

**First findings on the impact of  
COVID-19 on self-employment in  
the UK – evidence from the  
Understanding Society household  
survey**

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# **First findings on the impact of COVID-19 on self-employment in the UK – evidence from the Understanding Society household survey**

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## BACKGROUND

The self-employed accounted for 15% of the UK workforce in 2019 and many of these worked in sectors particularly at risk in this unprecedented crisis (ONS, 2020a). Compared to most other European countries, the level and previous increase in self-employment in the UK makes for an exceptional case (Hatfield, 2015), and this makes the monitoring of the impact of the COVID-19 crisis on self-employment particularly important for UK economic and social policy.

The self-employed are highly heterogeneous in terms of industry sector and qualification, and self-employment rates vary significantly across UK regions (ONS, 2020a). Self-employment before the COVID-19 pandemic, was predominant not just in traditional service sectors such as accommodation and food services, retailing & wholesale and human health and social work services but increasingly in growing knowledge-economy sectors. In some regions more than in others, however, the self-employed are predominant in 'social consumption' sectors that have been particularly hit in this crisis (e.g. food and accommodation services, tourism and leisure). The self-employed also have some distinct social characteristics as some ethnic minority groups are more prevalent amongst the self-employed and the self-employed tend to be older on average than employees (ONS, 2020). In terms of gender, more men than women are self-employed, however, a particular UK phenomenon since the last recession (2007-09) has been that the self-employment rate has increased disproportionately amongst women (Henley, 2017) rendering particular attention to gender in how this crisis is affecting the self-employed.

This summary provides the first findings of the impact of the COVID-19 crisis on the self-employed during the first two months of the lockdown. This analysis focuses on what happened to the self-employed in terms of loss in employment/jobs, reduction in working hours and earnings, and how this plays out across different industries, regions and social groups. We do not here investigate the potential impact of the UK Government's Self-Employment Income Support Scheme (SEISS), hastily announced in April 2020 once the potential impact of lockdown on the self-employed became apparent. This is because claims under the first round of the scheme remained open until mid-July 2020 and most payments made from this scheme did not start to arrive until after the analysis period in this report.

## DATA

We use the new Understanding Society COVID-19 Study 2020 to compile the most up-to-date findings on the impact on self-employment. This COVID-19 Study is part of the ESRC Understanding Society Study (USoc) – a large household panel study that started in 2009/10 when 40,000 households were first interviewed. The same households with all members 16 years and older are re-interviewed each year. All members who had participated in at least one of the last two survey rounds (waves) of the USoc (2017-18 or 2018-19) and were aged 16 years and older in April 2020 were invited to an additional COVID-19 Study that was developed in order to understand the social and economic impact of the coronavirus outbreak (Institute for Social and Economic Research, 2020). The first round of the new COVID-19 Study was conducted between the 24th April and the 30th April 2020 thus covering one full month into the lockdown. The second round was conducted between the 27<sup>th</sup> May to the 2<sup>nd</sup> June 2020. This new element of USoc provides a rich source of data which can be linked to respondents' prior background and experience, and in particular has been released to researchers for further secondary analysis very rapidly, in advance of regular releases of official surveys such as the Quarterly Labour Force Survey.

People were asked about their employment status (self-employed or employee) before the lockdown in January/February 2020. We use this information to reconstruct what has happened to the then-self-employed compared to those who were employees. Notably, there are few cases who shifted from self-employment to paid employment in this period. However, these are too few to analyse separately.

A total of 13,524 people participated in both the April and May surveys. A further 3,928 participated only in the April survey and 1,287 only in the May survey. Findings presented below are based on either the first or the second survey, or on calculations of change between the two surveys (waves). Cross-sectional weights are applied and hence results can be considered as representative of the UK population.

We focus our analysis on those between 16 and 69 years old. A total of 1,402 participants reported that they were self-employed in their main job in January/February 2020 – the time we refer to in this report as 'before the lockdown'. This is a sufficiently large number of self-employed people for aggregate analysis, while permitting some further disaggregated analysis.

The USoc COVID-19 Study can be linked with the previous annual interviews of the survey. Information on industry is taken in this report from the last available annual interview from 2017-18 (USoc Wave 9). Job changes across industries are not common. However, the industry findings presented here are therefore first estimates which might be subject to later refinement (the June survey of the USoc COVID-19 Study will include industry of employment).

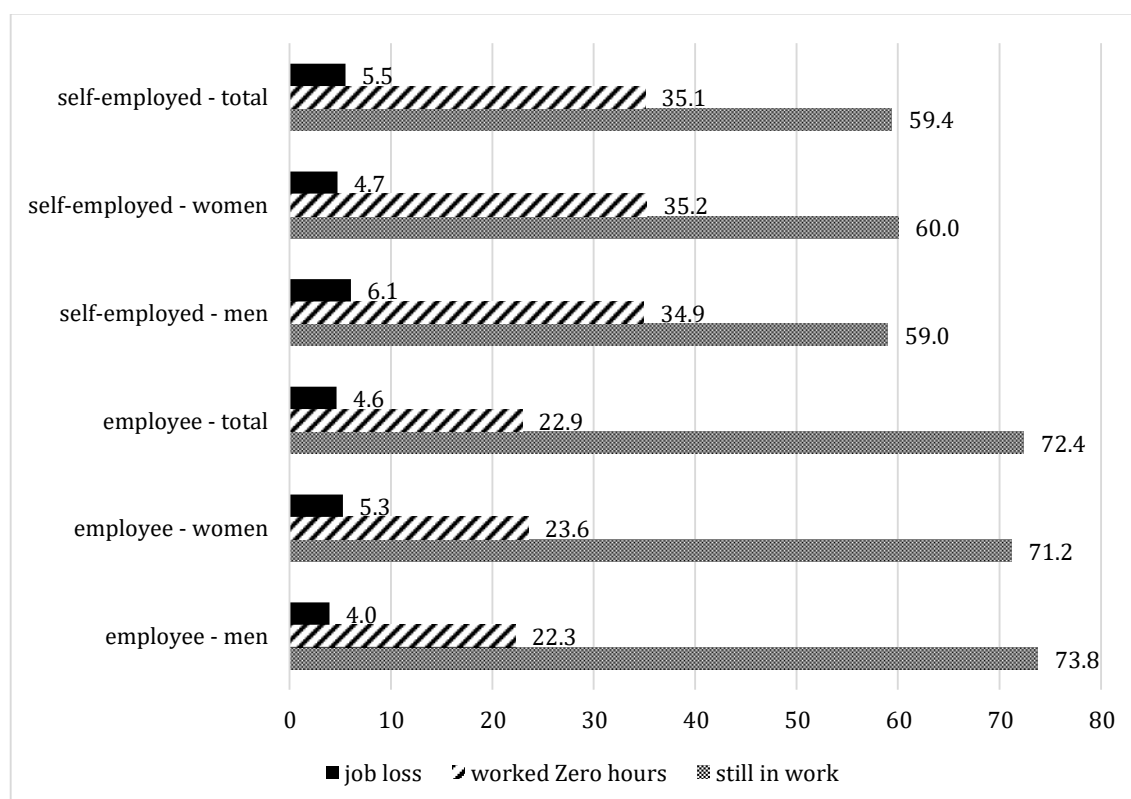
## **EMPLOYMENT CHANGES FOLLOWING LOCKDOWN**

