



Supporting Restart participants into self- employment

Research report

Jonathan Buzzeo, Arundhati
Dave

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The ReAct Partnership

About Us

The ReAct Partnership is an industry-led, active collaboration to support a continuous improvement community in the Restart programme through action research, shared and iterative learning, and the development of applied, evidence-based resources.

The Partnership is co-funded by eight of the 'Prime providers' for the Restart programme — FedCap Employment, G4S, Ingeus, Jobs22, Maximus, Reed, Seetec and Serco — and is being managed by the Institute of Employment Studies (IES), working alongside the Institute for Employability Professionals (IEP) and the Employment Related Services Association (ERSA).



The ReAct Partnership

City Gate ,185 Dyke Road , Brighton , BN3 1TL UK

Telephone: +44 (0)1273 763400

Email: jane.mansour@employment-studies.co.uk

Website: www.restartreact.co.uk

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Summary

Recognising a clear need among programme participants, **Restart providers have taken steps to develop their support offer for participants wanting to become self-employed.** As a result, in some areas, the scheme has now become the preferred referral option for Jobcentre Plus work coaches working with Universal Credit customers interested in pursuing self-employment. Through a series of focus groups with employment advisers working within Restart providers across the country, and in-depth interviews with participants, this research sought to explore the current support offer for those pursuing self-employment. It focused on identifying challenges in delivering this support as well as examples of effective practice, and improvements that could be made to enhance delivery.

Reasons why participants are interested in self-employment

Participants could be drawn to self-employment for a variety of reasons. Beyond having a entrepreneurial business idea they wanted to pursue, the need for self-employment support for some participants arose because the occupations they were looking to work within or could access were largely made up of self-employed workers (such as labouring roles in construction, taxi or delivery drivers, cleaners). Others wanted to take advantage of the flexibility self-employment offered so they could work around childcare commitments, for example. Some participants meanwhile had poor prior experiences within the workplace and wanted the autonomy of being their own boss.

Screening process

In terms of deciding who to put forward for self-employment support, employment advisers explained that they will try to get a sense of whether a participant's business idea is viable and if they are aware and are committed to the reality of what self-employment entails.

While providers had different levels of formality and structure in how they approached this, many stated that they would encourage participants to develop an initial business plan and had templates they could share to support this process. Advisers commented that this could help participants firm up their thinking and see what was required in setting up their own business. Once this had been developed, advisers would then explore a participant's idea with them and ask probing questions about their work and life histories to consider whether they have the skills and competencies necessary to pursue self-employment, what challenges they might face, and the level of income needed for viability.

Some providers work with specialist contractors to deliver self-employment support. In these cases, advisers within the prime provider would make an initial judgement about whether to refer a participant to the specialist for a more in-depth assessment. Advisers spoke of trying to gauge whether a participant's interest is genuine and if the business idea has potential. Sometimes they would use supporting materials provided by the specialist to help in making this decision (such as checklists and mini-diagnostic tools). If the participant was referred on to the specialist provider, they could complete a more in-depth diagnostic assessment and sometimes attend information sessions on self-employment to help both the provider and participant reach a decision about whether self-employment is the right path for them.

Nature of self-employment support offers

In terms of the nature of support available to participants that progress through this process, **providers had different self-employment support models at varying levels of maturity.** Where providers had a more established offer, participants could be referred to specialist self-employment advisers either in-house or within an external specialist organisation. As well as one-to-one support, these providers could offer participants access to online workshops and tools to help develop their business. This includes sessions on budgeting, marketing, financial planning and developing a business plan. Where providers have less established offers, they may lack these tailored resources to support customers with self-employment. However, some could provide access to other materials, such as a repository of free online training courses, which are available to all the participants they support.

In addition to these services, all the providers that participated in the research had a small amount of discretionary financial support they could make available to participants to purchase any tools, equipment, resources, or training they might need to help establish their business. However, decisions to provide this funding were made on a case-by-case basis based on the relevance of each request, the amount requested and the long-term value to the participant.

Participant experience of the support offer

In general, participants were complimentary about the support they received. The one-to-one support from self-employment specialists received particularly high praise. It offered participants practical support and advice on a range of topics such as building their own website, creating a business plan and advice on marketing, and helped them navigate some

of the more complicated aspects of self-employment such as registering their company, paying themselves and running their own books.

Participants also commented that the one-to-one support was valuable in helping keep them on track and stay motivated at different stages of their journey. They were made aware that they only had a limited amount of time to become gainfully self-employed before they would have to look at other options. Some participants described how advisers created a timeline for their support journey and set clear milestones that they needed to meet along the way. Emotional support and encouragement from advisers was also often highly valued by participants. They explained that pursuing self-employment could be a very lonely experience and so it was invaluable to have someone they could meet with regularly who would motivate them to keep going, had faith in their business idea and gave them confidence to pursue it.

Where participants were more critical of the support offer, it was in cases where participants received ongoing support from an employment adviser at their main provider while also receiving support from an external self-employment specialist. This support was intended to be complementary, but several participants noted that in practice it felt very generic and was not tailored to their self-employment journey. For example, they noted that they were asked to join job search skills workshops on CV and interview skills or have face-to-face meetings with their adviser, which they felt did not add any value to their journey or help move their business on. Participants interviewed noted that it made this part of the support journey feel like a box-ticking exercise, which they resented at a time where they wanted to put all their time and effort into their business idea.

Outcomes

Through their support offer, advisers were attempting to get participants to a point where they were gainfully self-employed. Gainful self-employment is achieved when participants pass a Gateway interview at Jobcentre Plus. This is an assessment by the Universal Credit system that considers whether a claimant's plans for self-employment are sufficient for them to become financially independent. Some providers commented that it typically takes six to nine months to get participants to a stage where they are ready to go through this assessment.

Once participants pass this assessment, providers are required to gather evidence of six months of earnings to claim an employment outcome. This process presented challenges.

For example, providers spoke of the Jobcentre's reluctance to share information on participants' current employment status due to GDPR concerns. This placed a burden on providers to collect this evidence directly from customers. However, once participants are running their own business, some advisers noted that there is a high risk of disengagement from this group.

To try and mitigate these issues, providers tried to make clear to participants what information they will need from them as they progress through their journey from the very start of their engagement with Restart. **Others noted that there needs to be some value to this repeated and ongoing contact with participants to encourage them to engage.** One provider offering specialist self-employment services explained that they had tried to integrate this into their in-work support model. Alongside monthly check-ins with the adviser who supported the participant to become gainfully self-employed, the team within the provider that collected evidence of earnings would also provide participants with access to webinars targeted at those running their own business to encourage them to stay in touch with them.

