

ASSOCIATION OF INDEPENDENT PROFESSIONALS AND THE SELF-EMPLOYED – SELF-EMPLOYMENT SURVEY, AUTUMN 2017

Methodology: ComRes surveyed 1,003 UK adults aged 18+ who are self-employed between 27th October and 13th November 2017. Data were weighted to be representative of all self-employed UK adults aged 18+ by age, gender, region and SOC code. ComRes is a member of the British Polling Council and abides by its rules.

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Survey of the Self-Employed

Q33. To what extent, if at all, are you concerned about saving for later life?

Base: All respondents

		GENDER			AGE			REGION													
		Total	Male	Female	18-34	35-54	55+	London	South East	South West	East Midlands	West Midlands	Eastern	North West	North East	Yorkshire and Humberside	Wales	Northern Ireland	Scotland	England	Devolved Nations
Significance Level: 95%			a	b	a	b	c	a	b	c	d	e	f	g	h	i	j	*k	l	m	n
Unweighted Total		1003	587	412	93	485	425	146	195	108	81	74	52	95	34	88	42	14	74	873	130
Weighted Total		1003	678	320	201	468	334	140	201	80	60	90	40	100	50	80	50	20	90	843	160
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very concerned	(4)	221	124	97	56	113	53	41	48	17	9	21	16	12	12	13	12	5	16	188	33
		22%	18%	30%	28%	24%	16%	29%	24%	21%	15%	24%	40%	11%	24%	16%	25%	24%	18%	22%	21%
			a		c	c		dgi	g			g	bcdegilmn			g				g	
Fairly concerned	(3)	446	293	149	97	215	135	58	91	34	35	32	17	53	20	38	26	7	35	378	68
		44%	43%	47%	48%	46%	40%	41%	45%	42%	59%	35%	43%	53%	40%	47%	52%	34%	39%	45%	42%
											abcelmn			e							
Not very concerned	(2)	221	172	48	32	85	104	26	44	22	11	20	4	22	11	19	8	5	29	179	42
		22%	25%	15%	16%	18%	31%	19%	22%	27%	18%	22%	9%	22%	22%	24%	16%	27%	32%	21%	26%
			b			ab			f	f						f			afm	f	f
Not at all concerned	(1)	68	54	14	9	21	38	9	7	4	2	6	2	6	5	11	3	3	10	52	16
		7%	8%	4%	5%	4%	11%	6%	3%	5%	4%	7%	6%	6%	10%	13%	6%	15%	11%	6%	10%
			b			ab										bcdm			b		b
Don't know		47	35	12	6	35	5	6	11	4	3	12	1	7	2	-	1	-	1	45	2
		5%	5%	4%	3%	8%	1%	5%	6%	4%	4%	13%	1%	7%	4%	-	1%	-	1%	5%	1%
						c		i	in	i		abcdfijlmn		in						in	
NETS																					
Net: Concerned		668	417	247	153	328	187	99	139	51	44	53	33	65	32	50	38	12	51	567	101
		67%	61%	77%	76%	70%	56%	70%	69%	63%	73%	59%	83%	65%	64%	63%	76%	58%	57%	67%	63%
			a		c	c		l	l		l		bcceghilmn			l					
Net: Not concerned		289	227	62	41	105	142	35	50	26	13	25	6	28	16	30	11	8	38	231	58
		29%	33%	19%	21%	22%	43%	25%	25%	33%	22%	28%	15%	28%	32%	37%	22%	42%	43%	27%	36%
			b			ab				f						bdf			abdfjm	abdfm	
Mean score		2.9	2.8	3.1	3.0	3.0	2.6	3.0	3.0	2.8	2.9	2.9	3.2	2.8	2.8	2.7	3.0	2.7	2.6	2.9	2.7
			a		c	c		giln	giln				cdegilmn							il	
Standard deviation		.85	.86	.80	.80	.80	.89	.87	.79	.84	.71	.90	.85	.76	.93	.91	.82	1.03	.90	.84	.90
Standard error		.03	.04	.04	.08	.04	.04	.07	.06	.08	.08	.11	.12	.08	.16	.10	.13	.27	.11	.03	.08

Columns Tested: a,b - a,b,c - a,b,c,d,e,f,g,h,i,j,k,l,m,n

Survey of the Self-Employed

Q33. To what extent, if at all, are you concerned about saving for later life?

Base: All respondents

		CURRENT WORK		TYPE OF BUSINESS			EDUCATION					LENGTH OF SELF-EMPLOYMENT				
		Work with spouse, relative or business partner	Work by themselves	Limited company	Partnership	Sole trader	Secondary school	University degree	Higher university degree	NET: Up to Secondary school	NET: University	Up to 3 years	3-6 years	6-10 years	10-15 years	More than 15 years
Total		a	b	a	b	c	a	b	c	d	e	a	b	c	d	e
Significance Level: 95%																
Unweighted Total		1003	103	900	126	41	807	455	403	130	458	533	156	196	174	305
Weighted Total		1003	96	907	134	38	801	472	383	134	475	517	185	207	173	273
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very concerned	(4)	221	17	204	36	8	172	90	90	36	91	127	42	54	46	45
		22%	18%	22%	26%	20%	21%	19%	24%	27%	19%	24% ad	23%	26% e	27% e	17%
Fairly concerned	(3)	446	42	404	59	19	352	204	180	57	206	237	100	77	80	116
		44%	44%	45%	44%	49%	44%	43%	47%	43%	43%	46%	54% be	37%	46%	42%
Not very concerned	(2)	221	30	191	33	8	178	113	85	20	113	105	33	58	28	64
		22%	31% b	21%	25%	21%	22%	24% c	22%	15%	24% c	20%	18%	28% ac	16%	24%
Not at all concerned	(1)	68	5	62	4	2	61	36	15	16	36	31	5	10	16	27
		7%	6%	7%	3%	5%	8% a	8% b	4%	12% be	8% b	6%	3%	5%	9% a	10% a
Don't know		47	1	45	2	2	39	29	12	5	29	17	5	8	3	20
		5%	1%	5%	2%	4%	5%	6% be	3%	3%	6% e	3%	3%	4%	2% c	7% ac
NETS																
Net: Concerned		668	60	608	95	27	523	295	271	93	298	364	142	130	126	161
		67%	62%	67%	71%	70%	65%	62%	71% ad	70%	63% ad	70% ad	77% bde	63%	73% be	59%
Net: Not concerned		289	35	254	37	10	239	148	100	36	148	136	38	68	44	91
		29%	37%	28%	27%	26%	30%	31%	26%	27%	31%	26%	21%	33% a	26%	33% a
Mean score		2.9	2.8	2.9	3.0	2.9	2.8	2.8	2.9 ad	2.9	2.8	2.9 ad	3.0 e	2.9	2.9 e	2.7
Standard deviation		.85	.82	.86	.80	.81	.87	.86	.80	.96	.86	.84	.73	.87	.90	.88
Standard error		.03	.08	.03	.07	.13	.03	.04	.04	.08	.04	.04	.06	.06	.07	.05

Columns Tested: a,b - a,b,c - a,b,c,d,e - a,b,c,d,e

Survey of the Self-Employed

Q33. To what extent, if at all, are you concerned about saving for later life?

Base: All respondents

			AWARENESS OF IPSE			SOC				HAPPINESS IN SELF-EMPLOYMENT			WORKING PLANS		AWARENESS OF TAX DEDUCTIBLES FOR TRAINING		
		Know at least a little	Have at least heard of	Have never heard of				NET: 4-10					Would consider or want to switch to work for someone else				
Total		a	b	c	a	b	c	d	a	b	c	a	b	a	b		
Significance Level: 95%																	
Unweighted Total		1003	58	192	811	513	291	199	490	808	148	38	727	225	261	742	
Weighted Total		1003	64	202	801	501	300	201	501	800	159	35	702	243	254	749	
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Very concerned	(4)	221	17	43	178	100	74	47	121	153	51	16	139	75	43	179	
		22%	27%	22%	22%	20%	25%	24%	24%	19%	32% a	46% a	20%	31% a	17%	24% a	
Fairly concerned	(3)	446	36	103	343	235	128	84	211	360	71	13	296	125	114	333	
		44%	56% c	51% c	43%	47%	43%	42%	42%	45%	45%	39%	42%	52% a	45%	44%	
Not very concerned	(2)	221	11	43	178	112	65	44	109	194	24	2	178	38	66	155	
		22%	17%	21%	22%	22%	22%	22%	22%	24% bc	15%	6%	25% b	16%	26%	21%	
Not at all concerned	(1)	68	-	10	58	37	17	14	31	63	3	2	60	3	26	42	
		7%	-	5%	7% a	7%	6%	7%	6%	8% b	2%	7%	8% b	1%	10% b	6%	
Don't know		47	-	3	44	18	16	13	29	30	11	1	29	2	6	41	
		5%	-	1%	5% b	4%	5%	6%	6%	4%	7%	2%	4% b	1%	2%	5% a	
NETS																	
Net: Concerned		668	53	147	521	335	202	131	333	513	121	29	435	200	156	511	
		67%	83% c	73% c	65%	67%	67%	65%	66%	64%	76% a	85% a	62%	82% a	62%	68%	
Net: Not concerned		289	11	52	237	149	83	58	140	257	27	5	237	41	92	197	
		29%	17%	26%	30% a	30%	28%	29%	28%	32% bc	17%	13%	34% b	17%	36% b	26%	
Mean score		2.9	3.1 c	2.9	2.8	2.8	2.9	2.9	2.9	2.8	3.1 a	3.3 a	2.8	3.1 a	2.7	2.9 a	
Standard deviation		.85	.66	.79	.87	.85	.85	.87	.86	.86	.75	.88	.88	.71	.88	.84	
Standard error		.03	.09	.06	.03	.04	.05	.06	.04	.03	.06	.14	.03	.05	.06	.03	

Columns Tested: a,b,c - a,b,c,d - a,b,c - a,b - a,b

Survey of the Self-Employed

Q33. To what extent, if at all, are you concerned about saving for later life?