Figure 1 compares employment changes for the self-employed and employees from before the lockdown (January/February 2020) to the end of May 2020, two months into lockdown. For those in each of these employment types before lockdown it shows if they were still working at least one hour a week, were still in their previous form of employment but did not do any work (potentially 'furloughed'), or had left self-employment/employment altogether (including having been laid off) two months into lockdown in May 2020.

The proportion of self-employed men who were no longer self-employed in May 2020 is higher compared to the equivalent proportion for male employees. Female self-employed vary little compared to female employees. The greater impact on self-employed men in terms of exiting employment altogether is likely to be related with their concentration in industries that have been particularly affected, notably their high proportion in construction and skilled trade occupations (ONS, 2020a).

Differences between the self-employed and employees are large in terms of having not worked at all in May 2020. Around 72% of employees were still working during the lockdown while this was true for only 59% of the self-employed. Well over one-third of the self-employed (35%) did not have any work in May 2020 compared to 23% of employees. There is little variation in these figures by gender amongst the self-employed.

**Figure 1. Self-employed workers and employees in Jan/Feb 2020 by their employment situation in May 2020, 16-69-year-olds by gender**

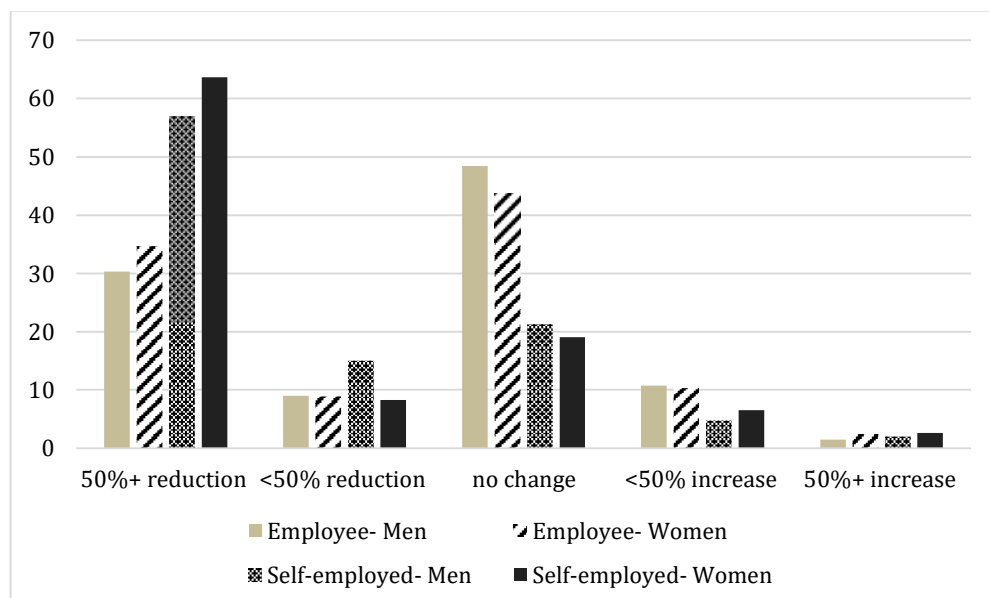


*Note: Weighted data. Understanding Society COVID-19 Study May 2020 survey.*

Figures 2 and 3 explore the change in weekly working hours and weekly net earnings of the self-employed compared to employees. Here we use April figures to show the scale of the immediate post-lockdown drop in demand for self-employed work. Employees were more likely than the self-employed to have worked the same number of hours in April 2020 and January/February 2020. In sharp contrast, only 21% of self-employed men and 19% of self-employed women were still working the hours they used to work before the lockdown. Further, large proportions of the self-employed experienced a dramatic drop in their working hours with reductions in working hours of between 50% and 100% being higher amongst self-employed women (64%) than self-employed men (57%).

