



Women in self-employment:

Understanding the female
self-employed community

ipse
The Association of
Independent Professionals
and the Self-Employed

About IPSE

IPSE – the Association of Independent Professionals and the Self-Employed – is the representative body for the UK’s self-employed community, including freelancers, contractors, consultants and independent professionals. With more than 78,000 members and representing the views, concerns and skills of some 5 million of the UK’s self-employed, IPSE is the largest organisation of its kind in Europe.

Our mission is to represent and promote the interests of the UK’s self-employed population. We achieve this through a comprehensive policy agenda, research programme and services to members. We endeavour to be the most appreciated source of protection and information for independent professionals in the UK. We also work to provide legislators, regulators and businesses with authoritative and comprehensive policies to enhance the ability of self-employed people to deliver economic impact.

We work with leading academic institutions and research agencies to provide empirical evidence about evolving market trends. This research supports our work with government and industry and delivers key market intelligence to help our members with business planning.

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Foreword

Gender equality in the workplace has been a widely talked about topic across the media, government and industry for many years now. However, discussions have almost exclusively focused on employees, while relatively little is known about the experiences of self-employed women.

As self-employment continues to grow, with over 5 million people now working for themselves, it is important to examine and better understand this sector.

It is especially important to understand the women who decide to work for themselves, as ONS data shows that it is highly skilled female freelancers who are most driving the rise of self-employment. In fact, this group has grown by a remarkable 69 per cent since 2008.

It is therefore more important than ever to understand not only the reasons why women are going into self-employment – such as greater freedom and flexibility – but also the specific challenges they face when they start working for themselves.

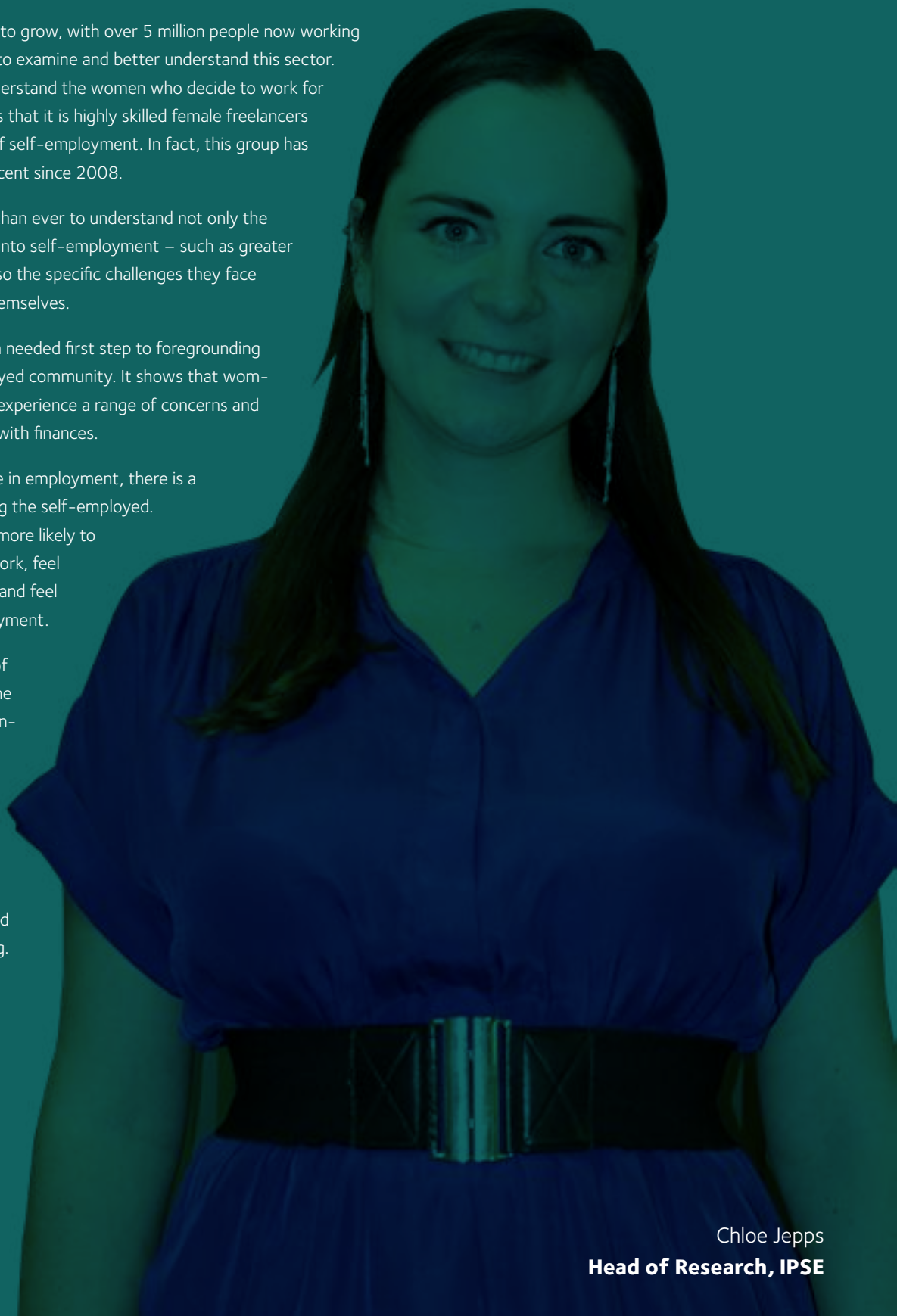
This exciting report is the much needed first step to foregrounding the growing female self-employed community. It shows that women are more likely than men to experience a range of concerns and challenges – particularly to do with finances.

The report reveals that, just like in employment, there is a shocking gender pay gap among the self-employed.

Not only that: women are also more likely to experience difficulties finding work, feel less supported by government and feel isolated because of self-employment.

This vital report lays out a set of recommendations to address the crucial gender disparities in training, parental leave and finance.

We must make sure that women who have turned to self-employment for freedom and flexibility have the support they need to succeed in this innovative and ever-expanding way of working.



Chloe Jepps
Head of Research, IPSE

Executive summary

- **Self-employed men charge an average of 43% more for their work than self-employed women - compared to a 17% gender pay gap among employees.**
- **Half (49%) of self-employed women say they worry about their financial circumstances all or most of the time, compared to 37% of men.**
- **A quarter of female freelancers suffer from loneliness as a result of working remotely compared to 16% of men.**
- **Only a third (33%) of self-employed mothers claimed Maternity Allowance for the full 39 weeks, while 30% did not claim it at all.**

The number of women in self-employment has grown sharply in the last 10 years.¹ In fact, one of the biggest factors behind the overall growth of self-employment is the remarkable 69 per cent rise in the number of highly skilled female freelancers since 2008.

It seems that the vast majority of these women entered self-employment for overwhelmingly positive reasons. Among the most significant are greater control over working hours (63% of women said this was a factor), choice of where to work (56%) and better work-life balance (55%).

When women get into self-employment, however, they are facing more challenges than their male counterparts. In fact, almost half of freelance women (46%) say self-employment has proved more challenging than they expected compared to 41 per cent of men.

The gender pay gap

The most significant of these challenges is the 43 per cent gender pay gap among the self-employed: this means self-employed men are earning an average of 43 per cent more than self-employed women. This is a much larger gap than among employees (17%).

Unlike employees, this gap seems to be driven not so much by employers paying less, but by self-employed women undervaluing their services and charging less. In fact, women in self-employment are substantially more likely than men to say they would benefit from training in setting and raising their rates (41% compared to 34%).

It is likely this pay disparity is connected to broader financial worries among women in self-employment. Half (49%) of them say they worry most or all of the time about their financial circumstances compared to two out of five men (37%). Likely because of this, two out of three (65%) self-employed women say they will never have the things they want in life, compared to half (50%) of men.

These difficulties extend to financial products too. Whereas over half (54%) of men in self-employment who applied for a mortgage succeeded in getting one, the figure was only 46 per cent for women. More self-employed women (76%) are also worried about saving for later life than men (63%).

The wellbeing gap

Self-employed women are more likely than men to say they have felt stressed or anxious because of financial worries (57% of women compared to 46% of men). The same is true of depression (33% to 24%), feelings of inadequacy and failure (34% to 22%) and a lack of confidence (38% to 29%).

There is a similar trend in terms of loneliness: a quarter (25%) of female freelancers said they had suffered from feelings of isolation and loneliness as a result of working remotely compared to 16 per cent of men. This may be partly because women are more likely to work from home and less likely to work in coworking spaces. Two out of five (42%) self-employed men have used coworking spaces at some point compared to just 31 per cent of women.

Parental leave

Another serious challenge for women in self-employment is parental leave. At the moment self-employed women are only entitled to Maternity Allowance, not Maternity Pay. Partially because of this, only a third (33%) of self-employed women have claimed Maternity Allowance for the full 39 weeks. Another third (30%) have not claimed Maternity Allowance at all.

Another key reason self-employed women do not feel able to take all their maternity leave is that they fear the damage it could do to their businesses. A quarter (25%) of them also say they need more than the statutory 10 Keeping In Touch days to maintain their business.

Support and training

Facing these challenges, many self-employed women believe they need more support from the government. In fact, only one in ten of them (11%) say they feel supported by the government, compared to one in five men (20%).

One key focus of support could be training as it can be a crucial means of reducing the gender pay gap among the self-employed. Self-employed women are more likely to say they would benefit from training in eight out of the nine areas examined in the report.

To help alleviate these issues, the report provides a set of practical recommendations for both industry and government to ensure that self-employment remains a positive choice for women and they have the necessary tools to make a success out of this way of working.