Participant experience of gainful self-employment and in-work support

At the time of the research, several of the participants interviewed were gainfully self-employed and had been independently running their own business for several months. **In general, these interviewees were complimentary about the support they had received through the Restart scheme, with a few stating that they would not currently be in self-employment were it not for this support.** Some were complimentary about the in-work support they had received as well. They saw this as an extension of the support they had received so far (albeit more light touch), as they were provided with practical advice on how they might further develop their business, and the check-ins had helped reduce feelings of loneliness and isolation by having someone take interest in their situation and offer support and advice if they experienced any challenges.

However, several participants who were in self-employment were also considering how they could grow their business further and increase their income to make this form of employment sustainable in the long term. These participants were often still in receipt of Universal Credit, and their income from their business was not high enough to support their business and living costs on its own. **The barriers identified by participants to growing their business were not having the financial resources needed to support further investment as well as a lack of clarity on how they could market the business and attract new customers.**

Gaps and improvements

The ReAct research identified several gaps and improvements that could be made to the self-employment support offer within the Restart scheme, some of which were linked to the experiences presented above.

For providers this included:

- Better communication from Jobcentre Plus to help providers evidence job outcomes and claim payment for this work.
- Greater formal training and peer support for employment advisors working within Primes so that they can better compliment the work of specialist subcontractors.
- Some consideration of whether additional financial support could be made available for participants pursuing self-employment at a national level. Providers recognised a current gap in public funding available for people looking to start new business, which could pose a barrier to those on low incomes looking to invest in and grow their business and get it on a sustainable footing.
- More creative approaches to in-work support for participants, including facilitating peer support groups to combat isolation.

Participants meanwhile wanted:

- Greater ongoing support with marketing, looking at how they could grow their business further and make it sustainable in the long term.
- Greater responsiveness from Jobcentre Plus work coaches around the timing and tailoring of self-employment support. Some knew from the beginning of their claim they wanted to pursue self-employment but had to wait until they were eligible for the Restart scheme in order to receive specific support.
- Others felt that better training was needed for work coaches to support claimants that are interested in self-employment, as referral and support options they initially discussed with some participants were not suited to these needs.
- A few participants also wanted the support available through the Restart scheme to be less generic and more tailored to better fit their individual learning style and needs. For example, one participant who is dyslexic wanted additional support in writing their business plan, while another participant who received one-to-one support remotely noted that they would have preferred to see their adviser face to face as this is how they feel they best absorb information.

Introduction

There are opportunities and challenges for Restart participants looking to access self-employment. ONS statistics show that from October 2022 to September 2023 3.5 million people were in self-employment in England and Wales (9.4% of 16-64 year olds).¹ The number of people in self-employment has been in steady decline following the Covid-19 pandemic, although these figures still represent a substantive share of the UK working population.

Rates of self-employment are typically higher among people for whom more traditional forms of employment are not accessible or flexible enough to meet their needs. This includes older people, people with caring responsibilities, and those with disabilities or health conditions. Research has shown that many feel pushed into this way of working out of necessity.² People can also face challenges and lack the resources necessary to start up and sustain their own business. Many of those in self-employment within this group report low incomes and are reliant on benefits for additional income support.

With the end of the New Enterprise Allowance scheme there is no officially designated national self-employment support programme. Recognising a clear need among the customer population, providers delivering the Restart scheme have been developing their support offer for this group in recent years. As a result of these efforts, in some areas, the scheme has become the de facto referral option for Jobcentre Plus work coaches with Universal Credit customers interested in pursuing self-employment.

Given these developments, this research sought to explore the current support offer for Restart participants seeking to enter self-employment. Specifically, it aimed to gather information on:

- The different support models and practices that had been developed by providers across different Contract Package Areas (CPAs).
- How well these models were working in practice, and common challenges encountered in delivering this support.

¹ <https://www.nomisweb.co.uk/query/asv2htm>

² <https://www.gov.uk/government/publications/self-employment-for-people-with-disabilities-and-health-conditions/summary-understanding-self-employment-for-people-with-disabilities-and-health-conditions>

- Any gaps in the current support offer and how these support models could be improved.

The research was designed to examine these topics from the perspective of both provider staff (employment advisers) and participants who had experience of receiving this support. Following a qualitative approach, a series of focus groups were completed with employment advisers working within eight different Prime providers across the 12 Restart CPAs. This was supported by a standalone in-depth interview with a specialist subcontractor delivering self-employment support services for several Primes across England and Wales, and in-depth interviews with 12 participants with experience of receiving self-employment support across the eight Primes. The interviews and focus groups were completed from September to November 2023.

It should be noted that the Restart scheme has adapted to support customers looking to work as contractors or freelancers as well as those looking to set up their own business. The former may include workers in the gig economy or self-employed labourers within the construction industry, for example. Some advisers highlighted that Restart participants seeking work as contractors or freelancers made up a large share of those they supported with self-employment. However, the focus of this report is largely on the support offer available for participants looking to set up their own business. The support required for these customers to achieve an employment outcome is typically more complex, lengthy and requires more specialist input and resources. As a result, there is potentially more to learn about how to effectively support this type of self-employment journey through the Restart scheme.

Limitations

It should be noted that the findings presented here are not based on a representative sample. As such, they are not necessarily generalisable and do not reflect the perspectives and experiences of provider staff involved in delivering these services and participants who have received self-employment support as a whole.

Report structure

The findings collated within this report are presented as follows:

- Section 1 provides some background information on the self-employment support offer within Restart and provides a brief overview of the different working practices providers have developed. It also provides further information on some of the motivations of

Restart participants that are looking to enter self-employment and the types of roles they often seek.

- Section 2 explores how providers initially approach the topic of self-employment with customers and how they decide who should receive further support to pursue these goals. It also presents participant's experiences of these conversations.
- Section 3 provides an overview of the range of support that is typically available for Restart participants with self-employment, and participant views and experiences of receiving this support.
- Section 4 examines considers the later stages of the self-employment journey for participants. This includes the outcomes providers work towards achieving for participants, and common challenges in this process.
- And finally, Section 5 outlines improvements needed to the self-employment support offer to enhance delivery from both the provider and participant perspective.

Background and reasons why participants are interested in self-employment

Self-employment support within the Restart scheme

Restart advisers interviewed as part of focus groups identified support with self-employment as a current need among a section of the participants they were working with. They noted that there is a lack of provision in the space, and despite the Restart programme's original focus being on support into work, it has had to adapt to meet the needs of those wanting to move into self-employment.

The advisers interviewed had varying estimates of the proportion of Restart participants looking to pursue self-employment, reporting estimates of between 15% and 30% with variation by both geography and provider. One adviser stated that this is the first year where self-employment has been included in the management information collected by the Department of Work and Pensions on Restart, filling a major gap in the information and data captured so far. Another adviser stated that they had observed a steady increase in the demand for self-employment support since the start of the programme.

Prime providers differ in how they have reacted and adapted to the need to develop a self-employment support offer. The interviews with advisers identified clear differences in terms of the maturity of each provider's self-employment support offer, and the resources and level of specialist support they had access to in order to support this journey. Several noted that their self-employment support offer had only been developed over the past year.

Advisers were in agreement that supporting participants who were interested in self-employment often required different technical knowledge and a more specialist skillset than was required to support individuals into more traditional forms of PAYE employment. Advisers reported needing to decide if someone's business was viable across a range of different markets, as well as the technical knowledge needed to advise customers on tax considerations and how they should go about registering their business, for example. This is discussed in more detail in later sections of this report.

Some Prime providers also reported sub-contracting their self-employment support to specialist providers. In several cases this model was seen to be very effective, and more providers had sought to partner with specialist providers over time. However, the degree of

integration of services across providers and specialists differed across cases with some advisers working closely with specialists to provide joined-up support, and in other cases these two were operating more independently of each other. Other Prime providers with a developed offer for participants interested in self-employment had their own in-house specialist in the area with relevant cases being referred to them for advice and support where relevant.

As the Restart offer has developed, advisers stated that work coaches are increasingly referring participants who express an interest in self-employment over to the scheme. However, there are no formal mechanisms in place to identify this need ahead of time and it is most often left to the discretion of the individual work coach.

Reasons why participants are interested in self-employment

In discussing the interest in self-employment among participants, advisers noted that this partly reflected the changing nature of the labour market. For example, they recognised the increasing number of non-traditional roles available in the labour market where workers are effectively hired to deliver a service as freelancers or contractors (such as , workers in the gig economy) but who are not looking to establish and run their own business. Advisers noted that they support both types of participant, but those looking to establish their own business will typically need a longer period of support with a greater degree of specialist advice and coaching to make progress and achieve an employment outcome.

Advisers in focus groups described several reasons why self-employment appeals to some participants on the Restart scheme. Most saliently these included the flexibility provided by this kind of employment and the ability to accommodate caring needs. One participant interviewed stated that as a single mother of four children, a job with fixed hours would simply not have been an option. They reflected that the flexibility self-employment provided around how and when they work to fit around these caring needs was the main reason they had gone down this path.

‘Being self-employed is better. You’ve got no one to answer to. You can work your own hours, which is ideal for me with children ‘cause I can work around my kids.’

Restart participant

Other participants with caring and health needs also identified similar motivations and spoke of the restrictions these needs placed on their ability to travel or work a fixed and set number of hours week to week.

Advisers stated that many participants were also aiming 'to be their own boss' and have more autonomy over their own work and decisions. Participants who expressed this view had previous negative experiences in the workplace such as falling out with colleagues or feeling pressure to meet colleagues' or their employer's expectations.

'[Being self-employed] is part of my nature really. It's part of my personality. I always had to do things for myself. [...] I didn't want to be a trouble or a problem to anybody. Working for a company you have to be able to deliver and you have to be up to their expectations.'

Restart participant

Other reasons for pursuing self-employment identified by customers included having previously run their own businesses, which they were looking to re-establish, or because they were looking to work in an occupation where self-employment is the norm (for example, personal training).

The types of self-employment participants are interested in is varied. Advisers in focus groups did point to some sectors where self-employment was more commonplace. Examples included the creative industries, construction, cleaning, delivery drivers and labourers. Advisers also described that there has been a re-emergence of individuals wanting to open their own business after the Covid-19 pandemic. Some participants that had been running their own business had to cease trading during this time and now required specialist support to rebuild their business with limited financial resources.

Initial conversations about self-employment and the screening process

This section of the report focuses on initial conversations advisers have with participants about the prospect of self-employment. It outlines the different ways in which this topic might come up; how providers decide who to put forward for self-employment support; the role of specialist subcontracted providers in this process (where applicable); what the outcomes of these initial conversations might be; some of the ongoing screening processes that might take place with participants beyond this point; and participant experiences of this process.

Initial conversations about self-employment

Advisers noted that some participants will make clear that they are interested in self-employment when they are first referred to the Restart scheme (and may have been referred by the Jobcentre specifically for self-employment support). This will often occur during their initial onboarding call and/or in their first appointment with a Restart adviser. Interviewees also noted that, in reviewing a participant's employment history during these initial conversations, they will often pick up on whether a participant has previously been self-employed and ask whether this is something they are interested in returning to in future.

In both these cases, raising the prospect of self-employment is based on the participant proactively seeking self-employment and having a clear idea about the business idea they would like to pursue. Where providers appeared to differ in their approach was in whether, when and how they will raise the prospect of self-employment with a customer, when this conversation is not participant-led.

For example, several providers stated that they will explore self-employment as a potential option with participants if they feel it may be appropriate for their circumstances. All of the providers that took this approach worked with specialist providers to deliver self-employment support and would sometimes use this opportunity to highlight these services and the support they can offer.

To support these conversations, one specialist provider noted that they will try and support advisers within the Primes they work with to develop some foundational knowledge of self-

employment and the types of question they might ask so this option may be effectively explored with participants (taking account of their employment history, whether they have the skills needed to become self-employed, and any barriers to this process). They noted that asking people directly whether they would like to be self-employed can often lead to a negative answer, but asking participants in a softer way whether they have ever considered it and what they would do if they could become self-employed can be a more effective approach to encouraging participants to consider it as a potential option.

How do providers decide who to put forward for self-employment support?

When participants express an interest in pursuing self-employment, advisers commented that they will try to establish whether a participant's business idea is viable and if they have a realistic idea and are committed to what self-employment entails. Providers will then use this information to decide whether they can justify providing further tailored support to this individual to progress their idea. Providers had different approaches to this process.

Where providers delivered self-employment support in-house, participants will be passed onto these teams who will then make the decision as to whether to support this individual. In cases where providers worked with specialist subcontractors, employment advisers (sometimes with self-employment specialisms) would make an initial assessment about whether the participant's interest in self-employment was genuine and if their idea is viable. If the participant is looking to become a freelancer or contractor (for example, a delivery or taxi driver, a cleaner or construction worker) they will often then stay with this adviser for additional support. In cases where participants are looking to set up their own business and require more intensive support, they would often be referred at this point to the specialist subcontractors for a more in-depth diagnostic assessment and information sessions about self-employment, which help inform whether the participant receives further assistance.

In terms of how Prime providers initially assess the viability of a participant's business idea, several interviewees discussed encouraging participants to develop a business plan. All had templates they could share with participants to support this process. In some cases, this was designed to help participants firm up their thinking and see the various things that need to be considered in setting up their own business (such as their income and expenditure, market research around their competitors and what they can charge for their services). Advisers would then explore the participant's idea, whether they have the skills and

competencies necessary to pursue this, funding the business and their income needs in order for the business to be viable.

Self-employment advisers working within one provider noted that they try and get to the finances as quickly as possible as part of these conversations as this is what really determines a business' viability. If the finances behind a participant's idea do not seem like they will provide an adequate level of income, advisers will explain to them that either they need to reduce their costs, for example by negotiating discounts on purchases, otherwise the business is untenable. These advisers explained that the sooner they have these types of conversations, the sooner participants will realise whether pursuing self-employment is a realistic prospect.

In other cases, the initial assessment process was more structured, and participants had a set period in which to complete the business plan (in general this was two weeks). In these instances, participants needed to show their profit and loss calculations, a good income flow, have completed a SWOT analysis of their business plan, registered with HMRC, demonstrate a social media presence, or a website, and be able to show they have the right qualifications and work history to support this work. The self-employment adviser will then decide whether the business plan is viable based on this information. They made clear that in cases where the business plan needs work but has some potential, they would consider giving the participant a further two weeks to develop this idea before deciding whether to offer them further support.

Referrals to specialist self-employment support providers

According to interviewees, decisions to refer participants to providers specialising in self-employment support are left to the individual discretion of the employment adviser. There are no strict eligibility criteria for these referrals. However, each provider will have a cap on the number they are able to make, which may limit take-up.

One specialist subcontractor interviewed as part of this research stated that they will supply advisers with scripts, checklists and mini-diagnostic tools to support Primes with the process of deciding who to refer over. They will also deliver presentations to advisers to give them a basic level of understanding about self-employment (for those who lack this experience) and try and encourage advisers not to prejudge who can become self-employed, for example, by making clear that they have achieved outcomes for ex-offenders, lone parents and neurodiverse participants.

When participants are referred to this specialist provider they will attend an hour-long diagnostic session with a business adviser. This will sometimes follow an information session on self-employment designed to help participants decide whether or not it is the right option for them. Using a diagnostic tool, the business adviser will run through a series of questions with the participant to establish whether they have the skills and competencies necessary to become self-employed. During this assessment, the business adviser will try and get a better understanding of their business idea and personal situation and whether there are any issues that might restrict the customer in terms of what they want to do (for example, legally or financially).

As part of this assessment, the business adviser will also probe into the life experiences of the participant, and explore whether there are any practical barriers to their chosen career they can support them with (for example, needing to obtain a driving licence). They will also give the customer further information on self-employment to help them decide whether it is the right option for them, for example by providing an insight into how the tax system works for someone who is self-employed. The specialist adviser made clear that some customers will take themselves out of the process at this point.

Following this process, the business adviser will then make a decision about whether to offer further support to the customer. If the adviser is unsure about how to proceed they may give the participant a short period of time to prove their interest in their idea and demonstrate they can make self-employment work. The specialist subcontractor admitted that they will turn away more people than they take on to ensure they are focusing their support on those with viable business plans. However, they stated that they will provide detailed feedback to the provider that referred the participant regarding why they do not feel able to support them at this time, so that their advisers can learn from this process and more accurately decide which participants/business ideas might make more suitable referrals in future.

Timing of decision and duration of support

Alongside the considerations set out, several providers made clear that the time that participants have left on the Restart programme and how long it will potentially take for them to become gainfully self-employed were factors that also affected the decision as to whether to provide participants with more tailored self-employment support and encourage this idea.

Several providers highlighted that the idea of pursuing self-employment could come up later in participants' journeys either due to the presence of persistent barriers to employment (such as health or childcare reasons) or because the participant had taken some time before identifying that it was something they would like to explore. Providers said they will look at these considerations on a case-by-case basis, but generally they are hesitant to support participants with this route and have to think carefully about their decision if they have six months or less left on the Restart programme.

Outcomes from initial conversations

As well as deciding to support participants with their self-employment journey, advisers spoke of the other outcomes that might result from these initial conversations and how these messages are conveyed to participants.

Most often, if a participant's business idea does not seem viable, advisers will not dismiss it completely. Instead, they will say that it is not something that is feasible for the participant to pursue right now. They will encourage them to consider a PAYE job in the meantime to build up their finances, which could potentially support their business start-up at a later date. Some advisers mentioned that they will encourage the participant to continue to develop their business in the background and will provide tools and resources to support them with this process, reviewing their progress after three to four months to see if their business plan is any more viable.

Ongoing screening

Some advisers did note that the screening process does not stop following these initial conversations. For example, the specialist self-employment subcontractor interviewed as part of this research made clear that the first half of their 13-week support programme is focused on developing the participant's business plan. Through this process the business adviser will develop a more informed view about the potential viability of the business based on the participant's own work. Business advisers will consider the competition, pricing and marketing information that the participant collects during this time. They will also look at the business finances (profit and loss estimates), as well as the business's cashflow and the participant's own personal cashflow and estimates of what they need to survive. As well as this information, the business adviser can also get a sense of the participant's commitment to the process of becoming self-employed during this time and decide whether the venture is worth taking forward and has a reasonable chance of succeeding.

Participant experiences of these initial conversations

Several of the participants interviewed were clear from the start of their engagement with the Restart programme that they were interested in self-employment and proactively raised this with their adviser. A few participants had expressed this interest to their Jobcentre Plus work coach and had been referred to the Restart programme to access this additional support.

In general, participants described a positive experience when they raised the prospect of self-employment with their Restart adviser. Interviewees recalled that their adviser was enthusiastic about the suggestion and encouraged them to explore this route.

‘The first person I saw was like, “well if that’s what you want to do, why don’t we put you over to the self-employed team and you can explain to them and they can either guide you through it or say that you need to do more work before we can help you”’

Restart participant

In some cases, interviewees remembered being asked probing questions by their adviser and challenged on their commitment to self-employment. Examples included being asked how sellable their product is, what it would cost to make, their skillsets to support this work and how the business could potentially be scaled and kept afloat.

‘For them to work with you, you’ve got to really want it. Start showing to them that you want it and then they can give you the right support. I went there with just an idea and they said, “Well have you thought about this, this and this?”. Then I went away and thought about it.’

Restart participant

One participant recalled self-employment being suggested by their adviser in response to a chronic health condition that at the time was limiting their ability to leave the house. The adviser suggested self-employment as it could enable them to work from home. The participant took on this suggestion and eventually found a self-employment customer service and social media role, which allowed them to work from home while their health was poor.

Self-employment support offer for participants

This section of the report broadly outlines the nature of the self-employment available to Restart participants and the different support models and levels of financial support that providers currently have in place. It then presents participant views and experiences of the support they received including one-to-one support from specialist advisers, group sessions (such as webinars and workshops) as well as complementary support they received from their regular Restart adviser (where applicable).

Nature of support offer

The nature of the self-employment support offered to participants appeared to vary depending on the maturity of each provider's offer. Where providers have a more established offer, participants could be referred to specialist self-employment advisers either in-house or through an external specialist organisation. As well as one-to-one specialist support, these providers can also offer participants access to online workshops and tools to help develop their business. These include sessions on budgeting, marketing, financial planning and developing a business plan. Where providers have less established offers, they may lack tailored resources to support customers with self-employment, but can provide access to other resources which are available to all the participants they support such as a repository of free online training courses.

In cases where participants are referred to external specialists for support, this is for a set number of sessions. For example, one provider typically offers 12 to 13 sessions to participants. While participants are receiving this support, they are also required to continue seeing their employment adviser at the provider that made the referral. This support is intended to be complementary. The external specialists working with Restart Primes stated that they would share details of what work participants had been completing with them so they could follow this journey and offer additional support as needed. In some areas, this would take the form of an email to an employment adviser. However, in other locations these organisations had actively worked to integrate their services and shared the same CRM system, which enabled both organisations to view a participant's records and the notes from each meeting. External specialist organisations working with providers felt that sharing the same CRM was more effective in ensuring that the support offer was joined up between organisations.

Where specialist support is delivered internally, providers have differing approaches. Most often providers stated that after the initial screening process, participants will start to meet a self-employment specialist for one-to-one sessions instead of their regular employment adviser. However, in offices that only had access to a single self-employment specialist, providers stated that participants could keep working with their initial employment adviser throughout their support journey and would seek additional support from the specialist as needed, for example, to review key documents or answer any questions they might have.

Financial support

In general, many providers were able provide some limited amount of financial support to participants looking to become self-employed. Very often, there is no set amount that providers can make available. Advisers explained that each request is considered on a case-by-case basis and providers gave estimates of between £150 and £1,000 in terms of the amount of funding they would typically provide to participants that needed this support. These funds would only be made available if participants were deemed to have a viable business plan.

In most cases, funding is made available to support participants to purchase any tools or equipment they might need to establish their business, or to support how they market themselves (for example, providing funding to build a website). Some providers also stated that they are willing to fund training courses, which can be more costly, providing they are necessary for the participant to establish their business and have some long-term value, such as being transferable to other settings.

Participant views on nature of support: one-to-one specialist support

In general, participants were positive about the nature of the support they had received. Almost all participants interviewed as part of this research received support with self-employment from a designated specialist. Many were complimentary about this one-to-one support and identified practical things their adviser had helped them with during their time on the Restart programme. Examples included being shown how to set up their own website, help with completing a business plan, and help with marketing (for example, advising on the creation of Facebook adverts). Participants commented that it was beneficial to receive help to navigate some of the trickier aspects of self-employment from someone with expertise in this area (for example, how to register a company, what to register it as, how to pay themselves and how to run their own books).

Several participants identified the support they received from their adviser to prepare for their Gateway interview at the Jobcentre as being particularly beneficial.³ This included advice on what evidence participants needed to collate and going through what questions they will be asked about their business, which participants said help them prepare and know what to expect. Some participants commented that without this support they would have found the Gateway interview intimidating and may not have been adequately prepared.

'I knew [my adviser] had prepared me [for the Gateway interview]. He gave me such good insight into it. I knew what I was going into. Had I not had that insight and that slight forewarning, it would have been very intimidating. I went in completely prepared. I had a whole file prepared [...] If I didn't have that I would have come out feeling very deflated.'

Restart participant

Another positive feature of the support that participants highlighted was the work their adviser did to keep them on track and motivate them at different stages of their self-employment journey. Participants recalled being told that they only had a set amount of time to achieve a self-employment outcome. Their adviser set out this timeline and put milestones in place to help participants work towards this goal. In general, participants stated that having a set structure and plan in place was helpful in terms of ensuring they were making progress with the development of their business between appointments. The process was largely self-driven and participants had set tasks they were asked to complete between each meeting. They would discuss these tasks with their adviser each time they met and receive feedback and advice on what they had done. Examples included participants being asked to complete market research on their potential business competitors within a 10-mile radius of where they lived. Participants could also ask questions of their adviser over email any time they wanted.

Some participants also described the emotional support and encouragement their adviser was able to provide as part of this process. Participants spoke of the value of having someone to talk through their ideas, progress and struggles while pursuing self-employment. They noted that setting up a business can be a very lonely experience and it

³ This is an assessment by the Universal Credit system that considers whether a claimant's plans for self-employment are sufficient for them to become financially independent.

was motivating to be able to speak with someone regularly who had faith in their business idea and gave them the confidence to continue to pursue it.

'From the get-go [my adviser] has been nothing but a positive force for me. He's been amazing. I would have really struggled to get over the finishing line if it wasn't for him. It was so helpful just to be able to talk to someone. For someone to say, "Hey how are you? Where are things at the minute with the business?" With no judgement. He had the perfect balance of making me feel like I was heading in the right direction [...] but at the same time he was saying, "By this time, you need have done this. How can I help you to get there?" He was the biggest cheerleader for me.'

Restart participant

While many participants were positive about this support model, one interviewee reflected that the pacing of these tasks was too intense at one point and caused them to temporarily withdraw from the support. The interviewee explained that they had been asked to develop a business plan, slideshow presentation and bring together all their company documents within a two-week period. The participant noted that they have childcare responsibilities, dyslexia and a history of mental health problems, which added further challenges to this process. After missing a few appointments, the participant reengaged and explained how they had been feeling. Their adviser was responsive to these needs and agreed to slow the pace of the work they were asking the participant to do, while also referring them to some optional online workshops on how to better manage stress and anxiety, which they have appreciated.

'There was one point where I had to tell my coach to slow down. Cause I just felt like I had so much pressure put on me. [...] I was like woah I need to take a step back and slow down.'

Restart participant

Many of the participants interviewed received this specialist support online. In general, participants were happy with this mode of delivery. They noted that it made attending appointments very easy and helped them save money on travel expenses at a time when their finances were stretched. However, one participant did note that they would have preferred face-to-face support as this is the way in which they feel they learn best and can better absorb any information presented.

'I want someone to sit down and speak to me about my budgeting skills, my taxes and things like that. I think the kind of way I learn, I need that one-to-one support.'

Restart participant

Participant views on nature of support – workshops, webinars and events

Several participants interviewed also had direct experience of attending workshops, webinars and events as part of the specialist support they received. Most often, participants who recalled receiving this additional support were receiving help from an external specialist provider in self-employment. The online workshops they attended were on topics such as business planning, social media, taxes, finance and budgeting and bookkeeping.

Interviewees were positive about these sessions in terms of building and updating their knowledge of different topics. Participants also praised the interactive nature of some of these workshops and the networking opportunities they provide with others who are on a similar journey. Again, participants spoke of how pursuing self-employment can feel very lonely, and so appreciated the opportunity to meet others who were going through the same process so they could learn things from one another.

'It was good because there was people from the local area who were setting up businesses. I found them incredibly helpful. I'd have liked more of them. A couple I did twice because I enjoyed them so much and learnt so much. They were really valuable and also for networking, they were great.'

Restart participant

Another interviewee spoke of attending an in-person networking event as part of the support they received. They were looking to establish their own retail business and the event provided them with some potential business leads and contacts who were interested in buying their product wholesale. During this event they were also signposted to additional support with marketing and managed to obtain the contact details of an organisation who could take all their Instagram product photos for a small fee. The interviewee appreciated this support and saw it as facilitating important small steps in helping to grow their business.

'My main concern was social media. I'm not good at it at all. They referred me to [a support organisation], and they're so helpful. They helped me do so many things. They did all my social media pictures. I paid them £25-30 to do that.'

Restart participant

Participant views on nature of support – complementary support from employment advisers

Participants who received self-employment support from organisations outside their Restart provider were required to see their original employment adviser once every two weeks alongside this specialist support. While the support was intended to be complementary, participants had mixed views on the usefulness of these regular catch-ups.

Some participants did feel the additional support they received from their Restart employment adviser was helpful to their journey. For example, one interviewee spoke of how they were looking to set up their own website, which their self-employment specialist had provided them with guidance on. Their Restart adviser helped them with smaller practical steps to support this work such as obtaining a company email address, developing a company logo and thinking about branding. For this interviewee, they met with their Restart adviser once per month face-to-face, and had phone calls every two weeks in between these meetings. They commented that the phone calls tended to be general check-ins on how things were progressing, which they found to be less useful than the face-to-face meetings where they could show their adviser what they had been working on and receive practical hands-on help with what they should do next.

'I prefer face to face because not much can be done on a phone call. I can't show them my laptop. Whereas face to face I can show a lot more, I can show my website.'

Restart participant

In another case, one participant spoke about how their Restart adviser had helped them to obtain a part-time job in the fitness industry to help build up their finances while they were working towards becoming a fully qualified personal trainer.

'[My employment adviser] is very positive. She's very organised in terms of helping me find work and she gave me a lot of good advice that led to me finding [my current job].'

Restart participant

Other participants interviewed found the support they received from their Restart adviser less useful, however. A few interviewees noted that it did not feel personalised to what they wanted to do or the work they were completing with the self-employment specialist. For example, participants recalled being asked to attend several generic job search skills workshops on CV writing and interview skills. They noted that being asked to attend these workshops felt like a box-ticking exercise and were a challenge to attend during a busy time when they wanted to focus on setting up their business.

'They mostly geared me up for my CV because I hadn't done that. But obviously in my brain it was ticking boxes because actually I don't need to go to interviews, I don't need to look for a new job because I want to create my own business. So I'm concentrating on that, so in my mind I don't need to do my CV because I don't need one.'

Restart participant

One interviewee also stated that their fortnightly appointments with their Restart adviser were in person. This created an additional burden in terms of time and travel expenses, which they resented at a time when they were trying to save as much money as possible for their business and given that the support did not offer much additional value in their view.

'If I had to sum it up. I would say it felt more like a tick box exercise. It felt like something I had to do, rather than something I could practically use to help me move forward. Everyone was so nice, but I found it really frustrating that I had to travel and spend money to attend something. Every penny counted. I was accessing food banks at the time because I was really struggling financially. Every bit of money I had was going into paying the bills and setting up the business. So I begrudged having to travel quite a long way and having to pay for quite expensive parking in the city.'

Restart participant

Outcomes

This section of the report considers the later stages of the self-employment support offer for participants. It looks at the outcomes providers try and achieve for participants, how long it typically takes to get to this point, what in-work support is available to participants, and common challenges providers experience as part of this process. It also considers the participant experience and what challenges they encounter during the early stages of self-employment.

Aim of self-employment support – gainful self-employment

In working with participants that were put forward for self-employment support, all the advisers interviewed were attempting to get participants to a point where they were gainfully self-employed. Gainful self-employment is achieved when participants pass a Gateway interview at the Jobcentre. Some providers commented that it typically takes between six and nine months to get participants to a stage where they are ready to go through this assessment.

Advisers working with external specialist contractors to deliver self-employment support explained that the contractor was clear that they would not put any participant forward for the Gateway interview unless they felt they were ready. In practice, this means that they have a high pass rate for those that get to this stage. Similarly, some providers with their own in-house self-employment support specialists explained that they have a good working relationship with the Jobcentres in their area, which has resulted in a shared understanding of whether someone is likely to pass the Gateway interview. Again, in practice, this means that they have a high pass rate, and the quality of their relationship with the Jobcentre means that if a participant does not pass, they are able to find out exactly why.

Participants can repeat the Gateway interview if they do not pass first time. One provider commented that it usually takes them between one and two months to get participants to a point where they are ready to repeat the assessment.

Outcome tracking

To secure a job outcome for self-employed participants, Restart providers are required to gather evidence of six months of earnings once participants become gainfully self-employed. Providers described several challenges with this process.

To collect this evidence, providers have to maintain contact with participants throughout this period. If the participant continues to claim Universal Credit during their initial start-up phase, they are required to upload this information to their UC journal. However, providers cannot access this information and several noted that Jobcentre Plus staff are very reluctant to share any of these details with providers due to concerns over personal data breaches. At a minimum, providers try to get Jobcentre Plus staff to simply confirm that participants are still in self-employment, but some staff were reportedly reluctant to even share this information. Where providers reported more success, they explained that they had worked to develop positive working relationships with local Jobcentres. This included visiting the offices to meet staff in person and explain why they required this information. Even where relationships were positive, however, the information that providers were able to collect was still high-level and did not meet all their evidence requirements to claim a job outcome.

In practice, this means that providers are largely dependent on participants to gather this evidence. Several providers noted that once participants become gainfully self-employed, there is a risk that they disengage from the provider entirely and do not respond to any contact attempts. Some commented that participants entering self-employment are usually very independent, want to get on with running their business and may not understand why they have to stay in contact with the provider once the substantive support they were receiving has ended.

To try and manage this, providers spoke of the need to set expectations with participants at the start of their support journey about the information they will need from them to encourage better engagement once they become gainfully self-employed. The need to maintain engagement with participants was also factored into the design of the in-work support they delivered.

In-work support

Maintaining contact with participants after they have become gainfully self-employed serves two main functions for providers. First, they can collect evidence of participants' ongoing employment, which providers need to secure a job outcome. Second, they can provide additional support to participants to help sustain this employment and overcome any challenges they are experiencing. Providers had different models for carrying out these responsibilities. Sometimes these functions were split between two separate teams with advisers staying in contact with participants to deliver in-work support while a separate

team would contact participants to gather evidence of their employment. Other providers would collect this evidence and offer in-work support as part of a single call.

Providers also varied in how often they would contact participants. Some providers would contact participants every two weeks during the first two months of being gainfully self-employed. In some cases, this involved calls from two separate teams within the organisation. Providers would then move to calling participants every four weeks after the two-month point. Other organisations would contact customers every four weeks throughout this period. Providers' rationale for contacting participants more frequently (every two weeks) when they become gainfully self-employed was centred on the idea that participants are most likely to encounter challenges in the early stages of running their own business and will be in most need of additional support during this time. They also hoped that frequent contact during these early stages would support participant engagement with staff going forward.

One specialist contractor interviewed for this research described their in-work support model, which varies from contract to contract. Their preferred model was to complete the evidence capture and in-work support themselves, through two separate teams. This organisation made clear that participant engagement was best supported by offering participants additional value through these two contacts. Their business support team who collect evidence of outcomes also send participants additional information to support them with their business such as inviting them along to workshops, webinars and networking events. The workshops and webinars are specifically tailored to people already running their own business and are focused on topics such as bookkeeping and how to monetise online advertising.

This specialist contractor will also offer in-work support to participants from the adviser they were working with up until they became gainfully self-employed. This continuity in support was seen to work well in encouraging the participant to engage as they already had an established relationship with this individual and it allowed the adviser to go over any content they had previously covered. They reflected that in practice these calls are often very short (around five minutes) as the participant may just have one question they need to ask.

In other CPAs, the specialist contractor operates a hybrid model where they deliver in-work support while the providers they are working with will contact participants separately to collect evidence of outcomes. This model works less well in their view as participants can be

irritated by contact that is too frequent, with insufficient additional value for the participant, which in turn can lead to them completely disengaging from the support offer. They explained that participants will also be receiving regular contact from DWP at the same time to collect similar types of information, which increases this risk. The organisation explained that in order to effectively engage participants once they become gainfully self-employed, both of these regular contacts need to be treated as business support, rather than 'checks'.

Participant experience of in-work support

Some of the participants interviewed for this research had direct experience of becoming gainfully self-employed and receiving in-work support through the Restart scheme. Interviewees recalled receiving phone calls from the specialist contractor they had been working with as well as their Restart provider in a few instances. Some participants were happy with this support. They stated that they had received helpful suggestions from the specialist contractor about how they might further develop their business (for example, what website building platform they might use) and had the opportunity to ask questions when they required further information (for example, about how they could start paying into a pension when running their own business).

One participant was very positive about how personable these regular phone calls were and described the contact they had from the specialist contractor and Restart provider as wellness check-ins. The phone calls all followed a similar format with staff asking if the participant was okay, how their business was going and if there was anything further they could support them with. They found these conversations to be very informal and friendly, with staff sharing things from their own personal lives, which meant that they did not necessarily feel like business conversations. The participant really valued these calls. They explained that as they do not have any colleagues to interact with during the day it was a nice experience to have someone call them, take interest in their situation and offer further support and advice if they needed it.

'It's nice having someone to call you who has your back really. That wants you to succeed. That wants you to do good at your job. It's just nice to have that little chat. Because I don't really chat to many people face-to-face in my day, so it's nice to have that adult interaction even if it is over the phone.'

Restart participant

However, another participant had a poor experience of the contact they received from their Restart provider once they became gainfully self-employed. In this case they were being contacted multiple times by a staff member they had not previously met. The interviewee did not answer their phone calls as they were with clients each time they received a call. When they could not get in touch, the interviewee explained that the staff member would send them blunt emails to say they were not engaging in the support. The interviewee explained that they did not need any further help but this was not acknowledged. The staff member went as far as informing the participant's work coach about their lack of engagement as they were still in receipt of Universal Credit. The participant explained that there were no negative repercussions from this happening, but they did find the whole experience confusing and unpleasant.

'I had a really weird experience with them. It wasn't mandatory for me to keep working with them. I politely declined. I was passed over to someone else. They were talking to me about employment. I don't think they even knew I was self-employed. And then I'd get some really aggressive emails from her. I'd get two or three missed calls because I would be in a client appointment and then an email afterwards saying, "You're not answering my calls". She'd copy in [my employment adviser].'

Restart participant

Participant experience of being gainfully self-employed

Several participants interviewed were gainfully self-employed and had been independently running their own business for between two and 12 months at the time of the research. In general, these interviewees were complimentary about the support they had received through the Restart programme, with a few stating that they would not currently be in self-employment were it not for this support.

The types of businesses participants were running included a wedding boutique business, home beauty treatments, making and selling beauty products, designing and selling clothing, dog walking, and delivering online tutoring services. Overall, these participants were satisfied with the progress they had made in establishing their own business and had achieved what they wanted from the support. Running their own business offered advantages in terms of how and when they worked and was a good fit for some participants in terms of their other commitments (such as childcare).

However, these participants were also often considering how they could grow their business further and increase their income to make this form of employment sustainable in the long term. Several were still in receipt of Universal Credit, and their income from their business was not high enough to support their business and living costs on its own. Most often, the barriers identified by participants to growing their business were not having the financial resources needed to support further investment as well as a lack of clarity on how they could market the business and attract new customers.

'How do I attract clients? What are the best ways to attract more clients, apart from through a website. Social media – what social media sites would be most useful?'

Restart participant

Some participants had received in-work support to help address these issues. For example, one participant noted that their adviser recommended they increase the prices they were charging and look at how they could expand the size of the area their dog walking business was operating in (for example, by investing in a e-bike).

'I should increase my prices. I'm still charging a low price. Every time I speak to [my employment adviser] and the Jobcentre they are like, "That's good but you need to up your prices a bit more because you are a bit low."'

Restart participant

Another participant received £750 in funding from their Restart provider to invest in advertisements and equipment for their business, which had generated interest from a dozen potential clients. Other participants noted that they were saving on costs by delivering services either within their own home or within their client's homes, which helped reduce their overheads.

However, a few participants were unclear on how they could invest in their business further without additional financial support. For some this created a barrier to creating online advertisements to market their business to potential clients as the options they were aware of were currently unaffordable. These participants wanted further advice on what other options were available to them and which social media platforms could offer the best results for their business. Participants that were still receiving in-work support through the Restart scheme stated that they planned to bring these issues up with their adviser at their next catch-up.

'I don't know if there's like financial support for marketing or anything like that. I don't think there is. Obviously I'm going to be paying someone to put my logo together and a social media kit. If I could pay for it and it could be reimbursed, that would be good.'

Restart participant

Recommendations: Gaps and improvements

Based on their experiences of delivery and of receiving support, both provider staff and participants were asked whether there were any current gaps in the support offer for those looking to enter self-employment and whether any improvements could be made.

Provider staff suggestions

From the provider side, a consistent message from the staff interviewed was that they wanted better communication and a **greater amount of data sharing from Jobcentre Plus** about the work status of participants after they become gainfully self-employed. As highlighted, currently providers feel that they are only able to obtain either very limited or no information from the Jobcentre on the work status of participants. Greater data sharing would better enable providers to evidence job outcomes and claim payment for the work they have done in supporting participants to get to this point. The limited information they are currently able to access means that providers need to contact participants multiple times over an extended period, which they recognised as being burdensome on them.

Another consistent message from provider staff that work alongside specialist contractors to deliver self-employment support was that they wanted **more training and development and more formal mechanisms for knowledge sharing around how to support customers who are interested in or are pursuing self-employment**. Many advisers (including those who were self-employed specialists) noted how they have had to work to develop their own knowledge in this area by conducting research or asking questions of colleagues with greater experience or expertise. Even in cases where formal training on self-employment had been delivered to advisers, those who received it described the training as being superficial. While there was a recognition that supporting customers with self-employment across different industries requires a specialist skill set, overall there was an expressed lack of confidence in how best to complement the support delivered by specialist contractors in this area and how to assist customers with some of the more common aspects of self-employment (for example, how to obtain a Unique Taxpayer Reference number). In one case, provider staff also lacked clarity on who they should be sending over to the specialist contractor they were working with and they wanted **greater information on why participants are turned away from this support so they could improve their referral processes**.

Finally, provider staff identified a **gap in public funding available for those looking to enter self-employment**. They observed that access to business grants in this area is very limited at a national and local level. While all providers could make some limited amount of funding available to participants on a case-by-case basis for items of equipment or training courses they might need, participants on low incomes still faced challenges in investing in and growing their business further to make it financially sustainable. Some provider staff noted that if the Restart programme was now the de facto support option for claimants that were seeking self-employment, greater consideration needed to be given to the funding available for these groups to support them through the start-up phase. Providers spoke of implementing something akin to the New Enterprise Allowance scheme for customers, which closed in January 2022.

It was also apparent from the research that keeping participants engaged with the provider throughout the first six months of trading is critical for claiming outcomes, but also **that opportunities are being missed to ensure that in-work contact is of maximal value to participants and provides access to support and connection as well as a 'check in'**, the latter being more likely to be resented. In addition to information provision, there are opportunities for providers to be more creative in thinking about how they support participants to develop networks and peer support groups to overcome issues such as loneliness and isolation.

Participant suggestions

As well as greater financial support and assistance with marketing and growing their business, the participants interviewed identified a range of ways in which the support offer could be better tailored to their needs.

Some participants identified improvements around **the timing of support**. A few participants noted that they wished they had been referred sooner to the Restart scheme so they could have made greater progress with their business to date. Some felt that they had to wait a long time to be eligible for the scheme and access the support, despite knowing from the start of their claim that they wanted to pursue self-employment. Others felt that work coaches needed better training in how to support customers to pursue self-employment as the referral and support options they initially discussed with customers were not suited to these needs.

'My entire experience of going to the Jobcentre has been a negative one. I don't feel it's set up for people like me who want to be self-employed. I felt like there is a lack of knowledge and awareness of the support that is out there [...] I kept saying is there anyone I could talk to who can help me with grants or just the basic process of setting [my business] up. And they were just like, "just get on google". That's the response I kept getting.'

Restart participant

A few participants noted that the way in which the support was delivered did not enable them to make as much progress as they would like. For example, one participant who received support virtually from a specialist contractor noted that they would have **preferred to have had more face-to-face support** with some of the more technical aspects of self-employment (budgeting and taxes, and how to set themselves up as a sole trader) as they feel this is way in which they best absorb information.

The need to **tailor support to meet individual needs** was also clear, for example, an interviewee who is dyslexic stated that they encountered challenges in writing their business plan. At the time of the research they hadn't developed this (despite being in a position where they were running their own business). For the provider the participant was working with, developing a business plan was a requirement to access funding to purchase equipment and resources for the business (such as leaflets, business cards). The participant felt unable to write the business plan themselves and wanted to dictate it to their adviser. They noted that they may need longer meetings to facilitate this (up to two hours) as time went quickly and they had a lot to cover in the one-hour sessions they had.

'There's only two self-employed people and you only get an hour with them. I said I needed help with the business plan. I felt liked I got brushed off and told to do it myself. But someone like myself, I've got all the ideas but I can't put things on paper. I'm dyslexic, I can't spell, I can write, but I can't express what's in my head on paper. And that's where I struggled.'

Restart participant

Continuity of support was identified as important. One participant stated that there were times during their support journey when they would meet with a different adviser to the one they usually saw. The participant was not expecting this and would only find out at the last minute. They commented that as these advisers were not familiar with their business idea or the work they had done to date, these meetings felt very unproductive. They

reflected that they would have preferred if these meetings were cancelled altogether and rescheduled for a time when their regular adviser was free.