nest insight

Designing self-employed autosave

Exploring an opt-out approach to retirement saving for self-employed people on a banking platform

Department for Work & Pensions

Authored by

Matthew Blakstad, Emma Stockdale and Josie Rodohan, Nest Insight, London

Acknowledgements

We would like to thank the many industry and policy stakeholders who have assisted us with this research. They are credited in full in the annex.

About this report

This report continues our programme of research and trials exploring way to promote retirement savings among self-employed workers. A full set of outputs from this programme can be found at: **nestinsight.org.uk/research-projects/self-employed-pension-saving/**

About our programme partner

Department for Work & Pensions

The Department for Work and Pensions (DWP) is responsible for welfare, pensions and child maintenance policy. As the UK's biggest public service department, it administers the State Pension and a range of working age, disability and ill health benefits to around 20 million claimants and customers. For more information, visit: **gov.uk/government/organisations/department-for-work-pensions**

Research collaboration

LLOYDS BANKING GROUP

Lloyds Banking Group is a leading financial services group and the UK's largest digital bank with 26 million customers. Our brands, services and business span every aspect of banking and finance, including some of the biggest names on the high streets, such as Bank of Scotland, Halifax, Lloyds Bank and Scottish Widows. Our purpose is to help Britain prosper by creating a more sustainable and inclusive future for people and businesses – shaping finance as a force for good. Part of this involves addressing undersaving for retirement, a key priority for Scottish Widows. Through research, policy engagement and proposition development, we are playing an active role in helping more people to save for later life. For more information, visit: **lloydsbankinggroup.com**

About Nest Insight

Nest Insight is a public-benefit research and innovation centre. Our mission is to find ways to support people to be financially secure, both today and into retirement. We conduct rigorous, cutting-edge research, working collaboratively with industry and academic partners to understand the financial challenges facing low- and moderate-income households. We use these data-driven insights to identify and test practical, real-world solutions. Our findings are shared widely and freely so that people around the world can benefit from our work. For more information, visit: **nestinsight.org.uk**

About Nest Insight's strategic partners

BlackRock is a global investment manager serving the UK market for more than 30 years with a purpose to help more and more people experience financial well-being. BlackRock's Emergency Savings Initiative is made possible through philanthropic support from The BlackRock Foundation. The initiative brings together partner companies and non-profit financial health experts to make saving easier and more accessible for low- and moderate-income earners across the US and UK, ultimately helping more people to establish an important financial safety net. For more information, visit: **blackrock.com/corporate/about-us/social-impact**

Nest was set up by the Government to give every UK worker somewhere good to save, and it aims to provide members with a bigger pension in a better world. It's now the largest workplace pension scheme in the country, with 13.8 million members. One in three of the working population is expected to have a Nest pension pot by the late 2020s. Nest's members benefit from an award-winning responsible investment strategy and one of the most diversified DC portfolios in the industry. By the end of the next decade Nest will have close to £100bn assets under management. In 2016, Nest established Nest Insight as a public benefit research and innovation centre. Nest's purpose is financial peace of mind for all, and Nest is a proud supporter and the home of Nest Insight. For more information, visit: **nestpensions.org.uk**

With a legacy dating back more than 200 years, JPMorganChase has a track record of demonstrating leadership during times of both economic growth and financial instability. The firm employs approximately 22,000 employees throughout the U.K. and is committed to operating a healthy and vibrant company that plays a leading role in advancing a sustainable and inclusive economy. The firm provides £600 billion in credit and capital to nearly 4,500 medium and large companies and supports over two million retail customers. At the same time, together with its non-profit partners the firm has supported over 33,000 low income households reduce their debt and improve their financial health, helped over 10,800 small businesses to grow their activity and placed over 9,800 individuals into apprenticeships or full and part-time employment. For more informaiton, visit: **jpmorganchase.com**

Contents

Section 1

Introducing self-employed people to pensions autosave

Our research suggests that new savings defaults could help address the gap in retirement savings rates between employees and self-employed people. This report covers a proof-of-concept design process, exploring how an automated retirement savings mechanism could be incorporated into a banking app.

