



# Make Freelancing Pay

Can we use taxes & benefits  
to boost competitiveness,  
and improve workforce diversity and retention  
in the **UK screen sector**?



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## ◆ This Report

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# EXECUTIVE SUMMARY



Film and TV are key to the creative industries’ £124.6bn GVA contribution to the UK economy. Their creative and commercial competitiveness depends on the availability of a skilled and diverse workforce.

A large share of that crucial workforce is self-employed or works on project-based contracts, with high income insecurity and often challenging working conditions. Since the COVID-19 pandemic and catalysed by the production downturn, strikes and cost of living crisis, we are observing a worrying trend of screen freelancers leaving the film and TV industries. We risk losing the vital skills and workforce diversity UK film and TV depend on.

This research asked if the UK can better support screen freelancers with tax and benefits policies. We took inspiration from policies used in other countries to specifically support creative workers, and modelled how such policies would affect the disposable household income of screen freelancers in the UK.

Our microsimulation modelling was based on policies currently in place in Germany, France, South Korea, Spain, Ireland and Sweden. These policies focus on unemployment benefits, social insurance, minimum wages, universal basic income and housing support.

We modelled policy outcomes for six cases (freelancers on average, high and low incomes; younger freelancers; disabled freelancers and freelancers working outside of London), both with and without children.

Policy outcomes varied greatly both in the size of the impact on disposable household income, and in how they benefit freelancers with different characteristics. Policies that provided a national minimum wage for creative work or a universal basic income for creative freelancers were most progressive.

Our research shows that UK governments can use tax & benefits policy to deliver substantive improvements in disposable household income for screen freelancers. Tax and benefits are an effective lever for supporting freelancers in balancing creative and professional fulfilment with the need to make a living. Now is both an urgent and promising moment for putting new ideas into policy and practice.







# FOREWORD

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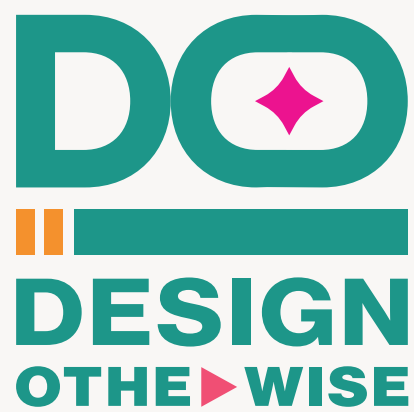
Freelance work has been a fundamental part of the screen sector for decades. However, following the boom years of the 2010s, the last five years have seen a series of external shocks – the pandemic, the US strikes – and a downturn in commissioning that have led many freelancers to consider their future in the screen sector, with some walking away entirely and building new careers in different industries. The pressure of income insecurity has inevitably been felt most acutely by those with the least to fall back on, exacerbating existing issues relating to the under-representation of certain groups of people – including disabled people, people from minoritised ethnic communities and people from working-class backgrounds.

The screen sector is returning to a growth trajectory, and the Creative Industries, of which they are a key part, are taking their place as a priority growth sector in the Government's Industrial Strategy. The need to ensure the sector can draw upon the services of a freelance workforce which not only has the necessary scale, skills and experience the sector will require, but also includes on a fair basis the talent that exists within all communities cannot be overstated. It is foundational to meeting the challenge of securing the UK's hard-won position as a winner in the competition for globally mobile production activity and being able to tell the stories that speak to all communities in the UK.

Given that global competition and that social imperative, attention has been turning to how other countries seek to secure their own creative workforce and to considering what impact similar policy interventions would have on UK freelancers if implemented here. This report brings hard data to that discussion for the first time. In doing so, I hope it will help ground in evidence a productive debate about how best to ensure that the UK screen sector has the workforce it needs to deliver the growth and social value we all want to see.

Pete Johnson  
Chief Executive  
British Screen Forum





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# INTRODUCTION



Freelancers are the backbone of the UK screen sector. An estimated 36–47% of the workforce are on non-permanent contracts. In film and TV production, this figure rises to more than 70% [1]. With so much skill and talent provided by freelancers, the UK screen sector can only do as well creatively and commercially as its freelancers are doing. That's why everyone, from producers to broadcasters, streamers, audiences and governments, has an interest in making freelancing in screen work.

Freelancing can be an attractive option – allowing people to work on interesting projects, develop a portfolio of skills and collaborations, and work flexibly. But more often than not, freelancers also experience more income insecurity, periodic overwork, work-related stress and financial pressures than their colleagues in permanent employment [2]. Freelancing in the screen sector is only a sustainable, attractive option if it balances creative and professional fulfilment with the need to make a living [3]. In the past five years, the COVID-19 pandemic, strikes, production downturn and cost of living crisis have made finding a sustainable balance increasingly difficult for freelancers [4].

Disposable income is a centre piece on the scale pans of that balancing act. Our tax & benefits system impacts how heavy a weight this piece is. So could our tax & benefits system tip the scales toward a better balance for freelancers in the screen sector? Could the UK government use taxes and benefits to retain vital skills and talent, and shore up the screen sector's creative and economic competitiveness?

We have asked this question and looked abroad. Could the UK take inspiration from how other countries support creative workers through taxes and benefits? We modelled what the disposable income of UK screen workers would look like with Germany-style National Insurance Contributions, French-inspired unemployment support, a South Korean take on pensions and housing, a Spanish-inspired social security approach, Ireland-style Basic Income or Sweden-style minimum wage for creatives.

The results are not a call for the UK to 'be more Sweden' or 'go South Korean'. Tax & benefits policies have country-specific contexts that render such simplistic slogans nonsensical. But as our findings show it does make sense to ask "If this is possible elsewhere, what might be possible in the UK?"

This project was initiated by a coalition of screen sector stakeholders, led by British Screen Forum and the Film + TV Charity, and supported with funding and advisory input by Creative Industries Policy and Evidence Centre, BFI, Bectu, Equity, Directors UK and the Production Guild of Great Britain. The research was undertaken by the University of Glasgow and the Fraser of Allander Institute, University of Strathclyde.



# FREELANCERS IN THE UK SCREEN SECTOR

The UK screen sector depends on freelancers. Freelancers provide their skills and talent on a number of bases: as self-employed sole traders, trading through a limited company without employees, or through short-term PAYE contracts ('PAYE freelancers'). With estimates ranging from 36–47%, the share of freelancers in the UK screen sector is markedly higher than in the UK economy overall (15%) [5]. Amongst the respondents in a Film + TV Charity survey, who predominantly worked in film and TV production, only 24% reported having a permanent employment contract [6].

Freelance work in the screen sector has considerable potential to be 'good work': work that provides flexibility, autonomy and personal fulfilment, in which workers can use and develop skills, and earn comparatively high wages [7]. Such work should make for an attractive career choice.

However, in the past five years the COVID 19–pandemic, Hollywood strikes, production downturn and cost of living crisis have made it more and more difficult to make a living in the screen industries [8]. Research by, for instance, Bectu and the Film + TV Charity found that seven of 10 workers were pessimistic about their financial and professional future and are struggling with poor mental health [9]. Workers who are disabled, from minoritised ethnic groups, LGBTQ+ or women were more likely to experience work-related stress and to see themselves moving to a different industry in the near future [10].

As it stands, the UK screen sector risks losing the skills and talent its creative and economic competitiveness depend on. And it risks losing hard-won increases in workforce diversity. The time to halt the talent drain, shore up careers and secure vital skills and talent is now.

And yet, now is not just an urgent, but also a promising moment for looking at how screen freelancers make a living. The new UK Government's Make Work Pay plan sets out to improve working conditions, income security and opportunity [11]. Labour's "Invest 2035: the UK's Modern Industrial Strategy" recognises that the creative industries' ability to drive economic growth depends on a highly skilled, flexibly deployed workforce [12]. These strategic priorities are well suited to frame new and refreshed tax & benefits policies that make freelancing a sustainable career option, remove financial barriers to self-employment and support a more diverse pipeline of talent and skill into self-employment. The effectiveness of the Creative Sector Tax Reliefs, which delivered returns on investment of up to £8.30 per £1 tax relief in the screen sector, has set a positive precedent for Government support via tax policy [13].