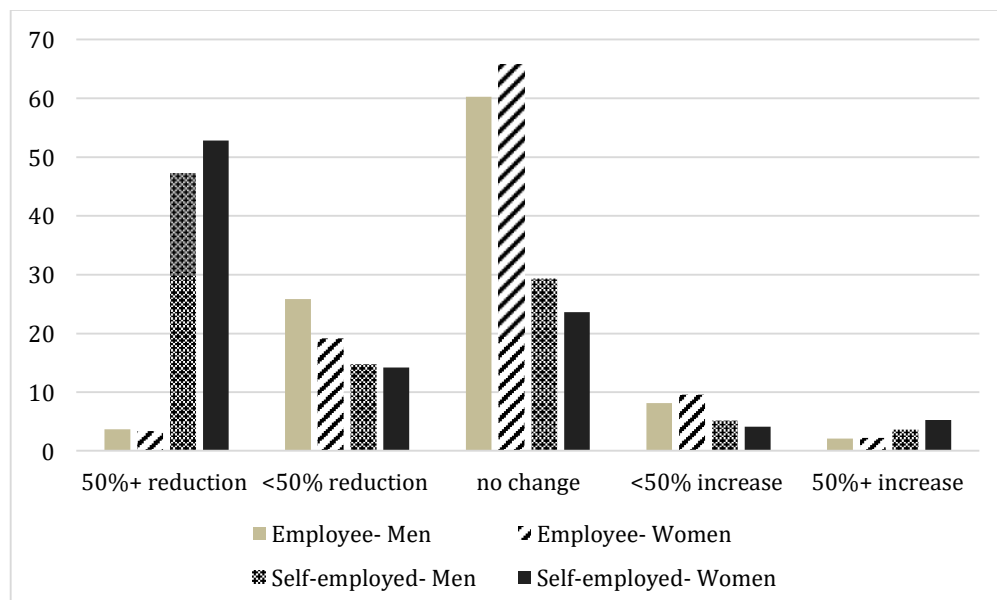
Employees were more likely to have had an increase in their working hours (for example, key workers) although also some self-employed workers were able to increase their working hours during the early weeks of the lockdown in April 2020 compared to January/February 2020.

**Figure 2. Per cent change in weekly hours worked in April 2020 to before the lockdown (Jan/Feb 2020), 16-69-year-olds by employment status and gender**



*Note: Weighted data. Understanding Society COVID-19 Study April 2020 survey.*

**Figure 3. Per cent change in weekly net earnings in April 2020 to before the lockdown (Jan/Feb 2020), 16-69-year-olds by employment status and gender**



*Note: Weighted data. Understanding Society COVID-19 Study April 2020 survey.*

The picture is similar when the change in weekly net earnings is considered (Figure 3). Again, employees were more likely than the self-employed to have kept the same weekly net earnings compared to before the coronavirus outbreak. This is perhaps not surprising given the numbers of employers who made use of the UK government's emergency



furlough scheme to fund wages. The majority of women and men in self-employment (67% and 62% respectively) experienced cuts in their earnings – and more often in the range of a 50-100% reduction in weekly net earnings. By contrast, 9% of self-employed men and women saw an increase in their weekly net earnings in April 2020 compared to their take home earnings in January/February 2020. In fact, self-employed women were the most likely to have had a substantial increase in their weekly net earnings of 50% and more in April/May 2020 (5%). However, the changes in weekly net earnings and weekly working hours between self-employed women and men are statistically not significant.

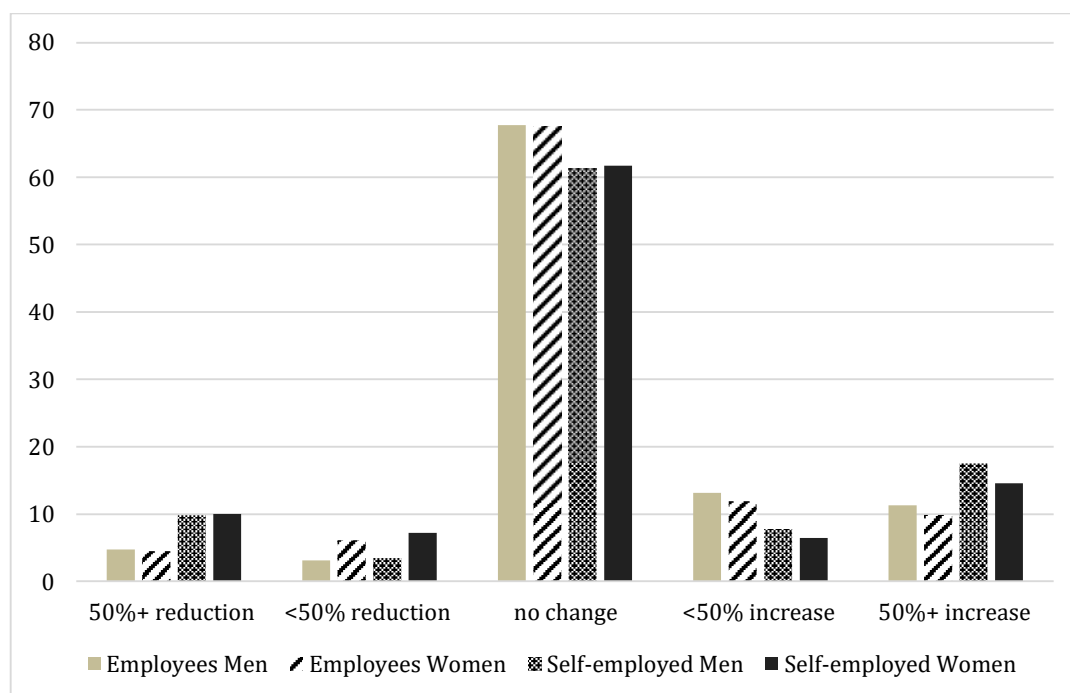
## **PERSISTENCE OF HOURS AND EARNINGS LOSS**

How persistent have the losses in working hours and earnings of the self-employed been compared to the losses experienced by employees? Figures 4 and 5 show the change in weekly working hours and net earnings by gender between April and May 2020 for those who had a reduction in their hours worked/earnings between January/February 2020 and April 2020. Figures 6 and 7 show what happened to the working hours and net earnings of those who did not had a change in weekly hours worked or net earnings from January/February 2020 to April 2020 respectively. The displayed categories of change in Figures 4-7 vary as some categories had to be combined due to small numbers of cases amongst the self-employed.