1. Make training for the self-employed easier to access:

Making training for new skills tax deductible for the self-employed could reduce the financial burden of upskilling while allowing women to choose training that suits their particular needs.

2. Increase New Enterprise Allowance (NEA) benefit and mentor support to two years: NEA benefit and mentor support should be increased to reflect the length of time women need support whilst establishing their businesses.

3. Review parental rights and pay for the self-employed:

A review could take a fresh approach to how parental policies and pay can be made more flexible to meet the needs of the UK's five million self-employed, and not simply seek to fit freelancers into the existing system designed for employees.

4. Provide better data collection to improve the understanding of the sector: Enhancing collection and availability of data on women in self-employment could help improve the understanding of this segment of the labour force and come up with practical solutions on how to better support it.

The full recommendations can be found on pages 25-30 of the report.



Introduction and definitions

In the last decade, structural changes in the UK economy contributed to the creation of two very significant labour market trends.

On the one hand, the female employment rate in the UK reached 72.3 per cent in November 2019, which is the highest it has been since comparable records began in 1971.² This means that approximately 15.6 million women in the UK were in employment in the last quarter of 2019.

On the other hand, technological and socio-demographic changes have contributed to the rise of self-employment, which also peaked at the end of 2019, passing the 5 million mark for the first time ever.³

These two trends didn't develop in isolation from each other. In fact, the rise in self-employment since 2008 has been driven by a 69 per cent increase in the number of highly skilled female freelancers, choosing this way of work because of the freedom, flexibility and control it provides.

The number of freelance working mothers has also increased by 79 per cent since 2008. Freelancing allows mothers to pursue their career and spend time with their family in a way that simply was not possible half a century ago.

While the number of women in self-employment continues to rise, not a lot is known about the perceptions, attitudes and concerns of this group, as well as their experiences in self-employment.

What has research told us in the past?

Previous research on women in work has focused almost exclusively on employees.

For instance, a recent report by the Government Equalities Office found that the largest barriers to women's progression in the workplace continue to arise from a conflict between current ways of organising work (including long-hours cultures and expectations of constant availability) and caring responsibilities.⁴

While the report puts forward a comprehensive list of recommendations for both government and organisations on how to mitigate some of these barriers, it does not mention self-employment which allows more and more women to work flexible hours and successfully combine their work with their caring responsibilities.

Office for National Statistics (ONS) data on the gender pay gap in the UK also almost exclusively focuses on employee earnings.⁵ Even though there are a number of reasons why measuring self-employed income is hard, including accounting for irregularity of income and unpredictable finances,⁶ the lack of data can cause difficulties in understanding this sector of the economy and identifying solutions and recommendations for how to better support it.

There is some research that offers valuable insight into the experiences of women in self-employment.

The All Party Parliamentary Group (APPG) on Women and Work's annual report touched on the importance of training and development for females in self-employment to build their career and expand their client base.⁷ The report, however, did not put forward solutions tailored to this labour group but rather provided a broader range of recommendations for all women in work.

In 2016, the Women's Budget Group report on the rise of the self-employed found that while self-employment is a positive option

for many, it might lead to a downward trend in their incomes because of limited access to training and social protection.⁸

While the report suggests a series of measures to support women who chose this way of work, it mostly relies on secondary data and does not explore the experiences and attitudes of self-employed women themselves.

What this report sets to uncover

The presence of women in the workforce has proved to be better for companies, societies and the economy as a whole.⁹ The increase in female employment since the 1960s has helped to boost living standards and the situation of women at work is very likely to continue to affect future living standards in the UK.¹⁰

Self-employment can allow women to tap into their entrepreneurial potential, which in turn can improve their wellbeing and economic situation, and also increase the value they add to the economy as a whole.¹¹

That is why this report aims to uncover more about this ever-important segment of the workforce by drawing on data from a number of different sources, including a primary survey commissioned by IPSE and conducted by Savanta ComRes.

Firstly, the report will offer a snapshot of the demographic and occupational composition of the sector based on analysis of the Labour Force Survey (LFS) data.

The report will then focus on the key motivations, experiences and challenges of self-employed women. For this it will use an analysis of primary survey data based on the responses of 1,000 self-employed people who are representative of the UK's solo self-employed population in terms of age, gender, occupation and region.

It will finish off with a list of recommendations for industry and policy, as well as self-employed women themselves on how they can make a success out of this way of working.

To reflect the true heterogeneity of self-employment, the report will refer to the following self-employed groups:

- **Self-Employed** – The self-employed are those in business on their own account, whether running their own limited company, operating as a sole trader or working through a partnership. They may or may not have employees. There are currently 5 million self-employed people in the UK.
- **Solo Self-Employed** – Solo self-employed is the term used to describe those within the self-employed sector who work entirely on their own and do not have employees, in all Standard Occupational Categories (SOCs) 1 to 9. There are currently 4.6 million solo self-employed people in the UK.
- **Freelancers** – The sub-section of the solo self-employed workforce that are working in highly skilled managerial, professional and technical occupations, as defined by SOC groups 1 to 3. There are currently 2.1 million freelancers in the UK.

Women in self-employment: a demographic and occupational snapshot

Solo self-employed women

- In 2019, there were 4.6 million solo self-employed people in the UK, 1.7 million of whom were women.
- The gender distribution of the UK's solo self-employed workforce is uneven with almost two-thirds male (64%) and a third (36%) female.
- While men dominate in most of the occupational categories, there are higher proportions of women in medium skilled occupations such as SOC4 (administrative and secretarial occupations – 79%) and SOC6 (caring, leisure and other service occupations, including hairdressing and housekeeping – 87%).

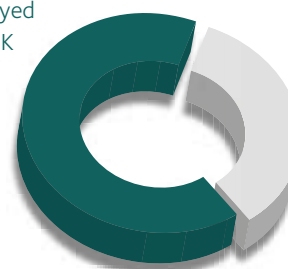
Women in freelancing

- There is a more even gender distribution among freelancers working in the higher skilled occupational categories (SOC1-3), with 58 per cent male and 42 per cent female.
- This is caused by the large increase in female freelancers since 2008.
- The number of female freelancers increased by 69 per cent since 2008, while the number of men increased by just 43 per cent over the same period.

Working mothers

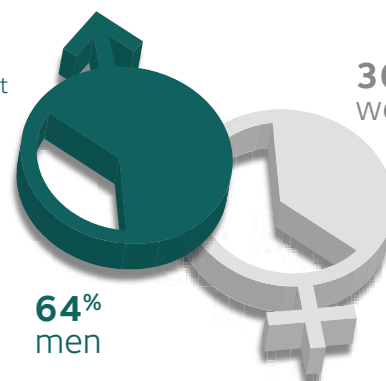
- In the UK there are a total of 611,000 solo self-employed mothers, around half (302,000) of whom are working as freelancers.
- The number of solo self-employed mothers has increased by 61 per cent since 2008.
- This means that one in eight of all solo self-employed people are now working mothers.

There are 1.7 million solo self-employed women in the UK

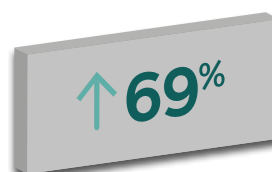


893,000 of whom are highly skilled freelancers

Gender split in self-employment



36% women



The number of female freelancers increased by 69% since 2008



1 in 8 of all solo self-employed are working mothers

Motivations for entering self-employment: What has driven the rise in the number of self-employed women

Previous research about the motivations of women entering self-employment reveals a mixed picture, claiming that while it is a positive way of work for many, some were forced into it because of the uprating of the state pension age for women and public sector job losses.¹²

However, when a representative sample of women were asked about their key reasons for entering self-employment, they said that they were motivated by greater control of hours (63%) and the choice of where to work (56%), as well as better work-life balance (55%).

Reasons for entering self-employment



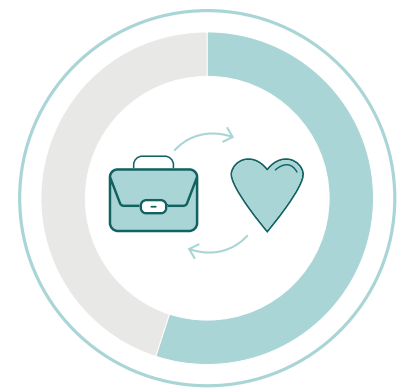
63%

Greater control of hours



56%

Choice of where to work



55%

Better work-life balance

Only a fifth (21%) of women said that they entered self-employment because of lack of other employment opportunities and less than one in seven (13%) did so because they lost their previous job.

Interestingly, self-employed women were more likely than men to select reasons related to their wellbeing and personal circumstances such as greater flexibility and control of hours, work-life balance, as well as flexibility around childcare.

Men, on the other hand, were more likely to select career-related reasons such as control of own work, ability to do a greater variety of work and the opportunity to earn more money.



Three in four self-employed women say they are happy being self-employed

Overall experiences in self-employment

Happiness in self-employment

As suggested by their key reasons for entering self-employment, women reported high levels of satisfaction with their working life (7.6 on a 10-point scale), just slightly lower than the score for men (7.8 on the same scale).

Combined, these results suggest that self-employment contributes to better job satisfaction and improved wellbeing and is a positive choice for most women, who take advantage of the freedom and the flexibility it provides.

Looking specifically at the highly skilled freelance sector, freelance women are also more likely to agree that self-employment gives them the flexibility they need around the rest of their lives (86% in comparison with 79% of men) and that being self-employed has become central to their identity (60% in comparison with 55% of men).¹³

Challenges and support needs

While it seems that freelance women enjoy the freedom and control that comes with self-employment, they are also more likely than men to experience concerns and challenges.