## 03

# WHY TAX & BENEFITS?

How well freelancers are able to make a living from working in the screen sector is influenced by several factors. Day rates, working hours, breaks and days spent working away from home are considerations [14]. No one single piece is big enough to balance the scales between creative and professional fulfilment and the need to make a living. However, disposable income is a centre piece on each worker's scale pans, and our tax & benefits system key to how heavy that particular weight is.

The tax & benefits system is an attractive policy lever because of its reach. It allows making changes that apply to a large share of the workforce. In the screen sector, this reach is crucial. Workers move between projects and productions, and work for different broadcasters and production companies over time and often also in parallel [15]. If one production or company raises fees or improves working conditions, these improvements only ever reach one group of workers for a limited time.

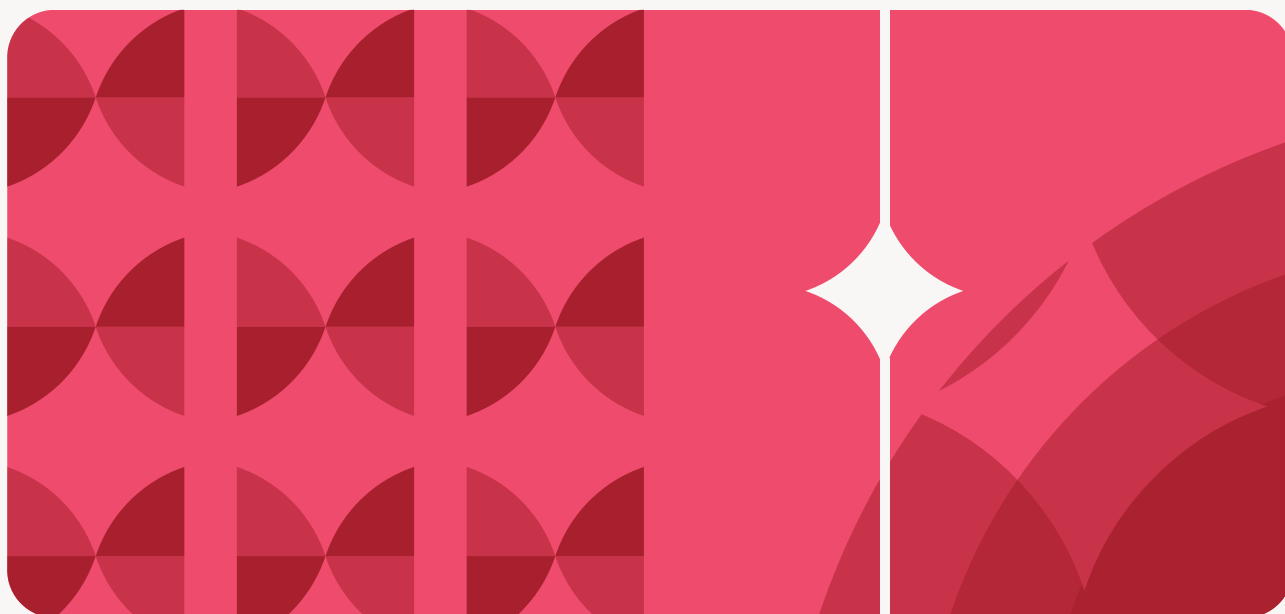
The UK screen industry has shown that it can implement change for the better at the level of productions. The recent introduction of intimacy coordinators is a powerful example [16]. However, what is needed to stop the current talent drain and secure a sustainable, diverse supply of skill and talent for the UK screen sector is change at scale [17]. Modifications to the tax & benefits system provide this reach. Individual tax liabilities and benefits entitlements cut across productions, companies and contracts. They directly and immediately impact the balance each freelancer seeks to strike. Taxes and benefits are therefore an unparalleled opportunity for leveraging the change at scale that the UK screen sector need right now – which is why this research project has modelled alternative ideas for tax & benefits policies for freelancers in UK screen.

# TAXES, BENEFITS & WORKFORCE DIVERSITY

The screen sector's competitiveness and business model depend on a diverse supply of skills and talent. However, especially workers who are women, disabled, older, from racially minoritised or working-class backgrounds, have caring responsibilities or live outside London and South-east England still face disproportionately more challenging professional prospects in the UK screen sector [18]. They are less likely to establish and successfully maintain a career [19]. Their experiences in work are less positive, and often outright problematic [20]. And they are less likely to receive creative opportunity, financial and artistic rewards on par with in particular their non-disabled, middle class, white men counterparts [21].

Some of these differences in opportunities and outcomes are the result of discriminatory ideas of what talent and skill look and sound like. Such stereotypes cannot be changed via our tax & benefits system.

However, taxes and benefits directly impact the material circumstances in which screen industry freelancers make a living. Our tax & benefits system plays a crucial part in whether or not a disabled head of lighting or a special effects editor with caring responsibilities have the same opportunities to make themselves available for work as others.



Tax liabilities and benefits entitlements vary by income, type of work (i.e., employment vs. self-employment), age, disability status, caring responsibilities and region. How well freelancers are able to make a living not only depends on the fees and contracts they are able to negotiate. How the government decides to support the context of a freelancers' work – their ability to pay for childcare, for instance, or to save up for paying future tax bills without already losing too much tax on the savings crucially impacts on who is able to make a living from screen work and who isn't. Our tax & benefits system can function to exacerbate or alleviate existing inequalities of getting in and on in the UK screen sector.



The recent external shocks to the UK screen workforce – COVID-19 pandemic, strikes, cost of living crisis, production downturn – have hit those workers who already faced higher challenges to establishing a sustainable career in the UK screen sector the hardest.

New tax & benefits policies have the potential to ensure not just a sustainable but also a diverse supply of talent and skills for the UK screen sector. Workforce diversity underpins the creative excellence that keeps UK screen products in demand with audiences and wins awards. A diverse workforce is also more likely to produce screen outputs that represent the diversity of modern Britain and shape inclusive, positive ideas of who we can be as a society.



Both sustainability and diversity of freelance labour supply are therefore vital to the screen sector's competitiveness and business model, to maintaining the UK's internationally leading position in film, TV and games, and to shoring up the screen sector's significant share of the creative industries' £124.6bn GVA contribution to the UK economy [22]. Recognising the importance of workforce diversity, our project has modelled alternative tax & benefits policies for freelancers with a diversity of income levels, age, disability status, caring status and region.

## 05


# MODELLING ALTERNATIVE TAX & BENEFITS POLICIES

### ◆ The Modelling Method

In this project, we were interested in freelancers' disposable income. Disposable income is defined as a person's income from work, investments, pension and benefits minus taxes, National Insurance and compulsory pension contributions and housing costs. In other words, disposable income is what is left 'to pay the bills' – from food and utilities to communications, commuting costs and childcare – and to live on.

To explore how different approaches to taxes and benefits would impact the disposable income of freelancers in the UK screen industry, we first created six model freelancers, drawing on the Film + TV Charity's Money Matters dataset [23]:

- We considered characteristics that might impact a freelancers' tax liabilities and benefits entitlements, and therefore their disposable income: savings/assets, age, gender, disability status, marital status, dependent children, carer status (excl. childcare), regions.
- We created six model freelancers, each with a specific combination of these characteristics: Sam, Ranj, Leigh, Ash, Kerry and Ollie.
- Sam is our 'average' freelancer: ca 45 years old and not disabled, with an income of £27,500 p.a., living anywhere in the UK and working 40–50 hours per week for around 30 weeks per year. For everyone else, we varied one of Sam's characteristics: Ranj has a higher-than-average income, Leigh a lower-than-average one. Ash is younger than 30, Kerry is disabled, and Ollie lives outside London.
- For each model freelancer we modelled two scenarios: one without dependent children and one with two children younger than 16 years.



In a second step we chose six countries that had, at the time of writing, tax & benefits policies in place that were of particular interest for creative freelancers: Germany, France, South Korea, Spain, Ireland and Sweden. The policies in these countries focus on different aspects: National Insurance Contributions, unemployment benefits, pension and housing, social security, basic income for artists and national minimum wage for creatives. As neither gender nor marital status mattered to the policies we modelled, we omitted these characteristics from the modelling.

