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Baroness Coussins  
House of Lords  
London  
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31 August 2017

Dear Jean,

I am writing to express my thanks for your helpful contributions during the first day of Committee on the Financial Guidance and Claims Bill. You particularly raised the issue of the single financial guidance body providing help to those who are self-employed, and I would like to take the opportunity to respond on this point in more detail.

Levels of self-employment in the United Kingdom have been steadily rising, and self-employment has become an increasingly important feature of the labour market. I am pleased to see a more diverse range of people starting their own businesses, and note with particular interest the rise in the number of self-employed women. To reflect the growth of self-employment in recent years, the Money Advice Service has identified self-employed people with children as one of four priority groups in its recently published draft commissioning strategy for debt advice. The Money Advice Service is currently consulting on this strategy, which is available here:

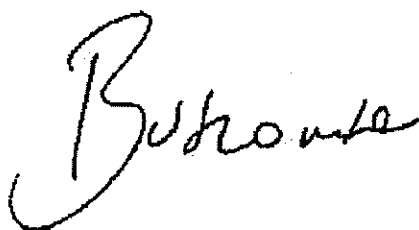
<https://www.moneyadviceservice.org.uk/en/corporate/consultations-and-responses>.

The Money Advice Service's website provides general information on self-employment, such as the challenges of starting a new business, and taxation and National Insurance issues. The website also signposts to support provided by HM Revenue & Customs, and to the specific support offered to small businesses by the 'Business is GREAT' campaign sponsored by the Department for Business, Energy & Industrial Strategy. While the single financial guidance body will be responsible for the exact design of its new website, the Government fully expects information of this sort to continue to be available under its statutory money guidance function.

As you correctly noted in the Chamber, current debt advice provision through the Money Advice Service covers debt advice for people who are self-employed. The

role of an adviser, through the budgeting process, is to help clients to differentiate between their personal debt and their business debts. This helps the client to fully understand their situation, and to develop a plan for dealing with their debts. In addition, the Money Advice Service funds Business Debtline, which focuses exclusively on supporting the self-employed with their debt problems. This funding will increase Business Debtline's capacity, and a new team of debt advisers will be fully trained to take calls from September 2017. *I can confirm that*, support for the self-employed will continue under the single financial guidance body.

Thank you again for raising this important point during the debate on the Bill. I hope that this letter provides reassurance about both the current levels of help for those who are self-employed, and our intention to see this continued under the single financial guidance body. I am also copying this letter to the noble Lords, Lord McKenzie, Baroness Kramer, and Lord Sharkey given their contributions on this topic during the debate. I will also make sure a copy is placed in the House library.

A handwritten signature in black ink, appearing to read 'Buscombe', written in a cursive style.

**BARONESS BUSCOMBE  
MINISTER FOR WORK AND PENSIONS (LORDS)**