Supporting self-employed people to save for retirement

Technical report

14 October 2019

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Introduction

Nest Insight is working with the Department for Work and Pensions (DWP) on a two-year programme of research to explore and test different approaches to enable increased long-term savings among self-employed people.

This report is a companion to the Nest Insight report, **'Supporting self-employed people to save for retirement'** which details the findings from the first exploratory stage of the programme and was published in October 2019.

The research was conducted in three parts:

1. A literature review of published evidence on what works in prompting voluntary take-up of pensions and long-term savings.

2. Qualitative exploration and development of a set of messaging concepts designed to encourage pensions saving and ideas for mechanisms that could enable saving.

3. Quantitative research to better understand the savings behaviours and interactions of self-employed people with different online platforms and to further test the appetite for different mechanisms for facilitating retirement saving.

This technical report sets out in more detail the methodologies for the qualitative and quantitative research conducted in this exploratory stage of the programme.

This exploratory research was a pre-curser to two further phases of research:

1. Email trials of messages designed to engage self-employed people in retirement saving, conducted with members of The Association of Professionals and the Self-Employed (IPSE) and Nest members.

2. Technology-based trials in partnership with platforms and services used by self-employed people to manage their money.

The results of these trials will be available in 2020. More detail on the next steps following this research can be found in the main research report.

Qualitative research approach

Methodology

The qualitative research consisted of two phases:

- **Phase One**: four two-hour group discussions in London and Greater Manchester with twelve message examples and nine interventions as stimuli.
- **Phase Two**: ten 30-minute telephone depth interviews with selected participants from Phase One. Three refined message examples were forwarded – as emails – in advance of the interviews to participants, in order to provide a more 'real world' impression of context and impact.

Sample

All participants were all aged 26-49 and self-employed, earning between £10,000 and £30,000 a year.

They were grouped according to their pension history and status: 'active' – paying in but only occasionally; 'lapsed' – had a pension but didn't pay in in 2018; or 'no pension' – had never had a pension.

Eight participants self-classified as of Black, Asian or Minority Ethnic origin, and the male:female split was 19:10.

In the follow-up interviews, six participants were lapsed pension contributors, two were active contributors and two had never had a pension.

Messages tested through qualitative research

The researchers used stimulus cards describing the potential message frames to explore and develop the message content. The message frames tested were as follows:

Message title	Message content[1]
1. 'Pension flexibility for self-employed people'	*You don't need a payslip to have a pension. If you're working for yourself, you have control to make contributions that suit your income.* *Nest want to ensure that self-employed people can benefit from pension and investment opportunities. Encouraging a flexible approach to saving that reflects the unique circumstances of the self-employed, it has never been easier to start planning for later life and retirement.* *To set up pension contributions on a schedule that works for you, click here now* ***www.nestpensions.org.uk***
2. 'Your self-employed	*Have you had a good month? A bit of extra saving now could help grow your pension pot and give you peace of mind in times of unpredictable income.*

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[1] All figures used in the messaging were indicative and used for illustrative purposes.

	pension: contribute what you can.'	*IPSE (The Association of Independent Professionals & the Self-Employed) has been working with pension providers to enable variable contributions from a daily to a yearly basis, helping the self-employed grow and sustain a savings pot to support retirement and later life.* *To boost your pension pot with what you can today, click here now www.ipse.co.uk*
3.	'Future security for a cup of coffee'	*Planning for later life and retirement can sometimes seem like too uncertain a prospect for a self-employed person: who knows what the future will hold?* *But how about looking at it this way? If you put £2.50 aside every day, that's in excess of £900 a year. And if you were to pay this into a pension fund for 20 years, it could yield over £33,000.* *Retirement saving might be easier than you think: click here now www.nestpensions.org.uk*
4.	'Tax relief on pension contributions for the self-employed'	*You need not miss out on pension tax relief just because you're self-employed.* *Pension tax relief rules that apply to the employed also apply in exactly the same way to the self-employed.* *If you are a basic-rate taxpayer and you were to contribute £100 from your salary into your pension, for example, it would actually only cost you £80. The government adds an extra £20 on top – what it would have taken in tax from £100 of your salary.* *To find out how you can start or re-start saving into a pension fund and benefit from tax relief, click here:* **www.ipse.co.uk**
5.	'Busting some pensions myths for self-employed people'	*Here are some common misconceptions around pension savings and what that means for the self-employed.*

Myth	Fact
You can't pay into an 'employer' or existing pension once you're self-employed.	*Nest's pension pot is yours for life and you can continue paying in as much as you want for as long as you want up to retirement.*
You can't open a new pension fund if you're self employed	*Any person can open a pension account. Click through to the link above for a list of FCA-accredited pension fund providers for the self-employed.*
You can't access your pension funds until you've retired	*You can now access your pension from the age of 55, well before you can start drawing a state pension.*
You have to pay in a set or minimum amount each month	*You have the flexibility to pay in variable amounts to suit your circumstances.*
Property is a better investment than pensions.	*Don't rule out pensions as a way of saving – you don't pay tax when you contribute to a pension. You can also start to save from as little as £1, and over the last few years, returns on pensions have tended to exceed property.*

If I die, the money is gone	If you die your full pension is typically paid as a lump sum to your stated beneficiary.
It's too late for me to make contributing to a pension fund worth it.	If you were to contribute just £5/day from age 50-60, your pension pot could reach over £24,000

To start or re-start saving into a retirement pot today, click here www.nestpensions.org.uk.

6.	'Don't get left behind' (1/2)	*With over 20 million employed people now saving every month for their retirement (that's 7 out of 10 people), growing numbers of self-employed people have expressed concern about getting left behind.*
		Fortunately, there are a wide range of pension funds available to people without a formal employer – and alternatives to suit all individuals. For example, for someone with an income of around £17,000 a contribution of just £2.50 a day could ensure that you have a decent level of income in retirement.
		To see how your savings journey compares, click here www.ipse.co.uk
7.	'Don't get left behind (2/2)	*Self-employed people are now finding it easier than ever to save every month for their retirement, growing their retirement pots and securing their futures.*
		How do your savings stack up? There are a wide range of pension funds and tools available to the self-employed, and with the State Pension, you could replace up to 70% of a £17,000 annual income by contributing £2.50 a day.
		To see if your savings are on track as a self-employed person, click here **www.ipse.co.uk**
8.	'Don't keep missing out'	*Did you know that if you had invested £1,000 in a pension in 2012, it would be worth nearly £2,000 today?*
		It's never too late to start investing for you and your family's futures.
		To find out how to open a new pension fund, or reactivate an existing one, click here now www.nestpension.co.uk
9.	'Pensions – don't miss out on market leading returns'	*New research from IPSE (The Association of Independent Professionals & the Self-Employed) has shown that over the last six years, returns on some pension investments have outperformed returns on cash ISAs by over eight percentage points.* *If you had invested £1,000 in a cash ISA in 2012 it could be worth approximately £1,080 today, compared to £1,900 if you invested in a pension.*
		Barry Scott from IPSE observes: "The figures show that as well as being the safest form of long-term investment, pensions are generating the best yields. We urge all our self-employed members to reactivate dormant pension accounts or open up a new fund if they haven't had one previously.
		To find out more, click here now: www.ipse.co.uk
10.	'How can you keep up your earnings in later life?'	*Whether you want to retire as soon as possible or never give up work entirely, a bit of extra saving will allow you to continue to have a reliable income throughout your life.*

	With many of us too busy managing the day-to-day to think about our longer-term futures, growing numbers of business owners and sole traders are reaching retirement age with insufficient savings to manage a comfortable lifestyle.
	IPSE is here to help with a range of solution for later life and retirement planning.
	To find out more, click here now **www.ipse.co.uk**
11. 'Are you saving enough for your retirement?'	We all enjoy the small pleasures in life. Spending time with loved ones, maintaining your independence, and feeling secure. You deserve to continue to live the life you're used to after you've given up work.
	But are you saving enough? Recent studies suggest that the self-employed may be falling short in their retirement savings.
	To find out more on how you can effectively save for retirement, click here now **www.ipse.co.uk**
12. 'Pensions for self-employed people: the door is open'	Many people think that their pension contribution have to cease the moment they become self-employed. But don't forget, your pension pot is yours and you can keep growing it with or without a formal employer.
	Nest provides a single pot for life, and it only takes a few clicks to keep your contributions going.
	To find out how you can start of re-start saving into a retirement pot, click here now: **www.nestpensions.org.uk**
13. 'Your retirement fund: the time is now'	It's never too early and never too late to start or grow your self-employed pension fund.
	8 in 10 self-employed people may not be saving enough for retirement and later life – but, by starting now, with a contribution of £5 per day, you could build a pension pot to give you peace of mind. And if you've previously started a retirement pot, building on what you have is easy!
	To get things moving, click here **www.ipse.co.uk**

Mechanisms tested through the qualitative research

In addition to message frames we explored other types of intervention to enable saving that were highlighted in the literature review and in previous work. We identified nine savings mechanisms to qualitatively test with self-employed people. These were presented along with a short description of how the intervention could work in practice, as outlined in the table below

Intervention	Description of intervention
1. 'Set and forget' mechanisms	*You can set up a regular pension contribution though your payment provider or invoicing or accounting software.* • *For example you could set up an instruction that 5p from every £1 paid to you on PayPal or iZettle should go into your pension pot.* • *Or you could decide to say that 10% of every invoice payment over £500 will go into your pension.* *Once you've set it up, money will go into your pension whenever you are paid without you having to think about it (and you have the peace of mind that you won't be paying in when the money isn't coming in).*
2. Saving when you know your income for the year	*When you do an annual tax return there is a prompt asking if you would like to make a contribution to a pension pot for this financial year.* *The return calculates the additional tax relief you get on your contribution and adds this for you. It allows you to enter and save your pension account details so that you can make a payment to your pension again easily next year if you want to.* *In addition, if you get a tax rebate payment, you are asked if you would like to put some or all of it into your pension pot.* *So instead of making a regular contribution, you only have to think about it once a year.*
3. Combining short-term and pension saving, with a side-car account	*You can choose to use a savings product that has three jars:* 1. *An emergency savings jar (an instant access savings account)* 2. *A higher interest savings jar (an account in which your money grows more but is locked away for e.g. 2 years)* 3. *A retirement jar (a pension pot which you can access when you are 55 or later).* *You set up a regular contribution payment into your jars. At first you fill up your emergency jar until you reach a cap you have set (e.g. £500). Next you start to fill up your higher interest savings jar. Then, as that jar gets to a target amount you have set, some of your money also starts going into your retirement jar. If you need to use the money from your emergency jar then your contributions start to go back into that jar until it is filled up again.* *This way you only have to set one thing up for your different saving needs, and you have access to your savings if you need them for an unexpected 'rainy day'.*
4. Piggy backing on monthly payments: adding an extra bit	*At the time when you first set up a monthly payment (for example for insurance, a vehicle service plan or a co-working space) you are given the choice of adding a little on top each month which would go into a pension pot nominated by you.*