It continues our ongoing work, supported by the Department for Work and Pensions, aimed at finding ways to boost retirement savings among self-employed people. Our research so far suggests that, to achieve a significant change in savings rates, it might be necessary to create new savings defaults for self-employed people. These would work in a similar way to automatic enrolment into workplace pensions. The research also suggests that these defaults could be more effective if they incorporate some accessible savings alongside traditional pension savings.

Consequently, our recent efforts have focused on determining whether 'opt-out' or 'autosave' approaches, where individuals must actively choose not to save, are more effective than traditional 'opt-in' methods, where individuals must actively choose to start saving. These findings are detailed in the report **Simplifying retirement savings for self-employed people**. These findings suggest that:

- Self-employed individuals may participate at significantly higher levels when retirement saving accounts are offered on an opt-out basis.
- Retirement saving accounts that include accessible savings elements may lead to higher participation rates compared to standalone pension accounts.
- The autosave model of retirement saving is viewed positively by many self-employed individuals.

These findings come with some caveats, as the study was conducted in a simulated online 'lab' environment. However, they provide strong indicative evidence that a new savings default could be effective for this population. The next step is to explore what autosave might look like within a more realistic setting.

There are many settings where opt-out savings mechanisms could plausibly be introduced for self-employed people, subject to suitable enabling legislation and technology. Our current research is focussing on banking platforms, and accountancy and business software, using an opt-out savings model we call 'self-employed autosave'. In this model, a proportion of a self-employed person's income is diverted into a savings vehicle that can include both accessible and long-term savings elements.

Banking platforms, including retail banking apps, offer a number of advantages as a potential setting for autosave mechanisms. We have therefore been working with Lloyds Banking Group (LBG) to understand how this might work in practice and gauge the responses of self-employed people when presented with autosave in a realistic context. We would like to extend our thanks to LBG and in particular its product design and research teams, who gave up a significant amount of time and resource to make this project possible.

This report presents the results of an iterative process of product design and testing with self-employed people to explore the response to autosave in a more realistic mocked-up environment designed and run by LBG. It addresses a range of research questions:

- How well does the autosave model fit within existing banking, saving and investment and pension product structures?
- How do customers respond to being automatically enrolled into the autosave solution unless they opt out?
  - What contribution rates/amounts do customers want to put aside into either a cash savings pot and/or a retirement pot?
  - What kinds of information do they want about how their money is being saved, and what level of control and checks do they want over each contribution?
  - How do they respond when they're shown what their savings balances will look like after participating in autosave for a period of time?

› What types of savings products work best for different customers within the autosave structure – e.g. pension, cash ISA and/or Stocks & Shares ISA?

Learning from a product design process

In early 2025, Nest Insight collaborated with LBG to design a series of retirement saving journeys and test them with 16 self-employed people.[1] This was done through a series of three 'design sprints' that each involved rapid ideation, development and validation.

To our knowledge, no provider has yet designed an autosave experience specifically for self-employed people. This means that doing so presents an opportunity to better understand the design considerations, opportunities and barriers that we may not have been aware of previously.

A banking app is not the only setting where an opt-out retirement savings journey could plausibly be located. However, it does represent a touchpoint that is likely to be near-universal for self-employed people. Lloyds has a large proportion of the UK's self-employed people as banking customers and was equally interested in exploring the reaction of some of these customers to hybrid saving accounts with autosave.

The results of the three research sprints are outlined in the following Sections, 2 and 3. We found a great deal of positivity about the hybrid account structure, which allowed people to save into an accessible account before their savings were rolled into retirement saving. We also saw very positive responses to the opt-out mechanism, provided it was designed to be transparent and flexible. We identified a number of outstanding questions, which are explored in Section 4.

[1] 18 interviews were conducted. Two participants were interviewed in both sprint 1 and sprint 2.

Section 2

Designing and testing customer journeys

Our collaboration with Lloyds Banking Group saw the development of user journeys exploring a hybrid account structure and autosave. These sprints involved qualitative testing with 16 self-employed LBG customers to hear their perspectives on the design of both hybrid and opt-out user journeys.

The customer journeys developed for this exercise were designed by in-house user experience specialists at LBG, using elements from the real-world banking apps that are currently in use by their customers. At an early stage in the process, it was agreed that the team would work within the retail banking environment, rather than a business banking app.

