

A large, high-contrast black and white image of the Earth as seen from space, showing continents and cloud patterns. It is centered within a series of concentric white circles on an orange background.

Forging Freelance Futures

BY AMY TARR

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ABOUT

About Creative UK: Creative UK is the national membership body for the Cultural and Creative Industries. We exist to champion creativity in its widest form - representing world-leading organisations and freelancers from sectors as diverse as advertising, animation, architecture, broadcasting, crafts, design, digital, education, fashion, games, heritage, museums, music, performing arts, photography, publishing, theatre, TV, visual art and more.

We are an independent not-for-profit, which uses the insight and experience of our members to help shape relevant government policy and advocate for meaningful change. Change that will benefit UK businesses, citizens and communities.

Our vision is a world where creativity is valued and recognised as the driving force for our future. We're so passionate about this that we put our money where our mouth is: through our own landmark investment funds, we've directly invested millions of pounds into creative businesses over the last decade.

Our team is based across the UK, and we work closely with Local and Combined Authorities to support creative talent, whilst delivering hands-on support – spanning business diagnostics, mentoring and investment readiness.

Our Filming in England service is a dedicated and bespoke production service to feature film and high-end TV productions looking to film in England, outside of London.

ACKNOWLEDGEMENTS

This paper has benefited from the thoughtful engagement of a wide range of individuals and organisations and we acknowledge their generosity in sharing their time and perspectives. Their inclusion here does not imply endorsement of the ideas or conclusions presented.

We would like to express our gratitude to the Cambridgeshire & Peterborough Combined Authority, Greater London Authority, Greater Manchester Combined Authority, Liverpool City Region Combined Authority, North East Combined Authority (formerly North of Tyne Combined Authority), South Yorkshire Combined Authority, West of England Combined Authority and West Midlands Combined Authority for facilitating this work along with Professor Helen W. Kennedy and colleagues at the University of Nottingham. Their input has been invaluable in shaping the focus of the research that informed the report.

We extend our sincere thanks to the wide range of Creative UK member organisations that have contributed throughout the development of this work. We are especially grateful to the thousands of freelancers who have shared insights and expertise with Creative UK over time – and to Lilli Geissendorfer for her contributions to the project.



Foreword



Freelancers are the backbone of the cultural and creative industries. They are the writers, producers, designers and performers – the innovators that shape the UK’s cultural and creative economy. They drive growth, export our ideas to the world and fuel one of the fastest-growing sectors in the UK.

Freelancing is not a side note to the creative economy; it is the model on which much of it runs. Yet, freelancers are too frequently overlooked in the systems and structures that shape the industry. Too often, they are left

without the stability, protections or recognition afforded to other workers. The assumption that independence should mean insecurity is outdated and out of step with a modern creative workforce.

This report sets out a vision for a stronger, fairer, and more sustainable freelance economy, one that recognises the unique ways in which freelancers contribute. The report brings together data and lived experience with practical recommendations to challenge old assumptions and push for solutions that work. Because if we fail to get this right, we don’t just fail freelancers - we weaken the entire creative sector.

**CAROLINE NORBURY OBE, CHIEF
EXECUTIVE, CREATIVE UK**

A white, handwritten signature of Caroline Norbury OBE, written in a cursive style. The signature is positioned below the printed name and above a thin white horizontal line.





Introduction

The cultural and creative industries are a cornerstone of the UK economy, contributing almost £126 billion in 2023 – nearly 6% of the UK’s annual Gross Value Added (GVA).¹ Spanning areas as diverse as film, TV, visual arts, music, heritage, fashion, video games, crafts, architecture and the performing arts, the creative sector has consistently pioneered innovative working models that push the boundaries of both economic and cultural growth.

Amid challenging headwinds, the cultural and creative industries have demonstrated remarkable resilience; outpacing broader economic trends, despite persistent underdevelopment and under-capitalisation. At the heart of this success is a dynamic, talented freelance workforce responsible for delivering high-impact, project-based work that fuels the sector’s creative engine. With almost 30% of its workforce operating on a freelance basis, the cultural and creative industries rely on freelancers twice as much as any other sector, underscoring their crucial role in the future of both the industry and the wider economy. As the UK Government rightly acknowledges, recognising and supporting these workers is key to sustaining the UK’s creative leadership – at home, as well as on the global stage.²

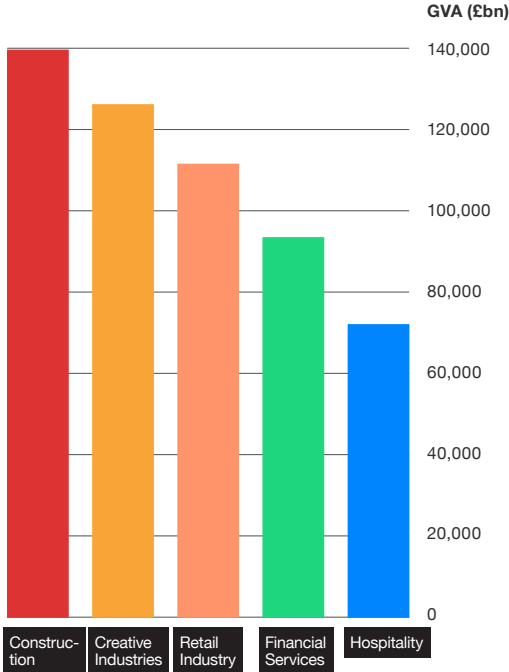


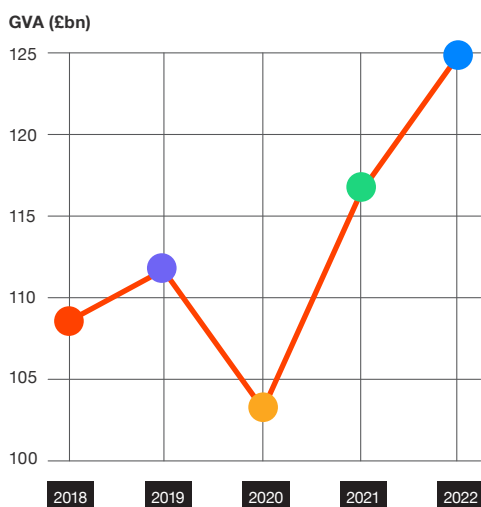
FIGURE 1: ECONOMIC CONTRIBUTION OF CREATIVE INDUSTRIES IN THE UK

¹ Compares output in Gross Value added over 2010-2019 and employment over 2011-2021. DCMS, Sectors Economic Estimates (2021)
² Labour (2024) Creating Growth: Labour’s Plan for the Arts, Culture and the Creative Industries

The Covid-19 pandemic underscored the indispensable role of the creative economy. During lockdowns, widespread restrictions on access to cultural activities significantly limited opportunities for participation in the arts, which research suggests play a crucial role in individual and community wellbeing.³

In the wake of the pandemic there has been a notable shift in attitudes towards work, extending beyond the cultural and creative industries to the wider UK workforce, and globally too; with increased interest in hybrid working models, shorter work weeks and a greater emphasis on work-life balance. These evolving preferences, particularly among new entrants to the workforce, signal a broader transformation in how work is structured and valued – compounding the need to address weaknesses in the existing infrastructure for freelance work.