Base: All respondents

		SELF-EMPLOYMENT SUPPORT/ADVICE AVAILABLE AT UNIVERSITY		AWARENESS OF MAKING TAX DIGITAL			CONCERN OVER BREXIT NEGOTIATIONS		CONCERN ABOUT SAVING FOR LATER LIFE		PENSION USAGE			IMPORTANCE OF SAVING FOR LATER LIFE		
		Total	To at least some extent	To no extent	Know at least a little about it	At least heard of it	Have not heard of it	Concerned	Not concerned	Concerned	Not concerned	Have used private/ personal pension	Currently use private/ personal pension	Have never saved through a private/ personal pension	Important	Not important
Significance Level: 95%			a	b	a	b	c	a	b	a	b	a	b	c	a	b
Unweighted Total		1003	63	327	309	514	489	537	403	662	300	510	339	475	856	107
Weighted Total		1003	69	319	304	492	511	546	389	668	289	452	311	531	855	101
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very concerned	(4)	221	22	80	64	108	114	155	55	221	-	91	60	126	216	2
		22%	31%	25%	21%	22%	22%	28%	14%	33%	-	20%	19%	24%	25%	2%
								b		b					b	
Fairly concerned	(3)	446	31	148	135	225	221	260	166	446	-	201	144	237	424	15
		44%	45%	46%	44%	46%	43%	48%	43%	67%	-	45%	46%	45%	50%	15%
										b					b	
Not very concerned	(2)	221	11	66	78	118	103	103	111	-	221	117	81	96	156	58
		22%	16%	21%	26%	24%	20%	19%	29%	-	76%	26%	26%	18%	18%	57%
									a		a		c	c		a
Not at all concerned	(1)	68	4	21	22	32	36	19	44	-	68	37	22	31	45	22
		7%	5%	7%	7%	6%	7%	3%	11%	-	24%	8%	7%	6%	5%	21%
									a		a				a	
Don't know		47	2	3	4	10	36	9	12	-	-	6	3	41	14	5
		5%	4%	1%	1%	2%	7%	2%	3%	-	-	1%	1%	8%	2%	5%
							ab							ab		a
NETS																
Net: Concerned		668	53	228	199	333	335	415	221	668	-	292	205	363	640	17
		67%	76%	72%	65%	68%	66%	76%	57%	100%	-	65%	66%	68%	75%	17%
								b		b					b	
Net: Not concerned		289	14	87	101	149	140	122	156	-	289	154	103	127	201	79
		29%	21%	27%	33%	30%	27%	22%	40%	-	100%	34%	33%	24%	24%	78%
									a		a	c	c		a	
Mean score		2.9	3.1	2.9	2.8	2.8	2.9	3.0	2.6	3.3	1.8	2.8	2.8	2.9	3.0	2.0
								b		b				ab	b	
Standard deviation		.85	.84	.85	.86	.84	.86	.79	.88	.47	.42	.87	.84	.84	.81	.69
Standard error		.03	.11	.05	.05	.04	.04	.03	.04	.02	.02	.04	.05	.04	.03	.07

Columns Tested: a,b - a,b,c - a,b - a,b - a,b,c - a,b

Survey of the Self-Employed

Q34. In which of the following ways, if any, have you saved for your retirement at any point, regardless of whether you do so now?

Base: All respondents

		GENDER		AGE			REGION													
	Total	Male	Female	18-34	35-54	55+	London	South East	South West	East Midlands	West Midlands	Eastern	North West	North East	Yorkshire and Humberside	Wales	Northern Ireland	Scotland	England	Devolved Nations
Significance Level: 95%		a	b	a	b	c	a	b	c	d	e	f	g	h	i	j	*k	l	m	n
Unweighted Total	1003	587	412	93	485	425	146	195	108	81	74	52	95	34	88	42	14	74	873	130
Weighted Total	1003	678	320	201	468	334	140	201	80	60	90	40	100	50	80	50	20	90	843	160
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Private/personal pension	452	337	111	33	190	229	59	97	36	36	33	17	46	16	38	21	10	42	378	73
	45%	50%	35%	17%	40%	68%	42%	48%	45%	59%	37%	42%	46%	32%	48%	42%	52%	46%	45%	46%
		b			a	ab				acefhm										
Individual Savings Account (ISA)	390	266	124	64	166	161	74	71	38	23	28	18	39	19	29	15	6	31	339	52
	39%	39%	39%	32%	35%	48%	53%	35%	47%	38%	31%	44%	38%	38%	37%	30%	28%	34%	40%	32%
						ab	bdegijlmn		ben											
Buying property	244	164	80	36	112	97	40	52	22	15	24	9	24	7	22	9	3	17	215	29
	24%	24%	25%	18%	24%	29%	28%	26%	28%	25%	26%	22%	23%	14%	28%	19%	13%	19%	26%	18%
						a	n													
Investing in stocks and shares	190	152	39	10	72	108	31	40	13	9	14	11	19	7	19	7	4	18	162	29
	19%	22%	12%	5%	15%	32%	22%	20%	16%	14%	15%	27%	19%	14%	23%	13%	22%	19%	19%	18%
		b			a	ab														
Bonds	87	65	22	4	30	53	13	17	5	3	5	4	12	4	8	5	1	8	73	15
	9%	10%	7%	2%	6%	16%	9%	9%	7%	5%	6%	10%	12%	7%	10%	10%	7%	9%	9%	9%
						ab														
Investing in your company/business	86	66	21	15	40	31	16	17	11	4	6	2	8	3	4	1	3	10	72	14
	9%	10%	6%	8%	9%	9%	12%	8%	13%	7%	7%	6%	8%	6%	5%	3%	16%	11%	9%	9%
									i											
Trusts	40	30	10	4	14	23	5	5	1	2	3	2	8	1	4	1	1	6	31	9
	4%	4%	3%	2%	3%	7%	3%	3%	1%	3%	3%	5%	8%	2%	5%	3%	7%	7%	4%	6%
						b							bcm							
Lifetime Individual Savings Account (LISA)	20	12	8	6	8	6	5	1	3	1	1	3	2	-	1	-	-	2	18	2
	2%	2%	3%	3%	2%	2%	4%	*	4%	2%	1%	7%	2%	-	1%	-	-	2%	2%	1%
							b		b			bm								
Investing in cryptocurrencies	11	8	3	4	6	1	2	4	2	-	2	-	1	-	-	-	-	-	11	-
	1%	1%	1%	2%	1%	*	1%	2%	3%	-	2%	-	1%	-	-	-	-	-	1%	-
				c					n											
Other	31	21	9	2	11	17	4	5	6	1	3	2	1	1	1	3	1	3	23	7
	3%	3%	3%	1%	2%	5%	3%	2%	7%	1%	3%	4%	1%	3%	2%	6%	7%	3%	3%	4%
					b				bgm											

Columns Tested: a,b - a,b,c - a,b,c,d,e,f,g,h,i,j,k,l,m,n

Survey of the Self-Employed

Q34. In which of the following ways, if any, have you saved for your retirement at any point, regardless of whether you do so now?

Base: All respondents

		GENDER		AGE			REGION													
	Total	Male	Female	18-34	35-54	55+	London	South East	South West	East Midlands	West Midlands	Eastern	North West	North East	Yorkshire and Humberside	Wales	Northern Ireland	Scotland	England	Devolved Nations
Significance Level: 95%		a	b	a	b	c	a	b	c	d	e	f	g	h	i	j	*k	l	m	n
Unweighted Total	1003	587	412	93	485	425	146	195	108	81	74	52	95	34	88	42	14	74	873	130
Weighted Total	1003	678	320	201	468	334	140	201	80	60	90	40	100	50	80	50	20	90	843	160
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
None of the above	292	180	110	94	154	44	33	56	15	14	34	13	28	19	26	16	5	33	238	54
	29%	27%	34%	47%	33%	13%	23%	28%	19%	24%	38%	32%	28%	38%	32%	32%	23%	36%	28%	33%
		a		bc	c						ac			c	c			ac	c	c

Columns Tested: a,b - a,b,c - a,b,c,d,e,f,g,h,i,j,k,l,m,n

Survey of the Self-Employed

Q34. In which of the following ways, if any, have you saved for your retirement at any point, regardless of whether you do so now?

Base: All respondents

	CURRENT WORK		TYPE OF BUSINESS			EDUCATION					LENGTH OF SELF-EMPLOYMENT					
	Total	Work with spouse, relative or business partner	Work by themselves	Limited company	Partnership	Sole trader	Secondary school	University degree	Higher university degree	NET: Up to Secondary school	NET: University	Up to 3 years	3-6 years	6-10 years	10-15 years	More than 15 years
Significance Level: 95%		a	b	a	b	c	a	b	c	d	e	a	b	c	d	e
Unweighted Total	1003	103	900	126	41	807	455	403	130	458	533	156	196	174	172	305
Weighted Total	1003	96	907	134	38	801	472	383	134	475	517	185	207	173	165	273
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Private/personal pension	452	58	393	87	23	332	184	193	68	187	261	59	75	84	76	157
	45%	61%	43%	65%	60%	41%	39%	50%	51%	39%	50%	32%	36%	49%	46%	58%
		b		c	c			ad	ad		ad			ab	a	abd
Individual Savings Account (ISA)	390	44	346	73	14	292	145	176	64	145	239	62	66	78	65	120
	39%	46%	38%	54%	38%	36%	31%	46%	48%	31%	46%	33%	32%	45%	39%	44%
				c				ad	ad		ad			ab		ab
Buying property	244	33	212	52	10	171	94	109	40	95	149	34	42	47	42	79
	24%	34%	23%	39%	26%	21%	20%	28%	30%	20%	29%	19%	20%	27%	26%	29%
		b		c				ad	ad		ad					ab
Investing in stocks and shares	190	27	163	39	6	140	67	98	24	68	123	21	31	34	38	67
	19%	28%	18%	29%	16%	17%	14%	26%	18%	14%	24%	11%	15%	20%	23%	25%
		b		c				ad			ad			a	a	ab
Bonds	87	11	76	12	3	71	36	43	9	36	52	9	21	13	16	29
	9%	11%	8%	9%	8%	9%	8%	11%	7%	8%	10%	5%	10%	7%	10%	11%
																a
Investing in your company/business	86	16	71	25	6	52	37	34	14	37	48	17	23	17	8	21
	9%	16%	8%	18%	16%	6%	8%	9%	11%	8%	9%	9%	11%	10%	5%	8%
		b		c	c								d			
Trusts	40	5	35	5	1	31	12	20	8	12	29	7	7	6	7	13
	4%	5%	4%	3%	2%	4%	2%	5%	6%	2%	6%	4%	3%	4%	4%	5%
								ad	ad		ad					
Lifetime Individual Savings Account (LISA)	20	1	19	2	-	16	8	8	3	8	11	3	8	-	3	6
	2%	1%	2%	2%	-	2%	2%	2%	2%	2%	2%	2%	4%	-	2%	2%
													c			
Investing in cryptocurrencies	11	-	11	2	-	9	6	5	-	6	5	2	3	-	4	2
	1%	-	1%	1%	-	1%	1%	1%	-	1%	1%	1%	1%	-	2%	1%
															c	
Other	31	4	27	3	1	26	9	16	6	9	22	5	3	8	5	10
	3%	4%	3%	2%	2%	3%	2%	4%	4%	2%	4%	3%	1%	4%	3%	4%
								ad			ad					

Columns Tested: a,b - a,b,c - a,b,c,d,e - a,b,c,d,e

Survey of the Self-Employed

Q34. In which of the following ways, if any, have you saved for your retirement at any point, regardless of whether you do so now?