In a third step we applied an econometric method called microsimulation modelling (see Appendix 2) to the Family Resources Survey, a large UK dataset comprising information about income from different sources, household composition, and other characteristics. In that dataset we identified six groups of people who had the same characteristics as our six model freelancers, and who could help us predict

- A baseline outcome for each of our six model freelancers under the UK's 2024/25 tax & benefits system;
- Outcomes for our six model freelancers under alternative tax & benefits policies.

In Section 6 we explain how we modelled the alternative tax & benefits policies inspired by Germany, France, South Korea, Ireland, Spain and Sweden with our UK model freelancers and datasets. For all policies our modelling was based on income earned in the screen industries and did not account for income the freelancers might earn from outwith the screen industries (e.g. from teaching or from jobs in areas not related to their screen jobs and skillsets).

Our microsimulation modelling sought to mimic the policies as they are implemented in these countries. If the UK were to implement similar policies to support screen freelancers, parameters such as the level of basic income or additional unemployment benefits could, of course, be tailored to the UK-specific policy context.

As savings and assets might affect benefit eligibility, we analysed savings information submitted to the Family Resources Survey and Money Matters Survey. Unfortunately, savings data in these data sets was not robust enough to include it in the microsimulation.

For more details on our modelling method please see Appendix 2.

## ◆ Our Model Freelancers

To explore the likely impact of different tax & benefits policies we created six model freelancers: Sam, Ranj, Leigh, Ash, Kerry and Ollie. As described above, for each of them we varied one characteristic.



**Sam** ◆

**45y/o**

**Middle income ◆ £27,500 p.a.**

**40-50 hours per week for around 30 weeks per year.**

Sam is ca 45 years old, not disabled and lives somewhere in the UK. Sam might be a hair and makeup supervisor, a location assistant or a principal costumer.

**Ranj** ◆

**45y/o**

**Higher income ◆ £75,000 p.a.**

**50-60 hours per week for around 30 weeks per year.**

Ranj is ca 45 years old, not disabled and lives somewhere in the UK. Ranj might be a series producer, film editor or director.



**Leigh** ◆

**45y/o**

**Lower income ◆ £11,000 p.a.**

**40-50 hours per week for fewer than 12 weeks per year.**

Leigh is ca 45 years old, not disabled and lives somewhere in the UK. Leigh might be an actor, writer or makeup supervisor.





Ash ♦

25y/o

Middle Income ♦ £27,500 p.a.

*Younger*

40-50 hours per week for  
around 30 weeks per year.

Ash is ca 25 years old, not disabled and lives somewhere in the UK. Ash might be a junior hair and makeup artist, a production coordinator or a researcher.

Kerry ♦

45y/o

Middle Income ♦ £27,500 p.a.

*Disabled*

40-50 hours per week for  
around 30 weeks per year.

Kerry is ca 45 years old, disabled and lives somewhere in the UK. Kerry might be an art director, an assistant set decorator or a producer.



Ollie ♦

45y/o

Middle Income ♦ £27,500 p.a.

*Outside London*

40-50 hours per week for  
around 30 weeks per year.

Ollie is ca 45 years old, not disabled and lives outside London. Ollie might be an assistant producer, a managing director or a hair and makeup artist.





## 06

# IDEAS FROM ELSEWHERE

The idea of using tax policy to support growth and competitiveness in the UK creative industries is well established, most prominently with the screen tax reliefs (now replaced by the Audio-Visual Expenditure Credits and the Video Games Expenditure Credit) [24]. But existing policies apply to companies and organisations, not to individual workers. The UK's tax & benefits system does not account for the specifics of earning income from working in the arts, culture and creative industries.

The COVID-19 pandemic threw the dangers of treating creative workers like everyone else into sharp relief. PAYE-freelancing and self-employment made already precariously employed creatives ineligible for the Government's furlough schemes. And because many self-employed workers earned their income as dividends from their own company, they did not qualify for the Self-employed Income Support Scheme either [25]. The lack of access to immediate Government support resulted in financial hardship in the screen industries and beyond.

Other countries have long taken a different approach and recognised the peculiarities and precarities of working in the arts, culture and creative industries. As early as 1936, France introduced the intermittent du spectacle scheme to provide special unemployment protection for workers in the film industry. By 1967, intermittent du spectacle covered everyone employed in arts and culture [26]. In Germany, where creative workers have been on specifically tailored union contracts since 1873 [27], the introduction of the Künstlersozialkasse in 1981 put social insurance provision for creative workers on par with that of regular employees.


France's and Germany's schemes may be the most widely known, but they are by no means the only ones. Other countries have developed alternative policy angles, focusing on minimum wages, basic income and housing support instead of unemployment insurance.


For this research project we have taken inspiration from six countries that use tax and benefits policies tailored to, or particularly relevant for, creative workers: Germany, France, South Korea, Spain, Ireland and Sweden. This section explains how UK screen workers would fare if similar policies were to be introduced in the UK.

## ◆ Germany-style National Insurance Contributions

German employees have a contribution to social insurance (Sozialversicherung) deducted from their gross salary, alongside their taxes. German social insurance is co-funded by employee and employer, who each pay half of an overall sum calculated in proportion to the employee's salary. Social insurance provides some benefits that in the UK are funded through National Insurance (e.g. health insurance and state pension) and others that in the UK are tax funded (e.g. unemployment benefit).

For self-employed freelancers, the German Government and businesses who hire freelance artists contribute that share of the social Insurance Contribution which would be paid by an employee's employer via the Künstlersozialkasse [28]. To model a Germany-inspired national/social insurance policy we reduce self-employed National Insurance Contributions (NICs) by half.

<div>Without children</div> 	Increase in household disposable income (£/yr)	
	£	%
<b>Ranj - high earner</b>	2,090	1.8
<b>Ash - younger</b>	850	1.5
<b>Sam - medium earner</b>	680	1.3
<b>Ollie - outside London</b>	720	1.2
<b>Kerry - disabled</b>	550	1.2
<b>Leigh - low earner</b>	150	0.4

<div>With children</div> 	Increase in household disposable income (£/yr)	
	£	%
<b>Ranj - high earner</b>	2,110	1.9
<b>Ash - younger</b>	870	1.7
<b>Sam - medium earner</b>	670	1.3
<b>Ollie - outside London</b>	670	1.1
<b>Kerry - disabled</b>	520	1.1
<b>Leigh - low earner</b>	180	0.4

NB Includes only self-employed freelancers, not freelancers on short-term PAYE contracts.





**Insight 01:** Reducing self-employed freelancers' National Insurance Contribution affects freelancers with and without children in broadly the same way.




**Insight 02:** Reducing self-employed freelancers' National Insurance Contribution benefits those freelancers more who pay higher National Insurance Contributions, i.e. the higher-income freelancers.


Cost implications for screen businesses would depend on how a policy like this were to be implemented. If, as in Germany, the Government and businesses hiring self-employed screen workers were to co-finance the reduction in NIC payable by the self-employed, a policy like this would increase businesses' NIC bill.

## ◆ French-inspired unemployment support

In the French system, employees with short-term/irregular contracts (“intermittent” workers) receive unemployment insurance during non-working periods. For workers in arts, culture and creative industries, France offers a special “intermittent du spectacle” scheme. Under this scheme, intermittent workers who work at least 910 hours over a period of 24 months qualify for unemployment support for 12 months following their last working day. The unemployment insurance payment they receive equals the salary for 5 hours worked at national minimum wage per day.

To model a French-inspired unemployment support for intermittent workers we implemented an unemployment benefit equivalent to 25 hours of work per week at an hourly rate equal to the National Minimum/Living Wage (£286 per week for someone over 21) [29]. We modelled this payment in addition to other types of unemployment benefits like those from Universal Credit and as not affecting tax liability or benefit entitlements.