For instance, a higher proportion of freelance women agree that self-employment has been much more challenging than they expected (46% in comparison with 41% for men).

They were also more likely than men to be concerned about things such as irregularity of income, not being financially prepared for retirement, not having access to statutory employment benefits and not being able to get financial support.¹⁴

This is perhaps unsurprising with previous research revealing that women on average start their business with a third less capital than their male counterparts.¹⁵ Self-employed women (22%) are also less likely than men (33%) to have a private or personal pension.

In line with the above, a greater proportion of freelance women compared to men said they would like more support with areas such as pension planning/saving for later life, accessing financial support and training opportunities.

This is a concern given that access to business and financial support, as well as training and development opportunities, are often listed as key for women to break out of the low-pay cycle and progress in their self-employed careers.¹⁶

In addition, both men and women felt that they need more support in areas such as finding work, tax and legal issues, expanding their business and dealing with late and no payments.

Overall, looking at the attitudes and perceptions of freelance women, it seems that they tend to experience greater financial concerns in self-employment. This claim is examined in more detail later in the report.

Case study: Fiona Thomas, 33, Freelance author and content writer

I've been self-employed since 2016, working as a freelance author and content writer. I got into freelancing after a breakdown in 2012 related to my depression and anxiety when it became clear to me that the traditional workspace wouldn't be conducive to me taking care of myself and prioritising my mental health. I thought that getting a job that allowed me to be more flexible with my hours and to control my own workload would be better suited for this purpose.

I also knew that I wanted to be a writer but I didn't really have enough experience to be hired as a staff writer as I didn't study English at university, and I didn't have any experience working for newspapers, magazines or with agencies. This is when I decided to work for myself and create my own opportunities.

One of the things I've found challenging in self-employment, even though I did not expect that to be the case for me as I am an introvert by nature, was isolation. I transitioned from working in a really buzzy customer service environment in traditional employment, so I was actually excited to work on my own and have no one to answer to. However, after six months I realised that while it was more enjoyable than working in a customer environment, it certainly had a negative effect on my health.

To overcome this, I made it my mission to meet other freelancers in my area using social media. I reached out to people to meet up and talk about co-working together, as well as to get advice on how to deal with tricky clients and how to set acceptable rates for the work I do. I even set up my own co-working groups on Eventbrite and try to attend as many events as possible in order to get myself talking to people. Events in my local area are particularly good because I am

more likely to meet people that I can catch up with after on a regular basis. Facebook groups are also amazing to get quick feedback on a question you have as it gives you access to a lot of different opinions.

The support network I built became continuously more important to me. I think the reason why women in self-employment feel more isolated than men is because they are usually more likely to openly talk to their colleagues at work, bounce off ideas and share what they are going through. Once this is taken away from them, self-employment may seem scary and difficult as you have to navigate all these new issues you have never faced before by yourself. Wellbeing in general has always been a topic close to my heart and top of my agenda, I even wrote my own book on the topic – *Depression in a Digital Age* about mental health and social media.

My advice for other female freelancers when it comes to looking after their wellbeing is to track their own moods, and try to analyse when they feel good and productive and when they don't in order to try and figure out what they can change about the way they work. The great thing about being freelance is that you can change your workspace, your daily routine, what times you work, and you don't have to force yourself to do anything you don't want to.

So keeping an eye on what works for you and what doesn't and adjusting your routine accordingly can be very helpful, rather than beating yourself up if you're failing to fall into the traditional routine of what you think means to have a successful working day.





Finding work

Choosing self-employment as a way of work often means taking on more responsibilities, including finding work and securing a regular stream of clients.

While the rise in automation and technology has enabled freelancers to seek work in various ways, our research revealed that both self-employed men and women are most likely to find clients or market their services via the use of word of mouth, social media and referrals and testimonials.

Looking at differences between the two groups, almost twice as many women than men (50% compared to 29% men) refer to the use of social media for these purposes.

This could potentially be related to the fact that women in the sample tended to be younger and social media is where most Millennials and Generation Zs are looking for work, according to a study by the Aberdeen Group.¹⁷

Men on the other hand are more confident approaching clients directly for work (26% compared to 17% of women) and using online freelancing platforms (17% compared to 11% of women).

Challenges when looking for work

Self-employed women are slightly more likely to have trouble finding work with a higher proportion of them (75%) than men (68%) saying they find looking for work challenging. Finding work is also the administrative task self-employed people spend the most time on, as will be explored later in the report.

In terms of the key challenges experienced by the two groups, both self-employed men and women find not knowing how much to charge (35% of women and 23% men) and competition from other freelancers (27% of women and 24% of men) most challenging when looking for work. Interestingly, a larger proportion of women than men find these factors challenging.

Knowing how much to charge and setting your rates is essential in self-employment as it allows you to control your income over the year. However, there are many reasons why this could be particularly challenging.

For instance, when setting their rates freelancers should account for both maintaining their standard of living but also covering other financial commitments such as holiday and sick leave, pension provisions and business costs. On top of all that, the rates should reflect the value of their work to the client.

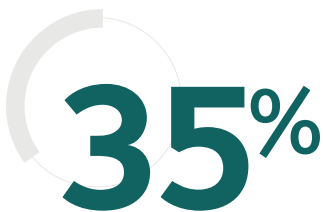
Therefore, the fact that over a third (35%) of women in self-employment find knowing how much to charge challenging provides one potential explanation for the persistent gender pay gap in the sector which will be explored later in the report.

Interestingly, a larger proportion of men (10%) than women (5%) stated that they had faced discrimination when looking for self-employed work, with men also being more likely than women to say they faced discrimination on the basis of nationality, race and ethnic background.



75% of women say finding work in self-employment is challenging

Key challenges when looking for work for women include:



Knowing how much to charge



Competition from other freelancers

Work environment

As with finding work, some differences can be observed between the experiences of women and men in their self-employed work environment.

Most prominently, remote working is becoming more popular among freelancers, with research showing that 87 per cent had worked remotely in the last year.

However, there is some variation in the preferred working locations between gender groups, with freelance women working from home more regularly and men being more likely to work from their client's premises.¹⁸

This trend might relate to the rise in the number of freelance working mums, the number of whom increased by 79 per cent between 2008 and 2019. Freelancing allows mothers to pursue their career without stopping them spending time with their family.

Through freelancing, they can achieve a balance between their work and family life that simply was not possible half a century ago.

In fact, freelance women are more likely than men to say they enjoy the flexibility remote working allows around how they use their time (62% as opposed to 53% for men).

However, the research also revealed that remote working can sometimes result in loneliness and isolation which seems to be a greater concern for women, with a quarter (25%) of them saying they felt lonely as a result of working remotely in comparison with 16 per cent of men.

The research also found that a higher proportion of self-employed men than women use workhubs on a regular basis and that women are more likely to say they prefer to be working from home (58%) rather than go to a co-working space (49%).

Promoting workhubs among self-employed women could potentially help resolve issues of loneliness and isolation as they can increase co-operation among self-employed people and encourage the sharing of ideas and resources.¹⁹



Almost two-thirds of self-employed women say they enjoy the flexibility remote working allows



A quarter feel lonely as a result of working remotely



Gender pay disparity

The rising number of women in the labour market during the last decades points towards improved gender equality. However, research shows that the gender pay gap remains persistent in both employment and self-employment.

A recent ONS release shows that the gender pay gap among UK employees currently stands at 17 per cent, decreasing to nine per cent if the analysis is limited to those who work full-time.²⁰

Previous research has claimed that the pay disparity within the self-employed sector is greater because of falling earnings but data on the issue is more difficult to find.²¹

OECD analysis from 2015 shows a 33 per cent gender pay gap in self-employment in the UK, marking an 11 per cent improvement from its level in 2004 (46%).²² However, self-employed income statistics are not broken down by hours, and the analysis doesn't account for the fact that women in self-employment are more likely to work part-time than men.

While the ONS does not release a regular bulletin of the gender pay gap in self-employment, data from 2016 shows a 40 per cent gender pay disparity for the full-time self-employed and 32 per cent for those who are self-employed part-time, looking at their weekly earnings.²³

Since both of these data sources are now out of date, we asked the self-employed themselves about the daily rates they charged in both 2017 and 2019.

While two-fifths of respondents (42%) chose not to reveal what their day rate was in 2019, the average reported day rate was £161, with substantial differences across gender groups.

Women say they typically charge £65 less per day than their male counterparts (£182 for men and £117 for women). The difference between the amount charged by men and women in 2017 was half this figure, with women charging £32 less than men (£219 for men and £187 for women).

In other words, while in 2017 men charged 16 per cent more a day than women on average, in 2019 this increased to 43 per cent.

While some of this difference can be attributed to the sampling methods, the research shows that there is indeed a persistent gender pay gap in self-employment which also disproportionately affects women working in low skilled occupations.

For instance, women working in the top three most highly skilled occupational categories SOC1-3 charge almost twice as much (£150 per day) in comparison with those who work in lower skilled occupational categories - £76 per day for SOC4-6 and £91 per day for SOC7-9.

Traditionally, the gender pay disparities have reflected undervaluing of women's competences and skills on the side of the employer and offering lower pay for female candidates with similar skills, qualifications and experience to men.

However, the gender pay gap in self-employment could be caused by a variety of reasons linked not only to undervaluing women's skills on the side of the client, but also to difficulty with setting day rates as mentioned earlier in the report.

Therefore, another layer of research on the topic is required to provide a better understanding of what are the causal factors behind the gender pay disparity in self-employment and how it can be addressed.

Financial worries and wellbeing

Looking at the gender pay gap in self-employment, it is perhaps unsurprising that self-employed women (49%) are more likely than men (37%) to say they experience worries over their financial circumstances always or most of the time.