	to existing direct debits	*For example if you pay £80 a month insurance, you could round it up to £100 and have £20 a month going into your pension pot.*
		Every year when you renew, you are invited to review the amount you are putting in, which gives you a regular little nudge to think about saving for your later life.
5.	Auto-payments from your bank account	*Your bank account helps you automatically put aside small amounts of money on a regular basis into your pension pot. For example*
		• *Whenever you make a purchase, your bank rounds the amount up to the nearest pound and automatically adds the difference to your nominated pension pot (like putting your 'small change' in a retirement jar)*
		• *You can also choose to make a 'rollover' payment into your pension pot when your balance goes over a certain amount --this might mean that you decide to put £50 in your pension every time your balance goes over £2000.*
6.	Autosave from every job you do	*If you use a platform to find work or get jobs, that platform would automatically sign you up to start saving.*
		For example, this might mean that an uber driver would automatically contribute 5p from every £1 in fares they take into their savings.
		Or a freelance using a platform like YunoJuno to get work and get paid by clients, would automatically contribute 5% of every job payment into savings.
		You would be able to choose to opt-out of auto saving if you wanted to.
		You would have the choice of whether contributions went into a savings account, a pension, or a combination of the two.
7.	Use what you have already: continue saving into your own pension pot	*If you have previously been employed and have a workplace pension scheme set up, you can 'take your pot with you' when you start working for yourself.*
		For example, when you leave a job, you are sent an invitation to set up your own regular contributions into the pension pot you already have.
		And, there is a 'find a pension' service to help you track down any past pensions you've lost track of.
		For example, when you register as self-employed or do your tax return, you are sent a link to the free pensions tracing service reminding you that you can re-start saving into pensions you already have.
8.	Bringing it together: saving from all your sources of income	*If you are both self-employed and employed at the same time, or if you have multiple jobs, you can contribute to your pension pot from your different sources of earnings.*
		For example, you are sent a reminder through your workplace scheme that if you have other sources of income you can set your contribution level higher to reflect your whole income and save the right amount for your retirement.
9.	The set-up work is done for you: pension scheme ready and waiting for you, chosen by	*You are invited to join a pension scheme that has already been chosen and set up by the organisation that represents you.*
		This could be your trade body (e.g. the National Hairdressers Federation or the Association of Plumbing and Heating Contractors), your union (e.g. Community,

an organisation that knows your needs	*the union for freelancers and self-employed people, or Equity, the union for creative practitioners), or your local business network.*
	The pension scheme is designed to work for people like you.
	For example it accepts flexible payment schedules to suit your financial year so that you can choose to only pay in to your pension pot in the months of the year when your income is highest.

Quantitative research approach

Online survey

Methodology

The online survey was designed, managed and analysed by Quadrangle, who also undertook the analysis for the omnibus data (see later in this section). The quantitative study was undertaken through an online self-completed survey of individuals who consider themselves to be self-employed. 2,013 self-employed people were surveyed.

Fieldwork took place in May and June 2019. Regular data quality checks were undertaken across the fieldwork period to identify those who completed the survey without engaging with the questions - such respondents were removed from final data.

A broader definition of self-employment was used to understand how the savings attitudes and behaviours of segments within the self-employed population differed depending on working patterns. The survey defined self-employed people as those who:

- Consider themselves to be one or more of 'self-employed' / 'run their own business' / 'work for themselves'

- It included those who considered themselves to be a 'contractor' or a 'freelancer' and who found work using apps and other similar online platforms or agencies

- May be employed at the same time, but must earn less than £50,000 per annum (before deductions) from this employment

- Have an income from self-employment that accounts for at least 10 per cent of their total personal annual income before deductions.

The online methodology provided reach across the self-employed population. However, a limitation of this approach is that the sample may become skewed towards a more digitally-literate population, potentially leaving out those who do not use online channels.

Lower incidence of self-employed people working in sectors such as Construction or Trades was found in comparison to the Labour Force Survey. Our hypothesis is that those sectors have a lower digital presence and are less likely to be picked up in online surveys.

The sample achieved is described in the table below, alongside a nationally representative sample.

Sample achieved in the quantitative study in comparison to a nationally representative profile

		Nat. Rep.	Achieved	Difference
FT/PT	Full-time self-employed (30+ hours / week)	1254	1174	-80
	Part-time self-employed (<29 hours / week)	746	839	+93

Gender	Male	1284	1022	-262
	Female	716	979	+263
	Other	Natural	12	Natural
Age	16-29	240	215	-25
	30-39	400	369	-31
	40-49	500	418	-82
	50-59	500	544	+44
	60+	360	467	+107
Type	Solo / Freelancers	1680	1476	-204
	Employ others	320	537	+217
Sector	Agriculture, construction, mining, manufacturing and utilities (SIC 2007 A-F)	580	249	-331
	Wholesale, retail, transport and accommodation (SIC 2007 G-I)	329	350	+21
	Information and communication (SIC 2007 J)	83	79	-4
	Financial, insurance and real estate activities (SIC 2007 K-L)	68	154	+86
	Professional, scientific and technical activities (SIC 2007 M)	220	394	+174
	Administrative, public and support service activities (SIC 2007 N-O)	185	156	-29
	Education, health and social work (SIC 2007 P-Q)	274	293	+19
	Arts, entertainment and recreation (SIC 2007 R)	114	210	+96
	Other (SIC 2007 S-T)	147	128	-19
GIG	GIG economy workers	Max 100	48	-52
Total	ALL	2,000	2,013	+13

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The data was then weighted to a nationally representative profile of the UK self-employed workforce, determined by analysis of the self-employed sector from the ONS Labour Force Survey[2] and The Association of Independent Professionals and the Self-Employed[3] (IPSE). The variables weighted were: work pattern, gender, age, and whether the self-employed person has employees or not. Sector was excluded from the final weighting because differences between fall out for the sector quotas and the nationally representative targets were too large and were negatively impacting the weighting efficiency of the sample. The ultimate RIM weighting efficiency of the achieved sample was 81% (minimum weight 0.33 / maximum weight 2.10). The weighting approach used is displayed in the table below. The data in the 'Weight % applied' column for sector reflect the weighted sector figures following the wider weighting approach described above.

Weighting of quantitative sample to a nationally representative profile of the self-employed

		Sample % (before weighting)	Weight % applied
Work pattern (Labour Force Survey)			
1	Full-time self-employed (30+ hours per week)	58%	63%
2	Part-time self-employed (up to 29 hours per week)	42%	37%
Gender (Labour Force Survey)			
1	Male	51%	64%
2	Female	49%	36%
Age (based on solo self-employed) (IPSE & Kingston University London SBRC)			
1	16-29	11%	12%
2	30-39	18%	20%
3	40-49	21%	25%
4	50-59	27%	25%
5	60+	23%	18%
Have employees (IPSE & Kingston University London SBRC)			
1	Solo / Freelancers	73%	84%
2	Employ others	27%	16%

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[2] Labour Force Survey 2018 data
[3] ' Exploring the rise of self-employment in the modern economy - A guide to demographics and other trends in the UK's self-employed workforce in 2017' published jointly by IPSE & Kingston University London SBRC

SIC 2007 – Sector (Labour Force Survey)			
A-F	Agriculture, construction, mining, manufacturing and utilities	12%	15%
G-I	Wholesale, retail, transport and accommodation	17%	17%
J	Information and communication	4%	4%
K-L	Financial, insurance and real estate activities	8%	8%
M	Professional, scientific and technical activities	20%	19%
N-O	Public administration and defence; compulsory social security	8%	7%
P-Q	Education, health and social work	15%	14%
R	Arts, entertainment and recreation	10%	11%
S-T	Other	6%	6%

Construction of the four typologies

The typologies were created to provide a view of need and openness to being helped (in the context of saving for retirement). The four typologies are as follows:

1. **Not confident and open** – a key target for messaging, communications and mechanisms to support them to save for retirement
2. **Confident and open** – given higher confidence levels, potentially a good group for trialling new solutions as they may have higher risk appetites
3. **Confident and not open** – potentially a lower priority group but important to understand who they are and their actual needs in terms of retirement saving
4. **Not confident and not open** - require help but don't think they need to think about retirement just yet. Turn to friends and family for financial advice.

The following two questions were used as axes to create the typologies:

- QC3. Considering what you have put in place so far, and plan to in the future, how confident are you that you will be able to financially provide for yourself / your family comfortably in retirement? – Used as a proxy for 'need', and applied as the x-axis below (confidence in preparedness for retirement)
- QC15. Agreement - I'd welcome more guidance on how to best save for my retirement –Applied as the y-axis below (openness to receiving guidance)

These combined to create the four typologies below.

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Open to receiving guidance

NOT confident
&
Open

31%

N=604

Confident
&
Open

24%

N=479

NOT confident
&
NOT open

20%

N=371

Confident
&
NOT open

26%

N=559

Not open to receiving guidance

Not confident about their preparedness for retirement

Confident about their preparedness for retirement
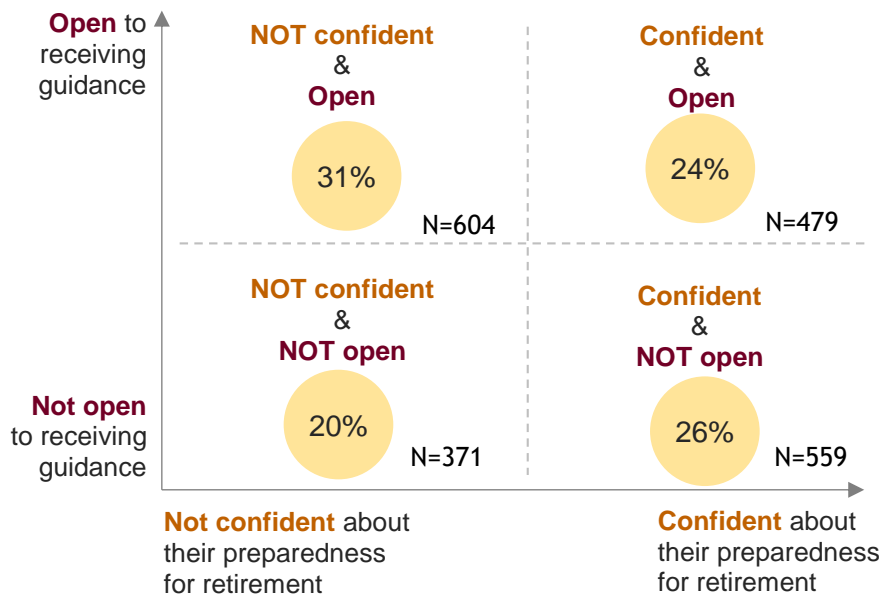
The typologies can help us to better understand the landscape into which interventions to facilitate retirement saving might be introduced. Nearly a third of self-employed people are not confident in their retirement plans and are at the same time open to help. There is a further fifth of self-employed people who are not confident but *not* open to help – this group will clearly be harder to reach. Affordability is a key barrier for both groups. A further quarter of self-employed people are already confident in their plans but still open to help.

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Total unduplicated Reach and Frequency (TURF) Analysis

Total Unduplicated Reach and Frequency (TURF) analysis is a type of statistical analysis that provides an assessment of total reach for a combination of products or services used by a surveyed sample. It is designed to establish what combination of products or services used will reach the widest pool of unique users.

TURF analysis was used in two instances in the quantitative study:

- To understand what combination of digital platforms / software packages used by the self-employed for business would provide with the ability to reach the widest variety of unique self-employed individuals

- In the cases where the self-employed did not use any platforms or software packages, to identify the sources of information self-employed people use to aid everyday financial decision making (whether business or personal)

A percentage result provides the cumulative percentage of the self-employed that would be reached through the listed combination of platforms or information sources. The full report contains the results of this analysis.