<div>  </div> Without children	Increase in household disposable income (£/yr)	
	£	%
<b>Ollie - outside London</b>	3,550	17.6
<b>Sam - medium earner</b>	3,570	17.4
<b>Kerry - disabled</b>	3,550	16.2
<b>Ash - younger</b>	3,770	13.8
<b>Ranj - high earner</b>		
<b>Leigh - low earner</b>		

<div>  </div> With children	Increase in household disposable income (£/yr)	
	£	%
<b>Sam - medium earner</b>	3,660	16.2
<b>Ollie - outside London</b>	3,430	13.5
<b>Ash - younger</b>	4,200	12.9
<b>Kerry - disabled</b>	3,430	10.5
<b>Ranj - high earner</b>		
<b>Leigh - low earner</b>		

NB Includes only unemployed workers; high/low earnings are not defined for this group – hence no values for Ranj and Leigh.

We implemented this payment for a full year for everyone who showed as unemployed on the 'census day' of our dataset. An individual freelancer would likely not be unemployed for a whole year. However, because the policy outcomes for our model freelancers are calculated as averages of a group – some of whom would have been unemployed on census day and employed for other parts of the year and vice versa – this calculation gives us an annual outcome for our model freelancers that is as close as possible to someone with an average amount of unemployment per year.

Because the underlying model cannot differentiate between freelancers who were unemployed for the whole year and those who were unemployed for only parts of the year, the tables show the maximum additional benefit, i.e. what our model freelancers would receive if they were receiving French-style unemployment support payment for a full year in addition to what they would currently be eligible for in the UK.



**Insight 01:** Intermittent-style unemployment payments have a considerable impact on freelancers' disposable income, with percentage increases (well) into double digits.



**Insight 02:** Intermittent-style unemployment payments benefit freelancers without dependents more than those with children.





**Insight 03:** Intermittent-style unemployment payments benefit average freelancers, whether outside London or anywhere in the UK, more than younger freelancers and disabled freelancers.

## ◆ A South Korean take on pensions and housing

South Korea supports artists in a number of ways. For this project, we were interested in two specific mechanisms: the South Korean Government pays 30–50% of national pension contributions and offers public rental housing schemes to artists [30].

To model a South Korean-style pension and housing policy, we reduced National Insurance Contributions paid by self-employed and employed workers by 40% and reduced housing costs to the average paid for social housing in their region.

Without children 	Increase in household disposable income (£/yr)	
	£	%
Ash - younger	6,250	10.8
Kerry - disabled	4,020	9.3
Sam - medium earner	4,570	9.0
Ollie - outside London	4,560	8.8
Leigh - low earner	3,610	8.7
Ranj - high earner	9,020	8.2

With children 	Increase in household disposable income (£/yr)	
	£	%
Ash - younger	6,250	10.8
Kerry - disabled	4,020	9.3
Sam - medium earner	4,570	9.0
Ollie - outside London	4,560	8.8
Leigh - low earner	3,610	8.7
Ranj - high earner	9,020	8.2

NB Includes only self-employed freelancers, not freelancers on short-term PAYE contracts.



**Insight 01:** The combination of reduced National Insurance Contribution and reduced housing costs has notable impact on freelancers' disposable income, with percentage increases into double digits.





**Insight 02:** Except for our youngest worker, directly addressing housing costs is the only policy that increases the disposable income of freelancers with children more than that of freelancers without children.

## ◆ A Spanish-inspired approach to social security

Spain recently introduced a Special Social Security Scheme for the Self-Employed [31]. This scheme pays €526.14 per month to self-employed freelancers, including those in the creative industries, who earn less than €3,000 annually.

To model a Spanish-inspired approach to social security, we identified self-employed freelancers earning less than £4,520 per year. This figure mimics Spain's threshold: For Spain, €3,000 is equivalent to 19% of the annual earnings of a person working full-time at minimum wage, and the equivalent figure for the UK is £4,520. We then added an unemployment benefit giving these freelancers an additional £230 per week. We modelled this payment as not affecting tax liability or benefit entitlements

<div>Without children</div> 	Increase in household disposable income (£/yr)	
	£	%
<b>Leigh - low earner</b>	2,020	5.1
<b>Ash - younger</b>	750	1.3
<b>Kerry - disabled</b>	220	0.5
<b>Ollie - outside London</b>	200	0.3
<b>Ranj - high earner</b>	310	0.3
<b>Sam - medium earner</b>	100	0.2

<div>With children</div> 	Increase in household disposable income (£/yr)	
	£	%
<b>Leigh - low earner</b>	1,750	4.1
<b>Ollie - outside London</b>	300	0.6
<b>Kerry - disabled</b>	220	0.5
<b>Sam - medium earner</b>	210	0.3
<b>Ranj - high earner</b>	180	0.2
<b>Ash - younger</b>	0	0.0

NB Includes only self-employed freelancers, not freelancers on short-term PAYE contracts.



**Insight 01:** Because the threshold for earnings from this Spanish-inspired policy is so low, it only has a more than marginal impact for Leigh and Ashley (without children), who were on low incomes to start with. Everyone else's disposable income is not notably affected.




**Insight 02:** In addition to its effects being mainly marginal, this policy only applies to self-employed freelancers. It would not improve the disposable household income for freelancers on short-term PAYE contracts.


## ◆ An Ireland-style Basic Income for the Arts

Ireland has piloted a Basic Income for the Arts scheme: workers over the age of 18 working in artistic fields can apply to receive a set payment, currently €325 per week [32]. This payment is equivalent to about 25.6 hours of work per week at the national minimum wage for those aged 20 and older (€12.70 per hour). Workers who receive this basic income must register as self-employed and pay income tax on their income from the scheme. The Basic Income payment is taken into account for calculating benefit entitlement in the same way as other self-employed income is.

To model an Ireland-style basic income, we identified people aged 18 years and older who were not full-time students and added self-employment income equivalent to £295 per week (approximately 25.6 hours of work at the National Living Wage rate) to their current income. We treated this basic income payment the same as other self-employment income, i.e. as counting towards tax liabilities and self-employment National Insurance Contributions, and as affecting benefit entitlements.

Without children 	Increase in household disposable income (£/yr)	
	£	%
<b>Leigh - low earner</b>	25,960	62.7
<b>Kerry - disabled</b>	21,300	49.4
<b>Sam - medium earner</b>	24,250	47.7
<b>Ollie - outside London</b>	24,250	46.8
<b>Ash - younger</b>	26,580	46.1
<b>Ranj - high earner</b>	20,690	18.9

With children 	Increase in household disposable income (£/yr)	
	£	%
<b>Ash - younger</b>	27,830	52.4
<b>Leigh - low earner</b>	21,470	49.9
<b>Ollie - outside London</b>	22,750	45.8
<b>Kerry - disabled</b>	21,220	42.6
<b>Sam - medium earner</b>	23,310	41.3
<b>Ranj - high earner</b>	20,970	19.9





**Insight 01:** Introducing an Ireland-style Basic Income has the potential to increase freelancers' disposable income by around 50%. The changes, even for those freelancers who see the least improvement, are multiples of the changes affected by other alternative tax & benefits policies.



**Insight 02:** In percentage terms, improvements from a basic income are roughly twice as high for those on lower incomes than those on high incomes.





**Insight 03:** Because basic income is taken into account for benefit eligibility, it is not necessarily more beneficial for freelancers with children than for those without. However, except our high earner, all model freelancers with children still saw increases in their disposable income in excess of 40%.

## ◆ A Sweden-style minimum hourly wage for creative work

Sweden sets a minimum hourly wage for artistic work [33]. This minimum hourly rate is determined each year by the Swedish Unemployment Insurance Inspectorate (Inspektion för arbetslöshetsförsäkringen or IAF). As of June 2024, the rate per hour is SEK 203 (£14.84), which equals the mean hourly wage in Sweden (SEK 202.20 in June 2024) [34].

To model a Sweden-style minimum hourly wage for screen work, we instituted a minimum wage of £21.65 per hour for employees, which is significantly higher than the current UK National Minimum/Living Wage (£11.44 per hour for someone over 21) [35]. We applied this policy only to freelancers with PAYE contracts, i.e. not self-employed freelancers, and independent of freelancers’ age.