Base: All respondents

		CURRENT WORK		TYPE OF BUSINESS			EDUCATION					LENGTH OF SELF-EMPLOYMENT				
		Work with spouse, relative or business partner	Work by themselves	Limited company	Partnership	Sole trader	Secondary school	University degree	Higher university degree	NET: Up to Secondary school	NET: University	Up to 3 years	3-6 years	6-10 years	10-15 years	More than 15 years
Significance Level: 95%	Total	a	b	a	b	c	a	b	c	d	e	a	b	c	d	e
Unweighted Total	1003	103	900	126	41	807	455	403	130	458	533	156	196	174	172	305
Weighted Total	1003	96	907	134	38	801	472	383	134	475	517	185	207	173	165	273
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
None of the above	292	14	277	18	5	260	164	92	33	164	125	75	76	40	48	53
	29%	15%	31%	13%	13%	32%	35%	24%	25%	34%	24%	41%	37%	23%	29%	19%
		a				ab	bce			bce		cde	ce		e	

Columns Tested: a,b - a,b,c - a,b,c,d,e - a,b,c,d,e

Survey of the Self-Employed

Q34. In which of the following ways, if any, have you saved for your retirement at any point, regardless of whether you do so now?

Base: All respondents

		AWARENESS OF IPSE			SOC				HAPPINESS IN SELF-EMPLOYMENT			WORKING PLANS		AWARENESS OF TAX DEDUCTIBLES FOR TRAINING	
	Total	Know at least a little	Have at least heard of	Have never heard of	1-3	4-6	7-10	NET: 4-10	Happy	Neutral	Unhappy	Remain self-employed	Would consider or want to switch to work for someone else	Aware	Not aware
Significance Level: 95%		a	b	c	a	b	c	d	a	b	c	a	b	a	b
Unweighted Total	1003	58	192	811	513	291	199	490	808	148	38	727	225	261	742
Weighted Total	1003	64	202	801	501	300	201	501	800	159	35	702	243	254	749
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Private/personal pension	452	34	97	354	265	120	67	187	387	50	14	327	107	131	320
	45%	53%	48%	44%	53%	40%	33%	37%	48%	31%	41%	47%	44%	52%	43%
					bcd				b					b	
Individual Savings Account (ISA)	390	22	83	308	218	106	66	172	328	49	11	299	80	111	279
	39%	35%	41%	38%	44%	35%	33%	34%	41%	31%	32%	43%	33%	44%	37%
					bcd				b			b			
Buying property	244	16	57	187	138	68	39	106	216	24	3	178	56	78	167
	24%	26%	28%	23%	28%	22%	19%	21%	27%	15%	9%	25%	23%	31%	22%
					cd				bc					b	
Investing in stocks and shares	190	7	44	146	121	51	19	70	169	18	2	144	39	59	132
	19%	12%	22%	18%	24%	17%	10%	14%	21%	11%	7%	21%	16%	23%	18%
					bcd	c			bc					b	
Bonds	87	4	20	68	45	19	23	42	80	5	2	70	15	30	57
	9%	7%	10%	8%	9%	6%	11%	8%	10%	3%	6%	10%	6%	12%	8%
							b		b					b	
Investing in your company/business	86	8	20	66	60	12	14	26	76	8	2	68	17	33	53
	9%	13%	10%	8%	12%	4%	7%	5%	9%	5%	6%	10%	7%	13%	7%
					bd									b	
Trusts	40	4	9	31	27	7	6	13	36	2	2	36	4	18	23
	4%	6%	5%	4%	5%	2%	3%	3%	5%	1%	5%	5%	2%	7%	3%
					bd							b		b	
Lifetime Individual Savings Account (LISA)	20	4	8	12	10	7	3	10	16	2	1	13	6	4	15
	2%	6%	4%	1%	2%	2%	2%	2%	2%	1%	4%	2%	2%	2%	2%
		c	c												
Investing in cryptocurrencies	11	-	3	8	1	6	4	10	8	3	-	5	6	3	8
	1%	-	1%	1%	*	2%	2%	2%	1%	2%	-	1%	2%	1%	1%
						a	a	a				a			

Columns Tested: a,b,c - a,b,c,d - a,b,c - a,b - a,b

Survey of the Self-Employed

Q34. In which of the following ways, if any, have you saved for your retirement at any point, regardless of whether you do so now?

Base: All respondents

Significance Level: 95%

	AWARENESS OF IPSE			SOC				HAPPINESS IN SELF-EMPLOYMENT			WORKING PLANS		AWARENESS OF TAX DEDUCTIBLES FOR TRAINING	
	Know at least a little	Have at least heard of	Have never heard of				NET: 4-10				Remain self-employed	Would consider or want to switch to work for someone else		Not aware
Total				1-3	4-6	7-10		Happy	Neutral	Unhappy			Aware	
	a	b	c	a	b	c	d	a	b	c	a	b	a	b
1003	58	192	811	513	291	199	490	808	148	38	727	225	261	742
1003	64	202	801	501	300	201	501	800	159	35	702	243	254	749
100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
31	2	5	26	11	13	7	20	25	5	-	23	6	13	17
3%	3%	2%	3%	2%	4%	3%	4%	3%	3%	-	3%	3%	5% b	2%
292	12	45	247	128	94	69	163	209	63	12	191	66	52	239
29%	18%	22%	31% ab	26%	31%	34% a	33% a	26%	40% a	35%	27%	27%	21%	32% a

Columns Tested: a,b,c - a,b,c,d - a,b,c - a,b - a,b

Survey of the Self-Employed

Q34. In which of the following ways, if any, have you saved for your retirement at any point, regardless of whether you do so now?

Base: All respondents

		SELF-EMPLOYMENT SUPPORT/ADVICE AVAILABLE AT UNIVERSITY		AWARENESS OF MAKING TAX DIGITAL			CONCERN OVER BREXIT NEGOTIATIONS		CONCERN ABOUT SAVING FOR LATER LIFE		PENSION USAGE			IMPORTANCE OF SAVING FOR LATER LIFE	
	Total	To at least some extent	To no extent	Know at least a little about it	At least heard of it	Have not heard of it	Concerned	Not concerned	Concerned	Not concerned	Have used private/ personal pension	Currently use private/ personal pension	Have never saved through a private/ personal pension	Important	Not important
Significance Level: 95%		a	b	a	b	c	a	b	a	b	a	b	c	a	b
Unweighted Total	1003	63	327	309	514	489	537	403	662	300	510	339	475	856	107
Weighted Total	1003	69	319	304	492	511	546	389	668	289	452	311	531	855	101
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Private/personal pension	452	34	162	169	263	189	261	176	292	154	452	290	-	416	29
	45%	49%	51%	56%	53%	37%	48%	45%	44%	53%	100%	93%	-	49%	29%
				c	c					a	bc	c		b	
Individual Savings Account (ISA)	390	23	157	142	224	166	232	149	270	113	229	162	151	364	21
	39%	33%	49%	47%	45%	33%	42%	38%	40%	39%	51%	52%	28%	43%	21%
			a	c	c						c	c		b	
Buying property	244	21	88	84	134	110	153	86	160	81	150	104	87	227	17
	24%	31%	28%	28%	27%	22%	28%	22%	24%	28%	33%	34%	16%	27%	17%
				c	c		b				c	c		b	
Investing in stocks and shares	190	13	78	81	117	73	115	71	108	83	151	101	39	177	13
	19%	19%	24%	27%	24%	14%	21%	18%	16%	29%	33%	33%	7%	21%	12%
				c	c					a	c	c		b	
Bonds	87	3	36	39	51	36	46	39	52	36	61	41	26	81	7
	9%	4%	11%	13%	10%	7%	8%	10%	8%	12%	13%	13%	5%	9%	6%
				c						a	c	c			
Investing in your company/business	86	10	29	44	61	25	55	30	54	32	48	39	32	83	3
	9%	15%	9%	14%	12%	5%	10%	8%	8%	11%	11%	13%	6%	10%	3%
				c	c						c	c		b	
Trusts	40	6	14	23	29	11	27	13	23	18	30	18	10	37	3
	4%	9%	4%	8%	6%	2%	5%	3%	3%	6%	7%	6%	2%	4%	3%
				c	c						c	c			
Lifetime Individual Savings Account (LISA)	20	5	5	10	15	5	11	8	11	8	7	9	11	18	1
	2%	7%	2%	3%	3%	1%	2%	2%	2%	3%	1%	3%	2%	2%	1%
		b		c	c										
Investing in cryptocurrencies	11	1	1	4	8	3	7	2	10	1	5	5	6	9	2
	1%	1%	*	1%	2%	1%	1%	1%	2%	*	1%	2%	1%	1%	2%

Columns Tested: a,b - a,b,c - a,b - a,b - a,b,c - a,b

Survey of the Self-Employed

Q34. In which of the following ways, if any, have you saved for your retirement at any point, regardless of whether you do so now?