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Demographics of the self-employed population in the online survey

The following provides further information about the demographics of the self-employed population within the quantitative study.

The overall demographic profile of self-employed people within the survey was similar to that reported by other research, with a slightly higher incidence of individuals with higher education qualifications (more on this on the following page).

Two thirds were male and a third female, similar to research by HMRC[4] and the ONS Wealth and Assets Survey[5], where 64% of the self-employed were male.

Gender
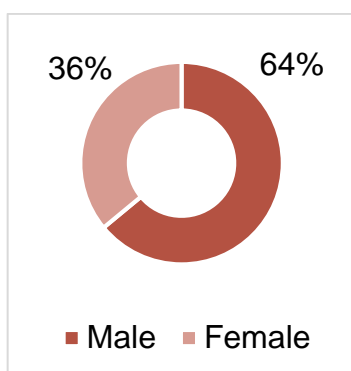
The average age was 47 years old, as was reported in DWP research[6]. Around one fifth were under 35.

Age

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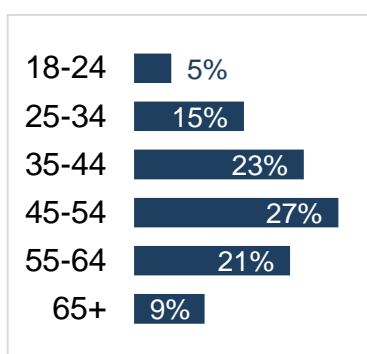
[4] HMRC, The drivers of saving behaviour for retirement among the self-employed – HMRC Research Report 513, 2018. Available from: https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/765513/Drivers_of_saving_behaviour_for_retirement_by_self-employed_-_HMRC_Research_Report_513.pdf. Accessed 12 September 2019.
[5] ONS, Wealth and Assets Survey Wave 5 2014-20164. Available from: https://www.ons.gov.uk/peoplepopulationandcommunity/personalandhouseholdfinances/incomeandwealth/bulletins/wealthingreatbritainwave5/2014to2016 Accessed 12 September 2019.
[6] 6 https://www.pensionspolicyinstitute.org.uk/media/2731/20171002-ppi-policies-for-increasing-long-term-saving-of-the-self-employed-final.pdf Accessed 12 September 2019

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37% had a higher education degree, slightly higher than the quarter of people in research by HMRC[7] (2018) and the third or so reported by the Pensions Policy Institute, based on the ONS Wealth and Assets Survey[8]. It is worth noting that the share of self-employed people with a degree or equivalent is increasing (from 19.3% in 2001 to 32.6% in 2016 as a share of total self-employment, according to the ONS in February 2018).

Education

Higher education — 37%
Professional — 9%
Vocational (higher level) — 6%
Other vocational — 17%
A levels or similar — 10%
GCSE or similar — 16%
Apprenticeship — 2%
Other (abroad) — 1%
No qualifications — 1%
Prefer not to say — 1%

On average, income from self-employment accounts for 82% of total annual income. The median annual income is £24,000. Those with employees have higher median income (£42,000). 56% reported receiving income from sources other than self-employment, most commonly from government benefits.

Income

Up to £10,000 — 18%
£10,001 - £20,000 — 26%
£20,001 - £30,000 — 21%
£30,001 - £40,000 — 11%
£40,001 - £75,000 — 15%
£75,001+ — 9%

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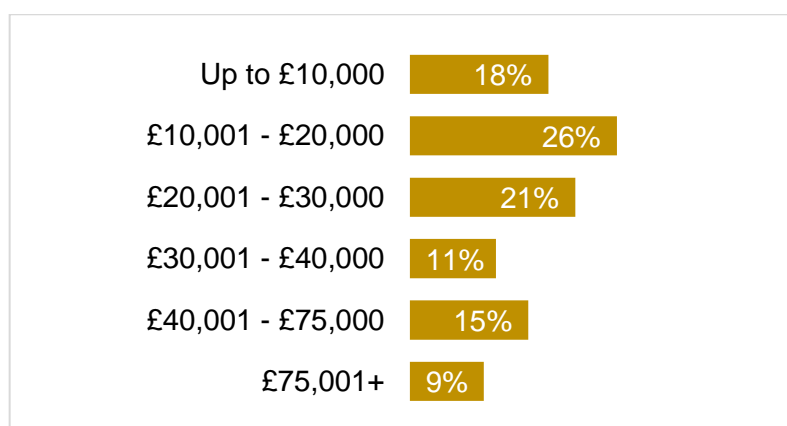
[7] HMRC, The drivers of saving behaviour for retirement among the self-employed – HMRC Research Report 513, 2018. Available from: https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/765513/Drivers_of_s aving_behaviour_for_retirement_by_self-employed_-_HMRC_Research_Report_513.pdf. Accessed 12 September 2019.
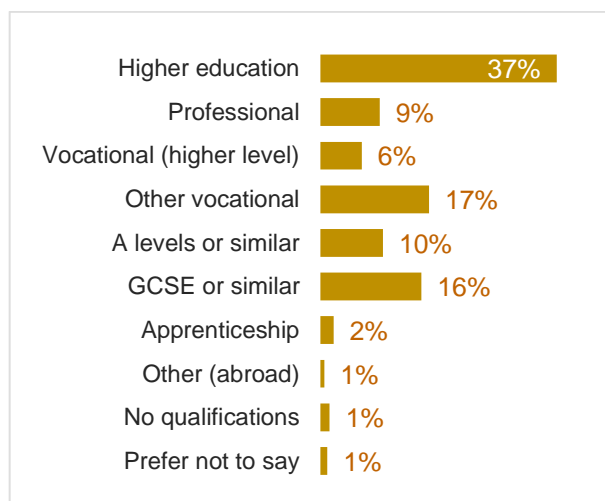[8] Pensions Policy Institute, Policies for increasing long term saving of the self employed. Available from: https://www.pensionspolicyinstitute.org.uk/media/2731/20171002-ppi-policies-for-increasing-long-term-saving-of-the-self-employed-final.pdf Accessed 12 September 2019.

As noted above, the sample has a slight skew towards the professional/technical sector.

Sector

Sector	Percentage
Professional / technical	19%
Retail / transport	17%
Agriculture / construction	15%
Education / health	14%
Arts / recreation	11%
Financial /real estate	8%
Administrative / public	7%
Other	6%
Information / comms	4%

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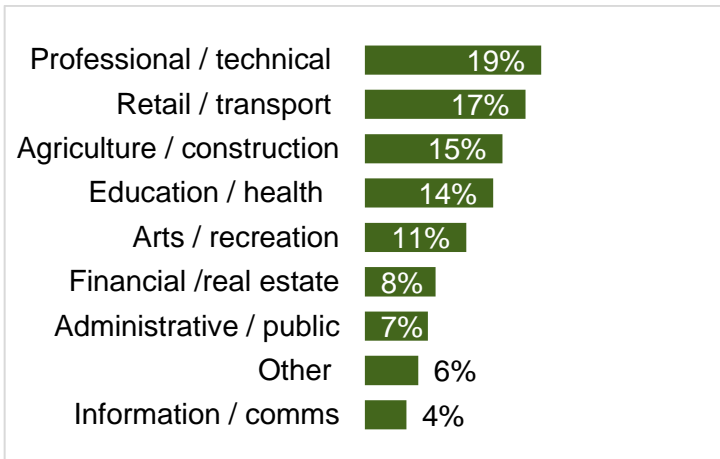
The face-to-face omnibus survey

Alongside the online survey, a face-to-face nationally representative omnibus survey ran in parallel with a shorter set of questions to measure usage of platforms and information sources among the general public (with a focus on self-employed people). The purpose of the omnibus survey was to allow us to identify any skew towards digital channels and/or mechanisms observed in the quantitative study.

For this element of the work, Ipsos MORI interviewed a total sample of 3,953 adults aged 18+ across Great Britain using Capibus (Ipsos MORI's face-to-face omnibus). The interviews were carried out in home between May and July 2019, with the total sample weighted to a nationally representative profile of GB adults.

The definition of self-employment used in this study was a proxy for that used in the quantitative study - of the total Omnibus sample, 817 qualified as self-employed. Whilst efforts were made to align the questions asked in the quantitative and omnibus surveys, there are some differences as a result of the methodologies and a shorter interview length for the Omnibus. These are outlined in the table below.

	Quantitative survey	Omnibus
Base	Representative of the self-employed population based on LFS / IPSE data	Nationally representative of Great Britain (weighted), with a filter on the self-employed (definition used was a proxy for the one used in the Quant touchpoints survey – see previous page for details)
Questions	QS1. Thinking about your employment situation, which of the following options best apply to you? Please select all that apply.	Q1. Do any of the following apply to you?
	QB7 / QB8 / QB9 / QB10 / QB11. Do you use any of the following to […]? And if not, do you think you might use them in the future? (List of brands provided for each category)	Q2. Do you use any of the following apps, websites or platforms in your self-employed work? (Platform type descriptions provided)
	QC10. Which, if any, of the following would you be most likely to go to in order to obtain information on how to best save for your retirement?	Q3. […] Firstly, which, if any, of the following would you be most likely to go to in order to obtain information on how to best save for your retirement?

`

QC11b. […] How suitable would the following types of organisations be for providing this type of retirement savings tool? (Asked on a 7pt scale)	**Q4.** […] Which of these do you think would be most suitable for providing this type of retirement savings tool? It's ok if you're not entirely sure – we're interested in your initial impressions of this. Please select up to 3 answers.
QC14. […] Please indicate the extent to which the following sound interesting to you, if at all, in principle? (Asked on a 7pt scale)	**Q5.** […] Which of these, if any, sound most interesting to you in principle? Please select up to 3 answers.

The script and question set for both the quantitative and omnibus surveys follow in the succeeding sections.

`

Questionnaires

Online survey questionnaire

The script and questions for the online self-completed survey of individuals who consider themselves to be self-employed is below.

SHOW TO ALL

Intro.

Thank you for taking the time to complete this survey.

This survey is being conducted by Quadrangle, an independent research company. The aim of the research is to understand your approach to your work and your finances.

This research is being conducted in accordance with the Market Research Society Code of Conduct. It should take approximately 15-20 minutes to complete.

All survey responses we collect from you will be anonymous. Quadrangle does not have access to any personally identifiable information about you. The data collected will be used for statistical purposes only. Only anonymised data is shared with our client, whose name is revealed towards the end of the survey.

Please confirm if you are happy to proceed in light of the manner in which we collect, hold, and use your answers to the survey.

ASK ALL, SINGLE CODE, SHOW ON THE SAME PAGE AS INTRO

dQX1. GDPR agreement

Yes, I am happy to proceed	1	**CONTINUE**
No, I do not want to proceed with this survey	2	**THANK & CLOSE** **SHOW RELEVANT SCREENOUT TEXT**

SECTION 1: SCREENING & EMPLOYMENT HISTORY

HIDDEN VARIABLE, DO NOT DISPLAY

dQX2_1. Platforms text piping for examples – manage your business accounting / invoicing.

Microsoft Dynamics	1	
Portify	2	
Quickbooks	3	**SELECT 2 CODES ON LEAST**
Sage	4	**FULL BASIS**
SAP	5	
Trezeo	6	

`

Xero	7	
Zoho	8	

dQX2_2.   Platforms text piping for examples – find work.