Without children 	Increase in household disposable income (£/yr)	
	£	%
Leigh - low earner	21,550	48.0
Kerry - disabled	12,610	27.0
Ash - younger	18,140	26.7
Ollie - outside London	12,660	26.1
Sam - medium earner	11,470	22.3
Ranj - high earner	4,040	4.3

With children 	Increase in household disposable income (£/yr)	
	£	%
Leigh - low earner	14,040	32.3
Ash - younger	18,790	30.9
Ollie - outside London	10,560	19.3
Sam - medium earner	10,040	18.7
Kerry - disabled	8,630	15.3
Ranj - high earner	3,750	4.0



**Insight 01:** A Sweden-style minimum hourly wage for screen work would lead to significant uplifts in disposable income for all screen freelancers except those already on high earnings.



**Insight 02:** Freelancers on low incomes see their disposable income rise by nearly 50%, which is (almost) double the increase freelancers with average income, including those who are younger, disabled or located outwith London, receive.



**Insight 03:** Except for the case of younger freelancers, this policy has a (much) more positive impact on freelancers without children than with, likely because of impacts on child-related benefits.

Cost implications for screen businesses would depend on how a policy like this were to be implemented. If, as in Sweden, the policy mandated an unsubsidised higher hourly rate for screen freelancers, businesses would have to pay higher wages and, consequently, also more National Insurance Contribution.

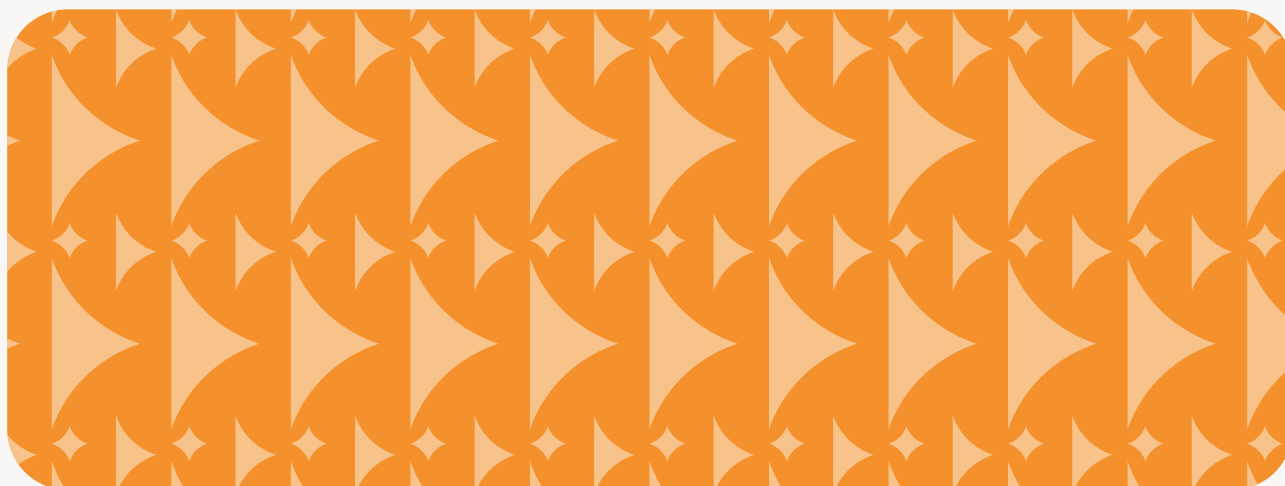
# THE POLICIES AND OUTCOMES IN COMPARISON

Our microsimulation modelled the effects of six different tax & benefits policies on freelancers' disposable income. Conservatively estimated, under the current UK tax & benefits system the annual disposable household income for all our model freelancers except high-earner Ranj reaches only around 80% of what individuals with comparable qualification levels achieve in the UK economy generally (see Appendix 10.3). For freelancers in low paying screen roles and disabled freelancers this figure is as low as 70% and 75%, respectively. Importantly, this already lower income also varies considerably throughout the year. While for other professionals unemployment is a more or less likely possibility, for screen freelancers unemployment is a periodic certainty. The question for screen freelancers is not whether they will be unemployed, but when next, how long for and – given short notice cancellations and stand-downs – how far in advance they will know that they will not receive an income.

Precarity and working conditions have seven of 10 screen workers seriously considering leaving the industry [36]. And although working in the screen industries is, as a presenter once put it “a tough drug that’s hard to kick” [37], there is good reasons for taking these considerations seriously. Many screen freelancers already work several jobs and supplement income from screen work with teaching at colleges or jobs in retail and hospitality. They are used to weighing up options for generating income. Most of the screen industries are concentrated in London and the South-East, which offer plenty of other employment options for individuals with comparatively high levels of qualification and transferable project management, technical and content creation skills.

For many screen freelancers, better and more securely paid ways of making a living are available. Any attempt at retaining and attracting the skilled workforce crucial to the UK screen industries' creative and commercial success needs to bear in mind that these alternatives exist and ask what might make opting out less attractive.

The six policies we modelled help us do exactly that. They each address different aspects of screen freelancer's income precarity, and they all had different impacts on the key outcome: freelancers' disposable household income.



In terms of the scale of changes to disposable income, the Ireland- and Sweden-style policies were most transformative. The Ireland-style basic income delivered increases in disposable income upwards of 40% for all model freelancers except high earners, with the latter still seeing their income increased by nearly 20%, and at a higher rate than for anyone in any other policy model except the Sweden-style one. The least transformative policies were the Germany-style reduction in National Insurance Contributions for self-employed freelancers (which delivered increases of less than 2% across the board) and the Spain-inspired additional unemployment benefit (which only delivered increases of more than 1% for those on very low incomes).

When we compare who is benefitting the most, the Ireland- and Sweden-style policies come out as most progressive: those model freelancers who earn the lowest income in absolute terms saw the highest percentage increase in disposable income. Under the Sweden-inspired minimum hourly wage policy the disposable income for Leigh, the low earner, increased at a rate more than ten times that of Ranj, the high earner. The Spanish-inspired additional unemployment benefit delivers marginally progressive outcomes, as does the South Korean approach.

The least progressive policies were those modelled on France and Germany. With French-inspired unemployment support, disabled and younger freelancers see fewer improvements than freelancers with average earnings both in the UK generally and outwith London. Because the Germany-style policy hitches impact to National Insurance Contributions, high-earning freelancers (who would pay higher NICs) benefit the most and low earning freelancers (who have a lower NICs bill that the policy can reduce) benefit the least.



Another consideration is how the policies support freelancers with and without children. Only the South Korea-inspired combination of reducing National Insurance Contribution and capping housing costs delivers higher increases for freelancers with children than without for all but our youngest freelancer [38]. The South Korean cap on housing costs is more helpful to freelancers with children, whose housing costs tend to be higher to start with. Policies that pay additional income which affects benefits eligibility tend to be less beneficial for freelancers with children. Notably though, the increases under the Ireland-style basic income are so significant that they would transform the disposable household income for freelancers with children by a multiple of the increases under the South Korean-style policy. While the Sweden-style minimum hourly wage policy delivers much lower increases for disabled freelancers with children (likely because the loss of means-tested benefits counters some of the higher income), it benefits younger and lower earning freelancers with children more than other freelancers with children.

Any real-life implementation would of course tailor these policies to the UK's economic and political context. Alternative tax & benefits policies for screen or creative freelancers could be effective levers in the UK Government's Plan to Make Work Pay [39]. At the time of writing the changes introduced through the Employment Rights Bill 2024 focus on PAYE employees and will therefore only have a limited impact on screen freelancers [40]. Additional policies that specifically target creative freelancers or self-employed creatives offer significant potential to expand the reach of the Plan to Make Work Pay beyond standard employment and into a vital share of the UK's creative skill and talent base. As our comparative discussion shows, eligibility criteria, support levels and other policy elements could, of course, be adapted to make policy impacts more or less transformational, and more or less progressive.

It is worth noting that, depending on how they were implemented, two of the policies modelled would increase employer costs. The Germany- and Sweden-style policies would mean higher employer National Insurance Contributions (both policies) and increases in employers' wage bills (Sweden-style minimum wage for creative work). All other policies modelled are solely Government-funded, and their cost to the UK, Scottish or Welsh Governments would depend on the detailed implementation.