This choice was driven by insights from earlier stages of our research, indicating that around half of self-employed people do not separate their personal and business finances.[2] It also reflected concerns that personal pension contributions made into an autosave system should generally come from an individual's gross earnings, rather than deducted from money held within a company structure – and that self-employed people who work within formal business structures would be more likely to use business banking services.

This approach made it easier to treat the self-employed worker as an individual customer, rather than a micro-employer. It did, though, raise questions about how banks would in practice identify which of its personal banking customers were self-employed. We return to this question in Sections 3 and 4.

Customer testing format

At the end of each sprint, the journey designs were tested through six one-hour individual in-depth interviews, with three sprints overall. The interviews were conducted mainly in-person, except for three online interviews in sprint 3, by the Lloyds Banking Group research team in Edinburgh.

The self-employed people who participated in the user research were existing LBG customers who had an active relationship with the retail or commercial bank. In total, 16 participants took part in the research with 6 individual interviews per sprint (18 interviews total). The demographic breakdown per sprint is listed in Appendix 1. In sprints 1 and 2, there were two returning participants. This enabled a blend of feedback from participants coming to the concept fresh and those who could comment on the development of the concept.

It is important to stress that these were small samples, suitable for this kind of rapid iterative testing of a product design. They were not large or representative enough to allow us to draw firm generalised conclusions. The purpose of this study was to understand how the autosave mechanism could be integrated within a banking app – and better identify the challenges and barriers to doing so – not to test whether it would be effective for increasing retirement saving in a real-world context. In this sense, the exercise should be seen as a proof of interest in the concept for future real-world testing of the approach.

Key questions in the customer testing

Each sprint had a different focus, with the scope developing after each round of customer testing:

- Sprint 1 explored a hybrid account structure where saving contributions rolled from an accessible account into a retirement saving account once a threshold was reached.
- Sprint 2 looked at the prototype user journey for the hybrid account structure.
- Sprint 3 investigated a journey that was close to autosave into a hybrid account structure that rolled contributions from accessible savings into retirement saving when a threshold was reached.

[2] Nest Insight (2022). **Exploring practical ways to support self-employed people to save for retirement.**

Sprint	Key question(s)
Sprint 1 – Exploring a hybrid account structure.	› Do the self-employed workers interviewed understand what the hybrid account structure is, and how it works? › Is this approach more popular with the self-employed customers than existing retirement saving solutions?
Sprint 2 – Prototyping a hybrid account, opt-in user journey.	› How do the self-employed customers understand and engage with the hybrid retirement savings concept, when presented within a mobile journey within their mobile banking app?
Sprint 3 – Investigating a user journey close to autosave.	› How do the self-employed workers interviewed respond to being pre-notified of their upcoming enrolment into an autosave account? › What information and options are helpful to the self-employed customers in accepting or rejecting this enrolment? › What level of personalisation and control is needed in order to be comfortable with being automatically enrolled into savings? › What are the preferences of those interviewed about how to receive government tax incentives on retirement saving?