Base: All respondents

	SELF-EMPLOYMENT SUPPORT/ADVICE AVAILABLE AT UNIVERSITY		AWARENESS OF MAKING TAX DIGITAL			CONCERN OVER BREXIT NEGOTIATIONS		CONCERN ABOUT SAVING FOR LATER LIFE		PENSION USAGE			IMPORTANCE OF SAVING FOR LATER LIFE		
	Total	To at least some extent	To no extent	Know at least a little about it	At least heard of it	Have not heard of it	Concerned	Not concerned	Concerned	Not concerned	Have used private/ personal pension	Currently use private/ personal pension	Have never saved through a private/ personal pension	Important	Not important
Significance Level: 95%		a	b	a	b	c	a	b	a	b	a	b	c	a	b
Unweighted Total	1003	63	327	309	514	489	537	403	662	300	510	339	475	856	107
Weighted Total	1003	69	319	304	492	511	546	389	668	289	452	311	531	855	101
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Other	31	3	14	13	17	13	20	9	19	12	13	11	16	29	1
	3%	5%	4%	4%	4%	3%	4%	2%	3%	4%	3%	3%	3%	3%	1%
None of the above	292	14	75	49	98	193	142	101	189	66	-	3	288	208	47
	29%	21%	23%	16%	20%	38% ab	26%	26%	28%	23%	-	1% a	54% ab	24%	47% a

Columns Tested: a,b - a,b,c - a,b - a,b - a,b,c - a,b

Survey of the Self-Employed

Q35. And in which of the following ways, if any, are you currently saving for your retirement?

Base: All respondents

		GENDER		AGE			REGION													
	Total	Male	Female	18-34	35-54	55+	London	South East	South West	East Midlands	West Midlands	Eastern	North West	North East	Yorkshire and Humberside	Wales	Northern Ireland	Scotland	England	Devolved Nations
Significance Level: 95%		a	b	a	b	c	a	b	c	d	e	f	g	h	i	j	*k	l	m	n
Unweighted Total	1003	587	412	93	485	425	146	195	108	81	74	52	95	34	88	42	14	74	873	130
Weighted Total	1003	678	320	201	468	334	140	201	80	60	90	40	100	50	80	50	20	90	843	160
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Individual Savings Account (ISA)	330	234	96	51	137	142	58	59	35	21	22	14	39	12	20	14	6	31	280	50
	33%	35%	30%	25%	29%	43% ab	41% bei	29%	44% behimn	35%	24%	35%	39% e	24%	25%	29%	28%	34%	33%	31%
Private/personal pension	311	233	75	24	146	141	45	68	25	22	19	10	38	12	22	15	9	28	259	52
	31%	34%	23%	12%	31%	42% ab	32%	34%	31%	36% e	21%	24%	38% e	23%	27%	30%	45%	31%	31%	32%
Buying property	143	93	50	33	71	39	23	31	16	10	17	4	15	4	15	1	-	7	136	7
	14%	14%	16%	17%	15%	12%	17% jn	16% jn	20% jln	16% jn	19% jln	10%	15% jn	8%	19% jln	2%	-	7%	16% jln	5%
Investing in stocks and shares	135	110	26	6	57	73	22	32	8	6	9	7	16	3	16	3	3	12	118	18
	14%	16% b	8%	3%	12% a	22% ab	16%	16%	10%	10%	10%	17%	16%	6%	20% j	6%	15%	13%	14%	11%
Investing in your company/business	64	51	13	9	29	27	11	17	6	3	4	-	5	5	4	1	1	5	56	8
	6%	8% b	4%	4%	6%	8%	8% f	9% f	8% f	5%	5%	-	5%	10% f	5%	3%	7%	6%	7%	5%
Bonds	60	47	12	4	20	36	11	15	2	2	4	4	9	1	4	2	1	4	52	7
	6%	7% b	4%	2%	4%	11% ab	8%	7%	3%	4%	4%	10%	9%	2%	5%	4%	7%	4%	6%	5%
Lifetime Individual Savings Account (LISA)	23	11	12	9	10	4	8	6	-	1	1	2	2	1	1	1	-	-	22	1
	2%	2%	4% a	5% c	2%	1%	6% clmn	3%	-	1%	1%	4% c	2%	1%	1%	3%	-	-	3% 3%	1%
Trusts	20	15	5	2	7	11	3	7	*	-	1	-	3	-	5	-	-	1	19	1
	2%	2%	2%	1%	2%	3%	2%	3%	1%	-	1%	-	3%	-	6% cdmn	-	-	2%	2%	1%
Investing in cryptocurrencies	13	10	2	4	7	2	3	4	3	-	2	1	1	-	-	-	-	-	13	-
	1%	2%	1%	2%	1%	1%	2%	2%	4% n	-	2%	1%	1%	-	-	-	-	-	2% 2%	-
Other	21	14	7	-	5	16	5	4	2	1	-	-	1	-	2	3	1	2	14	7
	2%	2%	2%	-	1%	5% ab	4%	2%	2%	1%	-	-	1%	-	2% em	7%	7%	2%	2% 2%	4%

Columns Tested: a,b - a,b,c - a,b,c,d,e,f,g,h,i,j,k,l,m,n

Survey of the Self-Employed

Q35. And in which of the following ways, if any, are you currently saving for your retirement?

Base: All respondents

		GENDER		AGE			REGION													
	Total	Male	Female	18-34	35-54	55+	London	South East	South West	East Midlands	West Midlands	Eastern	North West	North East	Yorkshire and Humberside	Wales	Northern Ireland	Scotland	England	Devolved Nations
Significance Level: 95%		a	b	a	b	c	a	b	c	d	e	f	g	h	i	j	*k	l	m	n
Unweighted Total	1003	587	412	93	485	425	146	195	108	81	74	52	95	34	88	42	14	74	873	130
Weighted Total	1003	678	320	201	468	334	140	201	80	60	90	40	100	50	80	50	20	90	843	160
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
None of the above	390	243	145	103	193	94	42	76	27	25	43	18	32	25	36	18	6	40	325	64
	39%	36%	45%	51%	41%	28%	30%	38%	33%	42%	48%	46%	32%	51%	45%	36%	31%	44%	39%	40%
		a		c	c						acg	a		a	a			a	a	

Columns Tested: a,b - a,b,c - a,b,c,d,e,f,g,h,i,j,k,l,m,n

Survey of the Self-Employed

Q35. And in which of the following ways, if any, are you currently saving for your retirement?

Base: All respondents

	CURRENT WORK			TYPE OF BUSINESS			EDUCATION					LENGTH OF SELF-EMPLOYMENT				
	Work with spouse, relative or business partner	Work by themselves		Limited company	Partnership	Sole trader	Secondary school	University degree	Higher university degree	NET: Up to Secondary school	NET: University	Up to 3 years	3-6 years	6-10 years	10-15 years	More than 15 years
Significance Level: 95%	Total	a	b	a	b	c	a	b	c	d	e	a	b	c	d	e
Unweighted Total	1003	103	900	126	41	807	455	403	130	458	533	156	196	174	172	305
Weighted Total	1003	96	907	134	38	801	472	383	134	475	517	185	207	173	165	273
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Individual Savings Account (ISA)	330	38	293	68	10	243	133	146	45	133	191	50	55	65	57	104
	33%	39%	32%	51%	27%	30%	28%	38%	34%	28%	37%	27%	26%	38%	35%	38%
				bc				ad			ad			ab		ab
Private/personal pension	311	43	268	63	13	228	131	123	52	134	174	34	58	61	51	107
	31%	44%	30%	47%	33%	28%	28%	32%	39%	28%	34%	18%	28%	35%	31%	39%
		b		c					ad		a		a	a	a	ab
Buying property	143	23	120	26	8	103	59	59	24	60	82	23	30	27	21	43
	14%	24%	13%	19%	22%	13%	12%	15%	18%	13%	16%	12%	15%	15%	13%	16%
		b														
Investing in stocks and shares	135	18	117	27	4	100	50	68	16	51	84	12	22	24	29	50
	14%	19%	13%	20%	11%	13%	11%	18%	12%	11%	16%	6%	10%	14%	17%	18%
				c				ad			ad			a	a	ab
Investing in your company/business	64	12	52	22	5	35	25	27	13	25	39	10	19	15	9	11
	6%	13%	6%	16%	13%	4%	5%	7%	9%	5%	8%	5%	9%	9%	5%	4%
		b		c	c								e	e		
Bonds	60	8	52	8	4	48	28	27	5	28	32	6	14	13	8	18
	6%	8%	6%	6%	10%	6%	6%	7%	4%	6%	6%	3%	7%	8%	5%	7%
Lifetime Individual Savings Account (LISA)	23	3	20	6	-	14	8	11	4	8	15	7	4	6	3	4
	2%	3%	2%	4%	-	2%	2%	3%	3%	2%	3%	4%	2%	3%	2%	1%
Trusts	20	3	18	7	-	13	8	10	2	8	12	-	5	5	3	8
	2%	3%	2%	5%	-	2%	2%	3%	1%	2%	2%	-	2%	3%	2%	3%
				c										a		a
Investing in cryptocurrencies	13	2	11	3	-	8	5	6	1	5	8	4	2	2	2	3
	1%	2%	1%	3%	-	1%	1%	2%	1%	1%	1%	2%	1%	1%	1%	1%
Other	21	3	18	2	2	15	3	12	6	3	18	4	3	4	2	8
	2%	3%	2%	2%	7%	2%	1%	3%	4%	1%	3%	2%	1%	2%	1%	3%
					c			ad	ad		ad					
None of the above	390	24	366	27	11	341	207	138	41	207	179	99	91	49	62	88
	39%	25%	40%	20%	29%	43%	44%	36%	31%	44%	35%	54%	44%	29%	37%	32%
			a			a	bce			bce		cde	ce			

Columns Tested: a, b - a, b, c - a, b, c, d, e - a, b, c, d, e

Survey of the Self-Employed

Q35. And in which of the following ways, if any, are you currently saving for your retirement?