FIGURE 2: ECONOMIC IMPACT OF COVID ON THE CULTURAL AND CREATIVE INDUSTRIES AND POST-PANDEMIC RECOVERY



³ Chapple, M. et al (2023) Come together: The importance of arts and cultural engagement within the Liverpool City Region throughout the COVID-19 lockdown periods. *Frontiers in Psychology*. 13 January 2023

Whilst there are examples of good practice across the creative ecosystem, there remains an urgent need to re-evaluate and strengthen freelance support mechanisms. The 2023 Good Work Review provided key insights into the challenges faced by freelancers and DCMS has established a Self-Employed Creators Working Group, (of which Creative UK is a member) to explore ways to improve support for self-employed working and inform policy development so it can better reflect the realities of freelance work in the sector.

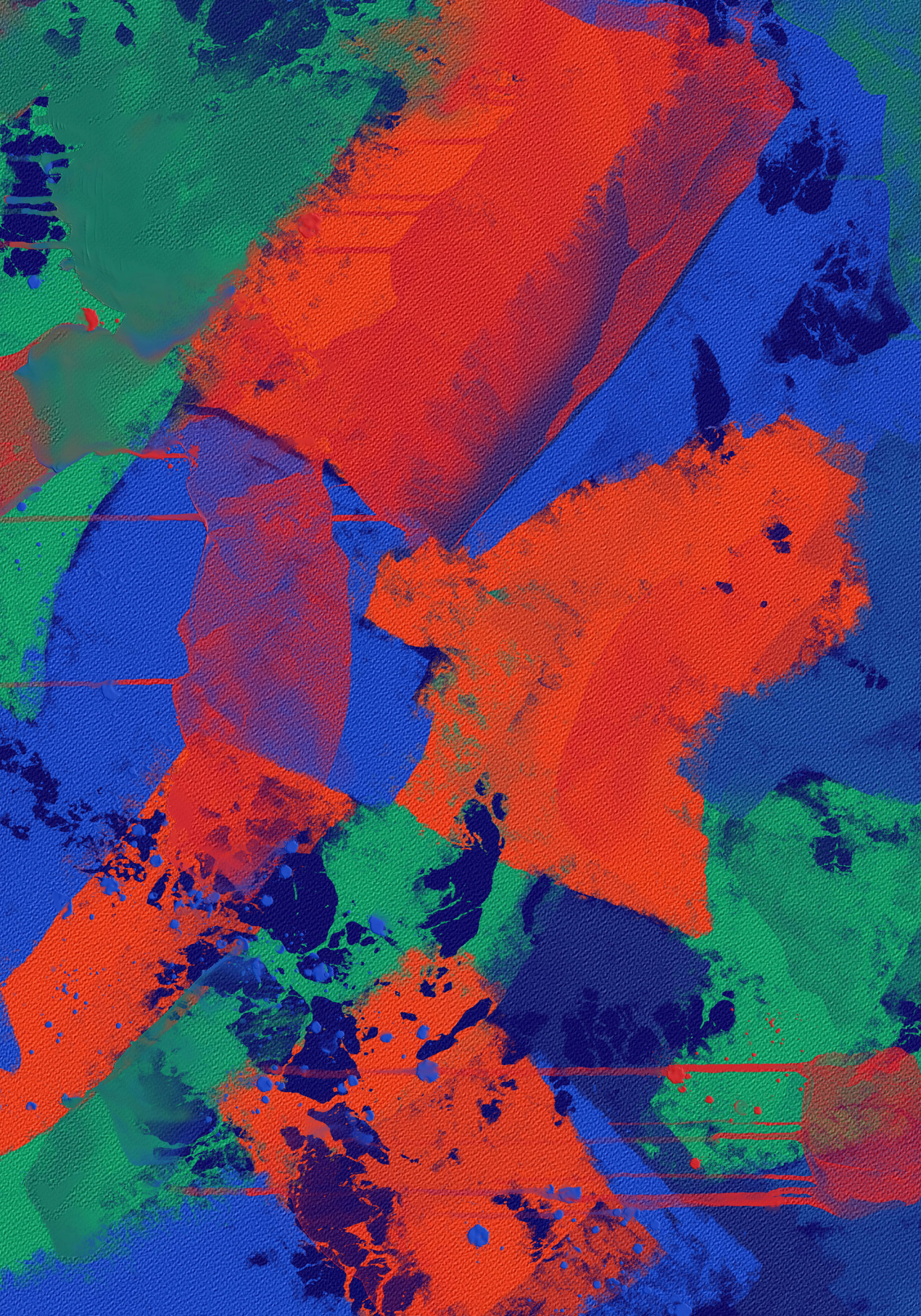
This report draws on a comprehensive mixed-methods research approach undertaken in 2023, including a survey of 1272 freelancers and 221 organisations that work with freelancers, distributed through Creative UK’s communication channels and partner networks; alongside this, nine regional focus groups were run across the following authorities:

- Cambridgeshire and Peterborough Combined Authority
- Greater London Authority
- Greater Manchester Combined Authority
- Liverpool City Region Authority
- North East Combined Authority (formerly North of Tyne Combined Authority)
- South Yorkshire Mayoral Combined Authority
- Tees Valley Combined Authority
- West Midlands Combined Authority
- West of England Combined Authority
- West Yorkshire Combined Authority

The goal of this activity was to gather information on the obstacles and barriers that freelancers encounter and the availability of information and support to tackle them. The findings establish a baseline of structural issues, reinforcing existing research and strengthening the case for systemic reform across key areas.⁴

⁴ The Arts Councils Cultural Freelancers 2024 demonstrates the persistent and systemic nature of the many of the challenges we identified through our research





Individual Freelancer Survey Respondents

Of the 1272 individual freelancers surveyed, those working in Film and TV were most frequently represented, accounting for around a quarter of respondents (26%), whilst around one in six worked in the Performing Arts sector (15%) (see Figure 3). Over half of the survey respondents identified as female (64%), whilst 30% identified as male and 3% were non-binary or preferred to self-describe.

Lower numbers of respondents were represented at the younger and older ends of the age scale: freelancers aged 18-24 years accounted for 2% of respondents and those aged 65+ accounted for 5%. In contrast, just over half of respondents fell into the 35-44 and 45-54 age brackets (24% and 28% respectively). In addition to this, just over one in five respondents were from the LGBTQIA+ community, and around a quarter were living with a disability or long-term limiting health condition (a significant finding beyond the scope of this research). One in eight respondents (13%) were from ethnic minority backgrounds – potentially reflecting an ongoing underrepresentation of these groups within the sector.

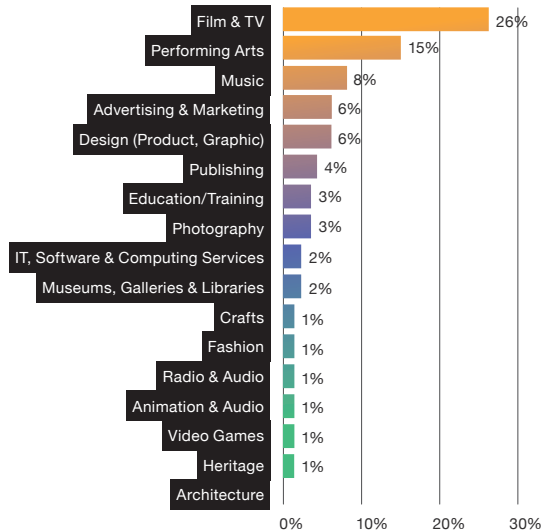


FIGURE 3: Q9 “WHICH OF THE FOLLOWING CREATIVE SECTORS DO YOU WORK IN?”