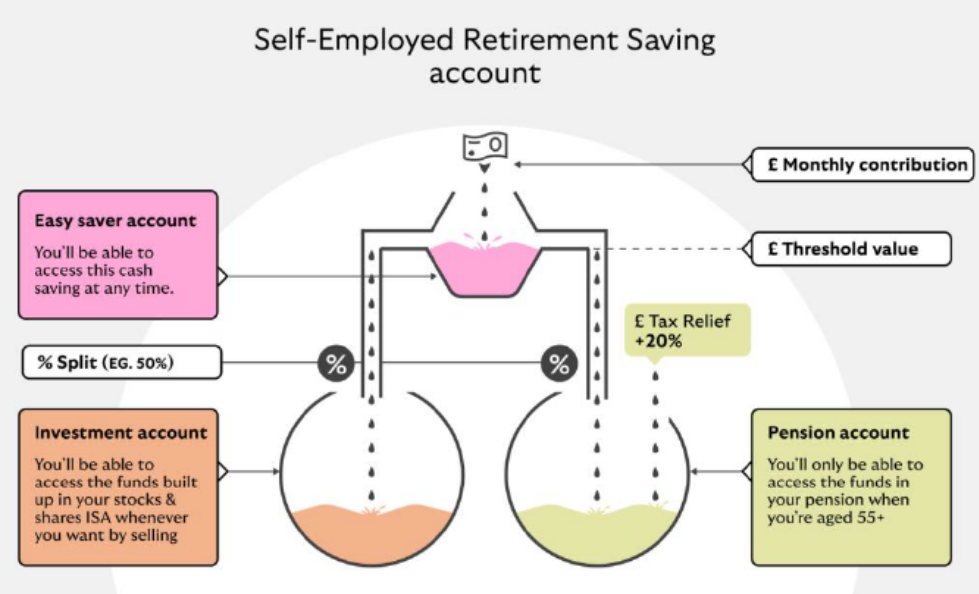
Section 3

Key themes from the customer testing

Understanding the account structure and need for clear information

The hybrid account structure was developed by the LBG team, building on the hybrid account structures used in previous Nest Insight research. In order to meet the varying savings needs of different self-employed people, it included a cash saver, retirement savings account, and Stocks & Shares ISA[3] (Figure 1).

Figure 1. Diagram used to explore a possible hybrid account structure with LBG customers in sprint 1



Source: Lloyds Banking Group (2025)

Cash saver account

The liquid cash saver was positively received and easily understood, giving self-employed workers a sense of control over their finances. The diagram helped clarify the concept, with participants appreciating the flexibility to withdraw money, which is crucial given the unpredictable nature of their income. One participant described it as providing "wiggle room".

> I think this will go down well with self-employed people!

> To me this seems like a no-brainer!

Retirement account

The retirement account was generally welcomed even though most were not currently saving for retirement. Participants were aware of pensions although many did not understand that they are invested or that there was

[3] This was made optional in sprint 2 and 3 due to reluctance about investing among those interviewed.

tax relief. Additionally, despite generally recognising their importance, some did not see themselves as ever being able to afford to retire and therefore did not see the need in having a pension.

The inclusion of the retirement saving element within the account structure was generally seen as a positive thing. There was a perception from some that while people who are employed have automatic enrolment, there is little support for self-employed people to start saving for retirement and that this hybrid account may provide that.

Stocks & Shares ISA

There was a notable gap in understanding of investments, leading to confusion and concern in relation to this component of the account. While pensions were seen as 'safe', the Stocks & Shares ISA was perceived as daunting or risky. This was based on the common misconception that pensions are not invested.[4]

Participants were hesitant about choosing investment options due to a lack of confidence and understanding. Some found selecting a level of risk off-putting, while for others the ability to choose increased their trust, and feelings of autonomy. Overall, the Stocks & Shares ISA made the self-employed people interviewed feel uneasy and sceptical. In later prototypes, the ISA was made an optional element in response to this.

> Investment is not the sort of thing I understand... just that they do something with your money.

Importance of liquidity and need for flexibility

Flexibility in savings was seen as a non-negotiable for most self-employed people involved in the exploratory conversations. Many reflected on experiences of volatile and precarious income, with one describing it as being “feast or famine” due to sharp fluctuations. As such, when a monthly contribution was suggested, many were concerned about the affordability of committing to a monthly sum when experiencing irregular pay. For instance, one participant asked, “you have to pay £100 a month? Hmm, I would struggle […] what happens when I don’t have an income? I don’t have any support from my family.” We also identified the importance of control and flexibility in retirement saving in our previous research where we explored several flexible contribution mechanisms.[5]

> You’ve got a lot of flexibility [...] it’s a good thing.

When discussing what would be affordable, one participant said, “I know how much I need, but I don’t know how much extra I have.” This made the idea of setting a ‘buffer’ amount in the cash saver prior to rollover attractive. If they always had access to an amount in their cash saver account, rollovers into pension saving could be reserved for months of higher income, reducing stress during quieter months.

It was important to communicate the flexibility of the account. As such, the design included various touchpoints to stop, pause or delay payments into the hybrid account which were popular as they provided a sense of control. For some, this felt less necessary where the threshold for rollover into the retirement saving account and/or ISA could be changed at any time. For example, rather than pause a contribution for the month, you could reduce it to a lower amount or £0.

