



Institute *for the*  
Future of Work

## Spotlight report

IFOW Interviews on Self-Employed and COVID-19  
22–23 March 2020

**I can't stop working,  
I can't self-isolate,  
I can't afford to stop  
work...**

IFOW conducted a fast turn-around series of interviews with union representatives, self-employed and contract workers, and agencies from across the UK, with a particular but non-exclusive focus on the logistics and transport sector. The objective was to understand how risks for workers and the public are currently being managed to inform a policy response.

This work is funded by a grant from Trust for London and our core funding from the Open Society Foundation.

# We have found:

- Many self-employed and contract workers are reporting that they cannot afford to stop work and self-isolate to contain the spread of COVID-19
- Delivery work entails a high level of human contact. Drivers are concerned that their work involves a higher risk of exposure to their families and dependents
- Repayment on loans for or insurance of vehicles alone often exceed Statutory Sick and Universal Credit payment values, which risk workers spiralling into debt
- Higher levels of risk are managed by individual workers with little or no support. COVID-19 policies adopted by agencies are focused on employees, and tend not to extend to self-employed and contract workers

## Self-isolation: Financial Barriers

Many working as ‘self-employed’ contractors in delivery services do not have a financial buffer and would fall into debt if they had to self-isolate:

“I can’t stop working, I can’t self-isolate, I can’t afford to stop work... Because I’m self-employed I have to make sure my insurance, make sure my liabilities are being paid – I can’t afford to be off sick – I can’t afford it.”

[Courier, 42, London](#)

The issue of financed vehicles and loan repayments themselves far exceeding statutory sick pay came up several times. For one female migrant courier, this created significant anxiety:

“I can’t afford to take time off, I am dead. To have the money to live here is vital. I am an immigrant. It is not my own home. I do not have friends to ask to borrow money. And I have loans. And if I want to go back to my country, which I don’t want to because my daughter is here to study... it’s not for laughing, it is for crying... no one expects something like this, it’s like a horror movie. I can’t not work. I will die.”

[Courier, 35, Weston Super Mare](#)

When asked how he would respond to infection, a young driver in Leeds responded:

“I personally wouldn’t [stop work], I would have to get myself into debt to provide for my family. But I’m sure others would and that’s the issue. The government need to give self-employed people a manageable amount of money, not £80 per week, or a lot will just go to work and keep spreading the virus”

[Courier, 24, Leeds](#)

## Self-isolation: Financial Barriers

Several interviewees were sole earners for their family and had loved ones who were in high risk categories. This puts them in the difficult position of having to choose between supporting their family or risking their own health, and that of others.

A young rider who was the sole earner for his family, working for Uber, Amazon and Just Eat, explained that he was the sole earner in his household and was responsible for his partner, who had acute asthma. When asked whether the current offer of Universal Credit would be enough to support him, he replied he needed to cover:

“Baby milk nappies food electric at the minimum, £15 a week electric atm. But if we’re in everyday that’ll go to at least £20 a week food probably £80 a week, nappies £10–15 per week baby milk £10 every 5 days gas probably £5 a week. And that’s not even mentioning my rent and council tax. Then I’ve got car insurance at £250 per month.

I’m pretty much f\*\*\*ed to be honest, like every other self-employed person”

[Courier, 24, Leeds](#)

Another explained that the mother of his child, from whom he was separated, had stopped contract work at a care home to protect herself, and subsequently needed his support:

The mother of my child – he’s 16 now so a big boy – she had to stop working a few days ago now because she has a kidney problem, she only has 20% of the function of her kidney so she’s had to self-contain herself because, she doesn’t usually ask me for money but she called me a few days ago and she said to me from next week I need help.

So I can’t afford to take a day off work. She works in an old people’s home – so they are more vulnerable and, well if she catches it she might have to have dialysis. So she’s indoors for the next few weeks. So I can’t just stop working, I can’t self-isolate myself”

[Courier, 42, London](#)

## Self-isolation: Financial Barriers

While demand for drivers was high in London, in other parts of the country it is drying up as food chains close:

“We are in a small crisis here, they stopped McDonalds, soon the KFC will close too, and they were the biggest places from which orders come. McDonalds was 70%, KFC 20% – so now everyone will work much less. There are so many drivers, many of them like me are affected financially because I don’t have work and I don’t have any other opportunity to earn money now everything is closing, all the shops too. It is very difficult, my rent is £180 – then on top of that the biggest problem, with a landlord I might be able to fix it and talk to them, but now I have to make a call to the bank because I have a loan for financing of my car, around £500 a month for this too. This is far more than £90 a week”

[Courier, 35, Weston Super Mare](#)

However, it is noteworthy that not only those in logistics are feeling concerned. One self-employed freelance film maker in Newton Mearns shared that he

‘like millions of self employed workers throughout the country is currently looking into a financial abyss due to all the future work now being cancelled as a result of COVID-19’.