Figure 4 provides an overview of regional distribution of survey respondents, broadly grouping respondents by nomenclature of territorial units for statistics (NUTS) regions and the devolved nations. A combined total of over a quarter (29%) were located in London and the Southeast, whilst just over a third were based in the North of England (35% when amalgamating totals for the Northeast, Northwest and the Yorkshire and Humber regions). Survey respondents were asked to provide the first part of their postcodes to provide a snapshot overview across the Combined Authority regions in England.

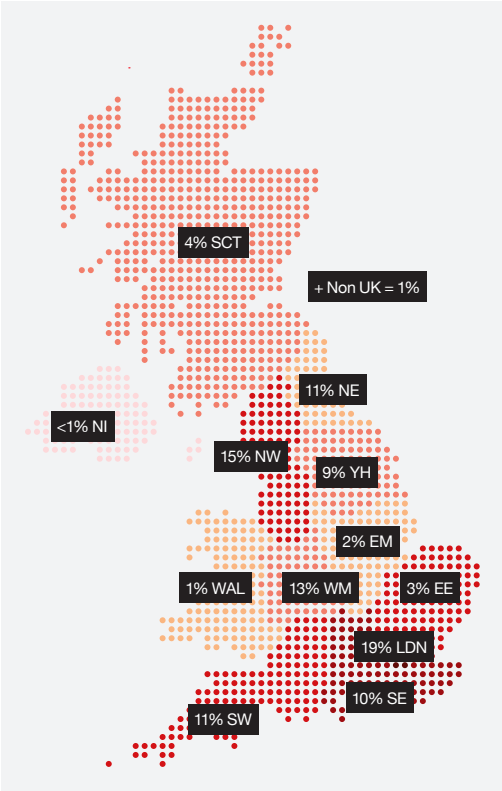


FIGURE 4: PROPORTION OF INDIVIDUAL SURVEY RESPONDENTS BY REGION

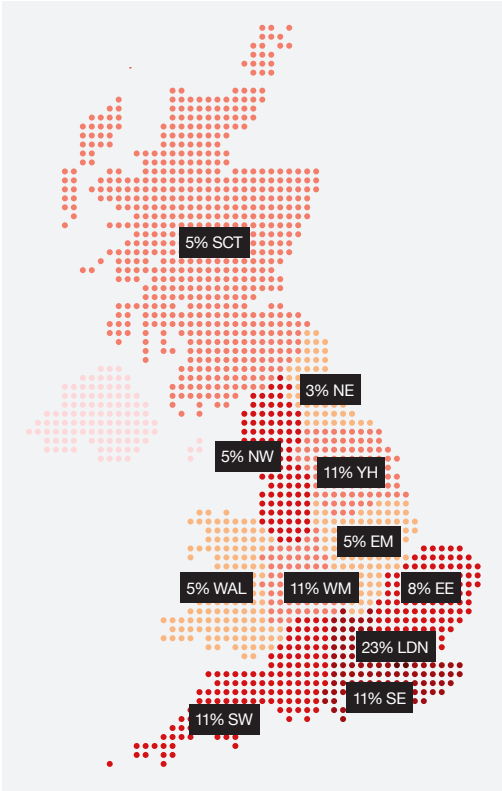


FIGURE 5: PROPORTION OF ORGANISATION RESPONSES BY REGION



Organisation Survey Respondents

There was a total of 221 responses from individuals who own, run, or work for a business engaging freelancers. Over 80% of organisations responding to the survey currently worked with one or more freelancers. Music, Performing and Visual Arts accounted for almost a third of business respondents (30%), whilst Film, TV, video, radio and photography accounted for around a quarter (26%). One in eight organisations were based in the Museums, Galleries and Libraries (12%).

As seen in Figure 5, around a third of organisations that responded primarily operated in London and the Southeast.

The report identifies five areas for reform with the aim of enhancing support structures for freelancers and improving the resilience of the model:

Developing talent: through targeted revisions to the curriculum and careers advice, along with the provision of accessible, continuous professional development opportunities for freelancers.

Work and pay practices: including the extension of sick pay and parental leave to freelancers, providing essential parity – in terms of safety nets and support – with the terms available to traditional employees. Addressing the issue of low pay for freelancers and the critical need to improve diversity across the cultural and creative industries is also essential to unlock the potential for sustainable growth across our sub-sectors.

Payment protection: through measures to safeguard freelancers from late payments and financial instability, including strengthening requirements for prompt payment practices.

Planning for the future: with tailored financial products and pension schemes that accommodate the unique needs of freelancers, helping them to secure their financial future without undue complexity or burden.

Championing freelancers across Government: ensuring a unified approach to recognising and supporting the significant contributions of the freelance workforce by appointing a Freelance Commissioner within the UK Government.



01

Profiling The UK's Cultural and Creative Industries' Freelance Workforce

While the term 'freelancer' lacks a precise legal definition in the UK, it generally refers to individuals who:

- operate as consultants or contractors;
- offer their services to multiple clients; and
- undertake work directly through a third party, agency or via the freelancer's own limited company.

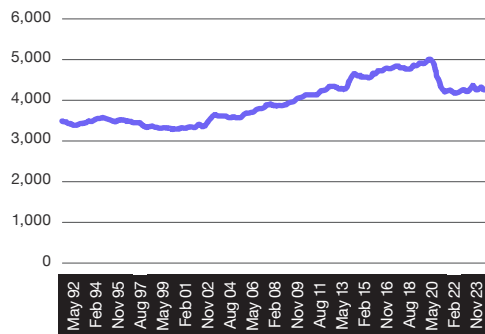
In this report 'freelancers' refers to workers who pay some or all tax through self-assessment (not PAYE) or take multiple and overlapping PAYE contracts. Whilst freelancers may operate on a self-employed basis, this is not exclusively the case. Freelancing includes individuals working across a mix of employment types, whether self-employed, employed, or on a series of short-term contracts. The working definition of a freelancer can also extend to those with 'portfolio careers' – individuals managing multiple and varied jobs across different projects or industries.

Many freelance creative professionals, particularly those generating original intellectual property (IP), often have limited alternatives to freelancing due to the project-based nature of their work. Their contributions are essential to industry growth, yet they frequently operate without the security of permanent employment. As a consequence of the irregular patterns of employment and engagement, there is very limited data

available on the freelancing workforce but there is more accessible data available on self-employment.

With a steady increase in self-employment in the UK from 2003, peaking in 2019, the onset of the Covid-19 outbreak reversed this growth. Despite this overall decline in self-employment, the cultural and creative industries have continued to exhibit a high rate, with 28% of the workforce being self-employed, compared to 14% in the broader UK economy.⁵

FIGURE 7: PERCENTAGE OF SELF-EMPLOYED BY CULTURAL AND CREATIVE INDUSTRY SUB-SECTORS



⁵ Hansard (HC) Arts and Creative Industries: Freelancers and Self-employed Workers, Vol. 830, Column 2142. Thursday 15 June 2023