In terms of hours worked, the majority of both employees and the self-employed did not experience further reductions from April to May 2020, after reductions in working hours the month before (Figure 4). However, employees were more likely not to have had a further change in hours worked, while the self-employed experienced greater volatility. They were more likely to have had either a further substantial reduction or a ‘bounce-back’ increase of more than 50%, when compared to their working hours in the first month of lockdown. This difference is statistically significant for both men and women compared to their employee counterparts. Across the sample, net earnings were more often stagnant amongst the self-employed while employees more often experienced an increase in their earnings between April and May 2020 after a reduction in net earnings at the beginning of the lockdown (Figure 5). The stronger increase in earnings amongst employees without a recovery in working hours on aggregate may be related to delays in payments from the furlough scheme. However, one third of self-employed men saw an increase in their earnings by at least 50% between April and May 2020. This ‘bounce

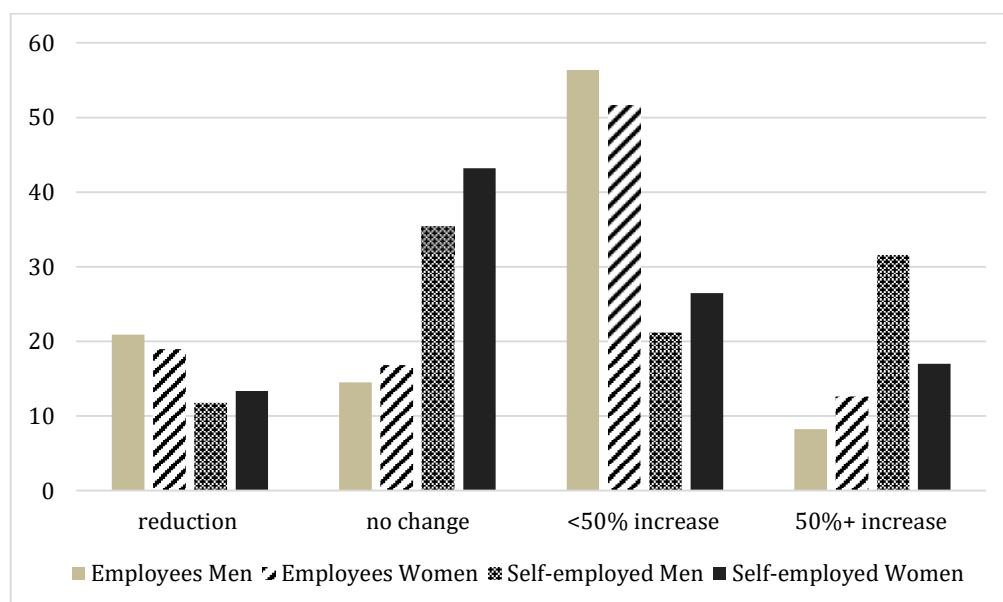
back' in earnings of more than 50% is significantly higher amongst the male self-employed compared to male employees but not amongst the female self-employed compared to female employees.

**Figure 4. Per cent change in weekly hours worked between April and May 2020 of the self-employed and employees who had a reduction in hours worked in the first month of the lockdown, by gender**



*Note: Weighted data. Understanding Society COVID-19 Study April and May 2020 surveys. 16-69-year-olds; n=759 male employees, n=257 male self-employed, n= 1,371 female employees, n= 253 female self-employed.*

**Figure 5. Per cent change in weekly net earnings between April and May 2020 of the self-employed and employees who had a reduction in net earnings in the first month of lockdown, by gender**

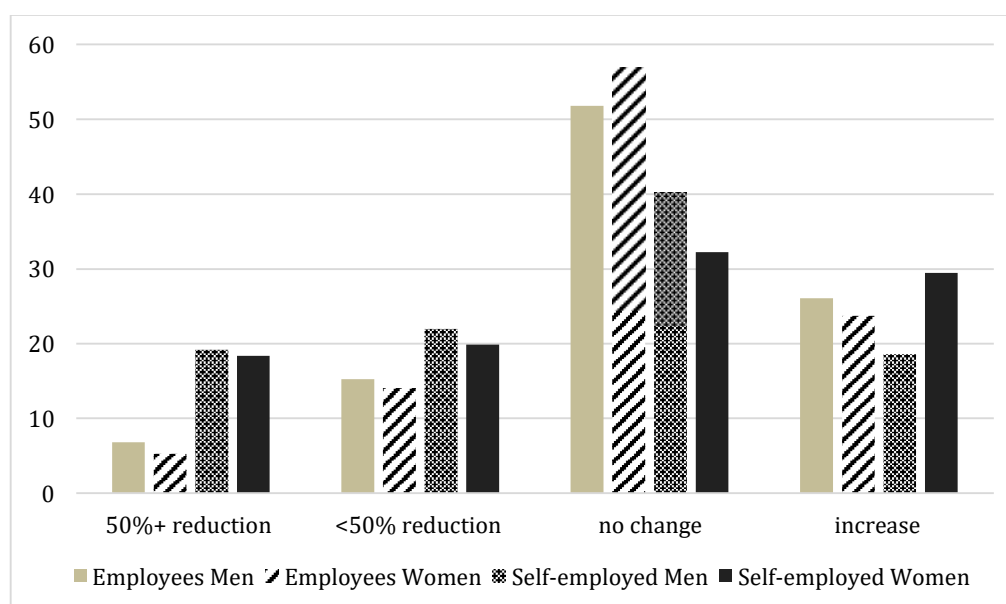


*Note: Weighted data. Understanding Society COVID-19 Study April and May 2020 surveys. 16-69-year-olds; n=533 male employees, n=130 male self-employed, n=722 female employees and n=140 female self-employed.*

We repeat the above analysis also for those who did not have a change in working hours in the first month of lockdown. Case numbers are relatively small for the female self-employed for a descriptive analysis (see Figures 6 and 7). We therefore also report results on statistical significance. Amongst those who did not have a change in working hours, the proportion of employees who continued to work the same hours as before the lockdown is substantially higher than the proportion of self-employed (Figure 6). By contrast, 41% of self-employed men and 39% of self-employed women, with no impact on their working hours in the first month of the lockdown, experienced a reduction in hours worked during the second month. This negative impact on the self-employed is statistically significantly different to employees amongst both men and women. The descriptive findings also show a higher rate of reduction in weekly net earnings between months one and two amongst the self-employed (Figure 7). The difference in the reduction in weekly net earnings between the self-employed and employee is statistically confirmed amongst men but not women. Notably, just below one-third of self-employed men and women, who experienced no impact on working hours and earnings in the first month of lockdown, were able to realise gains in working hours and earnings the following month. These increases are not statistically different to employees.