Notably, the policy that has the most transformational impact on freelancers' disposable income, the Ireland-style basic income for the Arts, is also the only policy under which freelancers repay some of the investment made into them: the basic income payment counts towards tax liabilities, meaning that over a certain threshold it creates tax revenue and at least a partial payback to the government.





Overall, the Ireland-style basic income for the arts emerges as the most transformative and also most progressive of the six tax & benefits policies we modelled. It is worth noting that Ireland's real-life policy is a pilot scheme which individuals have to apply to and prove eligibility for, i.e. evidence that they are working in the arts and creative industries. Studies that have modelled basic income schemes for whole economies have identified potentially negative macroeconomic effects such as reductions in overall employment levels [41]. However, such effects were largely caused by these models predicting that with basic income, workers who were otherwise forced into the labour market would not seek paid work (e.g. students, carers of very young children) [42]. For the screen or creative industries we would expect such effects to be small to non-existent. Workers in these industries typically want to be in the labour market as long as their work allows them to make a living. Notably, the 1980s Enterprise Allowance Scheme, which essentially provided an industry-specific basic income, is credited with boosting both workforce diversity and growth in the UK creative economy [43].

With the UK screen industries now into their fifth year of economic turmoil, there is a sense of profound worry about the sustainability and diversity of their workforce, and particularly the freelancers within it. Workers' pessimistic assessment of their career prospects in screen [44] combined with redundancy announcements – most prominently in 2024 at the BBC [45] – are cause for genuine concerns about talent drain and about the erosion of the skills base and workforce diversity that the UK screen industries' creative and commercial success depends upon.

Our modelling of examples from other countries shows that governments can use tax & benefits policy to deliver large-scale improvements in disposable household income for screen freelancers. Tax & benefits are an effective lever for supporting freelancers in balancing creative and professional fulfilment with the need to make a living. Now is both an urgent and promising moment for putting new ideas into policy and practice.

# APPENDIX 1: GLOSSARY

**Basic Income:** An unconditional payment made to all members of a specific group (e.g. everyone of working age in a certain region or occupation/profession), usually intended to serve as a minimum income.

**Benefit/benefit entitlement:** A payment from the social security system, usually for low-income households or those with specific characteristics (e.g. pensioners, disabled people, carers).

**Disposable income:** Income from all sources (including work, investments, benefits, and pensions), minus direct taxes, National Insurance and compulsory pension contributions, and housing costs.

**Family Resources Survey (FRS):** The Family Resources Survey (FRS) is a continuous household survey run by the UK's Department for Work and Pensions. The FRS surveys a representative sample of private households to gather information on, e.g., household income, caring needs and responsibilities, childcare disability, pensions and self-employment.

**Freelancer:** A colloquial term used to describe someone who earns income from paid work through a sequence of short(er) term contracts. Most commonly these contracts are either short-term Pay As You Earn (PAYE) employment contracts or contracts between a self-employed individual (as a sole trader or through a limited company) and a client (e.g. a production company). Legal rights and tax status vary between these contract forms, which is why 'freelancer' is not a legal/tax term.

**Characteristics:** Information we look at to understand what an individual's disposable income would look like under different tax & benefits policies, e.g. age, disability status, household composition, earnings, hours worked, region.

**Housing costs:** Costs including rent, mortgage interest and capital payments, maintenance payments, water and sewerage charges, compulsory service charges, and buildings insurance.

**Microsimulation:** Microsimulation modelling applies a system of taxes and benefits to survey data. It compares outcomes under a policy scenario to outcomes under a baseline scenario representing the current tax-benefit system to estimate the impact of a specific policy or set of policies.

**National Insurance/National Insurance Contribution:** A mandatory social security contribution paid by employees, employers, and the self-employed to fund contributory benefits including the state pension.

**National Minimum Wage:** An hourly minimum rate for paid work, set by the UK Government annually.

**PAYE (Pay As You Earn):** UK Government's system for collecting income tax and national insurance from employed workers via their employer's payroll.

**Pension contributions:** An amount paid into a pension fund, usually to provide income or a pot of money to support someone in retirement.



**Policies/policy parameters:** (1) Tax & benefit policies currently in place in the UK; (2) hypothetical policies modelled on tax & benefit policies in other countries that are particularly relevant to freelance workers in the UK screen sector.

**Screen sector:** comprises the film and TV industries (including post-production, animation and VFX) and games industry.

**Self-employment:** Paid work undertaken for oneself, including through a limited liability corporation or as a sole trader.

**Sole trader:** A type of business owned and operated by one person who takes on all profit and risk from the business.

**Tax/tax liability:** The amount of tax owed by an individual or business.

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# APPENDIX 3: METHOD

## ◆ Overview

This project uses a microsimulation model to analyse how different tax and benefit policies might affect freelancers in the screen industries. Microsimulation modelling uses large-scale survey data, in this case the Family Resources Survey for 2019–20, 2021–22, and 2022–23, to calculate how changes to income would affect individuals with a specific combination of tax liabilities and benefits entitlements. The microsimulation modelling for this project was based on the 2024/25 tax & benefits system for the UK (see below).

The Family Resources Survey (FRS) has too few respondents working in creative fields to allow robust analysis on the basis of FRS data only. Instead of analysing workers in creative fields directly from the FRS, we therefore use information from a survey collected by the Film + TV Charity in November 2023 (see below) to understand the relevant characteristics of people working in the screen industries, including their income, work arrangements, household composition, disability status, and region. We then identified a sub-sample of the FRS data that mirrored the characteristics of the workers in the Film + TV Charity data and used this sub-sample for the microsimulation modelling.

We further analysed the sub-sample with respect to the characteristics of our model freelancers as described in Section 5): the presence of children in the household; disability status; whether or not the respondents lived in London; whether or not the respondents were younger than 30; and whether or not they were high/low earners. The policies chosen for the microsimulation modelling were inspired by those used in other countries to support freelancers in creative fields. Some of these policies applied to all freelancers, while others targeted specifically at self-employed or unemployed workers. For each policy we only included those FRS data in our sub-sample for outcome modelling that were associated with the employment types that the policy applied to.

The main outcome of interest is the household's disposable income (unequalised), measured after housing costs.

Our microsimulation modelling sought to mimic the policies as they are implemented in Germany, France, South Korea, Spain, Ireland and Sweden. In Section 6 we explain for each policy: (1) how we chose the respective levels of, e.g., benefits payments, wages and National Insurance Contributions; and (2) who we applied the policy to. If the UK were to implement similar policies to support screen freelancers, these parameters (e.g. the level of basic income or additional unemployment benefits) could, of course, be tailored to the UK-specific policy context.

## ◆ Data

### Film + TV Charity survey data

In November 2023, the Film + TV Charity surveyed about 2,000 people working in the screen industries. We used responses to the Film + TV Charity survey to build a picture of the characteristics, earnings, hours, and types of work for people in the industry. Large-scale insights into these types of data are not easily available for the UK. The standard datasets from the Office for National Statistics, such as the Labour Force Survey, only capture small numbers of screen workers in their samples. The Film + TV Charity's Money Matters dataset comprises the largest number of direct responses from people working in the screen industries that we are aware of. The Film + TV Charity describes the data as 'broadly representative of the industry, with two exceptions. The survey response over-represents freelancers relative to those in permanent employment, and it over-represents women.' We discussed these limitations with the BSF and Film + TV Charity and decided that the Money Matters dataset would still yield more robust insight than other datasets upon which to build our model freelancers and the FRS sub-sample for modelling (see below, 3. Representative cases).

Key questions in the Film + TV Charity survey included:

- Where in the UK do you live?
- What is your age?
- Do you consider yourself to have a disability or long-term health condition?
- What is your main employment status?
- What is your usual/main job title?
- How many hours do you normally work in a week when working in film, TV, or cinema?
- How many weeks in the past year did you work?
- What was your total income over the past year, before tax, from work in film, TV, or cinema?

Questions about income, hours, and weeks worked were answered with ranged responses.

For full results from, and methodology information on, the Film + TV Charity's study into the financial circumstances on the screen industries workforce, please see the 2024 Money Matters report [49].

### Family Resources Survey

The Family Resources Survey is an annual cross-sectional survey of households in the UK. It is nationally representative and collects a wealth of information about household structure, personal characteristics for all household members, income from different sources, and housing, among other information.