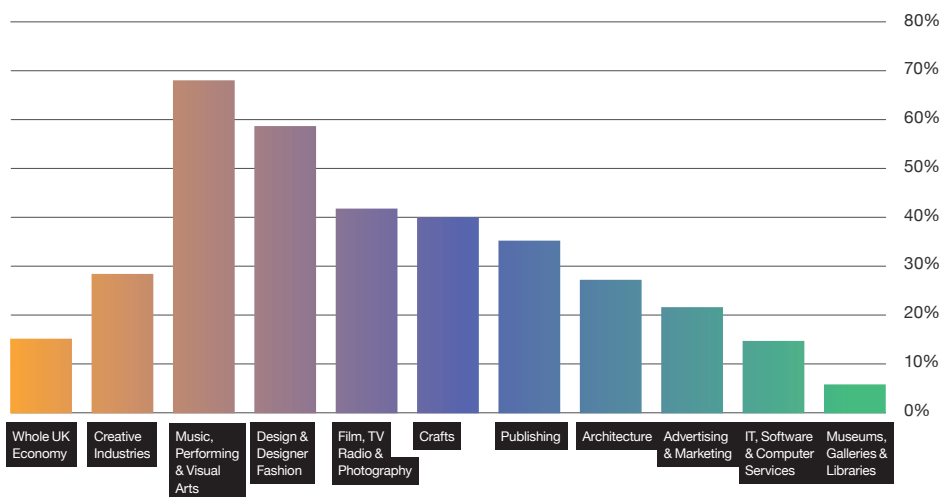


FIGURE 7: PERCENTAGE OF SELF-EMPLOYED BY CULTURAL AND CREATIVE INDUSTRY SUB-SECTORS

The prevalence of freelancing within the cultural and creative industries reflects the unique demands and working practices within the creative sector, where many professionals – from producers, artists and performers, designers, engineers and many others – find freelancing the most viable, preferable and/or necessary way to work. The creative sector’s dependency on a flexible, highly skilled and dynamic workforce is a structural feature as well as a defining characteristic that supports the creative sector’s capacity for adaptability and resilience in a competitive global market. However, the current landscape of freelance creative work reveals some troubling trends.

Two-thirds (66%) of respondents to our survey reported a decline in work since the COVID-19 pandemic. This finding is supported by external research, which also found that freelancers had experienced reduced opportunities. This downturn has been worsened by broader economic uncertainty and further amplified by shifts in media consumption, a slowdown in commissioning and recent strikes. At an industry level, this downward trend jeopardises the livelihoods of freelancers but also risks stifling the UK’s cultural and creative industries’ capacity for growth.

Freelancers are also facing heightened challenges due to the rise of artificial intelligence (AI) technologies. Research shows that freelancers in automation-prone fields, experienced a 21% decline in weekly demand for their skills following the widespread adoption of generative AI tools.⁶ Similarly, a study of online platforms revealed that job postings for tasks susceptible to automation decreased by 21% within eight months of ChatGPT’s release.⁷

With almost a third of its workforce operating on an independent basis, the UK’s cultural and creative industries resilience and competitiveness rely heavily on the stability and prosperity of its freelance talent. Yet economic pressures, reduced opportunities and the rapid advancement of automation present significant challenges. Responding constructively through targeted support and robust policy measures is essential to create a more sustainable working environment and more stable labour market.

⁶ How is AI affecting freelance jobs? | Imperial College Business School

⁷ Demirci, Ozge and Hannane, Jonas and Zhu, Xinrong, Who Is AI Replacing? The Impact of Generative AI on Online Freelancing Platforms (October 15, 2023). Available at SSRN: <https://ssrn.com/abstract=4602944> or <http://dx.doi.org/10.2139/ssrn.4602944>



02

Developing Talent

Creative education for children and young people

To effectively strengthen the freelancing market within the UK's cultural and creative industries, it is essential to provide targeted support for talent development throughout the career trajectory – from prospective school-age freelancers and beyond. Recognising that freelancing is a skilled and viable career option is critical to boosting the dynamism and entrepreneurialism of the UK, especially within a global context

Early exposure to creative skills and differing options for employment and other types of work significantly impacts the long-term career potential of children and young people but, as it stands, freelancing is poorly represented in the curriculum and careers advice.⁸ Curriculum content is not just an academic concern; it strategically shapes the talent pipeline for a range of industries, in creative and non-creative sectors.

Recent studies highlight that UK employers increasingly prioritise creative skills. The World Economic Forum's *Future of Jobs Report* identified creativity, innovation and originality as among the most in-demand skills

⁸ The Warwick Commission (2015) *Enriching Britain: Culture, Creativity and Growth. The 2015 Report* by the Warwick Commission on the Future of Culture Value

for the future – with creative thinking ranking second.⁹ Despite this growing demand, education systems within the UK have not kept pace. Since 2015, GCSE Arts entries have plummeted by 35% with a further 3% decline between 2022 and 2023. Drama, music and Performing Arts.¹⁰ This trend is mirrored in Further Education (FE), where Arts subjects have faced successive funding cuts and a decline in applications across all parts of the UK.¹¹ The impact of funding cuts is felt across the board, from teaching materials and resources, to gaps in the curriculum itself.

Focus group feedback highlighted the need for FE and Higher Education (HE) providers to take more effective steps to prepare recent graduates for a freelancing career. This included hearing from a number of graduates, who felt that they had lacked the essential skills needed to begin a career as a freelancer, such as financial management, marketing and contract negotiation.

⁹ World Economic Forum (2023) *The Future of Jobs Report 2023*

¹⁰ Cultural Learning Alliance (2023) *GCSE and A-Level Arts Entries and Grades 2023*. 29 August 2023

¹¹ Carey, H., Giles, L. & Hickman, B. (2024) *Creative Further Education in the four nations*. Creative Industries Policy and Evidence Centre

Textile Designer, Greater Manchester, Focus Group

“I felt like I didn’t know anything about how to run a business, you learn on the job so you do make mistakes and get taken advantage of.”

Actress, Greater London, Focus Group

“[...] a lot of people in my sector have TV film degrees [and] are really badly advised on how to get a job, how to make their CV look...”

There was broad consensus amongst survey respondents and focus group participants on the need to embed business skills into arts education to ensure that FE and HE leavers were not only creatively skilled, but also equipped to respond effectively to engager’s needs and navigate the realities of freelance work.

For aspiring freelancers seeking vocational routes into the cultural and creative industries, the current apprenticeship model also presents significant challenges. The UK Government has suggested that the proposed Growth and Skills Levy, which is set to replace the existing Apprenticeship Levy in England, will better align with project-based work.¹² Without targeted improvements, the vocational route will remain out of reach for many talented individuals who seek a practical, work-based entry point into the sector.

Unpaid work and low pay

Two-thirds (64%) of survey respondents reported experiencing low or unfair pay at some point in their careers – this issue undermines freelancers’ financial security and reinforces systemic inequalities. The *Socio-Economic Diversity and Inclusion Toolkit for the Creative Industries* was developed by the Social Mobility Commission in 2021 to help employers address barriers that prevent individuals from lower socio-economic backgrounds from entering and progressing in the creative workforce. It aims to provide practical guidance for building a more diverse workforce by identifying and removing obstacles that arise, such as reliance on unpaid internships, cultural biases and a lack of inclusive hiring practices.¹³

Despite the initiative, our findings show that obstacles persist. Focus group participants frequently expressed concerns about contract negotiations, pricing their work and client communication; often feeling unprepared and unsupported, with limited support available:

Musician, Cambridgeshire and Peterborough, Focus Group

“...coming to terms with being able to find different opportunities without feeling very vulnerable, having the confidence and ability to back yourself [without] a decent track record.”

¹² Labour (2024) *Creating Growth: Labour’s Plan for the Arts, Culture and the Creative Industries*

¹³ Social Mobility Commission (2021) *Socio-Economic Diversity and Inclusion. Toolkit: Creative Industries*

Survey respondent

“It’s incredibly important for freelancers to be able to access realistic advice on rates of pay for their work. For example, I am a copywriter by trade and it’s virtually impossible to find this information.”