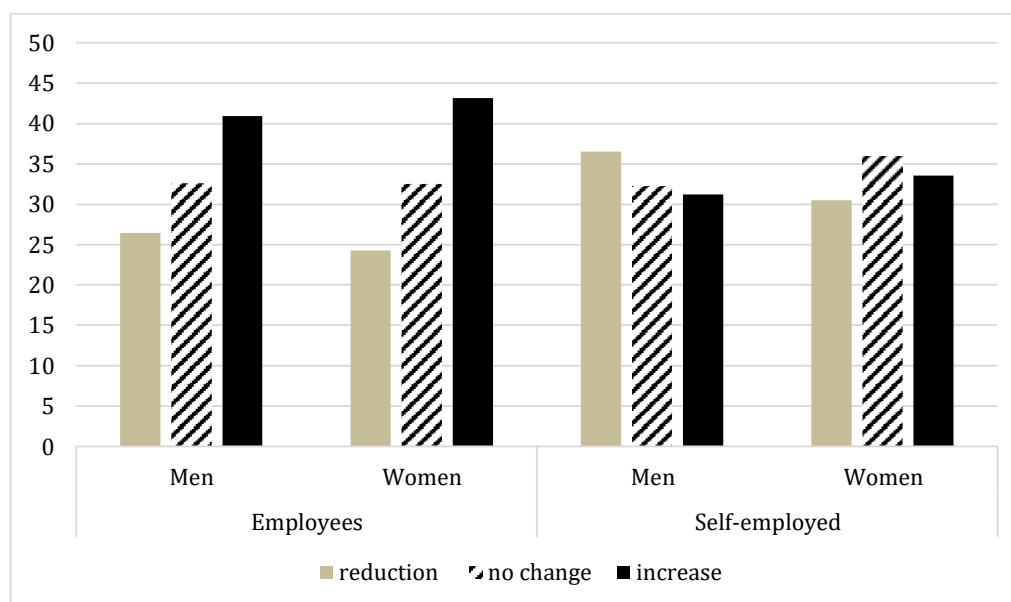
Taken together, the self-employed saw their working hours and earnings drop to a higher extent than employees in the first month of lockdown and they were more likely to experience further losses in the second month of lockdown. Within this overall pattern of a greater negative impact on the self-employed, there were small groups of both self-employed men and women who managed to increase their working hours and earnings during the crisis. This stresses the heterogeneity of experience amongst the self-employed, perhaps reflecting the overall heterogeneity of the self-employed. Given that personal services and accommodation and food services were first affected by this crisis, we anticipated that self-employed women were disproportionately affected by this crisis at the beginning of the lockdown (Henley and Reuschke, 2020). However, the descriptive analysis presented here shows that self-employed women and men were equally affected. We found some evidence though that self-employed men more so than self-employed women were able to bounce back quicker. Further variation in changes in hours worked and earnings of the self-employed by industry are investigated in the following section.

**Figure 6. Per cent change in weekly hours worked between April and May 2020 of the self-employed and employees who did not have a change in hours worked in the first month of the lockdown, by gender**



*Note: Weighted data. Understanding Society COVID-19 Study April and May 2020 surveys. 16-69-year-olds; n= 1,319 male employees, n=110 male self-employed, n= 1,743 female employees, n=80 female self-employed.*

**Figure 7. Per cent change in weekly net earnings between April and May 2020 of the self-employed and employees who did not have a change in earnings in the first month of the lockdown, by gender**



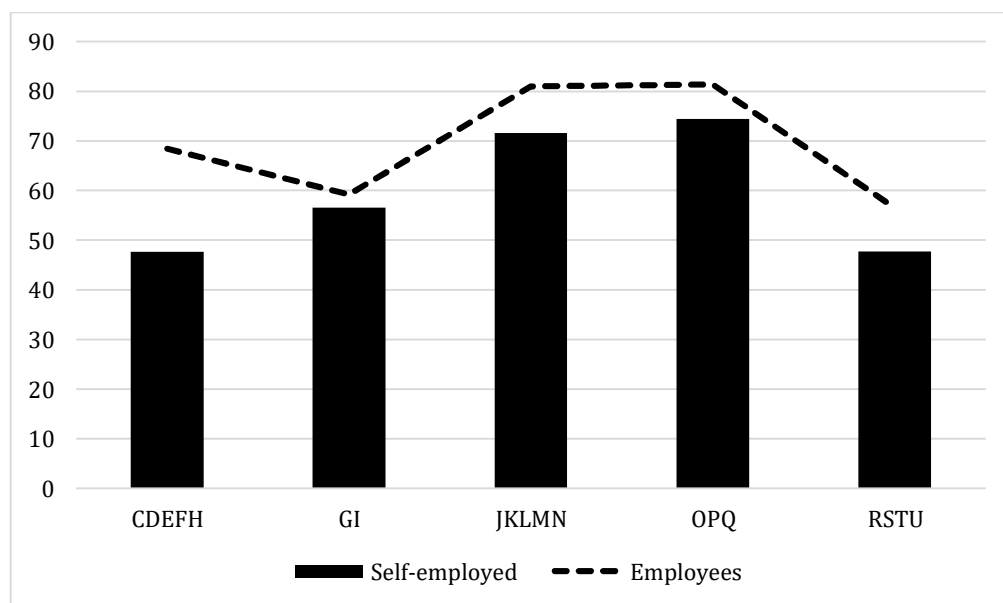
*Note: Weighted data. Understanding Society COVID-19 Study April and May 2020 surveys. 16-69-year-olds; n= 1,529 male employees, n=122 male self-employed, n= 2,378 female employees, n=78 female self-employed.*

## INDUSTRIES

We can investigate differences in the impact on the self-employed compared with employees by industry for some of our impact measures and grouped industrial sectors. Our analysis here is constrained in particular by small sub-samples sizes which is why we cannot report a breakdown by gender. Figure 8 displays the proportions by industry groups of those who were self-employed or in paid employment before the lockdown (January/February 2020) and were still working (i.e. at least one hour a week) in May 2020. Proportions of those still working, for both employees and the self-employed, were highest in public administration, education, human health and social work combined and the advanced service sector (information and communication; financial, insurance and real estate services; professional, scientific and technical services; administrative and support services). It is perhaps no coincidence that the latter group comprises industries that largely rely on digital technologies and where transition to home working was easiest.

