

ExcludedUK Survey

– Key Statistics

As the reality of the Covid-19 pandemic set in along with the ensuing lockdown, on 20 March the Chancellor announced financial support packages that were touted as “unprecedented measures for unprecedented times”.

With the most unforeseen challenges presented to individuals and businesses across the UK, these Government support packages provided much needed relief for many. However, it was immediately apparent that many were excluded from these measures. ExcludedUK have analysed data and statistics from the Office for National Statistics, the Department of Business, Energy and Industrial Strategy and HMRC, and we firmly believe that 3 million have fallen through the cracks in these support schemes.

The fact is, the support measures introduced do not interlock and consequently there is no safety net for 3 million people entirely or largely excluded from these financial support schemes.

Does any of the following apply to you?

ExcludedUK conducted a survey which revealed the following key findings from 2,237 responses:

Employment Status:

- ◆ the largest grouping of those affected are the **self-employed** at **54%**.
- ◆ **39% are limited companies.** There are clearly many who straddle more than one employment status, a further contributing factor for those who fall into these gaps in provision.
- ◆ **small businesses** (self-employed or limited companies) account for **63%**.

Income:

- ◆ **39%** said their pre-Covid-19 income was under **£25k**; **47%** between **£25k-£50k**; **13%** between **£50k-£100k**.
- ◆ **72% stated that they were now on less than 20% of their pre-Covid-19 income** with a further 14% stating they were now on between 21%-40% of their pre-Covid-19 income.
- ◆ **60%** stated that they currently **had no income or work and none on the horizon**.

If there are no changes to Government support schemes in the next 3 months:

- ◆ **46%** stated they **will need to find another job**.
- ◆ **44%** stated they **will need to live off savings**.
- ◆ **38%** stated they **will consider changing industry/sector** to find employment.
- ◆ **33%** stated they **would take on debt** to stay afloat.
- ◆ **29%** stated they **may be able to survive** financially for 3 months but no longer.
- ◆ **28%** stated they **would not be able to survive** financially for the next 3 months.
- ◆ **12%** stated they **would file for bankruptcy/insolvency**.

Covid-19 Support Schemes:

- ◆ **only 4%** of respondents who hoped to access SEISS **were successful**; **77%** were ineligible **for SEISS**.
- ◆ **39%** of limited company directors **could not furlough** themselves in order for their businesses to survive.
- ◆ **80%** have not been able to access either scheme and **have been excluded entirely**.
- ◆ **80%** stated that they worked in manner such that they **were not eligible** for a business grant in relation to premises and rateable value > home/non-fixed/vehicle.

Welfare:

- ◆ **61%** also stated they **were not eligible for Universal Credit**, only 20% had managed to access it.

Impact:

- ◆ **73%** stated that they **were “very dissatisfied”** with the Government’s support packages, while a further 21% were “dissatisfied”.

Tax:

- ◆ **79%** stated that they **paid income tax**, while **34%** stated they **pay corporation tax** (39% of total respondents being limited companies), breaking down the assumption that some of those who fall into excluded categories are not taxpayers in line with those on PAYE.

Industries & Sectors:

- ◆ The **largest sectors represented** in this survey were: **creative and media industries** at **33%**, followed by **construction** at **12%**. However, many diverse industries and sectors were represented in this survey.

ExcludedUK exists to create a collective platform for individuals and businesses entirely or largely excluded from the Government’s Covid-19 financial support measures.

We are an inclusive community and as an organisation we will play a crucial role in facilitating support and assistance on multiple levels, both for now and into the future.