The FRS is collected from April to March each year and is released with a one-year lag (i.e., the 2022–23 data were available in March 2024). We used data from 2019–20, 2021–22, and 2022–23; 2020–21 data was omitted owing to reduced response rates and potential distortions in the sample introduced by the COVID-19 pandemic. The pool of potential observations to be included in each case is limited to working age people (16–64 years old).



## Other data sources

We used several other sources of data to calculate levels for additional payments under the potential policy alternatives. Most sources are linked to from the texts describing the respective policy alternative in Section 6.

For the policy modelled on South Korea, we capped rent costs at the average social housing rent for the region that each data entry in the FRS sub-sample was associated with. E.g., if an FRS entry for a household in Newcastle showed weekly housing costs of £150, we reduced those to £90. The average regional housing rates and the sources we have taken them from are shown below.

Region	Average social housing rent (£/week)	Source
Northeast England	£ 90	English Housing Survey (2022-23): Rented sector report <sup>50</sup>
Northwest England	£ 94	
Yorkshire and the Humber	£ 95	
East Midlands	£ 101	
West Midlands	£ 98	
East England	£ 112	
London	£ 140	
Southeast England	£ 128	
Southwest England	£ 112	Average weekly rents in stock at social rent, Statistics Wales <sup>51</sup>
Wales	£ 100	
Scotland	£ 88	National Report on the Scottish Social Housing Charter (2022-23) <sup>52</sup>
Northern Ireland	£ 69	Northern Ireland Housing Statistics (2022-23) <sup>53</sup>



## ◆ Representative cases: our model freelancers

Our representative cases, the ‘model freelancers’ Sam, Ranj, Leigh, Ash, Kerry and Ollie, were based on the Film + TV Charity survey responses. We modelled the disposable income outcomes for these characters by (1) identifying a sub-sample from the FRS that shared the respective model freelancers’ key characteristics (including age, disability status, region, and earnings) and (2) averaging results from the policy scenarios across each sub-sample to estimate the change for the respective model freelancer.

To construct the sub-sample that corresponds with the characteristics for each model freelancer, we first identified individuals in the FRS that matched the characteristics as listed above (age, disability, region, and earnings). From this group we then built as big as possible a sub-sample that had the same employment profile as the Film + TV Charity data, i.e. a sample of 60% self-employed, 33% employed and 7% unemployed individuals. To do so we mainly had to randomly remove employed and unemployed individuals until the employment profile of the sample sub-matched the screen-specific 60%/33%/7% split.

For example, the FRS has more than the above noted 1,184 individuals that matched Sam’s characteristics. From this larger number we randomly omitted employed and unemployed individuals until we had a sample of 1,184 FRS-individuals, split into 704 self-employed (59%), 388 employed (33%), and 92 unemployed (8%).

The characteristics for the sub-samples for the six model freelancers and the sub-sample sizes are given in the table below.

Character	Age range	Disability status	UK region	Earnings <sup>54</sup>	Sample size (no children)	Sample size (with children)
Sam	30-64	Not disabled	Anywhere	£20-50k (“medium”)	640	544
Ranj	30-64	Not disabled	Anywhere	More than £50k (“high”)	503	510
Leigh	30-64	Not disabled	Anywhere	Less than £20k (“low”)	1,975	1,790
Ash	16-29	Not disabled	Anywhere	£20-50k (“medium”)	238	105
Kerry	30-64	Disabled	Anywhere	£20-50k (“medium”)	301	195
Ollie	30-64	Not disabled	Outside London	£20-50k (“medium”)	581	502

Table: FRS sub-samples for the six model freelancers

We then modelled our six policies on this character-specific sample:

- For each of the six policies we were interested in, we calculated the annual incomes for every single individual in the character-specific sample using FRS data under the current tax & benefit system.
- We then applied each policy and calculated annual incomes, then took the difference in outcomes to show how each of the six policies would, on average, affect our model freelancers’ annual household disposable income.

The tables in Section 6 summarise these average effects on household disposable income as percentage increases and decreases. The example jobs listed in Section 5.2 were sourced from responses in the Film + TV Charity survey on respondents' usual or main job titles. The examples were randomly chosen from responses mirroring each character's criteria as listed in the table.

For further context, the remainder of this section provides household disposable income totals for our six model freelancers and discusses how our six model freelancers (and the screen workers they represent) might compare to UK households more broadly. The starting point for this discussion is that if we want to understand what it might take to retain skill and talent in the screen industries – or to attract it in the first place – we need to know how someone's earning opportunities in UK screen compare to what their skills and qualifications might earn them in other professions or industries.

However, before delving into figures, we need to emphasise that with currently available data such comparisons are difficult to make. A total household disposable income figure is calculated by adding up earnings from all household members, and the tax reductions/benefits they might be entitled to. For our model freelancers, the disposable household income therefore not only depends on their own earnings and the tax reductions/benefits they might be entitled to under the policies we modelled, but also on any earnings from other potential household members, and the tax reductions/benefits these household members might be entitled to.

For calculating total household disposable income we have been able to use some screen-industries specific information. Drawing on the Money Matters dataset, we have made the modelling as screen-industries specific as possible. However, two important caveats apply:

- The Money Matters dataset does not allow us to make screen-industry specific assumptions about who the potential other household members in our model freelancers' households are, and about what those potential other household members might be contributing to the total disposable household income. In other words: we do not know who our model freelancers likely live with and what they earn. The average total disposable household incomes given in the table are based on the representative sample of UK households captured by the FRS. This aspect is important because we do not know if Sam, Ranj, Leigh, Ash, Kerry and Ollie are as likely as any other average UK individual to live in the household compositions reflected in the FRS, or whether they might be more likely to live with household members who also experience more-than-average income insecurity – e.g. another screen freelancer. Future modelling would benefit from prior research into screen-specific household composition and earnings.
- There are limits to how we can represent in-year variations in earnings. The presently available data and methods only allow us to present annual totals. We know that these totals are typically not available to freelancers' households as evenly split monthly amounts. But we are not able to model the exact in-year variations for availability of income. While the average household disposable incomes may look comparatively healthy, screen workers' accounts captured in recent studies suggest that these healthy-looking average totals may hide several months of zero earnings – and resulting hardship – for the respective household.

With these caveats in mind, the table below presents the average total household disposable income (measured after housing costs) for our six model freelancers. For comparison, at the top of the table we have included an average total household income for FRS individuals who hold Level 4 and 5 qualifications, weighted by the ratio of Level 4 to Level 5 qualifications for the UK screen industries. This comparator indicates what skilled screen freelancers might be able to earn in other industries.

	Average total household disposable income, rounded to nearest £10	% of FRS average (£60,510)
FRS average for individuals with Level 4 & 5 qualification (weighted to reflect ratio of individuals who hold level 4 to level 5 qualifications in the UK screen industries)	£ 60,510	100%
Sam	£ 53,270.00	88%
Ranj	£ 107,480.00	178%
Leigh	£ 42,180.00	70%
Ash	£ 56,430.00	93%
Kerry	£ 45,620.00	75%
Ollie	£ 50,900.00	84%

*Table: Average total household disposable income (after housing costs) for the six model freelancers and FRS average for similar level of qualification.*

We have deliberately included as comparator an estimation of what screen freelancers, based on level of qualification, might be able to earn in other industries instead of an average total household disposable income. The overall point of our project was to understand how we can ensure the availability of skills and talent for the UK screen industries, and, especially given developments in the recent five years, how we can retain the screen industries' skilled workforce.

If we are aiming to improve workforce retention and prevent talent drain, we need to consider what people's alternatives for making a living might be. What might someone with the level of qualification typical for a producer be able to earn in other industries? For most industries, such questions are almost exclusively relevant at the point of deciding to pursue one particular career over another. In the screen industries though, the career context is slightly different:

- Many people working in screen already work across several jobs and, indeed, industries. They might supplement their income from working in screen production roles with teaching at colleges and universities, or they might be working in completely unrelated jobs, e.g. in retail or hospitality. They are therefore used to weighing up options for generating income. Overall income levels, income security or predictability and working conditions tend to matter significantly in these considerations – all points on which freelancing in the UK screen industries may well score less competitively than alternative skilled employment.
- The majority of screen industries activity is concentrated in London and South-East England. These regions also offer other employment options for individuals with comparatively high levels of qualification. Many screen industries roles require skills that are transferable to other contexts (e.g. the management skills of a producer) which, combined with the regional availability of alternative employment, makes career changes a realistic option.