Base: All respondents

		AWARENESS OF IPSE			SOC				HAPPINESS IN SELF-EMPLOYMENT			WORKING PLANS		AWARENESS OF TAX DEDUCTIBLES FOR TRAINING	
													Would consider or want to switch to work for someone else		
	Total	Know at least a little	Have at least heard of	Have never heard of	1-3	4-6	7-10	NET: 4-10	Happy	Neutral	Unhappy	Remain self-employed		Aware	Not aware
Significance Level: 95%		a	b	c	a	b	c	d	a	b	c	a	b	a	b
Unweighted Total	1003	58	192	811	513	291	199	490	808	148	38	727	225	261	742
Weighted Total	1003	64	202	801	501	300	201	501	800	159	35	702	243	254	749
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Individual Savings Account (ISA)	330	17	74	256	182	99	49	149	283	40	6	264	58	91	239
	33%	27%	37%	32%	36% cd	33% c	25%	30%	35% bc	25%	18%	38% b	24%	36%	32%
Private/personal pension	311	28	77	233	180	85	46	131	265	35	10	217	84	101	209
	31%	43% c	38% c	29%	36% bcd	28%	23%	26%	33% b	22%	30%	31% b	35%	40% b	28%
Buying property	143	15	43	100	75	48	20	68	127	11	3	100	36	44	99
	14%	24% c	22% c	12%	15%	16%	10%	14%	16% b	7%	8%	14%	15%	17%	13%
Investing in stocks and shares	135	8	41	95	87	32	17	49	119	15	1	103	28	45	90
	14%	12%	20% c	12%	17% bcd	11%	8%	10%	15% c	9%	2%	15%	12%	18% b	12%
Investing in your company/business	64	6	17	47	48	6	10	17	56	5	2	52	11	22	42
	6%	9%	8%	6%	10% bd	2%	5%	3%	7%	3%	6%	7%	5%	9%	6%
Bonds	60	5	18	42	30	13	17	30	52	5	3	46	12	19	41
	6%	8%	9%	5%	6%	4%	8%	6%	7%	3%	8%	7%	5%	7%	5%
Lifetime Individual Savings Account (LISA)	23	7	13	10	10	7	6	13	18	5	-	13	10	12	11
	2%	11% c	6% c	1%	2%	2%	3%	3%	2%	3%	-	2%	4%	5% b	1%
Trusts	20	3	8	12	16	4	1	5	19	1	*	18	2	9	12
	2%	5% c	4% c	2%	3% d	1%	1%	1%	2%	1%	1%	3%	1%	3%	2%
Investing in cryptocurrencies	13	3	6	7	4	5	4	9	12	1	-	8	5	4	9
	1%	5% c	3% c	1%	1%	2%	2%	2%	2%	*	-	1%	2%	2%	1%

Columns Tested: a,b,c - a,b,c,d - a,b,c - a,b - a,b

Survey of the Self-Employed

Q35. And in which of the following ways, if any, are you currently saving for your retirement?

Base: All respondents

Significance Level: 95%

Unweighted Total	1003	58	192	811	513	291	199	490	808	148	38	727	225	261	742
Weighted Total	1003	64	202	801	501	300	201	501	800	159	35	702	243	254	749
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Other	21	1	3	18	12	8	1	8	19	1	-	18	2	8	13
	2%	2%	2%	2%	2%	3%	*	2%	2%	1%	-	3%	1%	3%	2%
None of the above	390	15	52	337	175	123	92	215	284	80	20	258	93	80	310
	39%	24%	26%	42% ab	35%	41%	46% a	43% a	35%	50% a	58% a	37%	38%	32%	41% a

Columns Tested: a,b,c - a,b,c,d - a,b,c - a,b - a,b

Survey of the Self-Employed

Q35. And in which of the following ways, if any, are you currently saving for your retirement?

Base: All respondents

		SELF-EMPLOYMENT SUPPORT/ADVICE AVAILABLE AT UNIVERSITY		AWARENESS OF MAKING TAX DIGITAL			CONCERN OVER BREXIT NEGOTIATIONS		CONCERN ABOUT SAVING FOR LATER LIFE		PENSION USAGE			IMPORTANCE OF SAVING FOR LATER LIFE	
		To at least some extent	To no extent	Know at least a little about it	At least heard of it	Have not heard of it		Not concerned		Not concerned	Have used private/ personal pension	Currently use private/ personal pension	Have never saved through a private/ personal pension		Not important
	Total						Concerned		Concerned					Important	
Significance Level: 95%		a	b	a	b	c	a	b	a	b	a	b	c	a	b
Unweighted Total	1003	63	327	309	514	489	537	403	662	300	510	339	475	856	107
Weighted Total	1003	69	319	304	492	511	546	389	668	289	452	311	531	855	101
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Individual Savings Account (ISA)	330	18	130	127	197	133	199	121	226	97	189	139	137	312	15
	33%	26%	41%	42%	40%	26%	37%	31%	34%	34%	42%	45%	26%	36%	14%
			a		c						c	c		b	
Private/personal pension	311	27	108	124	176	135	183	116	205	103	290	311	-	298	10
	31%	39%	34%	41%	36%	26%	34%	30%	31%	36%	64%	100%	-	35%	10%
				c	c						c	ac		b	
Buying property	143	16	47	48	72	71	79	58	95	47	67	62	69	135	8
	14%	23%	15%	16%	15%	14%	14%	15%	14%	16%	15%	20%	13%	16%	8%
												ac		b	
Investing in stocks and shares	135	9	52	64	91	44	74	56	70	66	105	83	30	127	9
	14%	13%	16%	21%	19%	9%	13%	15%	10%	23%	23%	27%	6%	15%	9%
				c	c					a	c	c			
Investing in your company/business	64	6	26	36	47	18	42	20	41	21	38	29	26	59	3
	6%	8%	8%	12%	9%	3%	8%	5%	6%	7%	8%	9%	5%	7%	3%
				c	c						c	c			
Bonds	60	3	20	27	33	27	30	28	36	24	41	30	19	57	3
	6%	5%	6%	9%	7%	5%	5%	7%	5%	8%	9%	10%	4%	7%	3%
				c							c	c			
Lifetime Individual Savings Account (LISA)	23	9	3	11	15	8	10	10	18	5	7	7	14	21	2
	2%	13%	1%	4%	3%	2%	2%	3%	3%	2%	2%	2%	3%	2%	2%
		b													
Trusts	20	4	5	11	14	6	15	5	15	5	17	10	3	19	1
	2%	6%	2%	4%	3%	1%	3%	1%	2%	2%	4%	3%	1%	2%	1%
		b		c							c	c			
Investing in cryptocurrencies	13	4	2	8	9	4	10	3	13	-	8	5	5	11	1
	1%	6%	1%	2%	2%	1%	2%	1%	2%	-	2%	2%	1%	1%	1%
		b		c					b						

Columns Tested: a,b - a,b,c - a,b - a,b - a,b,c - a,b

Survey of the Self-Employed

Q35. And in which of the following ways, if any, are you currently saving for your retirement?

Base: All respondents

	SELF-EMPLOYMENT SUPPORT/ADVICE AVAILABLE AT UNIVERSITY		AWARENESS OF MAKING TAX DIGITAL			CONCERN OVER BREXIT NEGOTIATIONS		CONCERN ABOUT SAVING FOR LATER LIFE		PENSION USAGE			IMPORTANCE OF SAVING FOR LATER LIFE		
	Total	To at least some extent	To no extent	Know at least a little about it	At least heard of it	Have not heard of it	Concerned	Not concerned	Concerned	Not concerned	Have used private/ personal pension	Currently use private/ personal pension	Have never saved through a private/ personal pension	Important	Not important
Significance Level: 95%		a	b	a	b	c	a	b	a	b	a	b	c	a	b
Unweighted Total	1003	63	327	309	514	489	537	403	662	300	510	339	475	856	107
Weighted Total	1003	69	319	304	492	511	546	389	668	289	452	311	531	855	101
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Other	21	-	12	11	16	5	14	6	12	9	14	7	7	19	1
	2%	-	4%	4%	3%	1%	3%	1%	2%	3%	3%	2%	1%	2%	1%
				c	c						c				
None of the above	390	20	108	69	149	240	199	149	254	101	87	-	303	287	65
	39%	28%	34%	23%	30%	47%	36%	38%	38%	35%	19%	-	57%	34%	64%
					a	ab					b		ab		a

Columns Tested: a,b - a,b,c - a,b - a,b - a,b,c - a,b

Survey of the Self-Employed

Q36. For which of the following reasons, if any, do you pay into a private/personal pension?

Base: All those who are currently saving for their retirement through a private/personal pension

	GENDER			AGE			REGION													
	Total	Male	Female	18-34	35-54	55+	London	South East	South West	East Midlands	West Midlands	Eastern	North West	North East	Yorkshire and Humberside	Wales	Northern Ireland	Scotland	England	Devolved Nations
Significance Level: 95%		a	b	*a	b	c	a	b	c	d	*e	*f	g	*h	*i	*j	*k	*l	m	n
Unweighted Total	339	215	123	10	155	174	50	69	36	30	18	15	39	9	27	14	6	26	293	46
Weighted Total	311	233	75	24	146	141	45	68	25	22	19	10	38	12	22	15	9	28	259	52
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
To maintain my living standards when I get older	204 66%	144 62%	57 76% a	17 71%	92 63%	95 68%	27 60%	44 65%	13 52%	17 76% c	11 59%	9 92%	27 71%	6 49%	15 70%	10 68%	3 35%	22 81%	168 65%	36 69%
For peace of mind	158 51%	123 53%	33 44%	17 71%	73 50%	68 48%	19 43%	37 55%	13 51%	8 35%	8 39%	6 59%	20 53%	5 43%	13 58%	10 64%	6 71%	15 53%	128 49%	31 59% d
To cover care costs for later life	103 33%	76 33%	24 32%	12 50%	55 38% c	36 25%	20 46% cg	25 38% cg	4 16%	8 37%	9 48%	2 18%	7 18%	5 45%	8 38%	3 17%	3 35%	8 29%	89 34% cg	14 27%
I feel it is what I should do	98 31%	72 31%	23 30%	14 60%	47 32%	37 26%	16 36%	23 34%	9 36%	5 24%	4 22%	3 27%	10 26%	2 16%	8 36%	2 15%	3 36%	13 46%	79 31%	18 35%
For the tax benefits	66 21%	53 23%	13 17%	2 10%	30 21%	34 24%	15 33% g	14 20%	7 29%	7 31%	2 9%	2 19%	5 14%	3 26%	5 21%	- -	3 32%	5 18%	58 23%	8 15%
To support my family	62 20%	49 21%	13 17%	2 9%	38 26% c	22 15%	8 19%	10 15%	5 18%	2 10%	4 22%	4 40%	7 19%	6 51%	2 9%	5 32%	2 19%	6 23%	49 19%	13 25%
So that I can go travelling when I get older	59 19%	47 20%	13 17%	2 9%	26 18%	32 23%	9 20%	12 18%	4 16%	4 19%	4 22%	3 33%	8 21%	2 17%	3 13%	1 5%	- -	9 33%	50 19%	10 19%
Other	6 2%	3 1%	2 3%	- -	1 * 3%	5 3%	- -	2 2%	* 2%	- -	2 9%	- -	- -	- -	- -	- -	1 10%	1 3%	4 2%	2 3%
None of the above	10 3%	9 4%	2 2%	- -	8 5%	3 2%	3 6%	3 5%	1 3%	1 5%	- -	- -	2 4%	1 5%	* 2%	- -	- -	- -	10 4%	- -

Columns Tested: a,b - a,b,c - a,b,c,d,e,f,g,h,i,j,k,l,m,n

Survey of the Self-Employed

Q36. For which of the following reasons, if any, do you pay into a private/personal pension?

Base: All those who are currently saving for their retirement through a private/personal pension

		CURRENT WORK		TYPE OF BUSINESS			EDUCATION					LENGTH OF SELF-EMPLOYMENT				
	Total	Work with spouse, relative or business partner	Work by themselves	Limited company	Partnership	Sole trader	Secondary school	University degree	Higher university degree	NET: Up to Secondary school	NET: University	Up to 3 years	3-6 years	6-10 years	10-15 years	More than 15 years
Significance Level: 95%		a	b	a	*b	c	a	b	c	d	e	a	b	c	d	e
Unweighted Total	339	52	287	63	15	253	138	141	55	141	196	37	59	62	57	124
Weighted Total	311	43	268	63	13	228	131	123	52	134	174	34	58	61	51	107
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
To maintain my living standards when I get older	204 66%	28 67%	175 65%	49 78% c	9 73%	144 63%	80 61%	88 71%	32 62%	82 61%	120 69%	22 65%	33 58%	41 68%	37 72%	70 66%
For peace of mind	158 51%	15 35%	143 54% a	33 52%	2 15%	122 53%	70 53%	59 48%	27 52%	72 54%	86 49%	20 59%	36 63% de	31 51%	21 41%	50 47%
To cover care costs for later life	103 33%	9 20%	94 35% a	24 38%	4 35%	73 32%	37 28%	42 35%	22 43% ad	38 28%	65 37%	14 40%	17 29%	29 48% be	18 35%	26 24%
I feel it is what I should do	98 31%	9 20%	89 33%	19 31%	2 19%	75 33%	42 32%	39 32%	17 32%	42 31%	55 32%	12 36%	21 37%	24 39% e	14 27%	27 25%
For the tax benefits	66 21%	6 14%	60 23%	16 26%	2 15%	45 20%	22 17%	33 27% d	11 22%	22 17%	44 25%	10 29%	10 18%	8 14%	11 22%	27 25%
To support my family	62 20%	10 24%	52 19%	17 27%	4 31%	40 17%	22 17%	29 23%	11 22%	22 16%	40 23%	13 37% cde	11 20%	10 16%	9 18%	19 18%
So that I can go travelling when I get older	59 19%	5 11%	55 20%	16 25%	2 15%	42 18%	21 16%	28 23%	10 20%	21 16%	38 22%	7 22%	10 18%	11 18%	9 18%	21 20%
Other	6 2%	1 3%	4 2%	* 1%	* 4%	5 2%	1 1%	4 3%	- -	1 1%	4 2%	- -	- -	4 7% be	1 1%	1 1%
None of the above	10 3%	1 3%	9 3%	4 6%	1 7%	5 2%	4 3%	2 2%	3 6%	5 4%	5 3%	- -	2 4%	3 4%	2 3%	4 3%

Columns Tested: a,b - a,b,c - a,b,c,d,e - a,b,c,d,e

Survey of the Self-Employed

Q36. For which of the following reasons, if any, do you pay into a private/personal pension?

Base: All those who are currently saving for their retirement through a private/personal pension

		AWARENESS OF IPSE			SOC				HAPPINESS IN SELF-EMPLOYMENT			WORKING PLANS		AWARENESS OF TAX DEDUCTIBLES FOR TRAINING	
	Total	Know at least a little	Have at least heard of	Have never heard of	1-3	4-6	7-10	NET: 4-10	Happy	Neutral	Unhappy	Remain self-employed	Would consider or want to switch to work for someone else	Aware	Not aware
Significance Level: 95%		*a	b	c	a	b	c	d	a	b	*c	a	b	a	b
Unweighted Total	339	27	82	257	200	93	46	139	288	38	12	244	84	110	229
Weighted Total	311	28	77	233	180	85	46	131	265	35	10	217	84	101	209
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
To maintain my living standards when I get older	204 66%	14 50%	49 63%	155 66%	126 70% cd	54 63%	24 52%	78 59%	180 68% b	17 49%	6 56%	142 66%	54 65%	66 65%	138 66%
For peace of mind	158 51%	15 54%	46 59%	113 48%	89 49%	45 52%	25 55%	70 53%	137 52%	18 51%	3 31%	106 49%	47 55%	40 40%	118 56% a
To cover care costs for later life	103 33%	13 46%	31 40%	72 31%	57 32%	32 37%	14 30%	46 35%	89 34%	11 33%	1 13%	73 34%	30 35%	33 32%	70 34%
I feel it is what I should do	98 31%	7 27%	28 36%	70 30%	56 31%	26 30%	16 35%	42 32%	81 31%	12 35%	4 37%	64 30%	33 39%	28 28%	69 33%
For the tax benefits	66 21%	7 25%	19 25%	47 20%	46 26% bd	12 14%	8 17%	20 15%	59 22%	4 11%	3 25%	52 24%	12 15%	23 23%	43 21%
To support my family	62 20%	10 35%	22 29% c	40 17%	34 19%	21 24%	7 15%	28 21%	49 19%	11 31%	2 18%	42 19%	20 24%	21 21%	41 19%
So that I can go travelling when I get older	59 19%	6 22%	16 21%	43 19%	45 25% bcd	9 11%	5 11%	14 11%	58 22% b	1 2%	1 6%	48 22% b	9 11%	19 19%	40 19%
Other	6 2%	- -	1 1%	4 2%	4 2%	2 2%	- -	2 1%	5 2%	- -	* 4%	5 2%	1 1%	* *	5 2%
None of the above	10 3%	1 3%	1 1%	9 4%	8 4%	2 3%	- -	2 2%	8 3%	1 2%	1 14%	7 3%	3 3%	6 6%	5 2%

Columns Tested: a,b,c - a,b,c,d - a,b,c - a,b - a,b

Survey of the Self-Employed

Q36. For which of the following reasons, if any, do you pay into a private/personal pension?

Base: All those who are currently saving for their retirement through a private/personal pension

		SELF-EMPLOYMENT SUPPORT/ADVICE AVAILABLE AT UNIVERSITY		AWARENESS OF MAKING TAX DIGITAL			CONCERN OVER BREXIT NEGOTIATIONS		CONCERN ABOUT SAVING FOR LATER LIFE		PENSION USAGE			IMPORTANCE OF SAVING FOR LATER LIFE	
		To at least some extent	To no extent	Know at least a little about it	At least heard of it	Have not heard of it	Concerned	Not concerned	Concerned	Not concerned	Have used private/ personal pension	Currently use private/ personal pension	Have never saved through a private/ personal pension	Important	Not important
Significance Level: 95%	Total	a	b	a	b	c	a	b	a	b	a	b	*c	a	*b
Unweighted Total	339	30	119	134	193	146	190	134	222	114	321	339	-	326	11
Weighted Total	311	27	108	124	176	135	183	116	205	103	290	311	-	298	10
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	-	100%	100%
To maintain my living standards when I get older	204	14	76	81	113	91	123	77	143	60	201	204	-	200	4
	66%	52%	70%	65%	64%	67%	67%	66%	70%	58%	69%	66%	-	67%	43%
									b						
For peace of mind	158	16	49	60	93	65	107	48	116	41	151	158	-	154	2
	51%	57%	46%	48%	53%	48%	58%	42%	56%	40%	52%	51%	-	52%	19%
							b		b						
To cover care costs for later life	103	12	41	39	54	49	71	30	74	29	92	103	-	102	1
	33%	43%	38%	31%	31%	36%	39%	25%	36%	28%	32%	33%	-	34%	8%
							b								
I feel it is what I should do	98	14	31	41	56	41	66	28	76	21	91	98	-	94	3
	31%	51%	29%	33%	32%	31%	36%	24%	37%	20%	31%	31%	-	32%	33%
		b					b		b						
For the tax benefits	66	7	24	29	44	23	43	21	44	21	65	66	-	64	2
	21%	27%	22%	23%	25%	17%	24%	18%	22%	21%	22%	21%	-	22%	22%
To support my family	62	10	21	25	35	27	46	13	50	12	58	62	-	61	1
	20%	36%	19%	21%	20%	20%	25%	12%	25%	11%	20%	20%	-	20%	14%
		b					b		b						
So that I can go travelling when I get older	59	4	24	27	34	25	40	19	37	21	59	59	-	59	1
	19%	13%	22%	22%	19%	19%	22%	17%	18%	20%	20%	19%	-	20%	8%
Other	6	-	2	4	4	1	3	2	3	3	6	6	-	6	-
	2%	-	2%	3%	3%	1%	2%	2%	1%	3%	2%	2%	-	2%	-
None of the above	10	-	4	2	4	6	5	2	7	3	10	10	-	10	1
	3%	-	3%	1%	2%	5%	3%	2%	3%	3%	3%	3%	-	3%	7%

Columns Tested: a,b - a,b,c - a,b - a,b - a,b,c - a,b

Survey of the Self-Employed

Q37. For which of the following reasons, if any, do you not pay into a private/personal pension?