AmazonFlex	1	
AnyVan	2	
Bark	3	
CitySprint	4	
Clickworker	5	
Deliveroo	6	
Fiverr	7	
Freelancer	8	**SELECT 3 CODES ON LEAST FULL BASIS**
Gett	9	
Jinn	10	
MyTaxi	11	
Lyft	12	
PeoplePerHour	13	
TaskRabbit	14	
Uber	15	
Upwork	16	
YunoJuno	17	

dQX2_3.   Platforms text piping for examples – take / process payments.

PayPal	1	
Upwork	2	
iZettle	3	
WorldPay	4	
Shopify	5	
Stripe	6	
SagePay	7	**SELECT 3 CODES ON LEAST FULL BASIS**
Klarna	8	
Payoneer	9	
Amazon Pay	10	
Adyen	11	
2Checkout	12	
Authorize.net	13	

dQX2_4.   Platforms text piping for examples – sell your work / products / services.

Amazon Marketplace	1	
eBay	2	**SELECT 2 CODES ON LEAST FULL BASIS**
Etsy	3	

Facebook	4	
Folksy	5	
Instagram	6	

dQX2_5. Platforms text piping for examples – sell your work / products / services.

Facebook	1	
Instagram	2	
Linked In	3	**SELECT 2 CODES ON LEAST FULL BASIS**
Pinterest	4	
Twitter	5	
Google Ads	6	

ASK ALL, MULTI CODE

QS1. Thinking about your employment situation, which of the following options **best** apply to you?

Please select all that apply.

Working for an employer	1	
Self-employed	2	
I work for myself	3	
I run my own business	4	
I'm a contractor / freelancer	5	
I find work using apps / websites / online platforms (e.g. **[INSERT 1ST ANSWER FROM dQX2_2], [INSERT 2ND ANSWER FROM dQX2_2], [INSERT 3RD ANSWER FROM dQX2_2]**, etc.)	6	
I find ad-hoc / day work using an agency/ies	7	
Unemployed and looking for work	8	
Unemployed and not looking for work	9	
Student	10	
Permanently sick / disabled	11	**THANK & CLOSE IF NOT CODING ANY OF CODES 2-7**
Temporarily sick	12	
Looking after home / children	13	
Semi-retired	14	
Fully retired	15	
Other	98	

ASK IF QS1=2-7, SINGLE CODE

QS1a. You said that you are currently **self-employed / work for yourself**, do you work full-time or part-time in this way?

Full-time (30+ hours per week)	1
Part-time (up to 29 hours per week)	2

`

ASK IF QS1=1, MULTI CODE

QS1b. You said that you are also currently **employed by someone else**, do you work full-time or part-time for that employer/s?

Full-time (30+ hours per week)	1
Part-time (up to 29 hours per week)	2

ASK ALL, OPEN NUMERIC (WHOLE NUMBERS ONLY) & SINGLE CODE EXCEPT CODE 98 CAN BE MULTI CODED WITH CODES 1, 2 OR 3, REQUIRE A RESPONSE FOR THE ROW ONLY IF OTHER SPECIFY ENTERED IS HIGHER THAN 0, IF ANY OF QS2_1 THRU QS2_5=97 THEN THANK & CLOSE

QS2. On average, how much **personal income**, before tax, do you receive from the following sources?

And is this **annual**, **monthly** or **weekly** income?

- o *Please provide the amount before any deductions such as income tax, National Insurance, etc.*

- o *Please answer to the nearest pound*

- o *Please type in the amount excluding commas or £ signs e.g. if you earn £20,000 a year from an employer, please write in 20000 in the relevant box*

- o *If you don't receive any income from a particular source, please type in 0*

- o *If you aren't sure, please provide your best estimate*

Please note: if you're not able to share your income, we will not be able to continue with the interview. We need this information to understand if you're eligible to take part.

		98 (Other specify numeric)	*1*	*2*	*3*	*97 [THANK & CLOSE IF CODED AT LEAST ONCE]*
		Average income from this source	**Annual**	**Monthly**	**Weekly**	**Prefer not to say**
QS2_1	Working for an employer **[DISPLAY IF QS1=1]**	**[WRITE IN]**	1	2	3	97
QS2_2	Self-employed / work for myself / run own business /	**[WRITE IN]**	1	2	3	97

`

	freelance [DISPLAY IF QS1=2-5]					
QS2_3	Work through apps / websites / online platforms [DISPLAY IF QS1=6]	[WRITE IN]	1	2	3	97
QS2_4	Ad-hoc / day work through agencies [DISPLAY IF QS1=7]	[WRITE IN]	1	2	3	97
QS2_5	Other sources of income (benefits, savings, rent from subletting, etc.)	[WRITE IN]	1	2	3	97

ASK IF dQS3_5>0, MULTI CODE EXCEPT CODE 97 WHICH IS EXCLUSIVE, RANDOMISE ORDER BUT KEEP CODE 97 AT BOTTOM

QS5. Which of the following sources do you also receive income from?

Please select all that apply.

Savings / investments	1
Rent you receive from boarders or lodgers (not family members), or other property you rent out or sublet	2
Child maintenance payments	3
Other types of payments or maintenance from parents or other family members who you do not live with, including as regular gifts	4
State Pension	5
Pension Credit	6
Child benefit	7
Universal Credit	8
Working Tax Credits	9
Job Seekers Allowance (JSA)	10
Employment and Support Allowance (ESA)	11
Income Support	12
Housing benefit	13
Council Tax Reduction	14
Rent you receive from family members who live with you, or in other property you rent out or sublet	15
Prefer not to say [SINGLE CODE, FIX AT BOTTOM]	97

ASK ALL, SINGLE CODE

QS6. Do you identify as…?

Male	1
Female	2
Intersex	3
Agender	4

`

Genderfluid	5
Non-binary/ Non-conforming	6
Unsure	7
Other (Please specify)	98
Prefer not to say	97

QS7. How old are you?

Please write in your age.

[WRITE IN WHOLE NUMBER FROM 0 TO 99]	
Prefer not to say	97

dQS7. Age coded

0 – 17	0	**THANK & CLOSE**
18 – 24	1	
25 – 34	2	
35 – 44	3	
45 – 54	4	
55 – 64	5	
65 – 74	6	
75+	7	
Prefer not to say	97	**THANK & CLOSE**

QS8. Thinking about being self-employed / working for yourself, which sector/s do you work in?

Administrative	1
Accommodation	2
Agricultural (e.g. farming, forestry, fishing)	3
Arts, creative and entertainment	4
Automotive	5
Banking, insurance, investments (personal or commercial)	6
Construction (including architecture/ design)	7
Food/ drink products	8
Hair and beauty	9
IT services/ communications/ telecoms	10
Manufacturing	11
Marketing services (e.g. advertising; marketing; PR; market research; media)	12
Medical/ health/ fitness-related	13
Professional services (accountancy; legal; etc.)	14

Property (including maintenance and cleaning)	15
Public / civil service	16
Retail	17
Scientific activities	18
Social work and care	19
Teaching/ tutoring/ education-related	20
Tourism/ leisure-related	21
Trades (building; plumbing; electrician; etc.)	22
Transportation	23
Other (Please specify)	98

QS8a. And which of these provide you with the majority of your income?

Administrative **[DISPLAY IF QS8=1]**	1
Accommodation **[DISPLAY IF QS8=2]**	2
Agricultural (e.g. farming, forestry, fishing) **[DISPLAY IF QS8=3]**	3
Arts, creative and entertainment **[DISPLAY IF QS8=4]**	4
Automotive **[DISPLAY IF QS8=5]**	5
Banking, insurance, investments (personal or commercial) **[DISPLAY IF QS8=6]**	6
Construction (including architecture/ design) **[DISPLAY IF QS8=7]**	7
Food/ drink products **[DISPLAY IF QS8=8]**	8
Hair and beauty **[DISPLAY IF QS8=9]**	9
IT services/ communications/ telecoms **[DISPLAY IF QS8=10]**	10
Manufacturing **[DISPLAY IF QS8=11]**	11
Marketing services (e.g. advertising; marketing; PR; market research; media) **[DISPLAY IF QS8=12]**	12
Medical/ health/ fitness-related **[DISPLAY IF QS8=13]**	13
Professional services (accountancy; legal; etc.) **[DISPLAY IF QS8=14]**	14
Property (including maintenance and cleaning) **[DISPLAY IF QS8=15]**	15
Public / civil service **[DISPLAY IF QS8=16]**	16
Retail **[DISPLAY IF QS8=17]**	17
Scientific activities **[DISPLAY IF QS8=18]**	18
Social work and care **[DISPLAY IF QS8=19]**	19
Teaching/ tutoring/ education-related **[DISPLAY IF QS8=20]**	20
Tourism/ leisure-related **[DISPLAY IF QS8=21]**	21
Trades (building; plumbing; electrician; etc.) **[DISPLAY IF QS8=22]**	22
Transportation **[DISPLAY IF QS8=23]**	23
[INSERT TEXT FROM CODE 98 AT QS8] [DISPLAY IF QS8=98]	98

QS8intro. If you own more than one business or work multiple jobs as self-employed, please think about the one that generates the most income for you when answering further questions in this survey.

ASK ALL, SINGLE CODE

QS9. What type of business do you run?

I'm a sole-trader	1
It's a partnership	2
It's a limited company	3
Not applicable to me	96

ASK ALL, SINGLE CODE

QS10. Other than yourself **[IF QS9=2 OR 3:** and any others who co-own the business with you**]**, how many people do you employ?

I don't employ anyone	1
1 other	2
2-4 employees	3
5-9 employees	4
10-24 employees	5
25+ employees	6
Not applicable to me	96

HIDDEN VARIABLE DO NOT DISPLAY

dTargets. Quotas

		CODING
1	Full-time self-employed (30+ hours per week)	QS1a=1
2	Part-time self-employed (up to 29 hours per week)	QS1a=2
1	Male	QS6=1
2	Female	QS6=2
3	Other	QS6=3-98
3	16-29	QS2=18-29
4	30-39	QS2=30-39
5	40-49	QS2=40-49
6	50-59	QS2=50-59
7	60+	QS2=60 or higher
8	Solo / Freelancers	QS10=1 OR 96
9	Employ others	QS10=2-6
10	Agriculture, construction, mining, manufacturing and utilities (SIC 2007 A-F)	QS8=3,7,11,22
11	Wholesale, retail, transport and accommodation (SIC 2007 G-I)	QS8=2,5,8,17,23
12	Information and communication (SIC 2007 J)	QS8=10
13	Financial, insurance and real estate activities (SIC 2007 K-L)	QS8=6,15
14	Professional, scientific and technical activities (SIC 2007 M)	QS8=12,14,18
15	Administrative, public and support service activities (SIC 2007 N-O)	QS8=1,16,21

16	Education, health and social work (SIC 2007 P-Q)	QS8=13,19,20
17	Arts, entertainment and recreation (SIC 2007 R)	QS8=4
18	Other (SIC 2007 S-T)	QS8=9,98
19	GIG economy workers	QS1=IF 6-7 ONLY

ASK IF QS9=1-3, SINGLE CODE

QS11. Do you employ sub-contractors / freelancers to work for you on a temporary basis?

Yes, all the time	1
Sometimes / occasionally	2
Rarely	3
Never	4

ASK ALL, SINGLE CODE

QS12. Thinking about the work that you **currently** do, approximately how long have you worked for yourself / been self-employed?

