	9
£20,000 to £24,999	8	8	10	10
£25,000 to £29,999	5	7	7	7
£30,000 to £34,999	3	6	6	5
£35,000 to £39,999	2	3	5	4
£40,000 to £44,999	2	1	3	3
£45,000 to £49,999	2	4	2	2
£50,000 to £59,999	2	1	2	2
£60,000 to £69,999	1	1	2	2
£70,000 to £99,999	2	2	2	2
£100,000 or more	1	0	1	1

Column percentages. Individuals. Weighted results. United Kingdom, January 2021. N = 5,098. Base: working age population only – 65 or under (unless specified otherwise). All results are significant at p<.05 (chisq).
[1] Base: all adult population (N=6,784)

Table 3 (Continued) – Employment and economic activity of the excluded

	Excluded, income loss	Excluded, No income loss	Rest of population	ALL
Household income (per year)[1]				
Under £5,000	6	4	3	3
£5,000 to £9,999	7	3	6	6
£10,000 to £14,999	8	8	9	9
£15,000 to £19,999	11	8	9	9
£20,000 to £24,999	11	11	11	11
£25,000 to £29,999	11	12	8	9
£30,000 to £34,999	5	11	8	8
£35,000 to £39,999	7	8	7	7
£40,000 to £44,999	8	7	6	6
£45,000 to £49,999	5	9	6	6
£50,000 to £59,999	6	6	7	7
£60,000 to £69,999	4	7	6	6
£70,000 to £99,999	6	6	9	9

Column percentages. Individuals. Weighted results. United Kingdom, January 2021. N = 5,098. Base: working age population only – 65 or under (unless specified otherwise). All results are significant at p<.05 (chisq).

[1] Base: all adult population (N=6,784)

Table 4 - Work sector

	Excluded, income loss	Excluded, No income loss	Rest of population	ALL
Percentage of individuals	*10*	*6*	*84*	*100*
Electricity, gas, steam and air conditioning supply	2	4	1	1
Wholesale and retail	12	11	9	10
Accommodation or food service	8	12	3	4
Finance and insurance	6	1	6	5
Public administration and defence	2	3	5	4
Human health and social work	5	4	9	8
Arts, entertainment and recreation	8	7	4	5
Other household employment	3	3	1	1

Column percentages. Individuals. Weighted results. United Kingdom, January 2021. N = 3,780. Base: Those in work (full- or part-time) and working age only – 65 or under.
All results are significant at p<.05 (chisq).

Table 5 – Demographics

	Excluded, income loss	Excluded, No income loss	Rest of population	ALL
Percentage of individuals	*7*	*5*	*88*	*100*
Gender				
Male	46	56	48	49
Female	54	44	52	52
Age				
18-24	9	15	11	11
25-34	17	18	16	16
35-44	18	13	17	17
45-54	23	12	15	15
55+	33	40	41	40
Housing tenture				
Outright owner	26	32	33	32
Mortgagor	32	20	27	27
Mortgagor (part-own)	1	0	1	1
Private tenant	19	21	17	17
Social tenant	2	2	5	5
Housing Association	5	9	6	6
Neither I live with my parents	3	7	5	5
Neither I live rent-free	9	6	5	5
Marital status				
Married	42	45	43	43
Living as married	14	16	14	14
Separated	4	2	2	2
Divorced	8	4	7	7
Widowed	2	1	4	4
Never married	29	30	29	29
Has dependent children	29	27	23	23
Has child(ren) aged 1 or under (possibly on parental leave)[1]	5	2	3	3

Column percentages. Individuals. Weighted results. United Kingdom, January 2021. N=6,784
All results are significant at p<.05 (chisq) unless otherwise indicated
[1]This was not statistically significant at p<0.05.

Table 6 – Income loss among the Excluded group by work status and sources of income

	Income decreased by one third or more	Income decreased by less than a third	All income decreased
Income change because of the COVID-19 crisis[1]			
Temporarily laid off work, not receiving salary	8	11	10
Lost job, now unemployed	34	17	25
Employed, lost income	25	40	33
Temporarily ceased trading	10	11	11
Permanently ceased trading	13	7	10
Still trading but income has fallen	20	26	23
Financial wellbeing[1,3]			
In serious difficulties	33	15	23
Struggling to make ends meet	20	20	20
Exposed	28	37	33
Secure	19	29	24
Respondent work status (before the crisis)[1]			
Full time	44	47	45
Part time (8-30 hours/week)	30	27	28
Part time (less than 8 hours)	11	8	9
Students	1	1	1
Retired	1	1	1
Unemployed	2	2	2
Economically inactive	1	3	2
Other	2	1	2
Marginal workers	9	11	10
Respondent work status (before the crisis)[2]			
Full time	46	51	48
Part time (8-30 hours/week)	29	25	27
Part time (less than 8 hours)	9	6	7
Students	1	1	1
Retired	0	0	0
Unemployed	2	3	2
Economically inactive	1	3	2
Other	3	1	2
Marginal workers	10	9	9
Respondent work status (current)[2]			
Full time	18	40	30
Part time (8-30 hours/week)	18	19	19
Part time (less than 8 hours)	8	6	7
Students	12	8	10
Retired	3	4	4
Unemployed	22	9	15
Economically inactive	13	9	11
Other	6	4	5
Type of employment (in February 2020)[2]			
Employed	61	59	60
Self-employed	26	24	25
Both	6	9	8
Any insecure work from employment or self-employment (gig economy/zero hours/temporary contract) (February 2020)[2]	36	32	34

Column percentages. Individuals. Weighted results. United Kingdom, January 2021.
All results are significant at p<.05 (chisq) unless otherwise indicated.

1 Base: 487

2 Base: 423 (working age population only – aged 65 or under). In this table, 'marginal workers' have not been recoded – e.g. if they listed their main activity as student but also did some paid work.

3 This is a household measure for householders, but an individual level one for non-householders (i.e. those not responsible for the household finances).

Table 7 – Universal Credit recipients

	Excluded, income loss	Excluded, No income loss	Rest of population	ALL
Percentage of individuals	*7*	*5*	*88*	*100*
Universal Credit claimants				
New claimant, still claiming	0	0	4	3
New claimant, no longer claiming	3	6	2	2
Previous claimant[1], still claiming	10	8	5	5
Previous claimant[1], no longer claiming	1	4	0	1
Not previously or newly claimed	76	72	79	79
Not sure	10	11	10	10

Column percentages. Individuals. Weighted results. United Kingdom, January 2021. N=6,784 unless otherwise indicated.

[1]'Previous claimant' refers to whether an individual was claiming Universal Credit as of February 2020. 'New claimant' refers to those who weren't claiming UC as of February 2020, but have since March 2020. Please note that other benefits, such as Working Tax Credit, Child Tax credit, Jobseeker's Allowance, Employment and Support Allowance and Income Support are not taken into account here.

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About the Personal Finance Research Centre (PFRC)
PFRC specialises in social research across all areas of personal finance, mainly from the consumer's perspective.

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About the Standard Life Foundation
Standard Life Foundation is an independent charitable foundation supporting strategic work which tackles financial problems and improves living standards. Its focus is improving the lives of people on low-to-middle incomes in the UK.

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