Freelancers in the screen industries are therefore, we would argue, more likely to seriously consider potential alternatives throughout their career as well as at the start, and to exit the screen industries workforce.

As the table above shows, under the current UK tax & benefits system the annual disposable household income for all our model freelancers except high-earner Ranj reaches only around 80% of what, based on qualification levels, they could expect to achieve in other industries. For freelancers in low paying screen roles and disabled freelancers this figure is as low as 70% and 75%, respectively. Importantly, this already lower income also varies considerably throughout the year. To understand and address workforce retention, especially with a view to diversity and inclusion, this relative perspective on annual disposable household income is likely more useful than focusing on absolute figures.

## ◆ Microsimulation modelling

Microsimulation modelling applies a system of taxes and benefits to survey data to understand how policy changes might affect people's income. It compares outcomes under a policy scenario to outcomes under a baseline scenario representing the current tax-benefit system to isolate the impact of a specific policy or set of policies.

The microsimulation modelling for this project was based on 2024/25 tax & benefits system for the UK. It took into account national variations (e.g. higher income tax in Scotland), but, given the timing of the project, not any changes from the October '24 (UK) or December '24 (Scotland) Budgets.

## UKMOD overview

We used UKMOD modelling software (version 3.5.1) for this analysis. UKMOD is maintained, developed, and managed by the Centre for Microsimulation and Policy Analysis at the Institute for Social and Economic Research, University of Essex.

The model uses data from the Family Resources Survey from 2019/20, 2021/22, and 2022/23. A three-year average is used to ensure a large enough sample for sub-group analysis. The survey data provides a picture of individual and household income from work and the social security system, as well as from other sources like pension and investment. The model applies population weights to scale up the survey to the national level.

## Outcome measures and calculation

The main outcome of interest is disposable income after housing costs. This is calculated by adding up income from all sources (including work, investments, benefits, and pensions) and subtracting all taxes, National Insurance and compulsory pension contributions, and housing costs.

For each policy, the modified system of taxes and benefits was applied to the full FRS sample. The model outputs an individual-level dataset with resulting incomes, taxes paid, etc. We then used the results dataset output from the baseline scenario model to calculate the change in disposable income for each person.

We then calculated a mean change in disposable income for each model freelancer's sub-sample of the FRS. For some policies, we exclude certain data entries from the sub-sample because their employment status would mean they were unaffected by the policy – for instance, unemployment insurance would only affect the unemployed individuals in each subsample.

## APPENDIX 4: ABOUT THIS PROJECT

The Make Freelancing Pay project was initiated by a coalition of screen sector stakeholders, led by British Screen Forum and the Film + TV Charity. It was supported with funding and advisory input by Creative Industries Policy and Evidence Centre, BFI, Bectu, Equity, Directors UK and the Production Guild of Great Britain.

**British Screen Forum** is where many of the best informed and most influential people in the UK screen sectors convene to interrogate issues of importance and influence policy and the thinking around policy. The Forum provides a unique and trusted space for key players from the screen sectors to come together to debate the implications of the evolving landscape and the policy and regulatory environment, and to gain unrivalled insight into emerging themes and innovative technologies. For more information, visit [www.britishscreenforum.co.uk](http://www.britishscreenforum.co.uk)

**The Film and TV Charity** works behind the scenes of the UK film, TV, and cinema industry, supporting the lives of everyone involved. Founded in 1924, the Charity offers a wide range of interventions, supporting mental and physical health, financial wellbeing, and promoting equity and inclusion. The Charity also works with a wide range of partners to bring about positive change to enable everyone in the industry to thrive. For more information, visit <https://filmtvcharity.org.uk/>

**The Creative Industries Policy and Evidence Centre (Creative PEC)** works to support the growth of the UK's creative industries through the production of independent and authoritative evidence and policy advice. Led by Newcastle University, with the Royal Society of Arts and funded by the Arts and Humanities Research Council, Creative PEC comprises a core consortium of Newcastle University, Work Advance, the University of Sussex and the University of Sheffield. For more details, visit [www.pec.ac.uk](http://www.pec.ac.uk) and @CreativePEC

**The BFI** is a cultural charity, a National Lottery distributor, and the UK's lead organisation for film and the moving image. Our mission is to: support creativity and actively seek out the next generation of UK storytellers; grow and care for the BFI National Archive; offer the widest range of UK and international moving image culture through our programmes and festivals; use our knowledge to educate and deepen public appreciation and understanding; and work with Government and industry to ensure the continued growth of the UK's screen industries. For more information, visit [www.bfi.org.uk](http://www.bfi.org.uk)

**Bectu** is the UK's trade union for the creative industries. We champion the rights of nearly 40,000 staff, contract and freelance workers in non-performance roles in live events, broadcasting, film and cinema, digital media, independent production, leisure, theatre, and the arts. Bectu is the largest union at the BBC, and has a strong presence in many of the UK's leading theatres, arts centres and independent broadcasting and production companies. For more details, visit <https://bectu.org.uk/>

**Equity** is a trade union of 50,000 performing artists and creative practitioners, united in the fight for fair terms and conditions in the performing arts and entertainment industry. Equity members are actors, singers, dancers, designers, directors, stage managers, stunt performers, puppeteers, comedians, voice artists, and variety performers, most of whom are treated as self-employed. For more information, visit <https://www.equity.org.uk/>

**Directors UK** is the professional association of UK screen directors. It is a membership organisation representing the creative, economic and contractual interests of over 8,000 members – the majority of working TV and film directors in the UK. Directors UK negotiates rights deals and collects and distributes royalties to its members. It also campaigns and lobbies on its members' behalf. It works closely with organisations around the world to represent directors' rights and concerns, promotes excellence in the craft of direction and champions change to create an equal opportunity industry for all. For more information, visit <https://directors.uk.com/>

**The Production Guild of Great Britain** is the leading membership organisation representing, championing, and developing the best in below the line talent in film & HETV production in the UK. Our industry leading members from the Accounts, Locations, Production, Post-Production and VFX departments have access to a wealth of benefits, including training, online sessions and networking events, plus a host of online resources featuring the latest industry news, governance and best practice. For more information, visit <https://productionguild.com/>

Disclaimer: While the *Make Freelancing Pay* project has been co-funded by the organisations listed above, the views expressed in this report are solely those of the authors.

## ◆ The research team

The *Make Freelancing Pay* research was undertaken by Professor Doris Ruth Eikhof (University of Glasgow) and Dr Hannah Randolph (Fraser of Allander Institute, University of Strathclyde).

**Doris Ruth Eikhof**, PhD, is Professor of Cultural Economy & Policy, University of Glasgow and Creative Director of Design Otherwise. She specialises in diversity and inclusion in cultural work. Doris' book *Diversity & Inclusion: Are We Nearly There Yet?* (Routledge, 2024) provides new frameworks and evidence for using targets to build a more inclusive creative economy. Her current and previous work includes the Gender Equity Policy Analysis project (with Universities of Babelsberg, Rostock, Alberta and Deakin), ScreenSkills D&I Targets Review, *Everyday Diversity in the UK Screen Industries* (with CDN and BFI) and projects with and for CDN, the Creative Industries Council, BAFTA, BFI, Nesta and Creative Scotland.

**Hannah Randolph**, PhD, is a Fellow at the Fraser of Allander Institute, University of Strathclyde. She specialises in applied policy analysis with a focus on the social security system, poverty and inequality, labour supply, and immigration. Her previous work includes microsimulation modelling of different policy levers to reduce child poverty in Scotland and the UK, as well as quasi-experimental evaluation of the impacts of changes to the social security system. She has worked with organisations including Scottish Government, the Joseph Rowntree Foundation, the Robertson Trust, and the Trussell Trust.



## Project leads:



## Principal funder:

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EQUITY



## Research:

