

Health and Well-being for Self-employed and Freelance Workers

There are nearly 5 million self-employed people within the UK—that's 15 per cent of the workforce, according to recent figures from the Office for National Statistics. That's an increase of 47 per cent more self-employed workers since 2001.

And while many may imagine self-employment as a liberating experience, the reality isn't quite that simple. Despite the perceived benefits of self-employment and freelance work, such as deciding your own hours and getting the chance to work from the comfort of your home (or even in your pyjamas), a variety of risks are present within this widespread field.

What are the risks?

Being self-employed or working freelance places a significant burden on your overall health and well-being, according to industry research. The [Centre for Research on Self-Employment](#) (CRSE) states that the self-employed often suffer from higher levels of stress and anxiety than their employee peers. The top stressors for self-employed people include increased isolation due to a lack of co-worker engagement, heightened financial pressures from irregular cash flow, inconsistent hours, and an inability to 'switch off' or take holiday out of fear of missing an important work opportunity and non-existent paid holiday.

The combination of these risks can erode your health and well-being, leading to mental health complications such as extreme stress, depression and anxiety.

Top Self-employment Tips

Don't let the potential risks prevent you from pursuing self-employment or freelance work and reaping the rewards of heightened fulfilment and overall job

satisfaction. Use the following guidance to stay healthy and improve your overall well-being within your unique career path.

- **Stay social**—Due to the lack of co-workers in your career, try building strong relationships with others and interacting with friends and family frequently. Indeed, 84 per cent of the UK self-

Don't let the potential risks prevent you from pursuing your passion in freelance or self-employed work. Use these risk management tips to stay healthy and improve your well-being.

employed work alone and do not create jobs beside their own, according to the CRSE. Consider the following tips to stay social:

- Establish a weekly schedule that allots for time spent with family and friends, such as eating a meal together.
- Join a group related to a hobby of yours, such as an exercise class or book club.
- Consider searching for more freelance opportunities that allow you to meet with clients in person rather than communicate solely online, or jobs that require increased group collaboration.

Provided by Crendon Insurance Brokers Ltd

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- Consider joining a freelance or self-employed networking group, either via social media platforms or in person.
 - **Take a break**—Whether it be an approaching deadline or stressful client encounter, sometimes it seems impossible to find a moment to relax. However, it's crucial for you to allot time for a quick break from your work demands throughout each day. Consider these practices:
 - Take a walk or go for a run.
 - Engage in some quick stretches or meditate.
 - Listen to music or take a warm bath.
 - Eat a healthy snack or have a cuppa.
 - **Remember to switch off**—Although it can be difficult to set boundaries between work and personal life as a freelancer, it's important to do so to avoid feeling as though you're always worrying about work demands. Once you switch off for the day, remove work tasks from plain sight and avoid checking emails until the following day.
 - **Establish a set routine**—It may seem like a benefit to work non-concrete hours, but it's healthier for your body to follow a more consistent routine. This includes developing a regular sleeping, eating and work schedule to ensure maximum productivity and long-term health benefits.
 - **Take your holidays**—Without the luxury of paid holiday, you may feel as though taking annual leave is a poor career choice. However, no job is worth your well-being. Taking holiday can actually improve long-term brain and heart health, productivity and problem-solving skills. Be sure to make time for holiday travels and relaxation time by communicating with clients about your schedule during the job offer process and agreeing on annual leave prior to signing any documents.
 - **Engage in proper financial practices**—The lack of steady cash flow is a recurring problem for many freelancers and self-employed people. Create a monthly budget to help keep your spending under control and avoid missing important payments, such as rent or car insurance. In addition, ensure you receive payment for your services in a timely and appropriate manner from clients by drawing up concrete payment terms, sending detailed invoices, offering online payment methods and remaining firm in deadline reminders. If a payment is late, [leverage your ability to claim interest and debt recovery costs](#). Also, consider joining the [Prompt Payment Code](#), which helps standardise payment practices and ensure each business in a supply chain has its invoice settled on time.
 - **Know the law**—Be aware of any regulations related to your line of work to avoid non-compliance or costly legal disputes. Essentially, if you are self-employed, you have no employees, and your work poses no potential risk to the health and safety of other workers or the public, [health and safety law does not apply to you](#). However, health and safety law will still apply to self-employed workers in certain industries, such as construction, agriculture or work with gas. If health and safety law does apply, you will be responsible—like any other employer—for protecting the health, safety, and welfare of employees and other people who might be affected by your business.
 - **Prioritise health and safety**—When looking for work, always fully assess an opportunity and discuss potential health and safety risks before making an agreement with a client. This includes making sure you know and trust whoever is in charge or asking for your product or service, you feel competent enough to complete the required task, [you understand your employment status](#), you are aware of any special arrangements necessary, and you have fully assessed the potential risks involved in carrying out the task and have methods for mitigating or eliminating them. Never accept a task that makes you feel unsafe.
- For more guidance, contact Crendon Insurance Brokers Ltd today.