Less than a year	1
1-2 years	2
3-4 years	3
5-6 years	4
7-10 years	5
11-15 years	6
16-20 years	7
More than 20 years	8
Prefer not to say	97

ASK ALL, SINGLE CODE

QS13. And thinking about your career to date, which of the following options best describes your employment history?

I have always been self-employed	1
I have been self-employed for the majority of my career, but have also been employed by an employer	2
I have been employed by an employer for the majority of my career, and have been self-employed some of the time	3
Other (Please specify)	98
Prefer not to say	97

ASK ALL, MULTI CODE EXCEPT CODES 96 AND 97 WHICH ARE EXCLUSIVE

QS14. And are you a member of / associated with or covered by any of the following trade organisations or representative bodies?

IPSE (Association of Independent Professionals and the Self-Employed)	1
BCC (British Chambers of Commerce)	2
IOD (The Institute of Directors)	3
FSB (Federation of Small Businesses)	4
Trade specific organisation e.g. NHF (National Hairdressers' Federation), CITA (Construction Industry Trade Alliance), etc. (Please specify)	5
Other (Please specify)	98
None of these [SINGLE CODE]	96
Prefer not to say [SINGLE CODE]	97

ASK ALL, SINGLE CODE PER STATEMENT, RANDOMISE ORDER OF STATEMENTS, CAROUSEL

QS15. Thinking about the work that you currently do, as an individual who works for themselves, to what extent do you agree with the following statements?

STATEMENTS:

QS15_1	I feel that I have control over all aspects of my work
QS15_2	It takes too long to find work
QS15_3	It was my choice to become self-employed
QS15_4	I like that I can choose which work I undertake
QS15_5	I am satisfied with my job

SCALE:

1 – Strongly disagree	1
2	2
3	3
4 – Neither agree nor disagree	4
5	5
6	6
7 – Strongly agree	7

SECTION 2: TOUCHPOINT USAGE

SHOW TO ALL

QA1intro. The next set of questions are about where you go to for advice and information related to your personal life or your business, or both.

PURPOSE: *To understand sources of influence / touchpoints*

ASK ALL, MULTI CODE EXCEPT CODE 96 WHICH IS EXCLUSIVE, RANDOMISE ORDER BUT KEEP CODES 98 AND 96 AT BOTTOM

QA1. Thinking about any decisions you make about work or money, which of the following have you ever looked to for information or guidance?

Accountant / book-keeper	1
Independent Financial Advisor (IFA)	2

`

My main bank	3
Another financial services provider I deal with (Please specify) **[ALWAYS DISPLAY AFTER CODE 3]**	4
Solicitor	5
Family	6
Friends	7
Others like me / peers	8
Local Chamber of Commerce	9
Federation of Small Businesses	10
Industry / trade member bodies (Please specify)	11
Other professional advisers (Please specify) **[ALWAYS DISPLAY AFTER CODE 11]**	12
Online forums (Please specify)	13
Financial advice websites (Please specify)	14
News websites (Please specify)	15
Podcasts / webinars (Please specify)	16
Social media (Please specify)	17
Accounting / financial management software or app provider (Please specify)	18
Apps / websites / online platforms I use to **sell** work (Please specify)	19
Apps / websites / online platforms I use to **find** work (Please specify)	20
Government website (gov.uk)	21
HMRC	22
TV programmes (Please specify)	23
Radio programmes (Please specify)	24
Newspapers / magazines (Please specify)	25
Another source of info (Please specify) **[FIX AT BOTTOM]**	98
I never consult others **[SINGLE CODE, FIX AT BOTTOM]**	96

ASK IF QA1=1-25 OR 98, DO NOT DISPLAY IF ONLY ONE CODE SELECTED AT QA1 AND AUTOCODE THAT ANSWER AT QA2a, IF TWO OR MORE CODES SELECTED AT QA1 THEN MULTI CODE EXCEPT CODE 96 WHICH IS EXCLUSIVE, ALLOW UP TO 3 ANSWERS, RANDOMISE ORDER BUT KEEP CODE 96 AT BOTTOM

QA2a. And which of these do you look to **most** when it comes to **running your business / being self-employed**?

[IF 4 OR MORE ANSWERS SELECTED AT QA1: Please select your TOP 3.]

Accountant / book-keeper **[DISPLAY IF QA1=1]**	1
Independent Financial Advisor (IFA) **[DISPLAY IF QA1=2]**	2
My main bank **[DISPLAY IF QA1=3]**	3
Another financial services provider I deal with **[DISPLAY IF QA1=4]**	4
Solicitor **[DISPLAY IF QA1=5]**	5
Family **[DISPLAY IF QA1=6]**	6
Friends **[DISPLAY IF QA1=7]**	7
Others like me / peers **[DISPLAY IF QA1=8]**	8
Local Chamber of Commerce **[DISPLAY IF QA1=9]**	9
Federation of Small Businesses **[DISPLAY IF QA1=10]**	10
Industry / trade member bodies **[DISPLAY IF QA1=11]**	11

Other professional advisers **[DISPLAY IF QA1=12]**	12
Online forums **[DISPLAY IF QA1=13]**	13
Financial advice websites **[DISPLAY IF QA1=14]**	14
News websites **[DISPLAY IF QA1=15]**	15
Podcasts / webinars **[DISPLAY IF QA1=16]**	16
Social media **[DISPLAY IF QA1=17]**	17
Accounting / financial management software or app provider **[DISPLAY IF QA1=18]**	18
Apps / websites / online platforms I use to <u>sell</u> work **[DISPLAY IF QA1=19]**	19
Apps / websites / online platforms I use to <u>find</u> work **[DISPLAY IF QA1=20]**	20
Government website (gov.uk) **[DISPLAY IF QA1=21]**	21
HMRC **[DISPLAY IF QA1=22]**	22
TV programmes **[DISPLAY IF QA1=23]**	23
Radio programmes **[DISPLAY IF QA1=24]**	24
Newspapers / magazines **[DISPLAY IF QA1=25]**	25
[INSERT OTHER SPECIFY TEXT FROM CODE 98 AT QA1] [FIX AT BOTTOM]	98

ASK IF QA1=1-25 OR 98, DO NOT DISPLAY IF ONLY ONE CODE SELECTED AT QA1 AND AUTOCODE THAT ANSWER AT QA2b, IF TWO OR MORE CODES SELECTED AT QA1 THEN MULTI CODE EXCEPT CODR 96 WHICH IS EXCLUSIVE, RANDOMISE ORDER BUT KEEP CODE 96 AT BOTTOM

QA2b. And which of these do you look to **most** when it comes to your **personal finances**?

[IF 4 OR MORE ANSWERS SELECTED AT QA1: Please select your **TOP 3.]**

Accountant / book-keeper **[DISPLAY IF QA1=1]**	1
Independent Financial Advisor (IFA) **[DISPLAY IF QA1=2]**	2
My main bank **[DISPLAY IF QA1=3]**	3
Another financial services provider I deal with **[DISPLAY IF QA1=4]**	4
Solicitor **[DISPLAY IF QA1=5]**	5
Family **[DISPLAY IF QA1=6]**	6
Friends **[DISPLAY IF QA1=7]**	7
Others like me / peers **[DISPLAY IF QA1=8]**	8
Local Chamber of Commerce **[DISPLAY IF QA1=9]**	9
Federation of Small Businesses **[DISPLAY IF QA1=10]**	10
Industry / trade member bodies **[DISPLAY IF QA1=11]**	11
Other professional advisers **[DISPLAY IF QA1=12]**	12
Online forums **[DISPLAY IF QA1=13]**	13
Financial advice websites **[DISPLAY IF QA1=14]**	14
News websites **[DISPLAY IF QA1=15]**	15
Podcasts / webinars **[DISPLAY IF QA1=16]**	16
Social media **[DISPLAY IF QA1=17]**	17
Accounting / financial management software or app provider **[DISPLAY IF QA1=18]**	18
Apps / websites / online platforms I use to <u>sell</u> work **[DISPLAY IF QA1=19]**	19
Apps / websites / online platforms I use to <u>find</u> work **[DISPLAY IF QA1=20]**	20
Government website (gov.uk) **[DISPLAY IF QA1=21]**	21
HMRC **[DISPLAY IF QA1=22]**	22

TV programmes **[DISPLAY IF QA1=23]**	23
Radio programmes **[DISPLAY IF QA1=24]**	24
Newspapers / magazines **[DISPLAY IF QA1=25]**	25
[INSERT OTHER SPECIFY TEXT FROM CODE 98 AT QA1] [FIX AT BOTTOM]	98

SECTION 3: FINANCIAL MANAGEMENT

SHOW TO ALL

introQB1. The next few questions are about you, what makes you tick and your finances.

PURPOSE: To understand how they feel about financial decision making and how they approach it – this will influence openness to messaging about saving for retirement

ASK ALL, SINGLE CODE PER STATEMENT, RANDOMISE ORDER OFSTATEMENTS, CAROUSEL

QB1. Thinking about how you approach making financial decisions, to what extent do you agree or disagree with the following statements?

STATEMENTS:

QB1_1	When it comes to money, I prefer to live for today rather than plan for tomorrow
QB1_2	I often worry about my future
QB1_3	Nothing I do will make a difference to my financial situation
QB1_4	I am too busy to sort out my finances at the moment

SCALE:

1 – Strongly disagree	1
2	2
3	3
4 – Neither agree nor disagree	4
5	5
6	6
7 – Strongly agree	7

PURPOSE: To understand how they feel about financial decision making and how they approach it – this will influence openness to messaging about saving for retirement

ASK ALL, SINGLE CODE PER STATEMENT, RANDOMISE ORDER OFSTATEMENTS, CAROUSEL

QB2. And now thinking about managing your **personal** finances, to what extent do you agree or disagree with the following statements?

STATEMENTS:

QB2_1	I'm prepared to take risks with my money: you need to speculate to accumulate
QB2_2	I find it hard to keep up with the cost of living

QB2_3	I often buy things on impulse
QB2_4	I find it more satisfying to spend money than to save it

SCALE:

1 – Strongly disagree	1
2	2
3	3
4 – Neither agree nor disagree	4
5	5
6	6
7 – Strongly agree	7

PURPOSE: To understand how they manage their personal vs. business finances

ASK ALL, SINGLE CODE PER STATEMENT, RANDOMISE ORDER OFSTATEMENTS, CAROUSEL

QB3. And now thinking about your **work as self-employed**, to what extent do you agree or disagree with the following statements?

STATEMENTS:

QB3_1	I manage my personal finances completely separately from the finances of my self-employed work or business
QB3_2	I often need help understanding official forms
QB3_3	I am very confident in dealing with my self-employment work/business finances
QB3_4	I find new and innovative ways to manage my self-employment work/business more efficiently
QB3_5	I'd like to grow my self-employment work/business further
QB3_6	I'm always busy firefighting
QB3_7	I'm never sure when I'll have money

SCALE:

1 – Strongly disagree	1
2	2
3	3
4 – Neither agree nor disagree	4
5	5
6	6
7 – Strongly agree	7

PURPOSE: To understand how they manage their personal vs. business finances

ASK ALL, MULTI CODE BUT TO NOT ALLOW TO CODE 4 AND 5 TOGETHER, RANDOMISE ORDER BUT KEEP CODES 4 & 5 TOGETHER

QB4. How would you describe your self-employment work?

Please select all that apply.

