

**UK home workers**



**1 in 8**  
people who work in the UK, work from home

**Huge increase in a decade**



Number of people running a business from home has increased 20% in the last 10 years

**Majority: One man operations**



**Only 16%**  
home workers employ one or more staff

**Working uninsured**



**Only 3%**  
have employers liability insurance

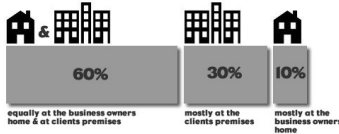
**Business use: vehicles**

**66%**  
use their car for business purposes



**14%** have car insurance with business use

**Where home businesses meet their clients**

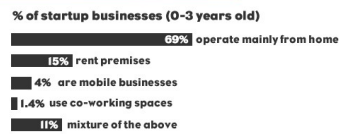


**Professional indemnity cover**

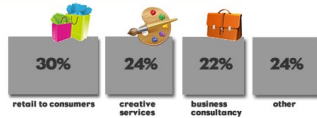


**8%** have professional indemnity insurance cover

**Startups (mostly) start at home**



**Types of home businesses**



**Ecommerce**

**55%** of home businesses sell products or services online

**Buying a house can be hard**



**97%**  
say it's more difficult to buy a house as a small business owner