New freelancers described how they often felt that they were required to take unpaid work to build their portfolios and strengthen their networks due to a lack of early career support:

Actress, Greater London, Focus Group

“Entry level, [there is] a lot of unpaid work, work experience for five months unpaid, everyone feels they have to work through these hoops at the start, it is really unfair [to those] who can’t live with their parents forever.”

The creative sector’s reliance on personal networks and unpaid internships disproportionately disadvantages individuals from lower socioeconomic backgrounds and deters those without parental support, or the means to self-fund during their early career.¹⁴ However, these barriers are not limited to early career stages. Focus group participants shared the longer-term impact of fee suppression perceived to be the result of an influx of new entrants willing to accept lower fees. Experienced freelancers reported that the oversupply of early-career creatives, combined with a lack of clear pay benchmarks, contributed to distorted pricing structures. As new entrants compete by accepting lower rates, this ‘race to the bottom’ on fees is understood to undercut more

experienced professionals and normalise low pay.

Musician, Cambridgeshire and Peterborough, Survey

“People will always work for free and then will make it seem ok to offer ‘jobs with no payment’. It’s like a cycle. I have no idea how to break that.”

Transcriber, Cambridgeshire and Peterborough, Focus Group

“You do not get paid the actual value for the work of your job, [as somebody] is out there willing to do it for half of what you are asking for, there is no proper structure for setting up pricing. Then some people because of desperation, they really bring their prices too low, and they really don’t deliver on quality.”

This persistent issue contributes to financial instability at all stages of a freelancer’s career, creating a volatile marketplace where sustainable livelihoods become increasingly difficult to achieve.

Continued Professional Development (CPD)

CPD is vital for freelancers if they are to stay competitive by keeping their skills up-to-date and develop the acumen required to successfully operate as a micro-business. AI is contributing to reshaping of the creative job market with notable impact on freelancers; 21% of freelancers globally have reported a decrease in demand for their services, following the rise of generative AI

¹⁴ Carey, H., O’Brien, D., Gable, O. (2021) Social Mobility in the Creative Economy: Rebuilding and levelling up?



tools.¹⁵ Despite the increasing need for skills development, data suggests that while around 60% of businesses had arranged for funded training for their staff over the past 12 months, only 33% had done so for freelancers amongst their workforce.¹⁶ UK trade unions have stepped in to try and bridge this gap, through offering freelancers access to CPD accredited courses, along with workforce support and advice.

Freelancers often access CPD opportunities through competitive open calls, which require significant time and effort to complete applications for funding or courses – many of which they ultimately do not secure. This system creates barriers to accessing vital training and also imposes an unsustainable administrative burden on freelancers, who are already managing unpredictable workloads.

The need for improved opportunities for career development was highlighted through our survey, with almost two thirds of respondents ranking a lack of training as having the most significant negative impact on their careers

¹⁵ Imperial College Business School (2024) How is AI affecting freelance jobs?

¹⁶ ScreenSkills (2021) ScreenSkills Assessment 2021, June 2021

(65%). The survey also found that 73% of respondents had sought information or support on training and career on in-work skills and training opportunities over the course of the previous 12 months.¹⁷

Internationally, there are some examples of countries that have started to address the CPD needs of freelancers more effectively. For instance, Germany and Canada have introduced government-backed initiatives that provide subsidies and tax incentives to encourage freelancers to invest in CPD.^{18 19} In contrast, the UK currently lacks a targeted comprehensive support system specifically designed to help freelancers invest in CPD. While there are general tax deductions available for business expenses, these are not explicitly structured to support ongoing education and skills development.

¹⁷ Watersheds (2024) Random Selection: A How To Guide

¹⁸ Accountable (2023) 7 handy tax deductions for freelancers in Germany

¹⁹ Department of Finance Canada (2024) Government announces details on new Canadian Entrepreneurs' Incentive. News Release, 12 August 2024

Recommendations



REINSTATE CREATIVE OPPORTUNITY IN THE CURRICULUM:

To build a pipeline of creative talent, the UK Government must address the devaluation of creative subjects in the school curriculum in England. The live Curriculum Review, led by Professor Becky Francis OBE, should reverse the declining presence of creative subjects in schools and accelerate the need to integrate entrepreneurial education within the curriculum – from early education, through to further and higher education courses.

INTRODUCE BUSINESS MODULES FOR FE AND HE:

To build a sustainable and competitive freelancing market in the UK’s cultural and creative industries, targeted support for talent development is required across the career lifecycle. To achieve this, FE and HE institutions should incorporate mandatory modules that focus on the professional journey beyond tertiary education. This would include an overview of the rights of freelance practitioners and essential information on training opportunities and funding sources.

INCENTIVISE CONTINUED PROFESSIONAL DEVELOPMENT (CPD):

Freelancers could be allowed to claim tax relief on expenses related to professional development courses with a structured cap, based on income thresholds. This would ensure that those with higher earnings who can afford to invest in CPD would benefit from tax incentives; while those with lower earnings could be supported through a Lifelong Loan Entitlement (LLE) or grant-based system. Organisations that engage freelancers on a recurring basis should also explore the possibility of integrating CPD contributions into contracts for repeat engagements.

MATCHING GRANTS FOR CPD EXPENSES:

With a risk that freelancers would be reluctant to take on additional debt, policymakers should explore the option of offering matching grants or a percentage subsidy for CPD expenses, directly reducing the financial burden on freelancers. The public value of investing in tax relief and grants for CPD in creative freelancing extends beyond individual career development and can be understood as an investment in the economic, cultural and social fabric of the UK.





03

Work and Pay Practices

Freelancers often lack the security of clear and enforceable contractual terms, leaving them vulnerable to late payments, intellectual property disputes and exploitative conditions. Participants in our focus groups, repeatedly highlighted the lack of contractual support or legal recourse, describing the precarious nature of freelance work as a major barrier to job stability.

Furthermore, just over half of the survey respondents (52%) said that they found it “difficult” or “very difficult” to find information, advice or support with work related issues, whilst 69% of respondents reported that they had looked for financial or tax advice over the course of the last 12 months.

A number of freelancers across the regional focus groups highlighted the value of unions as a source of advice and guidance for performers and creative practitioners on contracts and workplace rights. Unions play a pivotal role in supporting freelancers within the creative industries, offering a range of services designed to enhance their professional lives. These services include legal and contractual assistance, advocacy for fair compensation and the provision of resources that might otherwise be inaccessible to independent workers.

There is no official figure for the number of freelancers across the cultural and creative industries who are members of a union; although an Arts Council England survey in 2024 found that 60% of the 5000

plus respondents were not affiliated with a union. Those who were members, shared positive experiences, particularly in contract negotiations and workplace rights advocacy. Our own research suggests that freelancers who were not part of a union found it harder to access tailored support, in part due to the individualised nature of freelancer work.

Survey respondent

“The fundamental issue I find with freelancing is its individualised nature, making it hard to make changes with a collective voice. Contracts are either too small or fragmented, on the edge of an ‘employer’s’ capacity to deal with and the legislation is lacking that could make those changes.”

The gap in legislative protections underscores the need to look to international models that demonstrate how portable benefits can be implemented effectively, without necessarily compromising flexibility:²⁰

Germany has taken significant steps to protect freelancers through its social security system. Freelancers that contribute to pension insurance and those in certain professions – such as artists and writers – are eligible for the Artists’ Social Insurance Fund (Künstlersozialkasse). This fund allows freelancers to access health insurance, long-term care insurance and pension insurance at the same rates as salaried employees, with the government subsidising half of their contributions.²¹

In Canada, portable benefits systems allow freelancers to access sick pay and healthcare protections whilst working for multiple employers. Contributions are pooled into individual accounts, which freelancers can draw upon when needed.²²

The impact of applying in the UK the differing models used to support creative freelancers in Germany, France, Spain, Sweden, South Korea and Ireland has recently been evaluated

²⁰ Eikhof, Doris Ruth, and Randolph, Hannah (2025) *Make Freelancing Pay: Can we use taxes & benefits to boost competitiveness, and improve workforce diversity and retention in the UK screen sector?* Glasgow: Design Otherwise.