IPSE's previous research has shown that, when asked about different financial scenarios, self-employed women are more likely to feel insecure about their financial future in comparison to men.²⁴

For instance, self-employed women are more likely to say that, because of their money situation, they will never have the things they want in life (65% in comparison with 50% for men) and that they are just 'getting by' financially (70% in comparison with 61% for men).

In addition, self-employed men are more likely than women to say they could handle a major unexpected expense (72% compared to 57% for women) and that they are secure in their financial future (63% compared to 54% for women).

In terms of the key barriers to managing their financial situation, self-employed women are more likely to select low income and volatility of earnings.

The research also finds that, overall, self-employed men are more likely to say that they are satisfied with their financial wellbeing (57% in comparison with 46% for women).

These findings suggest that self-employed women tend to worry more about their financial circumstances and this, therefore, could potentially have a greater impact on their mental health and wellbeing.

For instance, self-employed women were more likely to say that they have felt stressed or anxious (57% in comparison with 46% for men), depressed (33% in comparison with 24% for men), experienced feelings of inadequacy/failure (34% in comparison with 22% for men) and lacked of confidence (38% in comparison with 29% of men) as a result of financial worries.

Case study: Susan Ritchie, 53, Writer, leadership coach and trainer and public speaker



I've been self-employed as a writer, leadership coach, trainer and public speaker for around nine years now. Before that, I was a teacher and I made the leap into self-employment when I realised that I wanted more freedom, flexibility and creativity in my professional life but also in my personal life.

After being a member of a few groups on Facebook with other freelance public speakers, I realised a trend that men are able

to command higher day rates in the world of the professional speaking. When day rates were brought up in discussions, men seemed to be earning in the thousands whereas women were doing work for free, for exposure or for a couple of hundred pounds.

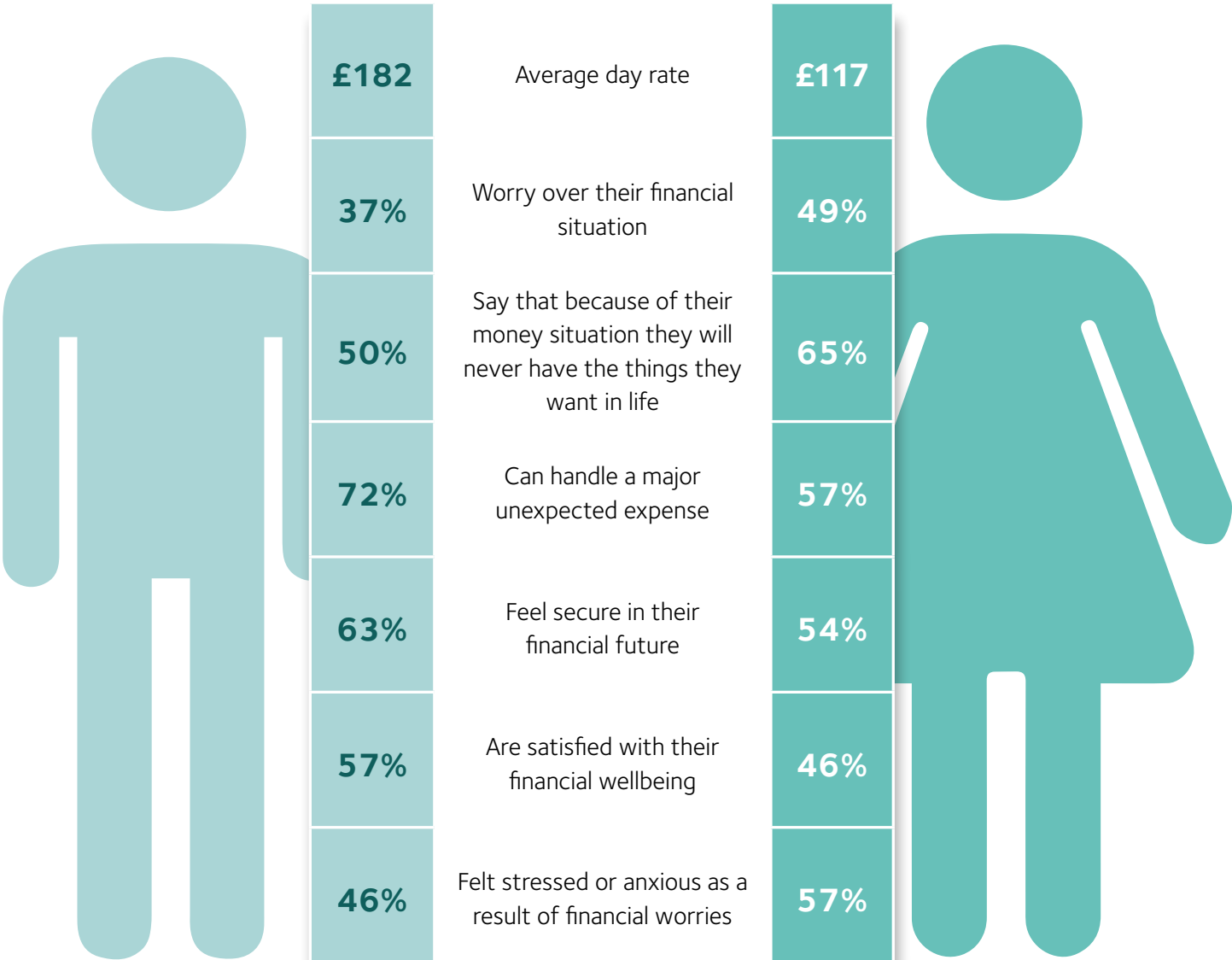
I started off speaking for free like a lot of people. It helps you to gain confidence, to sort out your material and get experience of being on a stage. At certain point, however, if you want to do it for a living, you need to be able to start charging. I'm in the fortunate position now of being paid for my public speaking, but I am still not earning in the thousands of pounds, I am not in that league yet, but I aspire to be.

I witnessed that the men who were charging thousands of pounds seemed to be able to ask for these kind of fees from the outset. I think that a lot of women tend to start off by speaking for free at smaller local network groups - this is certainly where I started.

Those kinds of local network groups, however, don't necessarily have budget available so what I did is shift my gaze slightly and aim for bigger groups and began asking to be paid. When I was approached to speak, I would ask what their budget was, and if they didn't have one and I really wanted to speak, I would ask them to cover my expenses. Sometimes the answer was 'yes', sometimes it was 'no' but it allowed me to make a decision.

I would say to any women out there who want to earn money as a public speaker, lift your gaze a little, find bigger groups who are more likely to have a budget, stick to your guns, decide what's worth you doing and what isn't and then aim high and simply ask for what you would like. Learn to say 'no' to those opportunities that aren't going to pay you or that you don't want to do and push for those opportunities where there may be budget available. As your reputation and expertise grows, these opportunities are more likely to come your way. Take a leaf out of the men's books and just ask!

Financial and administrative experiences of self-employment



Experiences with financial products

A similar proportion of self-employed men and women succeeded in obtaining most of the financial products explored in the research including rental properties, personal loans, car finance and business bank accounts.

However, our research identified two types of financial products that women in self-employment often experience greater difficulties accessing – pension products and mortgages.

Mortgages

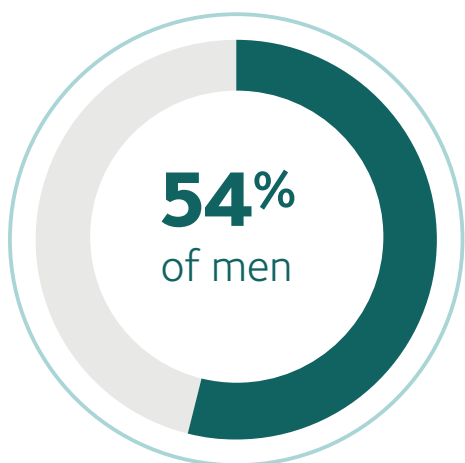
A substantially higher proportion of men (54%) who applied for a mortgage whilst self-employed than women (46%) succeeded in obtaining one.

Women (56%) were more likely than men (50%) to believe that mortgage advisers at banks and building societies do not understand their financial situation as a self-employed person.

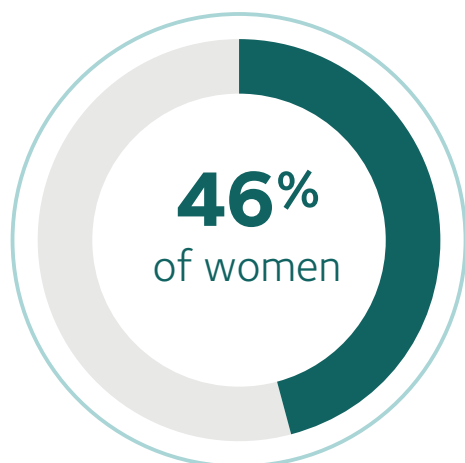
Obtaining a mortgage whilst self-employed can sometimes be intimidating considering that lenders can require you to have a qualified accountant, provide at least one year's worth of accounts, as well as a record of past work and evidence for future work.²⁵

The lower success rate among women is especially concerning considering that more self-employed women (26%) than men (21%) are planning to apply for a mortgage in the next five years.

This could be associated with the fact that almost twice as many self-employed men (31% in comparison with 18% for women) already own their home outright.



**succeeded in
obtaining a mortgage
in self-employment**



**own their home
outright**



Pensions

Similarly, self-employed women (76%) are substantially more concerned than men (63%) about saving for later life. This is perhaps associated with the fact that a higher proportion of them (37% compared to 26% for men) are currently not saving for their retirement in any way.