It's a hobby business (I do it in spare time)	1
I'm following my passion	2
It's a family business	3
It's becoming a professional business **[CANNOT BE SELECTED WITH CODE 5]**	4
It's a fully professional business **[CANNOT BE SELECTED WITH CODE 4]**	5
It pays the bills	6

QB5. Which of the following financial products do you have?

Please select all that apply.

A personal current account	1
Specific current account(s) for your business(es)	2
Personal credit card(s)	3
Specific credit card(s) for your business(es)	4
Personal loan(s)	5
Loans for your business(es)	6
Other types of financing you use for your business (e.g. invoice financing) (Please specify)	98

QB6. And which, if any, of the following types of savings or investments do you have?

Please select all that apply.

Instant access savings account/s (e.g. with banks or building societies)	1
Fixed term or Notice savings account/s	2
Premium Bonds	3
Cash ISAs	4
Equity ISAs	5
Lifetime ISA	6
Other types of savings or investment products (e.g. unit trusts; savings or investment bonds)	7
Stocks and shares held directly in companies	8
Other (Please specify) **[FIX AT BOTTOM]**	98
Don't have any savings or investment products **[SINGLE CODE, FIX AT BOTTOM]**	99

PURPOSE: *To understand touchpoints specific to business*

QB7. Do you use any of the following to manage your business accounting / invoicing? And if not, do you think you might use them in the future?

STATEMENTS:

QB7_1	Microsoft Dynamics
QB7_2	Portify
QB7_3	Quickbooks
QB7_4	Sage
QB7_5	SAP
QB7_6	Trezeo
QB7_7	Xero
QB7_8	Zoho
QB7_98	Other (Please specify) **[FIX AT BOTTOM]**

SCALE:

Have never used & don't plan to	1
Have never used but likely to use in future	2
Have used in the past but not recently	3
Use regularly / currently	4

ASK ALL, SINGLE CODE PER ROW, RANDOMISE ORDER BUT KEEP STATEMENT 98 AT THE END, GRID

QB8. Do you use any of the following apps / websites / platforms to find work? And if not, do you think you might use them in the future?

STATEMENTS:

QB8_1	AmazonFlex
QB8_2	AnyVan
QB8_3	Bark
QB8_4	CitySprint
QB8_5	Clickworker
QB8_6	Deliveroo
QB8_7	Fiverr
QB8_8	Freelancer
QB8_9	Gett
QB8_10	Jinn
QB8_11	MyTaxi
QB8_12	Lyft
QB8_13	PeoplePerHour
QB8_14	TaskRabbit
QB8_15	Uber
QB8_16	Upwork
QB8_17	YunoJuno
QB8_98	Other (Please specify) **[FIX AT BOTTOM]**

SCALE:

Have never used & don't plan to	1
Have never used but likely to use in future	2
Have used in the past but not recently	3

`

Use regularly / currently	4

ASK ALL, SINGLE CODE PER ROW, RANDOMISE ORDER BUT KEEP STATEMENT 98 AT THE END, GRID

QB9. Do you use any of the following to take / process payments? And if not, do you think you might use them in the future?

STATEMENTS:

QB9_1	PayPal
QB9_2	Upwork
QB9_3	iZettle
QB9_4	WorldPay
QB9_5	Shopify
QB9_6	Stripe
QB9_7	SagePay
QB9_8	Klarna
QB9_9	Payoneer
QB9_10	Amazon Pay
QB9_11	Adyen
QB9_12	2Checkout
QB9_13	Authorize.net
QB9_98	Other apps / websites / platforms (Please specify) **[FIX AT BOTTOM]**

SCALE:

Have never used & don't plan to	1
Have never used but likely to use in future	2
Have used in the past but not recently	3
Use regularly / currently	4

ASK ALL, SINGLE CODE PER ROW, RANDOMISE ORDER BUT KEEP STATEMENT 98 AT THE END, GRID

QB10. Do you use any of the following apps / websites / platforms to help sell your work / products / services? And if not, do you think you might use them in the future?

STATEMENTS:

QB10_1	Amazon Marketplace
QB10_2	eBay
QB10_3	Etsy
QB10_4	Facebook
QB10_5	Folksy
QB10_6	Instagram
QB10_7	My own website
QB10_98	Other (Please specify) **[FIX AT BOTTOM]**

SCALE:

Have never used & don't plan to	1
Have never used but likely to use in future	2

Have used in the past but not recently	3
Use regularly / currently	4

ASK ALL, SINGLE CODE PER ROW, RANDOMISE ORDER BUT KEEP STATEMENT 98 AT THE END, GRID

QB11. Do you use any of the following to advertise your business / work as self-employed? And if not, do you think you might use them in the future?

STATEMENTS:

QB11_1	Facebook
QB11_2	Instagram
QB11_3	Linked In
QB11_4	Pinterest
QB11_5	Twitter
QB11_6	Google Ads
QB11_98	Other such apps / websites / platforms (Please specify) **[FIX AT BOTTOM]**

SCALE:

Have never used & don't plan to	1
Have never used but likely to use in future	2
Have used in the past but not recently	3
Use regularly / currently	4

ASK ALL, SINGLE CODE PER STATEMENT, RANDOMISE ORDER OF STATEMENTS, CAROUSEL

QB12. And how frequently do you use the following channels to interact with your **personal** financial services providers (e.g. personal current accounts, credit card providers)?

STATEMENTS:

QB12_1	Mobile app
QB12_2	Desktop / Laptop
QB12_3	Telephone
QB12_4	Branch
QB12_5	Post / letter / paper-based

SCALE:

Never	1
Rarely	2
Sometimes	3
Most of the time	4
All the time	5

QB13. And how frequently do you use the following channels to interact with your **business/ work as self-employed** financial services providers (e.g. business current accounts, credit card providers)?

STATEMENTS:

QB13_1	Mobile app
QB13_2	Desktop / Laptop
QB13_3	Telephone
QB13_4	Branch
QB13_5	Post / letter / paper-based

SCALE:

Never	1
Rarely	2
Sometimes	3
Most of the time	4
All the time	5

SECTION 4: SAVINGS BEHAVIOUR

introQC1. The next few questions are about your views on saving for the future.

QC1a. Which of these best describes how often you save money / put money into savings or investments? Please exclude any pension saving.

Every month	1
Most months	2
Some months, but not others	3
Rarely	4
Never	5
Not sure	99

QC1b. Do you manually move money into savings, or is this something that happens automatically (e.g. direct debits) in the background?

Manual	1
Automatic	2
A mix of both	3
Not sure	99

ASK ALL, SINGLE CODE PER STATEMENT, RANDOMISE ORDER OFSTATEMENTS, CAROUSEL

QC2. Thinking overall about your personal finances, how important, if at all do you think it is to:

STATEMENTS:

QC2_1	Save money for an emergency
QC2_2	Put aside money for your retirement
QC2_3	Keep track of income and expenditure
QC2_4	Shop around to make your money go further

SCALE:

1 – Not at all important	1
2	2
3	3
4 – Neither important nor unimportant	4
5	5
6	6
7 – Very important	7

ASK ALL, SINGLE CODE, HORIZONTAL SLIDER

QC3. Considering what you have put in place so far, and plan to in the future, how confident are you that you will be able to financially provide for yourself / your family comfortably in retirement?

1 – Not at all confident	1
2	2
3	3
4 – Neither confident nor unconfident	4
5	5
6	6
7 – Very confident	7

ASK IF QB6=1-98, MULTI CODE EXCEPT CODES 99 AND 96 WHICH ARE EXCLUSIVE, RANDOMISE ORDER BUT FIX CODES 96, 98 AND 99 AT BOTTOM

QC4a. You mentioned earlier that you have savings and investments products. Which, if any, of these are you using to save money for the long term?

Instant access savings accounts (e.g. with banks or building societies) **[SHOW IF QB6=1]**	1
Fixed term or Notice savings account **[SHOW IF QB6=2]**	2
Premium Bonds **[SHOW IF QB6=3]**	3
Cash ISAs **[SHOW IF QB6=4]**	4
Equity ISAs **[SHOW IF QB6=5]**	5
Lifetime ISA **[SHOW IF QB6=6]**	6
Other types of savings or investments **[SHOW IF QB6=7]**	7
Stocks and shares held directly in companies **[SHOW IF QB6=8]**	8

[SHOW OTHER SPECIFY TEXT IF QB6=98]	98
None of these	96

ASK IF QB6=1-98, MULTI CODE EXCEPT CODES 99 AND 96 WHICH ARE EXCLUSIVE, RANDOMISE ORDER BUT FIX CODES 96, 98 AND 99 AT BOTTOM

QC4b. And which, if any, of these are you using to save specifically for retirement for you / your family?

Instant access savings accounts (e.g. with banks or building societies) [SHOW IF QB6=1]	1
Fixed term or Notice savings account [SHOW IF QB6=2]	2
Premium Bonds [SHOW IF QB6=3]	3
Cash ISAs [SHOW IF QB6=4]	4
Equity ISAs [SHOW IF QB6=5]	5
Lifetime ISA [SHOW IF QB6=6]	6
Other types of savings or investments [SHOW IF QB6=7]	7
Stocks and shares held directly in companies [SHOW IF QB6=8]	8
[SHOW OTHER SPECIFY TEXT IF QB6=98]	98
None of these	96

ASK ALL, MULTI CODE EXCEPT CODES 96 AND 99 WHICH IS EXCLUSIVE, RANDOMISE ORDER BUT FIX CODES 96 AND 99 AT BOTTOM

QC5. Do you currently hold either of the following types of pension, regardless of whether you are paying into them or not?

A company or workplace pension/s	1
A personal pension/s, including SIPPs (self-invested personal pension) – i.e. not company pensions	2
I don't have either [SINGLE CODE, FIX AT BOTTOM]	96
Not sure [SINGLE CODE, FIX AT BOTTOM]	99

ASK IF QC5=1 OR 2, MULTI CODE EXCEPT CODE 96 WHICH IS EXCLUSIVE, RANDOMISE ORDER BUT FIX CODE 96 AT BOTTOM

QC6. And are you currently contributing / paying into…?

A company or workplace pension/s [SHOW IF QC5=1]	1
A personal pension/s, including SIPPs (self-invested personal pension) – i.e. not company pensions [SHOW IF QC5=2]	2
I'm not paying into a pension at the moment [SINGLE CODE, FIX AT BOTTOM]	96
Not sure	99

`

QC7. And were you automatically enrolled into your company / workplace pension, or did you opt into it in yourself?

I was auto-enrolled into this pension	1
I chose / opted in to this pension myself	2
Not sure	99

QC8. Looking ahead, which, if any of these, do you plan to use to help fund your retirement?

Through savings or investments	1
A company or workplace pension/s	2
A personal pension/s, including SIPPs (self-invested personal pension)	3
By selling my business(es)	4
By continuing to work	5
Via the equity/value in my/our home (e.g. we plan to sell or downsize, or borrow against it)	6
By selling or renting out other property	7
Via inheritances/windfalls I expect to receive	8
State pension	9
Loan/s	10
Partner's or widow(er)'s pension	11
I expect to work at least part time before fully retiring	12
Not sure [SINGLE CODE, FIX AT BOTTOM]	96

QC9a. Which of these do you envisage the majority of your retirement income coming from?

[IF SELECTED 4 OR MORE CODES AT QC8: Please select up to 3 main sources of retirement income.]