²¹ Social insurance for artists (Künstlersozialkasse or KSK) | kulturwerk des bbk berlin

²² Benefits: Access and portability - Issue paper - Canada.ca

in *Make Freelancing Pay* - by Professor Doris Ruth Eikhof (University of Glasgow) and Dr Hannah Randolph (Fraser of Allander Institute, University of Strathclyde). The report details 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.²³

The UK Government has proposed that its *Plan to Make Work Pay* will make work more secure for freelancers by affording them the right to request a written contract and by extending health and safety and blacklisting protections, along with whistleblower safeguards.²⁴ It will be critical that policy development aligns with existing frameworks to ensure that freelancers have a clear understanding of their workplace rights, whilst also establishing mechanisms to uphold these protections.

This is particularly important given feedback from both survey respondents and focus groups, which highlights bullying and harassment as a persistent issue that continues to undermine the working conditions of freelancers:

Survey respondent

“I would really like to see better protection from ‘bullies’ in the industry.”

²³ Eikhof, Doris Ruth, and Randolph, Hannah (2025) *Make Freelancing Pay: Can we use taxes & benefits to boost competitiveness, and improve workforce diversity and retention in the UK screen sector?* Glasgow: Design Otherwise.

²⁴ Labour (2024) *Creating Growth: Labour’s Plan for the Arts, Culture and the Creative Industries*

Survey respondent

“I have recently had an awful experience where I had three women in my workplace all make complaints to me about the same male individual [...] None of the women wanted to speak up officially for fear of repercussions.”

As an independent body, the Creative Industries Independent Standards Authority (CIISA) has a critical role to play in tackling systemic issues of bullying, harassment and discrimination across film, TV, music and theatre. As of December 2024, CIISA has initiated an industry-wide consultation to establish minimum behavioural standards aimed at fostering safe and inclusive working environments across the UK’s creative sectors.²⁵ Whilst participation is currently voluntary – and this may mean that unscrupulous engagers do not sign up – CIISA’s work will be instrumental in ensuring that robust safeguards are in place to better protect freelancers and create safer, fairer workplaces.

²⁵ CIISA launches open consultation of its standards – Creative Industries Independent Standards Authority



Structural inequalities and barriers to reward

Inequalities faced by freelancers in the cultural and creative industries reflect systemic barriers to equitable access and fair compensation. Data from the Department for Culture, Media and Sport (DCMS) demonstrates that earnings inequality for different ethnic groups is also a pervasive issue, with those from Mixed/Multiple ethnic and White backgrounds drawing a medium hourly of income of £26.45 and £21.43 respectively, compared to £21.16 for those from Asian/Asian British backgrounds and £18.40 from Black/African/Caribbean/Black British descent.²⁶

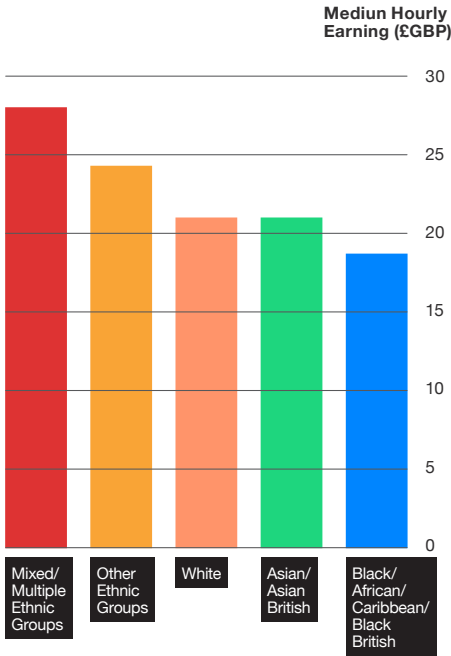


FIGURE 8: ETHNICITY AND EARNINGS ACROSS THE CREATIVE INDUSTRIES

For freelancers, inequality in terms of access and reward is further compounded by socioeconomic and structural backgrounds. A recent survey of over 1,200 of the UK’s freelance theatre workers revealed that many faced a persistent expectation to work for low or no pay, despite their experience of skill level. This issue was particularly pronounced for freelancers from lower socioeconomic backgrounds, who often faced significant financial precarity.²⁷

Findings from the 2024 Cultural Freelancers study commissioned by Arts Council England (ACE) further emphasize these barriers. Nearly half (47%) of freelancers surveyed rated the cultural sector as ‘not very’ or ‘not at all’ inclusive.²⁸ Discrimination, harassment and stereotyping were cited as common experiences, particularly among Black, Asian and ethnically diverse freelancers, as well as disabled practitioners. The lack of inclusive practices perpetuates systemic inequality and addressing these structural issues is essential to fostering a truly representative and equitable sector.

²⁶ DCMS (2023) Annual Population Survey in the DCMS sectors, subsectors and SIC codes by various demographic characteristics: January 2023 to December 2023

²⁷ Freelancers Make Theatre Work (2024) The Big Freelancer Survey 2024: Freelancers at Breaking Point Report 2024

²⁸ Arts Council England (2024) Cultural Freelancers Study 2024

A recurring theme amongst ethnic minority respondents to Creative UK's survey was the experience of 'tokenism', where their inclusion in projects felt performative rather than substantive. Several participants expressed concerns that they were engaged to meet diversity targets, rather than being valued for their contributions:

**Writer, South Yorkshire,
Focus Group**

"... you get dragged in to tick that box. Is that a good thing? Am I selling myself? Is this organisation taking advantage?"

In parallel, recently published research by Creative Access highlighted some of the ongoing barriers faced by some sections of the creative workforce. Individuals from a 'working-class' background were significantly less likely to believe that a job in the creative industries would offer them equal reward (33%), compared to those from a higher socio-economic background (67%).²⁹ The report also found that people with disabilities from all backgrounds perceived the opportunity for equal reward in the creative workforce to be lower still (31%) – aligning with data from the theatre sector, where people with disabilities report average incomes of 33% below their non-disabled counterparts.³⁰

Responses to Creative UK's survey underscored the challenge of discriminatory practices among disabled freelancers within the creative sector. Participants shared experiences of inaccessible application processes and inadequate workplace adjustments, with several noting a "lack of disability training in-house" (S). There was strong support amongst focus group participants for more accessible information and the importance of being able to:

Survey respondent

"Access information in different ways, by audio writing, in person, on Zoom, easy read; different formats for different people."

While some initiatives have successfully supported disabled freelancers, such as Access Fund North, participants called for more widespread and scalable interventions to enable equitable access across the sector.