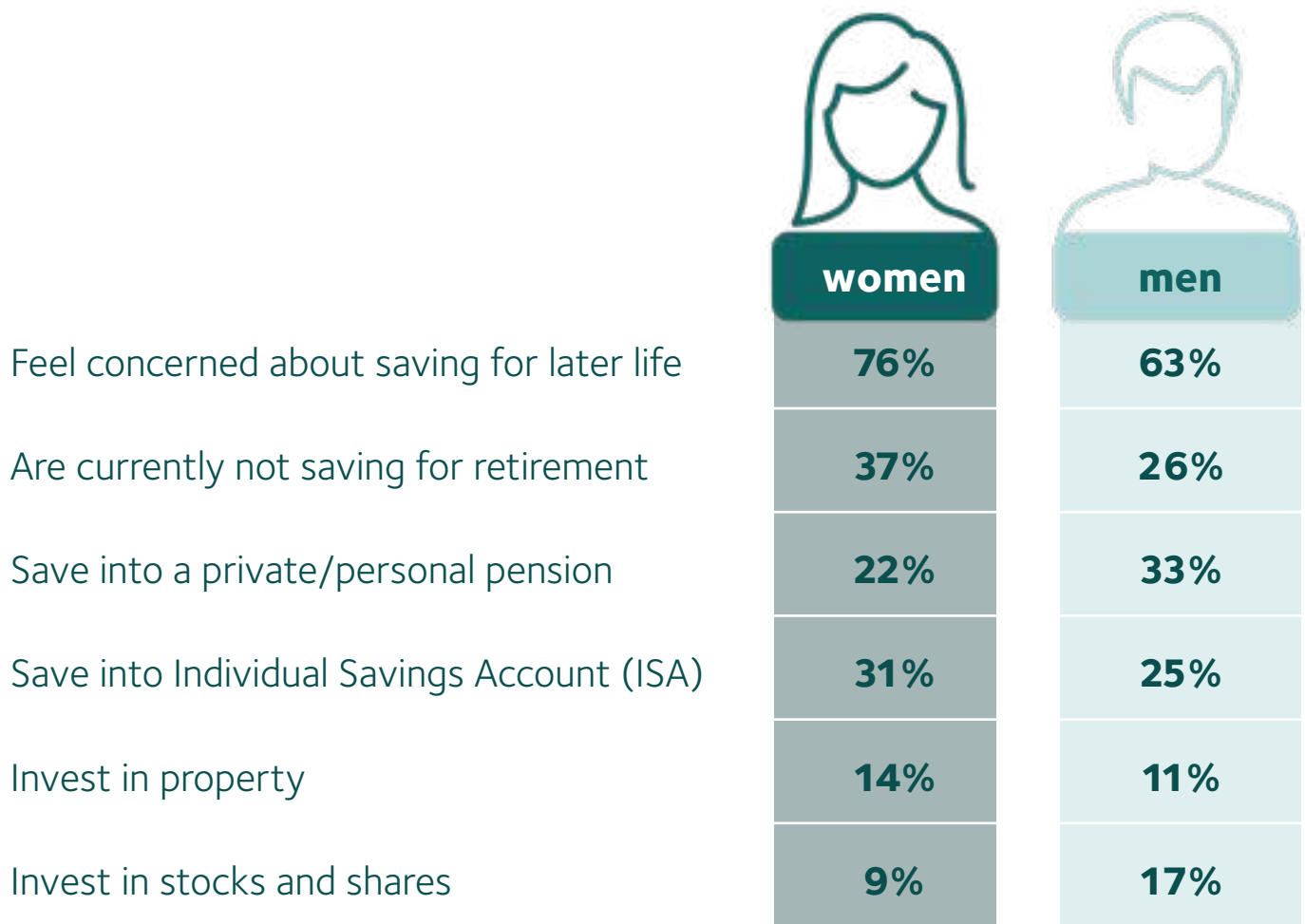
A significant proportion of the self-employed workforce is either approaching – or soon to be reaching – retirement age. Self-employed people aged over 60 are also the fastest growing self-employed age group, marking a 73 per cent increase since 2008. This raises

questions about the importance of finding better pension solutions and saving strategies that will accommodate the large number of self-employed men and women who are about to enter retirement.

Another thing that is important to note is that the two gender groups differ on the basis of their preferred methods of saving for retirement.

While self-employed women are more likely to save in an ISA (31% to 25%), self-employed men are more likely to have a private or personal pension (33% compared to 22%), and they are twice as likely to invest in stocks and shares (17% to 9%), bonds (12% to 6%), trusts (9% to 4%) and cryptocurrencies (8% to 3%).

Saving habits of the self-employed



Business debt

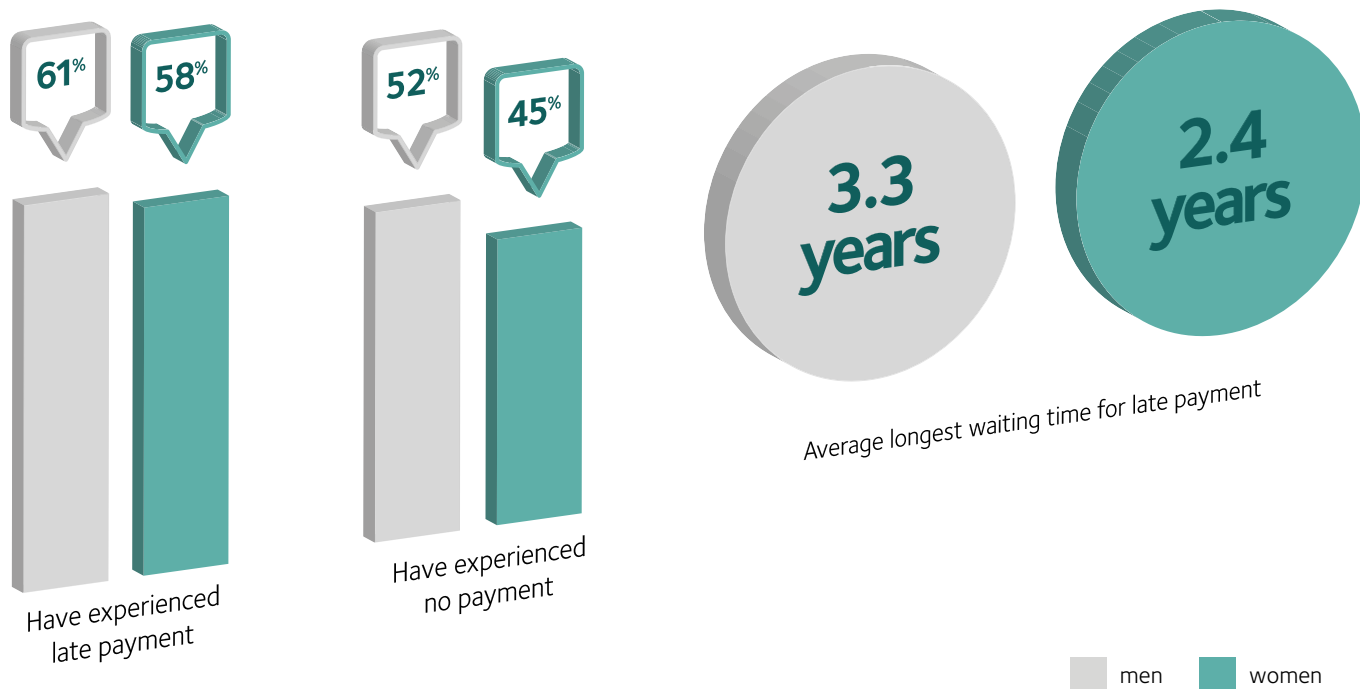
Similar proportions of self-employed men (32%) and women (29%) have some form of business debt, with the most popular forms of debt being credit cards (17% of men and 15% of women) and business loans (14% of men and 16% of women).

Delays in payment

Previous research has shown that freelancers lose large amounts of time and money each year chasing late payments, the result sometimes being not getting paid at all.²⁶

Late payment is an issue that seems to affect both self-employed men (61%) and women (58%) equally. Surprisingly, when asked about the longest time they had waited for a payment, men seem to wait much longer – 3.3 years on average in comparison with 2.4 years for women.

Self-employed men (52%) also seem to be disproportionately affected by non-payment by a client in comparison to women (45%). The most common reason for both groups is that the client never paid them for the work they completed (40%), rather than trying to gain exposure for their work or industry experience.



Time spent undertaking administrative tasks

Dealing with taxation, financial management and administrative tasks is something freelancers often feel they need more support with, especially for those who are new to self-employment.

As mentioned earlier, looking for work is the administrative task that self-employed individuals spend the most time on, out of the indicators measured. In the last twelve months, the average self-employed person spent 134 hours looking for work.

This compares to around 100 hours spent reporting, paying and reclaiming VAT (105 hours), fulfilling IR35 compliance obligations (102

hours) and chasing invoices for late payments from clients (95 hours).

Across all measures tested, these were higher amongst men than women. For instance, whilst men spent over 150 hours looking for work (156 hours), women typically spent 97.

Likewise, reporting, paying and reclaiming VAT was 129 hours for men, compared to 68 hours for women. Whether men spend longer doing these tasks, or whether some of the differences can be attributed to perception, guidance built around streamlining these processes would particularly strike a chord with men in self-employment.

Government and benefits

What the research has showed so far is that there is a persistent gender pay gap in self-employment and self-employed women experience greater difficulties than men accessing certain financial products such as pensions and mortgages.

Therefore, it is hardly surprising that self-employed women (46%) are more likely than men (39%) to not feel supported by the UK government in self-employment. In fact, only one in ten (11%) of them feel supported in comparison with one in five (20%) men.

The research also revealed that one of the areas where more government support is needed for both self-employed mothers and fathers is parental leave.

**1 in 10
women**
**2 in 10
men**

feel supported by the UK government in self-employment



Parental leave

As mentioned earlier in this report, women often enter self-employment because of the greater flexibility and control of hours it allows, to improve their work-life balance, or because of flexibility around childcare – all features that could be particularly appealing to new mothers.

And indeed, a higher proportion of the men (50%) than women (40%) surveyed say that they were self-employed at the time of birth/adoption of their child(ren). We could understand from this difference that becoming a mother is more likely to trigger the move into self-employment than becoming a father.

However, previous IPSE research has revealed that existing parental leave policies do not reflect the needs of the self-employed, who are currently not eligible for Maternity or Paternity pay – or Shared Parental Leave (SPL).²⁷

Self-employed mothers are only eligible for the Maternity Allowance which provides up to £148.68 or 90 per cent of the average weekly earnings (whichever is less) for 39 weeks. Self-employed fathers are not eligible for any paid parental leave.

SPL, which is only available to employees, was first introduced in April 2015, in order to give fathers more time to bond with their children, and to ease expectation on mothers. It allows up to 50 weeks of leave – 37 weeks of which is paid – to be shared by parents if they meet certain eligibility criteria.

Looking at the self-employed, three in ten men (30%) took less than 1 month of paternity leave and one in six (17%) took no time at all.

Among women, 42 per cent took 6 months or less of maternity leave and eight per cent took no time at all.

The figures reveal a relatively small group of self-employed parents who take advantage of the freedom and flexibility this way of work provides and take more parental leave than the average employee. However, perhaps concerning, it also shows that there is a much larger group who don't take enough time off to bond with their children.

Knowing this, it comes as no surprise to see that large proportions of both self-employed mothers (65%) and fathers (67%) believe Shared Parental Leave should be extended to the self-employed.

Case study: Kathryn Dooney, 39, Freelance social media manager

I'm a freelance social media manager based in the North West of England where I live with my young family. I got into freelancing after I was made redundant in 2018 and I took it as an opportunity to do something different. It presented a chance to do something that would work around my family and I ended up retraining and setting up my business in 2019. I have been freelancing ever since.

I love the freedom and flexibility that the freelance life brings. Before I would always struggle with the mythical work-life balance that we are all chasing. I love that I get to choose who I work with, when I work, how I work and where I work. Quite honestly, I can't imagine going back to an office environment, or at least not anytime soon. It's really worked out for me and I'm grateful that I had the opportunity to do it.

I am due to have a baby in the next two weeks, so I'll be going on maternity leave. Research has shown that women in self-employment often don't claim all of their Maternity Allowance for various reasons, which I can relate to on three different levels.

The first one is purely financial – the weekly Maternity Allowance isn't a lot. As long as you have a partner who can help you through it, it's great but if you don't, you'd have to save up quite a lot of your own money or you would really struggle. Things could be a lot fairer around how much allowance you get paid.



Secondly, I've spent the last year building up my business profile so I don't want to take too much of a break because I don't want to lose the momentum and miss out on all the hard work and effort I put in. Whereas with my first child I had ten lovely months off, this time it is going to be very different and I can imagine I will take between five to six months off.

This leads to my third point – I am the sort of person who likes to work, I need that in my life, I need to have my clients, some sort of structure, something that's for me. I think after six months or so, especially now I have my own business, I will be itching to go back. I could be wrong but that's my expectation.

I think it's different for all women, there are different constraints and different factors to consider. However, it largely comes down to purely financial issues and whether you can afford to take the full period of the Maternity Allowance and manage on the amount they offer you. I've been talking to other women in the freelance world – they definitely couldn't manage on just the maternity allowance, it was a large drop in earnings for them.

Maternity Allowance

While self-employed mothers are not entitled to Maternity pay, they are entitled to a Maternity Allowance and can work up to ten Keeping in Touch (KIT) days while they are on it to maintain their self-employed business. If they work more than ten days, the Department for Work and Pensions (DWP) decides how much Maternity Allowance they will lose and deducts that amount.

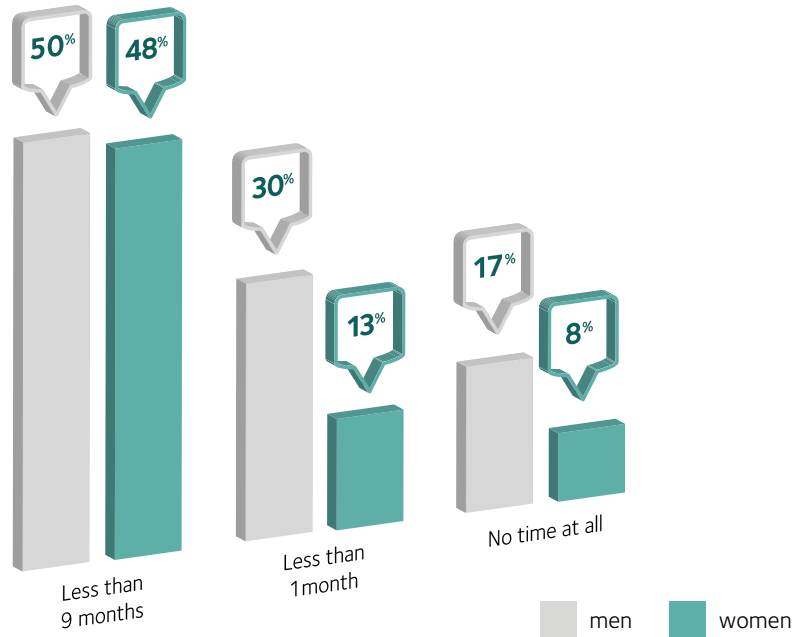
Our research revealed that only a third (33%) of mothers who had child(ren) while being self-employed claimed Maternity Allowance for the full period of 39 weeks it was available to them. Another third (31%) had to return to work earlier than that for career or financial reasons, while 30 per cent did not claim Maternity Allowance at all.

Interestingly, mothers aged 18-34 were more likely to claim Maternity Allowance for the full period of 39 weeks it was available to them (45%), while 43 per cent of 35-54 year-olds say they did not claim Maternity Allowance at all.

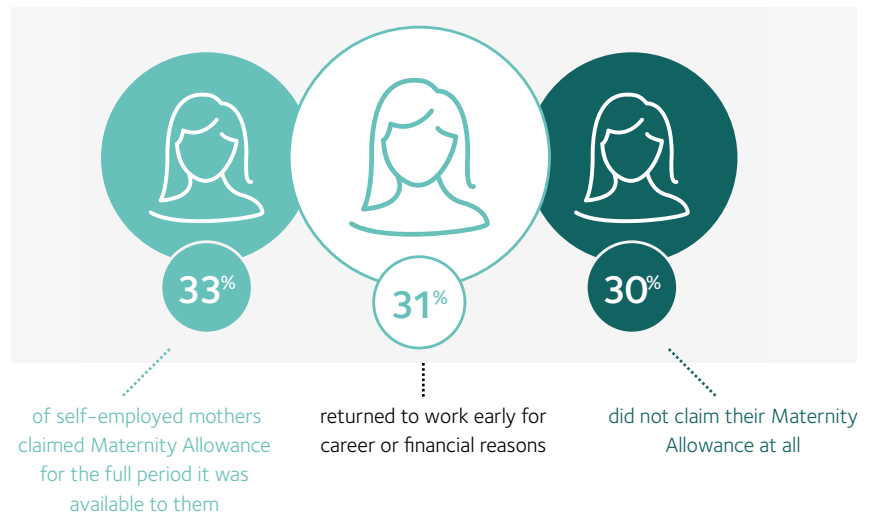
In terms of the number of KIT days taken by self-employed mothers, for many the 10 days were enough.

However, for some, the pressure appeared to be greater. In fact, one in four (25%) mothers felt that they needed more than the 10 KIT days currently allowed by the UK government.

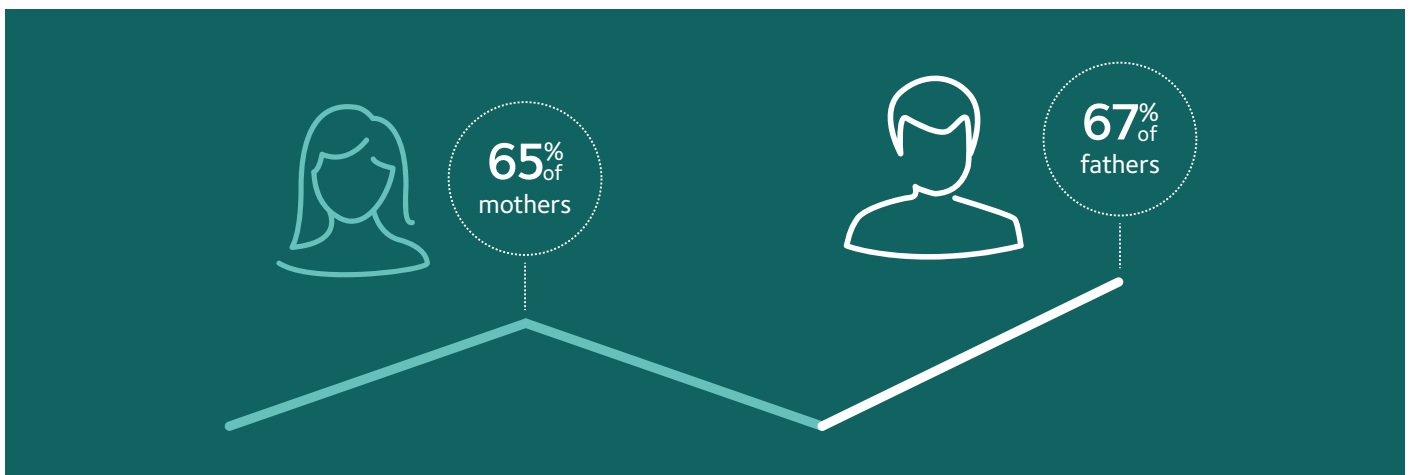
Average time taken off by self-employed parents after the birth or adoption of their child(ren)



Experiences with claiming the Maternity Allowance in self-employment



Proportion of self-employed mothers and fathers who believe the Shared Parental Leave should be extended to the self-employed



Training and career progression



Access to work-related training

Continuing training and development is important for the self-employed in order to keep abreast of technological, economic, legal and other issues in their respective occupational fields.

Unlike employees, self-employed people not only need to cover the cost of their training, but they also need to account for the money they will lose spending time on training and not working instead.

Labour Force Survey data shows that only 12 per cent of the UK's solo self-employed have received job-related training in the last three months, compared to 26 per cent of employees.²⁸

IPSE's own research shows that a third (35%) of self-employed people undertook formal work-related training in the last 12 months, with women (41%) being more likely than men (32%) to have done so.²⁹

The data also shows that the cost of training, both in terms of time and money, is one of the key barriers preventing the self-employed from engaging in it. Interestingly, a higher proportion of men than women select the time away from work and the inconvenience of formal training as key barriers, while women are more likely to select that they don't feel they need training.

Career progression

For the self-employed, progression at work means something quite different from regular employees in the absence of a straightforward career ladder.

Overall, IPSE's previous research has shown that self-employed people seem to be satisfied with their career progression with an average satisfaction score of 6.9 on a 10-point scale.³⁰ Self-employed men have slightly higher career satisfaction (7.1) in comparison to self-employed women (6.6).

Self-employed men and women also define career progression in a similar way, including measures such as increasing their skills and knowledge, as well as their turnover and feeling that their work has an impact.

Interestingly, self-employed men are more likely to choose being more selective with their projects and the clients they take on (51% in comparison with 41% for women) while women are more likely to select increasing their portfolio (50% in comparison with 41% for men) as a key measure.

Training needs of women in self-employment

Greater training and development opportunities can help bridge the gender pay gap in self-employment and lead women out of the low-pay cycle.

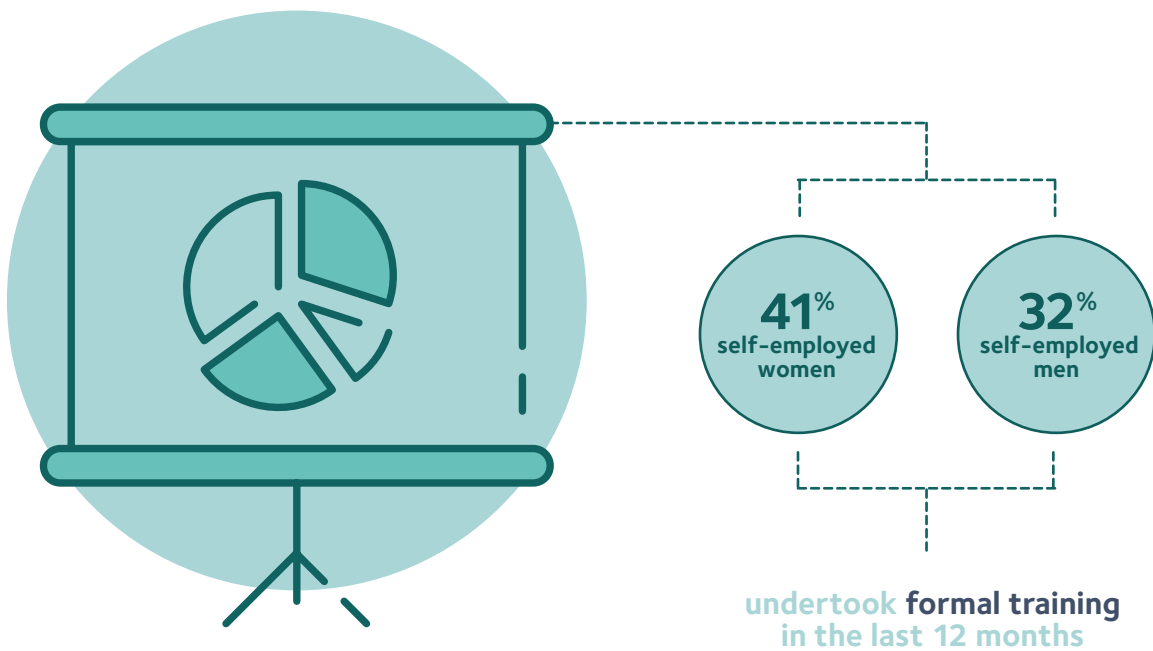
Previous IPSE research has shown that self-employed women are more likely to admit training would be useful to them in eight out of the nine areas examined in the survey.³¹

Differences were particularly significant in areas such as accounting and bookkeeping (women: 60%, men: 48%), the practicalities of setting up a self-employed business (women: 42%, men: 31%), taxes and self-assessment (women: 62%, men: 52%) and setting, maintaining and raising rates (women: 41%, men: 34%).

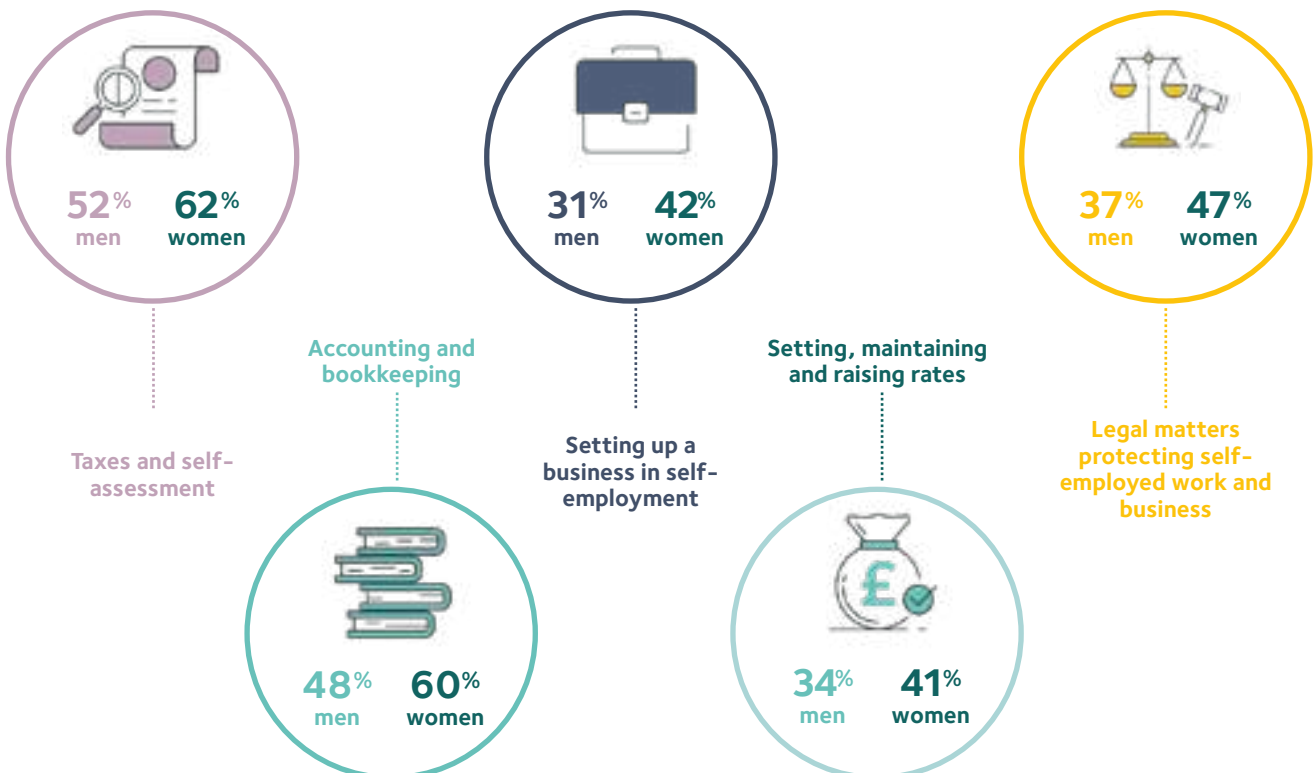
In the constantly evolving world of self-employment, training and business skills development can help self-employed women better face competition, boost their day rates and provide them with opportunities to find new clients.

That is why it is equally important for women to continue investing in their skillset and professional development in self-employment, as well as for industry and government to endorse this by providing flexible solutions meeting the needs of the self-employed.

Number of self-employed people undertaking formal work-related training in the last 12 months



Training needs in self-employment





Conclusions and recommendations

Both self-employed men and women chose this way of work because of the freedom and flexibility it allows. However, women were more likely to select reasons related to their wellbeing and personal circumstances, while men were more likely to select work-related reasons.

While it seems that freelance women are more likely to enjoy the freedom and control that comes with self-employment, they are also more likely to experience concerns and challenges whilst working in this way.

Differences between men and women were especially significant when it came to areas such as irregularity of income, not being financially prepared for retirement, not having access to statutory employment benefits and not being able to get financial support.

Self-employed women are also more likely to experience difficulties finding work, mainly because of uncertainty around how much to charge, as well as competition from other freelancers.

A higher proportion of them also enjoy the flexibility of working from home, but for some, this results in loneliness and isolation. This, however, can be addressed by promoting the use of workhubs and co-working spaces.