Flexibility of withdrawals was also something that was important to those interviewed, as there might be a need for cash at short notice. Many highlighted the importance of being able to take the money out, which led to several discussions surrounding the importance of a liquid element to the accounts and concerns over the locked-away nature of pensions without a ‘safety valve’.

The idea of having money in a medium- to long-term vehicle like a Stocks & Shares ISA tended to be seen less favourably. This was due in large part to a wariness of investments and the associated risks. While several

[4] PensionsAge (2025). **More than half of savers ‘don’t know’ their pension is invested.**

[5] Nest Insight (2022). **Exploring practical ways to support self-employed people to save for retirement.**

participants had cash ISAs or were more comfortable with these, we did not explore these as an alternative in the hybrid model (although this could be done in the future) and instead made this element optional in sprint 2 and 3.

Acceptance of defaults

Participants generally accepted the default settings built into the journey for things like contribution amount and threshold for rollover into the retirement savings product, provided there was an option to pause, review, and change them.

This allowed some self-employed people to feel more confident, knowing they could "set it and forget it". Even many of those less confident felt reassured about the support to get started with retirement saving. Trust played a significant role in the acceptance of savings defaults.

> Where can I sign up!?

Particularly in the earlier sprints, there was some confusion about the accounts included in the hybrid structure and how the defaults fed into this which led to some concern about the possibility that participants did not fully understand what they were agreeing to as they progressed through the journey. Some steps were taken to address this, for example, the addition of an option to access more information on each element. This highlighted the importance of ensuring that understanding is not diluted in the autosave process and would require more exploration in future design processes.

Framing autosave

As the design process began, it became clear to the design team that self-employed people were going to need to understand **why** an automatic savings mechanism was being introduced within their banking app.

In the first sprint, the idea of an autosave mechanism was not included in the screens shown to participants and was instead introduced as an independent concept. The six participants were almost universally uncertain about the idea of being automatically enrolled initially.

Given the emphasis on the automatic element without focusing on the fact that customers retain control through the opt-out option meant this reaction was not totally surprising. In the development of communications for auto enrolment for eligible employed people, there were similar negative reactions to any attempt to hide or play down the opt-out option[6], which led to the prominent inclusion of the message that "you can opt out if you want to" in communications materials such as template employer letters provided by the government.

In the second sprint, the journey was contextualised within the app and the idea of automatic enrolment was introduced with a focus on the fact that participants could opt-out or say no at any point. This was received much more positively and continued into sprint 3 where the journey became even more automated.

> I know banks and governments get a bad name, but this is helping people save for the future.

Under current regulatory guidelines, banking providers are not permitted to move customers' money from one product into another without their explicit permission (e.g. move accessible savings into a pension when a threshold is reached). This created a tension between the goals for the design process, and the practical realities of working within a regulated banking environment.

In order to reduce some of this tension, it was felt that there was a need to introduce a hypothetical role for government within the tested concepts to make it clear to customers that autosave was the norm and now

[6] **Department for Work and Pensions (2011). Automatic enrolment – information for workers qualitative research**

allowed within regulation. This was done by including a mocked-up government advertisement, similar to those used in the roll-out of workplace auto enrolment, promoting the new 'self-employed autosave' approach, and an email alerting participants to the fact that they would shortly be enrolled into autosave.

- In sprint 2, this was framed as a scenario in which government was *enabling* banks like LBG to do for their customers. This helped the self-employed customers understand and contextualise what was happening.
- In sprint 3, this was framed as a scenario in which would automatically apply to all self-employed workers, similar to auto enrolment for employed workers, with a requirement on banking providers to offer autosave to their self-employed customers.

This approach provided some comfort to LBG with offering an autosave user journey because it provided a strong rationale for doing so. For the customers spoken to, it also seemed to generate a sense that they were getting a new kind of support from government that was on a par with that available to employees. Some expressed a sense that self-employed people had historically missed out on government programmes for employees, such as auto enrolment and the Covid furlough scheme. Hearing about a universal government scheme to help self-employed people save for retirement was therefore generally seen positively.