²⁹ Creative Access & FleishmanHillard UK (2024) The class ceiling in the creative industries

³⁰ Freelancers Make Theatre Work (2024) The Big Freelancer Survey 2024: Freelancers at Breaking Point Report 2024

Recommendations



COLLABORATIVE FRAMEWORK FOR FREELANCER PROTECTIONS:

With the development of the *Plan to Make Work Pay*, the UK Government has an opportunity to enhance workplace protections for freelancers through a collaborative approach involving trade unions and industry stakeholders. Unions have historically been instrumental in advocating for the rights of freelancers across the cultural and creative industries, providing essential services such as negotiating collective agreements, offering training and protecting workers from harassment. To build upon these efforts the UK Government can work in partnership with unions to develop comprehensive frameworks that include:

- minimum standards for freelance contracts with clear terms regarding payment, schedules, IP rights and termination conditions
- an exploration of mechanisms to provide freelancers with basic protections, such as portable benefits (e.g. pension contributions or sick leave) that are not tied to a single employer
- inclusive policy development. Engaging directly with freelancers, unions and business groups to develop guidelines that balance the need for flexibility with the provision of fair working conditions. This collaborative process would help to ensure that the voices of freelancers are heard and their unique challenges addressed more effectively.

INDUSTRY-WIDE ADOPTION OF CIISA STANDARDS:

As a centralised authority, dedicated to addressing misconduct, CIISA offers essential services for maintaining safe working environments. Industry adherence to CIISA standards would signal a commitment to ethical practices, which can attract and retain talent, as well as making the UK a leading example of safe and dynamic creative content production.

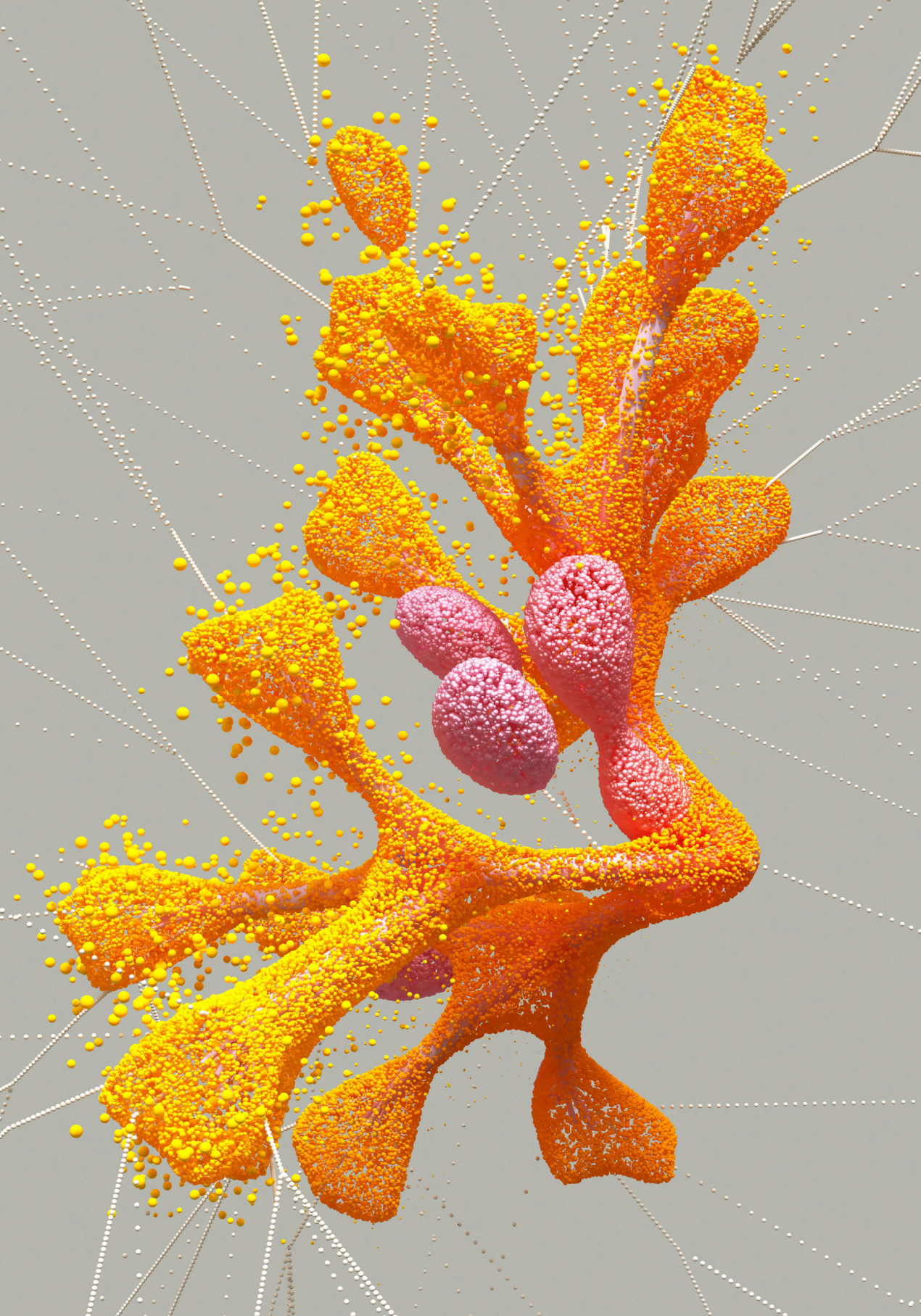
ADDRESS PAY INEQUITIES:

Low pay for freelancers in the cultural and creative industries remains a significant issue that is more pronounced among some sections of the workforce. This poses considerable risks to the health and viability of the freelancer labour market and industry-wide action is required to address this and should extend beyond toolkits and good practice sharing.

IMPROVED DATA COLLECTION:

Identifying and addressing structural inequalities and barriers to reward requires greater effort on behalf of engagers and their funders to voluntarily publish anonymised data on the diversity of their freelance workforce and pay gaps where feasible. This transparency will help to highlight systemic issues, inform targeted interventions and support continuous sector-wide improvement.





04

Payment Protection

Late payments are a pervasive issue in the cultural and creative industries significantly impacting freelancers who are already navigating the challenge of irregular income and the concomitant risk of financial instability. To address this issue, the UK Government introduced the Small Business Commissioner (SBC) in 2017. Established under the Enterprise Act (2016), the SBC's primary role is to support small businesses in resolving payment disputes with larger companies, aiming to improve payment practices and overall business relationships.

In 2021, the SBC highlighted considerable issues related to late payments affecting freelancers and small business across the sector, with many creative professionals experiencing delays of 60 days or more beyond the agreed payment terms.³¹ Such delays place a considerable strain on cash flow and financial stability, affecting the ability of freelancers and small businesses to manage day-to-day operations and invest in future projects. The report recommended stronger enforcement methods to ensure compliance with agreed payment terms; greater transparency in payment processes and better financial education and resources to support freelancers to manage payment issues and advocate for fair practices.³²

Both respondents to our survey and focus group participants reported late payment as a significant challenge, with an overwhelming majority of freelancers reporting that late

payments impacted their ability to meet everyday payments, from rent to bills.

Survey respondent

“There is a shared view that clients perceive freelancers with lesser value [than PAYE employees] believing: ‘Oh, it’s a freelancer, we can pay later!’”

Recent research supports these findings, indicating that over half of the freelancers they surveyed experienced regular late payments, posing significant risks to their own financial stability.³³

The persistence of late payments and the impact this has on freelancers calls into question the efficacy of the SBC. A statutory review conducted in 2023 highlighted mixed

³¹ Small Business Commissioner (2020) Poor Payment in the Creative Sectors: Actions for Change
³² Ibid

³³ Creative Access (2023) Freedom or working for free? Freelancers in the creative economy



feedback on the SBC's effectiveness. A significant number of businesses felt that the SBC had limited impact, particularly due to its lack of strong enforcement mechanisms.³⁴ The Federation of Small Businesses (FSB) has been vocal in its criticism of the SBC and has advocated for stronger enforcement mechanisms to ensure prompt payment. This includes mandatory reporting on payment practices in large companies' annual reports, expanding the scope of existing payment reporting regulations and enforcing stricter penalties for those who fail to comply with the Prompt Payment Code (PPC).³⁵

The PPC aims to improve payment practices among businesses by encouraging signatories to pay their suppliers within thirty days. Whilst the PPC has raised awareness of the importance of timely payments, the lack of stringent enforcement mechanisms inevitably limits its impact. Recent developments include the UK Government's decision to replace the PPC with a more ambitious Fair Payment Code.

The new code will feature a tiered certification system, with Gold, Silver and Bronze categories for businesses that meet specific payment standards – for example, companies awarded a Gold certification must pay 95% of their suppliers within 30 days. The new code aims to address shortcomings in the PPC and includes stricter enforcement, public recognition for businesses that excel and a more rigorous application process.³⁶

In the UK, there are already several examples of tiered certification systems operating under codes of practice that have positively impacted business practices and help distinguish organisations based upon their adherence to guidelines. Under the Considerate Construction Scheme (CCS), companies and construction sites are monitored and scored based on criteria such as safety, respect for the community and environmental awareness. Those businesses that excel in these areas can achieve different recognition, such as 'Performance Beyond Compliance'.

³⁴ HM Government (2024) Statutory review of the Small Business Commissioner response to views and evidence

³⁵ Federation of Small Businesses (2023) Time is Money. The case for late payment reform

³⁶ DBT (2024) Crack down on late payments in major support package for small business. Press release, 25 September 2024

Recommendations



IMPROVE PAYMENT PRACTICES WITH THE FAIR PAYMENT CODE (FPC):

The new Fair Payment Code is a welcome development. By amending the PPC to introduce a tiered certification system, companies with exemplary payment practices will lessen the burden of late payments of freelancers.

MAKING THE FPC WORK FOR THE WHOLE SUPPLY CHAIN:

Leveraging the FPC in supply chains also has the potential to improve payment practices. Businesses that sign up to the new FPC should be encouraged to nominate their suppliers and clients who demonstrate good payment practices for public recommendation.

ESTABLISH A DEDICATED FREELANCER FORUM TO SUPPORT FPC:

There is scope to develop sector-specific extensions of the FPC, tailored to the unique challenges of the creative industries. This could include creating a dedicated forum within the FPC framework, where freelancers can share experiences and report issues.





05

Planning For The Future

Freelancers face unique challenges when it comes to planning for their future, particularly in terms of managing cash flow during periods of instability and saving for retirement, which can result in lower savings overall, lower retirement savings and increased financial insecurity in later years. Research has shown that only 15% of self-employed workers currently participate in a pension, compared to over half of employees overall and three quarters of those eligible for automatic enrollment.³⁷

A number of our survey respondents called for greater provision of support for freelancers to help with retirement savings and highlighted the lack of “*material support which addresses freelance precarity such as any kind of support for pension [planning]*” as a significant issue. A joint report from the Fabian Society, BECTU and Community highlighted the need to raise awareness of existing incentives for retirement savings, alongside developing new incentives to save through pensions tax relief.³⁸ Research undertaken by Arts Council England has further revealed that 68% of freelancers reported being unable to save for retirement due to low annual earnings, reinforcing the

worrying trend of chronic financial precarity in the freelance community.³⁹

Whilst replicating auto-enrolment pension schemes for freelancers presents regulatory and cost challenges, re-imagining pension products to be more flexible and tailored to freelancer careers could help to reduce barriers to savings. Several unions within the cultural and creative industries offer pension schemes specifically designed to accommodate their variable nature of freelance work, alongside providing advice and support. However, without tackling the root issue of low and inconsistent income, pensions alone may not be enough to close the retirement savings gap.

³⁷ Pensions Policy Institute (2022) The Underpensioned Index

³⁸ Fabian Society (2023) Working For You: A Progressive Manifesto for the Self-Employed, July 2023

³⁹ Arts Council England (2024) Cultural Freelancers Study 2024

Recommendations

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EXPLORE OPTIONS FOR HYBRID PENSION SCHEMES:

Alongside encouraging awareness and participation in established schemes, such as those offered by creative industry unions, there is scope to explore the development of a simplified, voluntary, hybrid pension product, like the Lifetime ISA, designed specifically for freelancers. Features of this product could include auto-enrolment upon registration as self-employed with HMRC, allowing freelancers to ‘set and forget’, with the option of adjustable or pausable contributions and tax relief provided through the product itself. This would need to include clear, regulated guidance to avoid the perception of providing specific financial advice.

ANNUALISE DECISIONS ON RETIREMENT SAVINGS:

An alternative option would be to implement a system where retirement savings are made at the point at which annual income is known. By consolidating retirement savings decisions into a single annual event, freelancers can choose to integrate the process into their financial planning and ensure that savings are proportional to actual earnings.








06

Championing Freelancers Across UK Government

This report has highlighted the critical importance of freelancers to the cultural and creative industries; their flexibility and diverse skill sets fuel the sector, enabling it to thrive and adapt rapidly in a dynamic market – but it also illustrates the significant obstacles they face, despite being an integral part of the creative workforce. The remit of the UK Government’s Small Business Commissioner is too narrow to effectively support the needs of the freelancing community – and this is before considering the distinct needs of freelancers operating in the creative sector. There is a clear case for consolidated oversight of the freelancing workforce, and within that, a dedicated portfolio for the sector.



The proposal for a Freelance Commissioner established by the UK Government is rooted in real, demonstrable need and builds upon growing consensus. Various reports, including the Prospect Inquiry into the Future of Self-Employment and the Taylor Review of Modern Working Practices have highlighted the need for better advocacy and protection for freelancers and the Creative Industries Policy and Evidence Centre has called for coordinated efforts to address their distinct needs.⁴⁰ The Commissioner would play a pivotal role in championing freelancers’ interests and unlock the full potential of a workforce that drives innovation and creativity.

⁴⁰ Creative Industries Policy & Evidence Centre (2021) Creating Value in Place: Understanding the Role, Contribution and Challenges of Creative Freelance Work

Recommendations



APPOINT A FREELANCE COMMISSIONER:

The establishment of a Freelance Commissioner by the UK Government would be transformative in helping address the fragmented approach to policy development for freelancers across all sectors. Through the design and implementation of joined-up strategies, the Commissioner would address systemic issues impacting freelancers.

CHAMPIONING WORKPLACE RIGHTS AND PROFESSIONAL SUPPORT

Alongside working with UK Government departments including the Department for Business and Trade and the Department for Work and Pensions to address the issues of late payments and financial planning for the future, the Freelance Commissioner would champion freelance interests and advocate for better workplace rights, including improved contractual protections and access to professional resources.

ENHANCING DATA COLLECTION FOR INFORMED DECISION MAKING:

The Commissioner would promote robust data practices, championing the importance of collecting and utilising reliable data on the freelance workforce to inform policy and drive meaningful change.

SHAPING POLICY FOR REGIONAL AND LOCAL SUPPORT:

The Commissioner would take an advisory role in shaping policies that support regional and local authorities to help ensure that local organisations who commission and contract create a sustainable, fair and productive working environment for freelancers across the sector.

EDUCATING AND EMPOWERING THE FREELANCE WORKFORCE:

In addition to improving the existing working landscape for the freelance workforce the Commissioner would lead an education campaign aimed at informing those who commission and contract with freelancers, and freelancers themselves, of the existing framework of rights and advocating for best practice in their implementation.



NOTES