[Freelancer, Newton Mearns](#)

“

I'm stuck, I can't think about what I can even do about this.

Courier, 35, Weston Super Mare

# Risk Management and Mitigation

At the moment, there's no problem, we have lots of deliveries. We are worried about what will happen though – we don't know what will happen. If there's less work, we will have less jobs for the drivers.

Some interviewees emphasised how busy they were as a result of the virus.

“We are delivering a lot more papers, people are reading a lot more, they are buying papers like crazy”

[Courier, 42, London](#)

When asked what policies had been introduced by contracting agencies, we were told:

‘we have to make sure we look after ourselves, so yeah, we have to wear gloves as well. And we've been advised to keep washing our hands all the time’

[Courier, 24, Leeds](#)

‘[Deliveroo] advised us to wear gloves and use hand sanitiser, if we send the receipt they will give us £20 for the expenses, from this point of view they take care of us at least, with intel – so I have nothing to complain about’

[Courier, 35, Weston Super Mare](#)

One same-day delivery company office manager explained that although there was a policy well publicised in the office and hand sanitiser for employees (those in customer services etc, on permanent contracts) he had ‘*no idea what the drivers are doing*’. Another manager from a different local logistics firm told us

‘The drivers are self-employed, we don't really give them advice, they look after themselves. We don't see them, we just speak to them on the phone... I have said to them ‘if you don't feel good, don't come to work’

[Manager, Logistics Firm](#)

When asked whether employers were able to monitor compliance, or if they were encouraging people who were sick not to work, one courier informed us:

“No, not yet – because, I think, us, delivery drivers, it won't affect us that much – because, things have to be delivered either food or newspapers they have to be delivered, there's less traffic around so the roads are empty... too so it won't affect us really... We have to work, we have to work... it is tricky very tricky. There is a risk of getting infected, because when you deliver stuff you have to talk to someone, you don't know if they are infected or not”

[Courier, 42, London](#)



## Risk Management and Mitigation

One driver reported that she had been sent information by her employer on how to claim universal credit, but given that the loan for her car repayments was £500 pcm, before thinking about her rent or other bills she struggled to even consider this option

“They sent us information about how to get universal credit, but I didn’t go to read it in detail because I don’t know what to do in this moment, which line to go and what to do. I can’t go further to read in detail about what to do because for me it’s not enough – to think about my bank and the financing for the car. I’m stuck, I can’t think about what I can even do about this”

[Courier, 35, Weston Super Mare](#)

Interviewees told us that Just Eat had introduced a relief payment offer for 14 days equivalent to two thirds of their usual salary. While one contractor explained this was the best offer he had (also working for three other platforms) the fact he had a mixed portfolio meant that he would have to work out which left his family better off: this or universal credit. Neither would be enough to support him, but he could not claim both simultaneously. He said:

“Just Eat’s new policy is to leave at the doorstep. My average weekly earning is £250 with Just Eat but if I receive this relief payment then I won’t get any universal credit... Uber provide £30 a week sick pay if you have an accident/injury resulting in not being able to work but haven’t mentioned anything about coronavirus payments. Amazon said we will be given an extra £2ph to keep working but haven’t mentioned any payment if we’re off sick. Amazon have only increased the pay rate by £1ph for shopping deliveries but not for regular parcel deliveries and that’s only because they’re desperate to fulfil all the customer orders. Just Eat seems to be the best company providing help to workers”

[Courier, 24, Leeds](#)

# Trust

**The lack of testing was seen as critical to supporting public health, worker financial security and reducing anxiety in this period:**

‘The point is, really, with this coronavirus problem, we don’t know if we are sick or we have a cold, we are not tested even when we ask for it – people are afraid for their lives, so many people are dying and people are afraid – so many people are dying, we don’t know if you have a cold, or something that will put you in the ground. But we’re told to stay home, it scares me a lot’

[Courier, 35, Weston Super Mare](#)



Somerset House, Strand  
London WC2R 1LA  
T +44 (0)20 3701 7633

[www.ifow.org](http://www.ifow.org)  
[@\\_futureofwork](#)