Through savings or investments [SHOW IF QC8=1]	1
A company or workplace pension/s [SHOW IF QC8=2]	2
A personal pension/s, including SIPPs (self-invested personal pension) [SHOW IF QC8=3]	3
By selling my business(es) [SHOW IF QC8=4]	4
By continuing to work [SHOW IF QC8=5]	5
Via the equity/value in my/our home (e.g. we plan to sell or downsize, or borrow against it) [SHOW IF QC8=6]	6
By selling or renting out other property [SHOW IF QC8=7]	7
Via inheritances/windfalls I expect to receive [SHOW IF QC8=8]	8

State pension **[SHOW IF QC8=9]**	9
Loan/s **[SHOW IF QC8=10]**	10
Partner's or widow(er)'s pension **[SHOW IF QC8=11]**	11
I expect to work at least part time before fully retiring **[SHOW IF QC8=12]**	12
Not sure **[SINGLE CODE, FIX AT BOTTOM]**	96

ASK IF QC9a=1-14, DO NOT DISPLAY IF ONLY ONE CODE SELECTED AT QC8 AND AUTOCODE THAT ANSWER AT QC9b, IF TWO OR MORE CODES SELECTED AT QC8 THEN SINGLE CODE, IF ONLY ONE CODE SELECTED AT QC9a THEN DO NOT DISPLAY AND AUTOCODE THAT CODE AT QC9b

QC9b. And which one will you be most reliant on / which one will contribute the **most** of your retirement income coming from?

Please select only one option, one you think will be your <u>main</u> source of retirement income.

Through savings or investments **[SHOW IF QC9a=1]**	1
A company or workplace pension/s **[SHOW IF QC9a=2]**	2
A personal pension/s, including SIPPs (self-invested personal pension) **[SHOW IF QC9a=3]**	3
By selling my business(es) **[SHOW IF QC9a=4]**	4
By continuing to work **[SHOW IF QC9a=5]**	5
Via the equity/value in my/our home (e.g. we plan to sell or downsize, or borrow against it) **[SHOW IF QC9a=6]**	6
By selling or renting out other property **[SHOW IF QC9a=7]**	7
Via inheritances/windfalls I expect to receive **[SHOW IF QC9a=8]**	8
State pension **[SHOW IF QC9a=9]**	9
Loan/s **[SHOW IF QC9a=10]**	10
Partner's or widow(er)'s pension **[SHOW IF QC9a=11]**	11
I expect to work at least part time before fully retiring **[SHOW IF QC9a=12]**	12
Not sure **[SINGLE CODE, FIX AT BOTTOM]**	96

ASK ALL, MULTI CODE EXCEPT CODR 96 WHICH IS EXCLUSIVE, RANDOMISE ORDER BUT KEEP CODE 96 AT BOTTOM

QC10. Which, if any, of the following would you be most likely to go to in order to obtain information on how to best save for **your** retirement?

Accountant / book-keeper	1
Independent Financial Adviser (IFA)	2
My main bank	3
Another financial services provider I deal with **[ALWAYS DISPLAY AFTER CODE 3]**	4
Solicitor	5
Family	6
Friends	7
Others like me / peers	8

Local Chamber of Commerce	9
Federation of Small Businesses	10
Industry / trade member bodies	11
Other professional advisers [ALWAYS DISPLAY AFTER CODE 11]	12
Online forums	13
Financial advice websites	14
News websites	15
Podcasts / webinars	16
Social media	17
Accounting / financial management software or app provider	18
Online apps / websites / platforms I use to **sell** work	19
Online apps / websites / platforms I use to **find** work	20
Government website	21
HMRC	22
TV programmes	23
Radio programmes	24
Newspapers / magazines	25
A company or workplace pension provider	26
A personal pension provider	27
Another source of info (Please specify)	98
I never consult others [SINGLE CODE, FIX AT BOTTOM]	96

ASK ALL, OPEN ENDS & SINGLE CODE OPTION, REQUIRE AT LEAST ONE COMPULSORY OPEN ANSWER

QC11intro.   Thank you for your time so far.

This survey is being carried out as part of a programme of work investigating pensions savings among the self-employed, by NEST (National Employment Savings Trust) Insight in collaboration with The Department for Work and Pension's (DWP).

According to government research, only a minority of self-employed people are actively contributing to a pension scheme. The DWP and their partners have committed to support more self-employed people to save for their retirement.

We are looking for your participation to help us understand how to best reach self-employed people in the UK, to inform them about ways to save / plan for retirement, and to make saving for retirement easier and more accessible.

The next few questions are about that.

PURPOSE: To understand appropriateness of these platform as a way of communicating about saving for retirement or saving for retirement

ASK ALL, SINGLE CODE PER STATEMENT, RANDOMISE ORDER OFSTATEMENTS, CAROUSEL

QC11a.   In future, it could be possible for the Government to partner with various organisations, apps, websites or platforms to reach the self-employed with communications and information about planning and saving for retirement.

`

Overall, how well do you think each of these would work as a way of reaching you or other self-employed people with this information?

It's ok if you're not entirely sure – we're interested in your initial view on this.

QC11a_1	Apps / websites / platforms used for **business accounting and invoicing** (e.g. [INSERT EXAMPLES FROM dQX2], etc.)
QC11a_2	Apps / websites / platforms used to **find work** (e.g. [INSERT EXAMPLES FROM dQX2], etc.)
QC11a_3	Apps / websites / platforms used to **take / process payments** (e.g. [INSERT EXAMPLES FROM dQX2], etc.)
QC11a_4	Apps / websites / platforms used to **sell work / products / services** (e.g. [INSERT EXAMPLES FROM dQX2], etc.)
QC11a_5	Apps / websites / platforms used to **advertise work / products / services** (e.g. [INSERT EXAMPLES FROM dQX2], etc.)

SCALE:

1 – Very poorly	1
2	2
3	3
4 – Neither well nor poorly	4
5	5
6	6
7 – Very well	7

ASK ALL, SINGLE CODE PER STATEMENT, RANDOMISE ORDER OF STATEMENTS, CAROUSEL

QC11b. In future, these types of organisations could also create actual tools to help the self-employed save for retirement by e.g. automatically moving money into a savings / pension pot.

How suitable would the following types of organisations be for providing this type of retirement savings tool?

Again, it's ok if you're not entirely sure – we're interested in your initial impressions.

STATEMENTS:

QC11b_1	Apps / websites / platforms used for **business accounting and invoicing** (e.g. [INSERT EXAMPLES FROM dQX2], etc.)
QC11b_2	Apps / websites / platforms used to **find work** (e.g. [INSERT EXAMPLES FROM dQX2], etc.)
QC11b_3	Apps / websites / platforms used to **take / process payments** (e.g. [INSERT EXAMPLES FROM dQX2], etc.)
QC11b_4	Apps / websites / platforms used to **sell work / products / services** (e.g. [INSERT EXAMPLES FROM dQX2, etc.)
QC11b_5	Apps / websites / platforms used to **advertise work / products / services** (e.g. [INSERT EXAMPLES FROM dQX2], etc.)

SCALE:

1 – Very unsuitable	1
2	2
3	3
4 – Neither suitable nor unsuitable	4
5	5
6	6
7 – Very suitable	7

PURPOSE: To understand appetite for saving for retirement solutions offered by platforms used by the self-employed

ASK ALL, SINGLE CODE PER STATEMENT, RANDOMISE ORDER OFSTATEMENTS, CAROUSEL

QC12. Imagine that the platforms you use or may use in future are offering the option to automatically put some of your money aside (on a regular basis) specifically for your retirement by e.g. enabling money to be automatically diverted into a savings account or pension pot.

How interested, if at all, would you be in opting in for this if it was offered by the following types of platforms / organisations?

STATEMENTS:

QC12_1	Apps / websites / platforms used for **business accounting and invoicing** (e.g. **[INSERT EXAMPLES FROM dQX2]**, etc.)
QC12_2	Apps / websites / platforms used to **find work** (e.g. **[INSERT EXAMPLES FROM dQX2**, etc.)
QC12_3	Apps / websites / platforms used to **take / process payments** (e.g. **[INSERT EXAMPLES FROM dQX2**, etc.)
QC12_4	Apps / websites / platforms used to **sell work / products / services** (e.g. **[INSERT EXAMPLES FROM dQX2**, etc.)
QC12_5	Apps / websites / platforms used to **advertise work / products / services** (e.g. **[INSERT EXAMPLES FROM dQX2**, etc.)

SCALE:

1 – Not at all interested	1
2	2
3	3
4 – Neither interested nor uninterested	4
5	5
6	6
7 – Very interested	7

ASK IF QS10=2-6, SINGLE CODE

QC13. Earlier you mentioned that you have employees – do you offer them a pension?

Yes	1
No	2

`

Prefer not to say **[SINGLE CODE, FIX AT BOTTOM]**	97
Not sure **[SINGLE CODE, FIX AT BOTTOM]**	99

PURPOSE: To understand appetite for long term savings mechanisms

ASK ALL, SINGLE CODE PER STATEMENT, RANDOMISE ORDER OFSTATEMENTS, CAROUSEL

QC14. Thinking again about saving for retirement, here are a few further descriptions of how people who are in similar circumstances to yours/ are self-employed / work for themselves, could, in theory, automatically save funds for retirement.

Please indicate the extent to which the following sound interesting to you, if at all, *in principle*?

STATEMENTS:

QC14_1	Transferring a set proportion of my income into retirement savings every month
QC14_2	Transferring a set proportion of my income into retirement savings every year (e.g. when I do my taxes)
QC14_3	Transferring a set £ amount into retirement savings at the end of every month
QC14_4	Transferring a set £ amount of my profit into retirement savings every year (e.g. when I do my taxes)
QC14_5	Transferring into retirement savings a set proportion of the value of every invoice I charge
QC14_6	Having left over/ excess funds automatically 'swept up' and transferred into retirement savings (e.g. unexpected savings on bills/ costs, or higher than expected payments to you)

SCALE:

1 – Not at all interested	1
2	2
3	3
4 – Neither interested nor uninterested	4
5	5
6	6
7 – Very interested	7
Not applicable to me	96

PURPOSE: To understand attitude to pensions / long term saving

ASK ALL, SINGLE CODE PER STATEMENT, RANDOMISE ORDER OFSTATEMENTS, CAROUSEL

QC15. To what extent do you agree or disagree with the following statements about saving for retirement?

STATEMENTS:

QC15_1	I'd welcome more guidance on how to best save for my retirement
QC15_2	I need encouragement to help me plan better for funding my retirement
QC15_3	I'm confident about how I'm going to fund my retirement

QC15_4	I like the idea of automatically diverting a proportion of my income into saving for my retirement
QC15_5	I'm put off pension schemes because I couldn't easily access the money I'd saved if I needed it

SCALE:

1 – Strongly disagree	1
2	2
3	3
4 – Neither agree nor disagree	4
5	5
6	6
7 – Strongly agree	7

ASK ALL, OPEN END

QC16. In your personal opinion, what's the best way to reach people like you, who work for themselves or on an ad-hoc basis, to inform them of ways they can plan or save for retirement?

Please be as specific as you can.

[WRITE IN]

ASK ALL, SINGLE CODE PER STATEMENT, RANDOMISE ORDER OFSTATEMENTS, CAROUSEL

QH1. To what extent do you agree or disagree with the following statements?

STATEMENTS:

QH1_1	Saving for retirement doesn't matter right now because I can make provisions later on
QH1_2	I tend to put off thinking about pensions because it makes me feel nervous
QH1_3	I cannot currently afford to save up for retirement

SCALE:

Strongly disagree	1
Slightly disagree	2
Neither agree nor disagree	3
Slightly agree	4
Strongly agree	5

ASK ALL, MULTI CODE, RANDOMISE ORDER OFSTATEMENTS

QH2. Do any of the following apply to you?

Please select all that apply.

I have a property, which I expect to rent out or sell, but not live in	1
I have savings accounts or ISAs	2
I have Shares or other investments, not including property	3
I have a workplace pension I am currently contributing towards **[AUTOCODE IF QC6=1 AND DO NOT DISPLAY]**	4

SHOW TO ALL

QX1intro.   Thank you for your time so far. These final questions are used for classification purposes only.

ASK ALL, SINGLE CODE, CLICKABLE MAP

QX1.   Where do you live?

Scotland	1
Northern Ireland	2
North East	3
North West	4
Yorkshire and the Humber	5
East Midlands	6
West Midlands	7
Wales	8
East of England	9
London	10
South East	11
South West	12

ASK ALL, SINGLE CODE

QX2.   Please indicate to which occupational group the Chief Income Earner in your household belongs, or which group fits best.

- The Chief Income Earner is the person in your household with the largest income - this could be you, or someone else.
- If the Chief Income Earner is retired and has an occupational pension, please answer for their most recent occupation.
- If the Chief Income Earner is not in paid employment but has been out of work for less than 6 months, please answer for their most recent occupation.

Higher managerial/ professional/ administrative (e.g. Established doctor, Solicitor, Board Director in a large organisation (200+ employees), top level civil servant/ public service employee)	1
Intermediate managerial/ professional/ administrative (e.g. Newly qualified (under 3 years) doctor, Solicitor, Board director small	2

organisation, middle manager in large organisation, principal officer in civil service/ local government)	
Supervisory or clerical/ junior managerial/ professional/ administrative (e.g. Office worker, Student Doctor, Foreman with 25+ employees, salesperson, etc.)	3
Student	4
Skilled manual worker (e.g. Skilled Bricklayer, Carpenter, Plumber, Painter, Bus/ Ambulance Driver, HGV driver, AA patrolman, pub/ bar worker, etc.)	5
Semi or unskilled manual work (e.g. Manual workers, all apprentices to skilled trades, Caretaker, Park keeper, non-HGV driver, shop assistant)	6
Casual worker – not in permanent employment	7
Housewife/ Homemaker	8
Retired and living on state pension	9
Unemployed or not working due to long-term sickness	10
Full-time carer of other household member	11
Other	98

ASK ALL, SINGLE CODE

QX3. What is the highest level of qualification you have?

1-4 O levels / CSEs / GCSEs, Entry Level, Foundation Diploma	1
NVQ Level 1, Foundation GNVQ, Basic Skills	2
5+ O Levels (passes) / CSEs (grade 1) / GCSEs (grades A*-C), School Certificate, 1 A Level / 2-3 AS Levels / VCEs, Higher Diploma	3
NVQ Level 2, Intermediate GNVQ, City and Guilds Craft, BTEC First/General Diploma, RSA Diploma	4
Apprenticeship	5
2+ A Levels / VCEs, 4+AS Levels, Higher School Certificate, Progression / Advanced Diploma / International Baccalaureate	6
NVQ Level 3, Advanced GNVQ, City and Guilds Advanced Craft, ONC, OND, BTEC National, RSA Advanced Diploma	7
Degree (e.g. BA, BSc)	8
Higher Degree (e.g. MA, PhD, PGCE)	9
NVQ Level 2-5, HNC, HND, RSA Higher Diploma, BTEC Higher Level	10
Professional qualifications (e.g. teaching, nursing, accountancy)	11
Other vocational work-related qualifications	12
Another qualification obtained abroad	13
No qualifications	96
Prefer not to say	97

ASK ALL, MULTI CODE EXCEPT CODES 1 AND 97 WHICH ARE EXCLUSIVE

QX4. Thinking about your current home, which of the following options best describes who lives in your household?

Please select all that apply

`

I live on my own [SINGLE CODE]	1
My spouse / partner	2
Child/ren aged 17 or younger	3
Child/ren aged 18 to 24	4
Child/ren aged 25 or older	5
My parents	6
Brother / sister	7
Friends / housemates	8
Other	98
Prefer not to say [SINGLE CODE]	97

ASK ALL, MULTI CODE EXCEPT CODES 4 AND 97 WHICH ARE EXCLUSIVE

QX5.   And do you have any children, who do not live with you?

Please select all that apply

Child/ren aged 17 or younger	1
Child/ren aged 18 to 24	2
Child/ren aged 25 or older	3
No [SINGLE CODE]	4
Prefer not to say [SINGLE CODE]	97

ASK ALL, MULTI CODE EXCEPT CODE 97 WHICH IS EXCLUSIVE

QX6.   Which of the following best applies to your home?

I own it outright	1
I own it but have a mortgage	2
I part own and part rent (shared ownership)	3
I rent privately	4
I rent from the Housing Association / Local Authority	5
Prefer not to say [SINGLE CODE]	97

ASK ALL, SINGLE CODE

QX7.   And what type of property do you live in?

Detached	1
Flat or Maisonette	2
Semi-detached	3
Terraced	4

THANK & CLOSE UPON COMPLETION

SHOW IF COMPLETED

Close1.   Thank you very much for taking part in this survey. The survey was conducted on behalf of NEST Insight & DWP.

Omnibus survey questionnaire

The questions used in the omnibus survey are below - they were asked in addition to a set selection of Capibus questions asked of everyone to ensure a nationally representative profile.. This ran in parallel to the online survey, with a shorter set of questions to measure usage of platforms and information sources among the general public (with a focus on self-employed people). Its purpose was to allow us to check for any digital skew in the platform usage reported in the online survey.

ASK IF IS EMPLOYED FULL-TIME OR PART-TIME, OR IS SELF-EMPLOYED FULL-TIME OR PART-TIME BASED ON CAPIBUS SCREENING, MULTI CODE EXCEPT CODE 96

Q1. Do any of the following apply to you?

INTERVIEWER INSTRUCTIONS: SHOW ANSWER OPTIONS

I'm self-employed / I work for myself	1	**MUST CODE AT LEAST ONE OF CODES 1-3 TO CONTINUE**
I run my own business	2	
I'm a contractor / freelancer	3	
I find work using online platforms (e.g. via Uber, TaskRabbit, PeoplePerHour, etc.)	4	**THANK & CLOSE IF NOT CODING ANY OF CODES 1-3 AS WELL**
I find ad-hoc / day work using an agency/ies	5	
I earn more than £50,000 per year from working for an employer	6	**THANK & CLOSE IF CODING ANY OF THESE**
My income from self-employment accounts for about 10 per cent or less of my total income in a given year	7	
None of these **[SINGLE CODE]**	96	

ASK IF Q1=1-3, MULTI CODE EXCEPT CODE 96, ROTATE ORDER BUT KEEP CODE 96 AT BOTTOM

Q2. Do you use any of the following apps, websites or platforms in your self-employed work?

INTERVIEWER INSTRUCTIONS: SHOW ANSWER OPTIONS

Apps / websites / platforms used to manage **business accounting and invoicing** (e.g. Quickbooks, Sage, etc.)	1
Apps / websites / platforms used to **find work** (e.g. PeoplePerHour, TaskRabbit, Uber, etc.)	2
Apps / websites / platforms used to **take / process payments** (e.g. SagePay, WorldPay, Upwork, PayPal, etc.)	3
Apps / websites / platforms used to **sell work / services / products** (e.g. Etsy, eBay, Instagram, etc.)	4
Apps / websites / platforms used to **advertise work / services / products** (e.g. Google Ads, Instagram, LinkedIn, etc.)	5
Don't use any of these **[SINGLE CODE, KEEP AT BOTTOM]**	96

[QC10] ASK IF Q1=1-3, MULTI CODE EXCEPT CODE 96, ROTATE ORDER BUT KEEP CODES 98 AND 96 AT BOTTOM

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Q3. According to government research, only a minority of self-employed people are actively saving for retirement. In the next few questions, we are looking for your views on how best to make saving for retirement easier and more accessible for self-employed people in the UK.

Firstly, which, if any, of the following would you be most likely to go to in order to obtain information on how to best save for your retirement?

Accountant / book-keeper	1
Independent Financial Advisor (IFA)	2
My main bank	3
Another financial services provider I deal with	4
Solicitor	5
Family	6
Friends	7
Others like me / peers	8
Local Chamber of Commerce	9
Federation of Small Businesses	10
Industry / trade member bodies	11
Other professional advisers	12
Online forums	13
Financial advice websites	14
News websites	15
Podcasts / webinars	16
Social media	17
Accounting / financial management software or app provider	18
Online apps / websites / platforms I use to **sell** work	19
Online apps / websites / platforms I use to **find** work	20
Government website (gov.uk)	21
HMRC	22
TV programmes	23
Radio programmes	24
Newspapers / magazines	25
Another source of info (Please specify) **[FIX AT BOTTOM]**	98
I never consult others **[SINGLE CODE, FIX AT BOTTOM]**	96

ASK IF Q1=1-3, MULTI CODE EXCEPT CODE 96, ROTATE ORDER BUT KEEP 96 AT BOTTOM

Q4. In future, the Government could work with various apps, websites or platforms to create actual tools to help self-employed people save for retirement by e.g. automatically moving money into a savings / pension pot.

Which of these do you think would be most suitable for providing this type of retirement savings tool? It's ok if you're not entirely sure – we're interested in your initial impressions of this.

Please select up to 3 answers.

Apps / websites / platforms used to manage **business accounting and invoicing** (e.g. Quickbooks, Sage, etc.)	1
Apps / websites / platforms used to **find work** (e.g. PeoplePerHour, TaskRabbit, Uber, etc.)	2
Apps / websites / platforms used to **take / process payments** (e.g. SagePay, WorldPay, Upwork, PayPal, etc.)	3
Apps / websites / platforms used to **sell work / services / products** (e.g. Etsy, eBay, Instagram, etc.)	4
Apps / websites / platforms used to **advertise work / services / products** (e.g. Google Ads, Instagram, LinkedIn, etc.)	5
None of these **[SINGLE CODE, KEEP AT BOTTOM]**	96

ASK IF Q1=1-3, MULTI CODE EXCEPT CODE 96, ROTATE ORDER BUT KEEP 96 AT BOTTOM

Q5. Thinking again about saving for retirement, below are a few further descriptions of how people who are in similar circumstances to yours / are self-employed / work for themselves, could, in theory, automatically save funds for retirement.

Which of these, if any, sound most interesting to you in principle?

Please select up to 3 answers.

INTERVIEWER INSTRUCTIONS: SHOW ANSWER OPTIONS

Transferring a set proportion of my income into retirement savings every month	1
Transferring a set proportion of my income into retirement savings every year (e.g. when I do my taxes)	2
Transferring a set £ amount into retirement savings at the end of every month	3
Transferring a set £ amount of my profit into retirement savings every year (e.g. when I do my taxes)	4
Transferring into retirement savings a set proportion of the value of every invoice I charge	5
Having left over/ excess funds automatically 'swept up' and transferred into retirement savings (e.g. unexpected savings on bills/ costs, or higher than expected payments to you)	6
None of these **[SINGLE CODE, KEEP AT BOTTOM]**	96

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