These responses give an indication that the kind of context and framing of an autosave solution would likely be important. In future, it would be worth exploring the sprint 3 user journey without the hypothetical role of government to be able to ascertain how important it might be to perceptions of the solution. For example, multiple providers offering autosave and it becoming a more familiar idea to people, may provide similar reassurance.

Given the small-scale nature of this study, opt-out approaches will now need more thorough development and testing, potentially through a large-scale quantitative study or real-world trial.

Incentivising saving

In the user journeys, the 20 percent tax relief on retirement contributions was highlighted. This was explored in the interviews with self-employed people, with the majority unaware that this was an existing benefit of saving into a pension.

> [Tax relief] that's cool. I had no idea!

In sprint 3, individuals were presented with the option between a 20 percent tax relief on their end-of-year self-assessment or a 20 percent tax relief on their pension contributions. Of the six participants presented with this option, all chose the tax relief on pensions. They recognised the aim of the hybrid saving product was to support their retirement saving and felt this more closely aligned with the aims of the account. However, two participants asked if they could change their selection each year, as they might prefer immediate cash relief if they were struggling financially.

Section 4

Outstanding questions and next steps

The design process provides more information on one way in which autosave for retirement saving could be provided to self-employed people through a banking platform. It also suggested that the approach could be well-received and should be explored further with more people who are self-employed. However, the process also raised a number of considerations that would need to be addressed to make the approach work in practice.

Although the sample size is small, the design sprints with LBG have demonstrated that there is interest from the self-employed for a system that helps them save for retirement through their banking apps. The results also suggest that a hybrid product where short-term and retirement saving are combined within the same wrapper has potential to be appealing.

However, in this research we did not test a completely frictionless autosave journey – some key steps still needed to be taken by the customer during the journeys we tested, in order to make the mechanism work. Nor did we test **actual** behaviour or all types of self-employed people. So, while the outcomes of this process suggest there is value in exploring this concept further, and testing it in real-world settings, there are outstanding questions which should be addressed to determine the true potential efficacy of this default approach. The following list is not intended to be exhaustive. Rather, it highlights key considerations that arose from testing these particular journeys with a banking provider.

How do we identify self-employed people?

To offer autosave to the individuals who were not already eligible for workplace auto enrolment, a provider would need to know which of them was self-employed. Self-employed people may manage their business finances as part of their personal finances or separately, and so it is not always obvious to a banking provider who is self-employed. If autosave was instead offered through HMRC, or indeed through accountancy software, it might be more straightforward to target the interventions at those who are genuinely working for themselves. Some method would be needed to identify eligible individuals.

In sprint 3, users were asked to identify themselves as self-employed through their Unique Taxpayer Reference (UTR).[7] If a banking platform were used as the touchpoint for a true opt-out mechanism, they would already need to have this information for an individual (or something similar like a National Insurance number), and be able to verify it without requesting it directly from the individual. This would perhaps require a pre-enrolment identification step or an automatic interface with, for example, an HMRC database. The exact design of this step would need to be thought through.

It would also be important, perhaps through the same mechanism, to identify whether the individual has multiple bank accounts with different providers. This is because, in an autosave model, the possibility of multiple small pension pots being created simultaneously for the same individual would not be desirable.

Is this commercially viable?

The user journey tested in the banking app was designed to explore the concept of autosave with a hybrid account structure. Therefore, the testing focused on the account structure and presentation of the default, rather than the commercial viability of this kind of product.

Some consideration of commercial viability was made at a high level, for example the option to ‘transfer in’ pensions and ISAs from other providers to the product was possible within the designs. Alternative commercial models might for instance take into account the lifetime value of the customer, or take-up of other products and services.

[7] Participants did not actually provide this as part of the research, but rather were asked if they would know what it is or where to find it if it were needed in the real journey. Based on experience from other contexts, it is highly likely that this step would create a significant amount of friction, and therefore reduce enrolment rates.

Any potential provider of self-employed autosave would need to consider how the model could be made commercially viable.

Is opt-out retirement saving feasible for other providers?

In a true opt-out mechanism, akin to workplace auto enrolment, the self-employed person must not be required to take any action, unless they want to opt out. At present, this would not possible, because the measures of the Pensions Act 2008, which allow employers to enrol their workers, do not extend to self-employed people.