Sectors where the self-employed were least likely to be still working (even if only a few hours per week) were in 'other services' (personal services, repair of household and personal goods) and arts and entertainment combined as well as the production sector comprising manufacturing; electricity, gas, water; construction, and transport and storage. There may be differences within these broad industry groups which we cannot further investigate with the data. Importantly, the self-employed had lower rates of working (even if a few hours) than employees in the same combined industry group. The gap between the self-employed and employees, however, was largest in the production sector (including construction). The self-employed were most similar to employees on this measure in the group that includes wholesale and retailing, accommodation and food services.

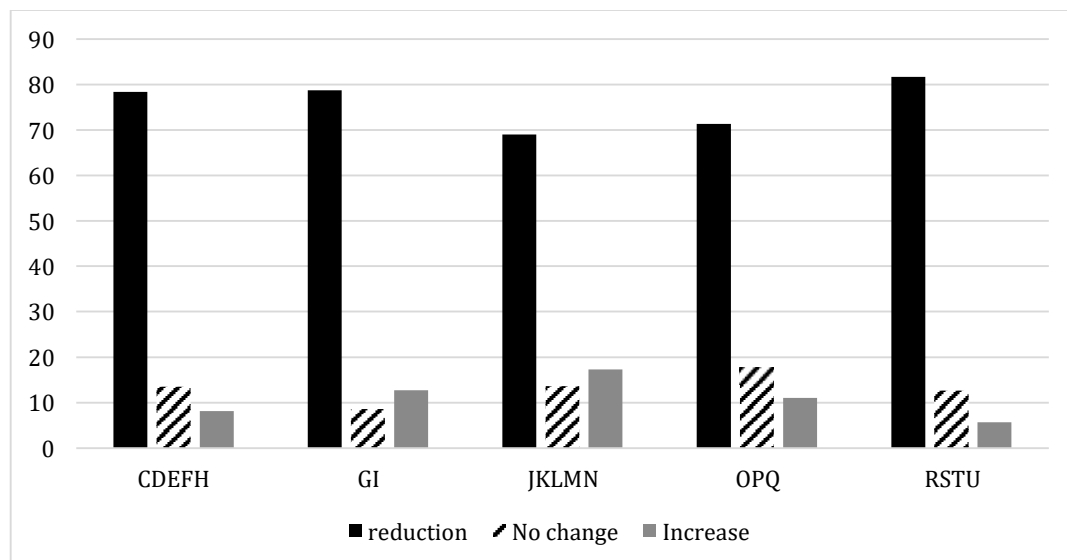
**Figure 8. Percentage of the self-employed and employees who were still working in May 2020 by grouped industries**



*Note: Weighted data. Understanding Society COVID-19 May 2020 surveys. 16-69-year-olds; n=869 self-employed and n=6,258 employees. CDEFH = Manufacturing; Electricity, gas, water; construction; transport and storage; GI=Wholesale and retailing; accommodation and food services; JKLMN=information and communication; financial, insurance and real estate services; professional, scientific and technical services; administrative and support services; OPQ=public administration, education, human health and social work; RSTU=arts, entertainment and recreation; other services; activities of households and extraterritorial organisations.*

We can further investigate the impact on the self-employed in terms of hours worked and net earnings for combined industry groups (Figures 9 and 10). Large reductions in hours worked and earnings are the prevalent picture across all sectors. Within this overall picture, the self-employed in advanced services (information and communication; financial, insurance and real estate services; professional, scientific and technical services; administrative and support services) were less affected. Here, the self-employed were least likely to have experienced reductions in working hours, and most likely to have maintained or even increased net earnings compared to pre-lockdown. The self-employed in these sectors are also probably more likely to be graduates or to have higher level skills and be able to work from home. Worst affected relative to other industry groups were the self-employed in personal services and in arts, entertainment and recreation combined. These self-employed faced the likelihood of reductions in working hours and earnings. In wholesale and retailing and the 'social consumption' sectors of accommodation and food services many self-employed provide services that were directly affected by the restrictions of movement and compulsory closures. However, these data suggest that a small proportion of the self-employed were engaged either in essential activity such as food retailing or were successfully able to adapt business models towards selling on-line or through home delivery such that hours and earnings rose.

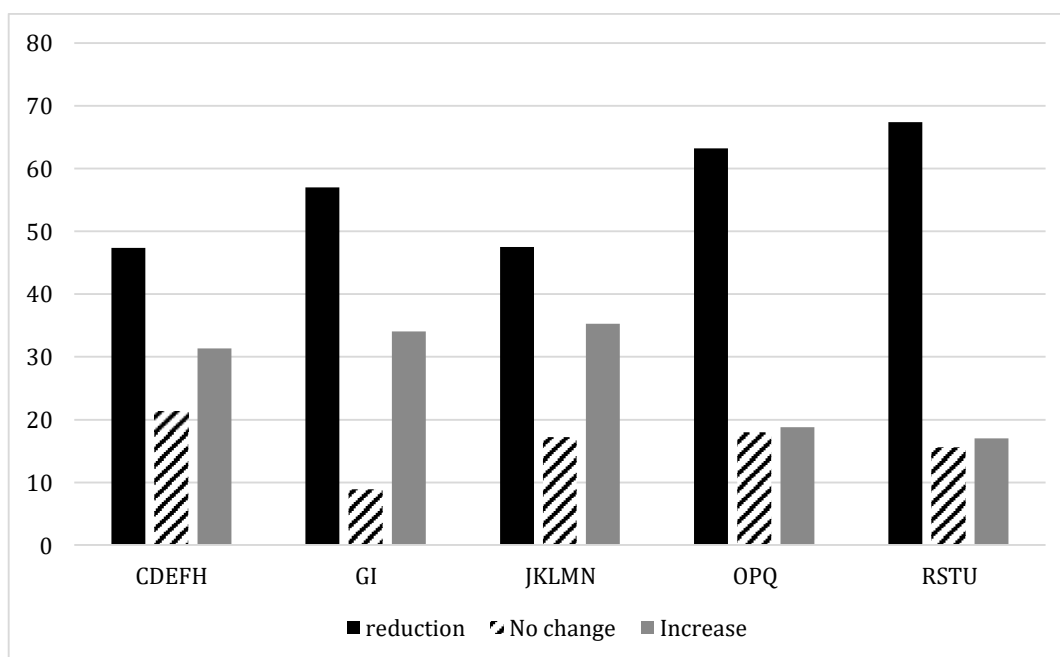
**Figure 9. Per cent change in weekly hours worked of the self-employed in May 2020 to before lockdown (Jan/Feb 2020), by grouped industries**