The gender pay disparity in self-employment is currently at 43 per cent, with men charging on average £65 more than women per day. Women also tend to worry more over their financial circumstances and feel more insecure about their financial future.

A similar proportion of self-employed men and women succeed in obtaining most of the financial products listed in our survey including rental properties, personal loans, car finance and business bank

accounts. However, women in self-employment often experience greater difficulties accessing pension products and mortgages.

Self-employed men, on the other hand, are more likely to spend longer completing different administrative tasks in self-employment.

Overall, women feel less supported by the UK government in self-employment, and both gender groups strongly believe that Shared Parental Leave should be extended to the self-employed.

This could potentially be related to the fact that only one in three self-employed mothers claimed Maternity Allowance for the full period of time it was available to them and a quarter feel they need more than 10 KIT days to maintain their self-employed business.

Women in self-employment are more likely to have undertaken work-related training and they are also more likely to admit training would be useful to them in areas ranging from setting up to taxes and bookkeeping.

Therefore, the research illustrates that while the two gender groups do face many of the same issues, women in self-employment have particular concerns, face particular challenges and need tailored support to meet their needs and help them to make a success out of self-employment.

To enable this, IPSE has put forward a set of recommendations for both industry and policy on what can be done to help women develop their potential in self-employment and live a comfortable and financially rewarding life whilst in it.

Training and mentoring

1. Make training for new skills tax deductible for the self-employed

Previous IPSE research has shown that self-employed women are more likely than men to admit training would be useful to them in eight out of the nine areas examined.

Training and skills development can help combat a range of chal-

lenges by improving the client flow and earning potential of self-employed women, building their confidence and helping them bridge the gender pay gap.

Making training for new skills tax deductible for the self-employed could reduce the financial burden

of upskilling while allowing women to choose training that suits their particular needs. For instance, they could use this to take advantage of a number of courses offered by professional organisations such as business skills, stress-management and confidence-building training.

Providing vouchers to be redeemed at certified education and training providers could also help reduce the financial costs of training.

2. New Enterprise Allowance (NEA) benefits and support should be increased to two years to reflect the amount of time it takes individuals to establish their businesses

Previous research found that mentoring has a positive effect on entrepreneurial skills, particularly among women.³² Receiving NEA's mentoring support could, therefore, be a helpful way for them to get quick advice on these areas and get the essentials right from day one.

The eligibility of the scheme is also conditional on being in receipt of certain unemployment benefits like Universal Credit and the Jobseeker's Allowance. Therefore, the scheme's benefit support could help bridge the gender pay gap, especially among those from the lower pay brackets.

Government data shows that out of the people who started on NEA, a much higher proportion were men (60%) in comparison to women (39%). Women, on the other hand, are more likely to move on to set up a business when starting NEA compared to men (64% compared to 60%).³³

Improving the publicity of the scheme and advertising it to women can increase its uptake and help a higher proportion of them to establish themselves in self-employment. Increasing the mentor and benefit support to two years could also better reflect the length of time individuals need support while establishing their business.

Business support and finance

3. Extend the business rate relief that exists for small businesses to workhubs

The report revealed that remote working can sometimes result in loneliness and isolation which seems to be a greater concern for women, with a quarter (25%) of them saying they felt lonely as a result of remote working in comparison with 16 per cent of men.

Previous research has shown that co-working spaces can play a significant part in combatting isolation and loneliness. This can also lead to increased co-operation among self-employed people and encourage the sharing of ideas and

resources. Particularly good examples of co-working spaces also include initiatives responding to the shortage of childcare by combining shared desk space with flexible childcare.

The government should promote co-working opportunities and explore ways to incentivise the establishment of new co-working spaces. For example, the business rate relief that exists for small businesses should be extended to workhubs.

4. Improve access to business funds and support

Many women experience high anxiety and worries about their financial prospects, which is linked to the irregularity of income in self-employment. This could be improved by encouraging banks and other

financial institutions to provide more self-employment friendly options such as better overdraft conditions or small, easily accessible bridging loans. Government also has a role in improving access to business

funds for the self-employed. A recent report by the National Audit Office (NAO) showed that there are currently over 100 schemes providing business support, administered by eight different government organ-

isations.³⁴ To increase uptake among women entrepreneurs the government should better signpost these and tailor them to their specific needs.

5. Encourage financial industries to provide more flexible private insurance products to cover self-employed people for periods without work

Another way to decrease stress associated with irregularity of income is to improve access to insurance products to cover

for periods without work. The self-employed often represent an underserved market when it comes to certain financial

products and that is why the government should encourage the financial industries providing these to develop more

flexible solutions tailored to freelancers.

6. Enhance the powers of the Small Business Commissioner to tackle poor payment culture

Late payment is an issue that affects great proportions of both self-employed men and women, with 61 per cent of men and 58 per cent of women

reporting they have suffered from it. To tackle this issue, the government established the Office of the Small Business Commissioner in 2016, but to

date this has not been successful in shifting the poor payment culture. One way to improve this would be by giving the Small Business Commission-

er powers to fine those who are guilty of persistently poor practice.

7. Work with the mortgage industry to make mortgages for the self-employed easier to access

A substantially higher proportion of men (54%) than women (46%) succeeded in obtaining a mortgage whilst self-employed. Women (56%) are also more likely than men (50%) to

believe that banks and building societies do not understand their financial situation.

That is why government and the mortgage industry should work together to explore

tailored products and ways of making it easier for the self-employed to successfully apply for mortgages. This is essential for securing the future of women in self-employ-

ment considering that a higher proportion of them (26%) than men (21%) are planning to apply for a mortgage in the next five years.

8. Offer the sidecar pension to the self-employed to enable more women to save for retirement

A higher proportion of self-employed women (37%) than men (26%) are currently not saving for their retirement. IPSE's

previous research has demonstrated there is a niche for a more flexible pension option that can help meet the needs

of this group. The 'sidecar' is this solution as it provides two savings pots, one for a rainy day, to draw upon penalty free

in case of an emergency, and a longer-term savings pot for retirement.

9. Start a communications campaign about saving for later life geared towards women in self-employment

Our research showed that men invest in a greater number of higher risk savings products and are more likely to save for later life by investing in private/personal pensions, stocks and shares, bonds, trusts and cryptocurrencies.

While this could be related to their higher earning potential it could also be linked to the lack of specific information and tailored advice on the pros and cons of the different saving strategies that women in self-employment can use.

Long-term financial sustainability of women in self-employment can therefore be improved by starting a tailored communications campaign about saving for later life geared to them with the aim of bridging the pensions gap but

also enhancing women's willingness to invest and diversify their saving strategies.

Parental policies

10. Extend Shared Parental Leave (SPL) to the self-employed to allow parents to have equal opportunities to care for their children

Three in ten (30%) men took less than 1 month of paternity leave and among women, 48 per cent took 9 months or less of maternity leave. This could mean that parents who have children when they are self-employed are at a significant disadvantage compared to employees, who are entitled to 37 weeks of paid

leave between the two parents if they take advantage of the Shared Parental Leave (SPL).

Extending SPL to the self-employed can allow parents to have equal opportunities to care for their children – at the same time as building their own businesses. A scheme like the SPL could be

well suited to the flexible working style self-employed people have and extending it to them could also help increase the uptake of the scheme which is as low as two per cent of all eligible couples.³⁵

More broadly, however, there should be a dedicated review

of parental rights and pay for the self-employed. We believe this review could take a fresh approach to how parental policies and pay can be made more flexible to meet the needs of the UK's five million self-employed, and not simply seek to fit freelancers into the existing system designed for employees.

11. Introduce Statutory Maternity Pay for self-employed mothers to give them a better opportunity to bond with their children while maintaining their business

Self-employed mothers are entitled to a Maternity Allowance and can work up to ten Keeping in Touch (KIT) days while they are on it, but this is not always enough to maintain a self-employed business. In fact, a quarter (25%) of the self-employed

mothers who claimed Maternity Allowance in our sample felt that they needed more than 10 KIT days.

Our research also found that only a third of self-employed mothers claimed their Materni-

ty Allowance for the full period it was available to them, with many returning to work early because of career or financial reasons.

For many the Maternity Allowance represents a huge drop in earnings. Introducing Statutory

Maternity Pay for self-employed mothers will give them a better opportunity to bond with their children, while also maintaining their businesses during the early months of parenthood as recommended by the 2016 Deane Review on self-employment.³⁶

Information and data collection

12. Increase pay rates transparency to give women in self-employment better knowledge of feasible rates

Women in self-employment are more likely to not know how much to charge for the work they do. Better knowledge of

feasible rates could improve competitiveness and confidence of women in self-employment and help bridge the gender pay

gap. Such information could be provided by professional organisations and recruitment agencies and will be invaluable

especially to those who are new to self-employment.

13. Provide better data collection to improve the understanding of women in self-employed and enable the development of practical solutions on how to better support them

The report found that while there is a substantial gender pay gap in self-employment, the ONS does not release a regular bulletin of the gender pay gap in self-employment.

Earnings data on the self-employed could be difficult to collect because it has to account for irregularity of income and unpredictable finances. One way to do this is by identifying

women-owned business through HMRC self-assessment data which is currently not available and difficult to access.³⁷

Enhancing data collection and

availability on the issue could help improve the understanding of this segment of the labour force and come up with practical solutions on how to better support it.

Methodology

This report is based on the results of an online survey commissioned by IPSE and conducted by Savanta ComRes between 30th September and 8th October 2019. The respondents were a nationally representative sample of 1,002 solo self-employed UK adults. The data was weighted to be representative of all self-employed UK adults aged 18+ by age, gender, region and SOC code. The report also refers to IPSE's previous research on self-employment and gender.

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