In the hypothetical journeys tested in this research, there was no need to align to legislation and regulation. Because of this, some licence was taken in the designs to assume a world in which autosave for self-employed people were allowed.[8] For instance, T&Cs were not included for all accounts, or actively consented to in sprint 3 (the journey that was closest to true autosave).

It is not inconceivable that, in a world where autosave was allowed, self-employed people would be provided with the relevant T&Cs in a durable format, without the need to actively sign up to them, as is the case for employed workers. Again, though, these points of friction would need to be resolved through appropriate review of the relevant legislation and regulation, for a true opt-out model to be possible.

What does *real* behaviour look like?

To date, our testing of the autosave approach has been carried out in simulated settings, where we have given self-employed people the chance to experience a mocked-up version of how the approach could work in a business or financial platform. We now intend to move forward with live trials, working with one or more platform providers.

Subject to what is technically and legally feasible for the provider, and what is possible with the current regulatory framework, the goals of these trials will be to:

- demonstrate the viability of autosave (or quasi-autosave) approaches in a live product environment and with a more representative group of participants
- provide robust empirical evidence of the impact of the solution on participation rates in retirement savings
- quantify the levels at which different people save in, and withdraw from, their savings over time, and the different patterns of these behaviours
- understand how self-employed people feel about being enrolled into these solutions unless they opt out, and the experience of saving in this way (for those who do not opt out). This includes whether the experience differs depending on the type of self-employment as well as other factors including income levels and volatility.

We hope that the results from the future trials will provide the robust evidence needed to determine whether government and industry should pursue autosave solutions as a route to increasing retirement savings rates among the people who are self-employed.

[8] We did, however, remain cognisant of the 'licence' that had been taken throughout so that we do not minimise the challenges and barriers that exist. To read more about these, see the companion report, **Simplifying retirement savings for self-employed people**.

Section 5

Conclusions

The results of the three design sprints with Lloyds Banking Group demonstrate that hybrid retirement saving products with an autosave mechanism have the potential to be welcomed by self-employed people. Now more evidence is needed of how they would work in practice, the take-up rates and savings levels that they could deliver.

Autosave shows huge promise as a tool to support self-employed people to start saving for retirement without reducing choice or autonomy. The user journeys tested with LBG suggest that when the account structure is presented in a transparent way, and customers retain control and flexibility of the autosave element, opt-out could work to support people who are self-employed within a banking setting.

The research also highlights the need to delve more into the regulatory and legislative framework that would need to be in place for banks to provide these kinds of accounts. Similarly, it reinforces the need to consider elements like tax incentives, account structures, including the use of ISAs, feeder versus sidecar designs for cash savings, and the role of defaults. All of these may be crucial to the success of autosave. It will also be vital to test ways to maintain a sense of trust in the approach, and to foster a sense of control among self-employed people who are enrolled through it. The commercial viability of these accounts to providers should also be explored.

Given these findings, the next step in our research is to roll out a real-world trial of an autosave – or quasi-autosave – solution with one or more providers. If you are interested in collaborating with Nest Insight on the next phase of the work, contact us at **insight@nestcorporation.org.uk**

Section 6

Appendices

Appendix 1: Demographics from the customer testing in design sprint 1, 2 and 3

Sprint 1 Demographics	
Gender	4 x male 2 x female
Age	30-45 years
Income per annum	2 x £0k-£17k 1 x £17k-£25k 1 x £25k-£30k 1 x £35k-£40k 1 x £45k-£50k
Occupation	Artist, singer, entrepreneur, tour manager, dog walker and location scout.

Sprint 2 Demographics	
Gender	3 x male 3 x female
Age	36-44 years
Income per annum	3 x £0k-£17k 1 x £25k-£30k 1 x £30k-£35k 1 x £45k-£50k
Occupation	2 artists, singer, brand ambassador, project manager and actor.

Sprint 3 Demographics	
Gender	2 x male 4 x female
Age	32-44 years
Income per annum	4 x £17k-£25k 1 x £25k-£30k 1 x £45k-£50k
Occupation	Actor, classical musician, children's entertainer, composer, singer and events manager.

Contact us:

insight@nestcorporation.org.uk

To find out more, visit our website:
nestinsight.org.uk

June 2025