*Note: Weighted data. Understanding Society COVID-19 Study May 2020 surveys. N= 804 self-employed, 16-69-year-olds. CDEFH = Manufacturing; Electricity, gas, water; construction; transport and storage; GI=Wholesale and retailing; accommodation and*

food services; JKLMN=information and communication; financial, insurance and real estate services; professional, scientific and technical services; administrative and support services; OPQ=public administration, education, human health and social work; RSTU=arts, entertainment and recreation; other services; activities of households and extraterritorial organisations.

**Figure 10. Per cent change in weekly net earnings of the self-employed in May 2020 to before lockdown (Jan/Feb 2020) by grouped industries**



Note: Weighted data. Understanding Society COVID-19 Study May 2020 surveys. N=650 self-employed, 16-69-year-olds. CDEFH = Manufacturing; Electricity, gas, water; construction; transport and storage; GI=Wholesale and retailing; accommodation and food services; JKLMN=information and communication; financial, insurance and real estate services; professional, scientific and technical services; administrative and support services; OPQ=public administration, education, human health and social work; RSTU=arts, entertainment and recreation; other services; activities of households and extraterritorial organisations.

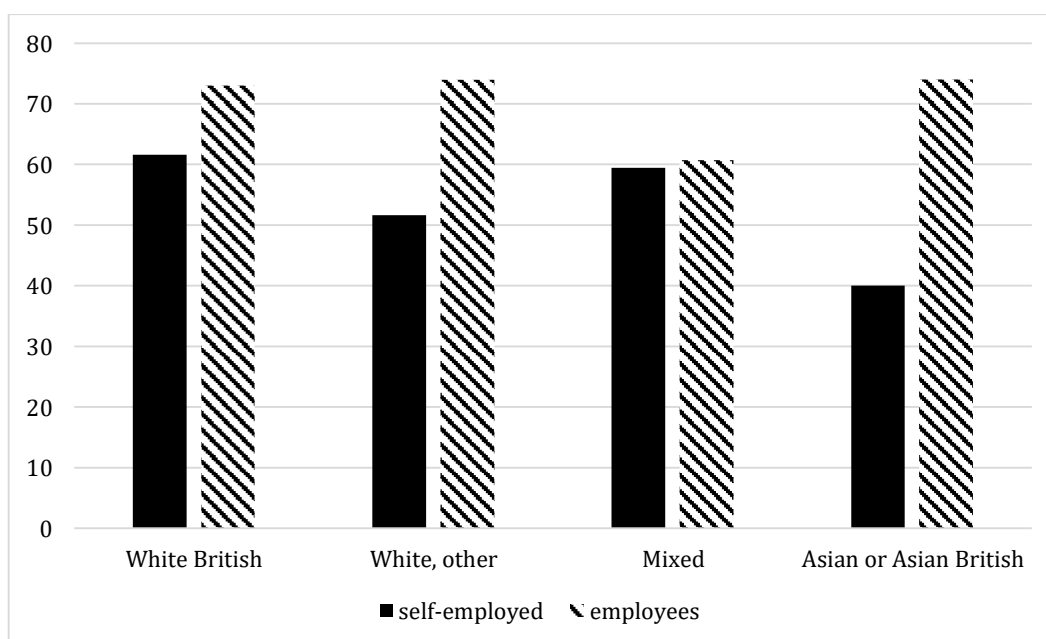


## ETHNIC MINORITIES

In 2019, self-employment rates were highest amongst Pakistani and Bangladeshi workers (ONS, 2020a). Within these two ethnic groups, the self-employed worked disproportionately in transportation and storage (ONS, 2020a) and accommodation and food services (Clark and Drinkwater, 2010).

As shown in Figure 11, Asian or Asian British workers were affected disproportionately by the crisis in self-employment, potentially reflecting their prevalence in the sectors most at risk in the lockdown (personal services and food services). By contrast Black/African/Caribbean/Black British people had a lower than average self-employment rate in 2019 (ONS, 2020). However, their numbers are unfortunately too small in our sample to include them in Figure 11.

**Figure 11. Percentage of those in self-employment and paid employment in Jan/Feb 2020 who were still working in May 2020 by ethnic minority groups**



*Note: Weighted data. Understanding Society COVID-19 Study May 2020 surveys; 16-69-year-olds. The ethnic minority group 'Blacks and Black British' cannot be displayed because of too few cases who were self-employed in the sample.*

## REGION

Since self-employment varied substantially by UK regions before the lockdown (ONS, 2020a, 2018), we further investigate the spatial variations in the impact on self-employment. Figure 12 shows the gap between self-employment and paid employment as proportion of the self-employed and employees in January/February 2020 who were still working at least one hour a week in May 2020. We have information from n=1,150 self-employed for this spatial analysis of impact. However, it has to be noted that case numbers are small for two regions: the North East and Northern Ireland (<50); and therefore the reported results need to be interpreted with caution.

In almost all regions the self-employed were more affected by the crisis than employees. The impact on paid employment is fairly similar across regions. In comparison, the impact on the self-employed is much more regionally varied.

The gap in impact between self-employment and paid employment is largest for Scotland and for Yorkshire and the Humber. The South West is the only region where the self-employed are less affected than employees on this measure. This could be related to the high proportion of self-employment in the banking and finance sector<sup>1</sup> here compared to other regions and the high ability of those in this sector to work from home, even before the coronavirus outbreak (ONS, 2020b).

London – the region with highest concentrations of employment in advanced services<sup>2</sup> – also shows a higher than average effect on self-employment while the impact on paid employment is below average. This corresponds to early estimates that pointed at diverging effects of the crisis on self-employment and paid employment in London (Henley and Reuschke, 2020). This is most likely because London also possesses relatively high concentrations of employment in sectors, such as arts and entertainment, that are particularly hit in this crisis.

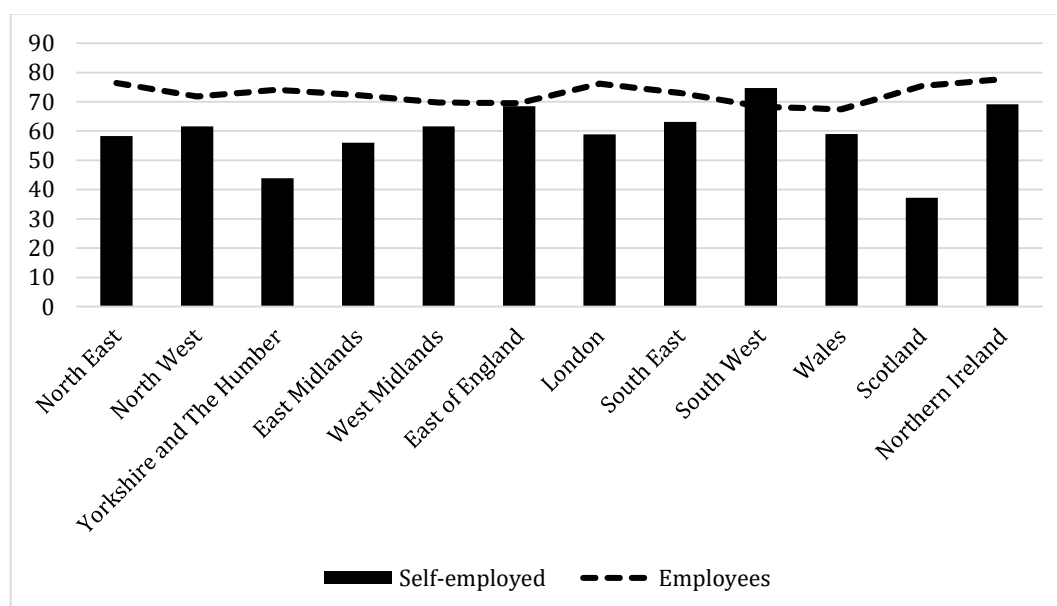
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<sup>1</sup> Separate analysis of the 2019 Annual Population Survey by the authors confirms this.

<sup>2</sup>

<https://www.nomisweb.co.uk/reports/lmp/gor/2013265927/report.aspx#tabempo>  
CC (accessed on 3<sup>rd</sup> August 2020).

**Figure 12. Percentage of the self-employed and employees who were still working in May 2020, by regions**



*Note: Weighted data. Understanding Society COVID-19 Study May 2020 surveys; 16-69-year-olds.*

## SUMMARY

The effect of COVID-19 has been dramatic for workers in the UK – but particularly so for self-employed workers, across sectors and regions. This highlights the importance of particular support for this important sector in the wider UK recovery from this crisis. More than 40% of those who were self-employed in January/February 2020 experienced a 100% drop in demand of their services and products in the first month of the lockdown. Some of these may have left self-employment as a result. Across different groups of employees and self-employed, self-employed women were most likely to have experienced a drop in working hours and earnings of at least 50% by the end of April 2020. Differences between self-employed men and women in drops in earnings and hours worked in the first month of lockdown, however, were small and not statistically significant. Further, both male and female self-employed have more often experienced further reductions in working hours and earnings during the second month of lockdown when compared to employees. One reason for similar negative impact on self-employed women and men – despite the higher presentation of women in ‘shutdown’ sectors that were immediately affected by restrictions on people to leave their home (Henley and Reuschke, 2020) – is the rapid adverse impact on the largely male self-employed in the production sector. This was, according to our analysis, already badly affected by the end

of April 2020. However, we find some evidence of a quicker ‘bounce back’ in male self-employment. We have also found variation in impact amongst the self-employed by ethnic minority groups. Variations in impact by ethnic minority groups and gender will require further investigation when larger representative datasets will become available later in 2020 and a longer period of impact can be investigated.

Strict mobility and physical distancing restrictions imposed in March 2020 clearly affected industries differently, and knock-on effects from sectors most directly affected, such as in accommodation and food services, are likely to have occurred through supply chain linkages. Comparative analysis between self-employment and paid employment in this report suggests that relative to employees in the same industry groups, self-employed workers are particularly hard hit in personal service activities (including repair of household and personal goods) and arts and entertainment combined and the production sector (including construction). The self-employed were least affected across a number of impact measures in advanced services (information and communication; financial, insurance and real estate services; professional, scientific and technical services; administrative and support services).

The self-employed were more affected by the crisis relative to workers in the paid employment sector in almost all regions/countries in the UK as evidenced from information on proportions of those who had still work (including few hours) in May 2020. Furthermore, while the impact on paid employment displays limited regional variation, the impact on the self-employed shows more significant regional variation. Self-employment in Scotland and in Yorkshire and the Humber appears most affected compared to paid employment. In London the impact on the self-employed was less severe in absolute terms, but the gap in experience with paid employees is still wide. This highlights the importance of considering bespoke regional strategies for recovery in self-employment.

The COVID-19 monthly surveys of the well-established Understanding Society longitudinal household survey provide a very useful first ‘look’ at the impact of the pandemic crisis on the self-employed. However, it is important to note that despite the large overall size of the survey, the achieved sample of self-employed is relatively small, and therefore a note of caution needs to be placed on the more disaggregated descriptive findings reported here. The surveys are valuable for studying longer-term effects on the self-employed in relation to employees which will be possible when further waves of this new data source become available.

### **Data acknowledgement**

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