Base: All those who are not currently paying into a private/personal pension

	GENDER			AGE			REGION													
	Total	Male	Female	18-34	35-54	55+	London	South East	South West	East Midlands	West Midlands	Eastern	North West	North East	Yorkshire and Humberside	Wales	Northern Ireland	Scotland	England	Devolved Nations
Significance Level: 95%		a	b	a	b	c	a	b	c	d	e	f	g	*h	i	*j	*k	l	m	n
Unweighted Total	664	372	289	83	330	251	96	126	72	51	56	37	56	25	61	28	8	48	580	84
Weighted Total	692	446	245	177	323	193	96	133	55	39	71	31	62	39	59	35	11	63	584	109
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I cannot currently afford to pay into a private/personal pension	254 37%	151 34%	102 42% a	57 32%	144 45% ac	53 27%	29 30%	53 39%	21 38%	13 34%	27 38%	11 35%	24 38%	10 27%	27 46% a	16 46%	5 44%	19 31%	214 37%	40 37%
I save in alternative ways	119 17%	71 16%	48 20%	36 20%	42 13%	40 21% b	19 20%	24 18%	9 17%	8 22%	9 13%	6 21%	9 15%	9 22%	10 17%	4 13%	- -	10 16%	104 18%	15 13%
I have other financial priorities currently	117 17%	68 15%	48 20%	29 16%	60 19%	27 14%	13 13%	36 27% acglmn	7 13%	7 19%	12 16%	6 21%	5 8%	5 14%	11 19%	9 26%	- -	5 8%	102 18%	14 13%
I was paying into a pension previously when I was employed, but stopped when I become self employed	114 16%	78 17%	36 15%	18 10%	52 16%	45 23% ab	14 14%	24 18%	6 11%	5 13%	13 19%	5 17%	10 16%	6 16%	12 20%	4 10%	2 20%	13 21%	95 16%	19 17%
I have not thought about it	61 9%	34 8%	27 11%	35 20% bc	21 7% c	5 2%	9 9%	13 10%	3 5%	6 16% i	5 8%	4 14%	8 12%	2 6%	2 3%	3 9%	- -	5 8%	53 9%	8 8%
There are not enough pension options to suit the self-employed	58 8%	41 9%	17 7%	20 11%	28 9%	11 5%	15 15% eiln	14 10% l	5 10% l	3 9% l	3 4% l	4 13% l	6 10% l	- -	3 5%	2 5%	3 31%	- -	53 9% l	5 5%
I am saving for a property	49 7%	24 5%	23 10% a	28 16% bc	19 6% c	1 1%	10 10%	11 8%	3 6%	5 14% egn	1 2%	5 18% egmn	2 2%	- -	6 10%	- -	- -	5 8%	44 7%	5 4%
I do not know how to set up a pension	47 7%	21 5%	26 11% a	23 13% bc	19 6%	5 3%	9 9% d	11 8% d	5 9% d	- -	1 1%	6 21% bdegmn	1 2%	1 2%	7 12% deg	1 3%	- -	5 8% d	41 7%	6 5%

Columns Tested: a,b - a,b,c - a,b,c,d,e,f,g,h,i,j,k,l,m,n

Survey of the Self-Employed

Q37. For which of the following reasons, if any, do you not pay into a private/personal pension?

Base: All those who are not currently paying into a private/personal pension

		GENDER		AGE			REGION													
	Total	Male	Female	18-34	35-54	55+	London	South East	South West	East Midlands	West Midlands	Eastern	North West	North East	Yorkshire and Humberside	Wales	Northern Ireland	Scotland	England	Devolved Nations
Significance Level: 95%		a	b	a	b	c	a	b	c	d	e	f	g	*h	i	*j	*k	l	m	n
Unweighted Total	664	372	289	83	330	251	96	126	72	51	56	37	56	25	61	28	8	48	580	84
Weighted Total	692	446	245	177	323	193	96	133	55	39	71	31	62	39	59	35	11	63	584	109
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Pension products do not offer sufficient flexibility for me	46 7%	25 6%	20 8%	18 10%	16 5%	12 6%	13 13% deiln	11 9% dlIn	8 14% deiln	- - -	2 2% -	2 8% dn	7 11% dlIn	2 5%	2 3%	- -	- -	- -	46 8% dlIn	- -
I would rather spend my money now and enjoy it than save for retirement	44 6%	31 7%	13 5%	15 8%	19 6%	11 6%	8 8%	8 6%	4 7%	2 5%	2 2%	1 4%	6 10%	- -	5 8%	2 6%	- -	6 9%	36 6%	8 7%
Pension information is too complex	44 6%	22 5%	21 9%	19 11% c	19 6%	6 3%	12 12% n	10 8%	3 5%	5 13% n	4 6%	2 6%	4 6%	- -	3 5%	- -	- -	2 3%	42 7%	2 2%
I plan to start retirement savings/pension in the future	43 6%	29 7%	13 5%	18 10% c	24 7% c	1 1%	8 8% ln	11 8% ln	5 9% ln	* 1% -	4 6%	2 6%	3 4%	4 10%	4 6%	2 5%	- -	- -	41 7%	2 2%
I feel my financial future is already secure	40 6%	28 6%	11 5%	2 1%	11 3%	27 14% ab	7 7%	7 5%	3 6%	4 10%	2 3%	2 7%	1 2%	4 10%	3 5%	3 9%	- -	4 6%	33 6%	7 6%
There are not enough options to suit my needs	19 3%	12 3%	7 3%	4 2%	12 4%	3 1%	5 5%	2 2%	2 3%	3 9% blmn	1 1%	1 4%	1 2%	1 3%	1 2%	- -	1 13%	- -	18 3%	1 1%
Other	59 8%	42 9%	17 7%	11 6%	13 4%	35 18% ab	8 9%	9 7%	9 16% bem	3 7%	3 4%	2 5%	5 8%	3 7%	6 9%	4 12%	2 18%	6 10%	46 8%	12 11%
None of the above	95 14%	63 14%	33 13%	28 16%	42 13%	26 14%	15 15%	18 13%	5 8%	5 13%	16 23% cfi	2 6%	10 17%	5 12%	5 8%	1 3%	- -	14 23% cfi	80 14%	15 14%

Columns Tested: a,b - a,b,c - a,b,c,d,e,f,g,h,i,j,k,l,m,n

Survey of the Self-Employed

Q37. For which of the following reasons, if any, do you not pay into a private/personal pension?

Base: All those who are not currently paying into a private/personal pension

		CURRENT WORK		TYPE OF BUSINESS			EDUCATION					LENGTH OF SELF-EMPLOYMENT				
	Total	Work with spouse, relative or business partner	Work by themselves	Limited company	Partnership	Sole trader	Secondary school	University degree	Higher university degree	NET: Up to Secondary school	NET: University	Up to 3 years	3-6 years	6-10 years	10-15 years	More than 15 years
Significance Level: 95%		a	b	a	b	c	a	b	c	d	e	a	b	c	d	e
Unweighted Total	664	51	613	63	26	554	317	262	75	317	337	119	137	112	115	181
Weighted Total	692	53	639	72	26	573	341	261	82	341	343	151	149	112	114	166
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I cannot currently afford to pay into a private/ personal pension	254 37%	16 31%	238 37%	17 24%	12 46%	221 39% a	125 37%	103 39% c	22 27%	125 37%	125 36%	43 29%	62 42% ae	45 40%	54 47% ae	50 30%
I save in alternative ways	119 17%	14 26%	105 16%	17 24%	5 19%	93 16%	52 15%	48 18%	18 22%	52 15%	66 19%	20 13%	26 17%	22 20%	22 19%	29 17%
I have other financial priorities currently	117 17%	5 10%	111 17%	13 18%	4 16%	95 17%	52 15%	47 18%	18 21%	52 15%	64 19%	22 15%	30 20%	17 15%	26 23% e	21 13%
I was paying into a pension previously when I was employed, but stopped when I become self employed	114 16%	12 22%	102 16%	21 29% c	7 27%	83 14%	50 15%	50 19%	11 14%	50 15%	61 18%	23 15%	22 15%	19 17%	28 24% e	21 13%
I have not thought about it	61 9%	5 10%	56 9%	6 8%	2 6%	49 9%	31 9%	24 9%	5 6%	31 9%	30 9%	18 12% e	18 12% de	16 14% de	5 5%	3 2%
There are not enough pension options to suit the self-employed	58 8%	6 10%	53 8%	2 3%	3 11%	51 9%	21 6%	27 11%	9 11%	21 6%	37 11% ad	16 11%	8 6%	9 8%	13 11%	12 7%
I am saving for a property	49 7%	10 18% b	39 6%	12 17% c	3 11%	32 6%	18 5%	20 8%	10 13% ad	18 5%	30 9%	13 9% e	13 9% e	7 7%	10 9% e	5 3%
I do not know how to set up a pension	47 7%	5 9%	42 7%	11 16% c	2 9%	31 5%	25 7%	19 7%	3 3%	25 7%	21 6%	12 8% e	16 10% e	7 6% e	10 9% e	2 1%

Columns Tested: a,b - a,b,c - a,b,c,d,e - a,b,c,d,e

Survey of the Self-Employed

Q37. For which of the following reasons, if any, do you not pay into a private/personal pension?

Base: All those who are not currently paying into a private/personal pension

		CURRENT WORK		TYPE OF BUSINESS			EDUCATION					LENGTH OF SELF-EMPLOYMENT				
	Total	Work with spouse, relative or business partner	Work by themselves	Limited company	Partnership	Sole trader	Secondary school	University degree	Higher university degree	NET: Up to Secondary school	NET: University	Up to 3 years	3-6 years	6-10 years	10-15 years	More than 15 years
Significance Level: 95%		a	b	a	*b	c	a	b	c	d	e	a	b	c	d	e
Unweighted Total	664	51	613	63	26	554	317	262	75	317	337	119	137	112	115	181
Weighted Total	692	53	639	72	26	573	341	261	82	341	343	151	149	112	114	166
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Pension products do not offer sufficient flexibility for me	46 7%	5 10%	41 6%	7 10%	2 9%	35 6%	16 5%	20 8%	10 12% ad	16 5%	30 9% ad	9 6%	7 5%	6 6%	11 10%	13 8%
I would rather spend my money now and enjoy it than save for retirement	44 6%	1 2%	43 7%	3 4%	- -	41 7%	24 7%	16 6%	4 5%	24 7%	20 6%	8 5%	9 6%	4 4%	9 8%	14 8%
Pension information is too complex	44 6%	2 4%	41 6%	2 2%	* 2%	40 7%	21 6%	18 7%	4 5%	21 6%	22 6%	11 7% e	10 7% e	12 11% e	7 6%	4 2%
I plan to start retirement savings/pension in the future	43 6%	- -	43 7%	2 3%	- -	39 7%	32 9% bce	10 4%	1 1%	32 9% bce	10 3%	11 7% e	16 11% e	9 8% e	5 5% e	2 1%
I feel my financial future is already secure	40 6%	3 6%	36 6%	8 11% c	4 14%	27 5%	15 4%	18 7%	4 5%	15 4%	22 6%	8 5%	9 6%	6 5%	5 4%	12 7%
There are not enough options to suit my needs	19 3%	3 5%	16 3%	- -	1 2%	18 3%	6 2%	10 4%	3 3%	6 2%	13 4%	5 3%	2 2%	4 3%	5 5%	3 2%
Other	59 8%	5 10%	53 8%	8 12%	2 8%	46 8%	18 5%	27 10% ad	12 15% ad	18 5%	39 12% ad	9 6%	5 4%	10 9%	9 8%	25 15% abd
None of the above	95 14%	4 8%	91 14%	6 8%	1 2%	87 15%	53 16%	29 11%	13 16%	53 16%	42 12%	25 17% d	17 11% d	12 11%	5 4%	37 22% bcd

Columns Tested: a,b - a,b,c - a,b,c,d,e - a,b,c,d,e

Survey of the Self-Employed

Q37. For which of the following reasons, if any, do you not pay into a private/personal pension?

Base: All those who are not currently paying into a private/personal pension

		AWARENESS OF IPSE			SOC				HAPPINESS IN SELF-EMPLOYMENT			WORKING PLANS		AWARENESS OF TAX DEDUCTIBLES FOR TRAINING	
	Total	Know at least a little	Have at least heard of	Have never heard of	1-3	4-6	7-10	NET: 4-10	Happy	Neutral	Unhappy	Remain self-employed	Would consider or want to switch to work for someone else	Aware	Not aware
Significance Level: 95%		a	b	c	a	b	c	d	a	b	c	a	b	a	b
Unweighted Total	664	31	110	554	313	198	153	351	520	110	26	483	141	151	513
Weighted Total	692	36	124	568	322	215	156	371	535	124	24	485	159	152	540
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I cannot currently afford to pay into a private/ personal pension	254 37%	7 20%	37 29%	218 38% a	110 34%	70 33%	74 47% ab	144 39%	185 35%	56 45% a	12 50%	156 32%	83 52% a	39 26%	215 40% a
I save in alternative ways	119 17%	12 32% c	31 25% c	88 16%	66 21% bd	28 13%	24 15%	52 14%	105 20% b	10 8%	2 8%	103 21% b	15 9%	32 21%	87 16%
I have other financial priorities currently	117 17%	2 5%	21 17%	95 17%	67 21% bd	28 13%	21 14%	49 13%	85 16%	24 19%	7 30%	78 16%	34 21%	18 12%	99 18%
I was paying into a pension previously when I was employed, but stopped when I become self employed	114 16%	6 17%	19 16%	95 17%	54 17%	33 15%	26 17%	60 16%	93 17%	16 13%	5 20%	82 17%	32 20%	18 12%	95 18%
I have not thought about it	61 9%	6 17%	20 16% c	41 7%	33 10%	20 9%	8 5%	28 7%	42 8%	16 13%	3 13%	34 7%	25 16% a	12 8%	49 9%
There are not enough pension options to suit the self-employed	58 8%	3 9%	12 9%	47 8%	37 11% bd	11 5%	11 7%	22 6%	48 9%	7 6%	3 12%	39 8%	19 12%	15 10%	43 8%
I am saving for a property	49 7%	2 5%	7 6%	41 7%	31 10% cd	11 5%	6 4%	17 5%	39 7%	8 7%	- -	34 7%	8 5%	12 8%	37 7%

Columns Tested: a,b,c - a,b,c,d - a,b,c - a,b - a,b

Survey of the Self-Employed

Q37. For which of the following reasons, if any, do you not pay into a private/personal pension?

Base: All those who are not currently paying into a private/personal pension

	AWARENESS OF IPSE				SOC				HAPPINESS IN SELF-EMPLOYMENT			WORKING PLANS		AWARENESS OF TAX DEDUCTIBLES FOR TRAINING	
	Total	Know at least a little	Have at least heard of	Have never heard of	1-3	4-6	7-10	NET: 4-10	Happy	Neutral	Unhappy	Remain self-employed	Would consider or want to switch to work for someone else	Aware	Not aware
Significance Level: 95%		a	b	c	a	b	c	d	a	b	*c	a	b	a	b
Unweighted Total	664	31	110	554	313	198	153	351	520	110	26	483	141	151	513
Weighted Total	692	36	124	568	322	215	156	371	535	124	24	485	159	152	540
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I do not know how to set up a pension	47	2	9	38	16	13	18	31	31	13	3	30	15	8	39
	7%	5%	7%	7%	5%	6%	12%	8%	6%	11%	12%	6%	9%	5%	7%
							a								
Pension products do not offer sufficient flexibility for me	46	7	18	28	30	10	7	17	38	5	2	33	12	16	31
	7%	19%	14%	5%	9%	5%	4%	4%	7%	4%	10%	7%	8%	10%	6%
		c	c		d										
I would rather spend my money now and enjoy it than save for retirement	44	3	10	34	17	17	10	27	35	8	1	33	11	10	34
	6%	7%	8%	6%	5%	8%	7%	7%	7%	7%	3%	7%	7%	6%	6%
Pension information is too complex	44	1	7	37	21	8	14	22	27	13	4	19	24	10	34
	6%	4%	5%	7%	7%	4%	9%	6%	5%	10%	16%	4%	15%	6%	6%
							b			a			a		
I plan to start retirement savings/pension in the future	43	-	10	33	13	11	19	30	34	8	1	25	14	9	34
	6%	-	8%	6%	4%	5%	12%	8%	6%	7%	3%	5%	9%	6%	6%
							ab	a							
I feel my financial future is already secure	40	3	5	35	20	4	15	19	37	1	2	38	1	9	30
	6%	8%	4%	6%	6%	2%	10%	5%	7%	1%	7%	8%	1%	6%	6%
					b		b		b			b			
There are not enough options to suit my needs	19	3	7	12	10	4	5	9	14	3	2	15	4	5	14
	3%	8%	5%	2%	3%	2%	3%	2%	3%	2%	10%	3%	3%	3%	3%
		c													
Other	59	1	3	55	38	13	8	21	51	7	1	48	8	21	37
	8%	2%	3%	10%	12%	6%	5%	6%	10%	6%	3%	10%	5%	14%	7%
				b	bcd									b	

Columns Tested: a,b,c - a,b,c,d - a,b,c - a,b - a,b

Survey of the Self-Employed

Q37. For which of the following reasons, if any, do you not pay into a private/personal pension?

Base: All those who are not currently paying into a private/personal pension

Significance Level: 95%

	AWARENESS OF IPSE			SOC				HAPPINESS IN SELF-EMPLOYMENT			WORKING PLANS		AWARENESS OF TAX DEDUCTIBLES FOR TRAINING	
	Know at least a little	Have at least heard of	Have never heard of				NET: 4-10				Remain self-employed	Would consider or want to switch to work for someone else	Aware	Not aware
Total	a	b	c	1-3	4-6	7-10		Happy	Neutral	Unhappy	a	b	a	b
664	31	110	554	313	198	153	351	520	110	26	483	141	151	513
692	36	124	568	322	215	156	371	535	124	24	485	159	152	540
100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
95	4	9	87	39	42	14	56	69	20	1	64	8	19	76
14%	11%	7%	15% b	12%	20% ac	9%	15%	13%	16%	3%	13% b	5%	13%	14%

Columns Tested: a,b,c - a,b,c,d - a,b,c - a,b - a,b

Survey of the Self-Employed

Q37. For which of the following reasons, if any, do you not pay into a private/personal pension?

Base: All those who are not currently paying into a private/personal pension

		SELF-EMPLOYMENT SUPPORT/ADVICE AVAILABLE AT UNIVERSITY		AWARENESS OF MAKING TAX DIGITAL			CONCERN OVER BREXIT NEGOTIATIONS		CONCERN ABOUT SAVING FOR LATER LIFE		PENSION USAGE			IMPORTANCE OF SAVING FOR LATER LIFE	
		To at least some extent	To no extent	Know at least a little about it	At least heard of it	Have not heard of it	Concerned	Not concerned	Concerned	Not concerned	Have used private/ personal pension	Currently use private/ personal pension	Have never saved through a private/ personal pension	Important	Not important
Significance Level: 95%	Total	a	b	a	b	c	a	b	a	b	a	*b	c	a	b
Unweighted Total	664	33	208	175	321	343	347	269	440	186	189	-	475	530	96
Weighted Total	692	42	210	180	316	376	363	273	463	186	162	-	531	557	92
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	-	100%	100%	100%
I cannot currently afford to pay into a private/ personal pension	254 37%	14 34%	77 37%	61 34%	123 39%	132 35%	149 41%	96 35%	207 45% b	39 21%	51 31%	-	203 38%	216 39% b	25 28%
I save in alternative ways	119 17%	9 22%	47 22%	39 22% c	67 21% c	52 14%	57 16%	62 23% a	82 18%	35 19%	29 18%	-	90 17%	108 19%	10 11%
I have other financial priorities currently	117 17%	7 18%	49 23%	33 18%	62 20%	54 14%	61 17%	47 17%	100 22% b	14 7%	32 20%	-	85 16%	103 19% b	8 9%
I was paying into a pension previously when I was employed, but stopped when I become self employed	114 16%	11 25%	39 19%	33 18%	59 19%	54 14%	62 17%	48 17%	74 16%	37 20%	56 34% c	-	58 11%	99 18%	13 14%
I have not thought about it	61 9%	4 9%	19 9%	16 9%	19 6%	42 11% b	34 9%	24 9%	46 10%	15 8%	5 3%	-	56 11% a	50 9%	10 11%
There are not enough pension options to suit the self-employed	58 8%	4 10%	28 13%	22 12% c	36 11% c	23 6%	35 10%	22 8%	44 10%	13 7%	11 7%	-	47 9%	51 9%	6 6%
I am saving for a property	49 7%	2 5%	25 12%	13 7%	23 7%	25 7%	29 8%	17 6%	35 8%	13 7%	7 5%	-	41 8%	47 8% b	- -

Columns Tested: a,b - a,b,c - a,b - a,b - a,b,c - a,b

Survey of the Self-Employed

Q37. For which of the following reasons, if any, do you not pay into a private/personal pension?

Base: All those who are not currently paying into a private/personal pension

		SELF-EMPLOYMENT SUPPORT/ADVICE AVAILABLE AT UNIVERSITY		AWARENESS OF MAKING TAX DIGITAL			CONCERN OVER BREXIT NEGOTIATIONS		CONCERN ABOUT SAVING FOR LATER LIFE		PENSION USAGE			IMPORTANCE OF SAVING FOR LATER LIFE	
	Total	To at least some extent	To no extent	Know at least a little about it	At least heard of it	Have not heard of it	Concerned	Not concerned	Concerned	Not concerned	Have used private/ personal pension	Currently use private/ personal pension	Have never saved through a private/ personal pension	Important	Not important
Significance Level: 95%		a	b	a	b	c	a	b	a	b	a	*b	c	a	b
Unweighted Total	664	33	208	175	321	343	347	269	440	186	189	-	475	530	96
Weighted Total	692	42	210	180	316	376	363	273	463	186	162	-	531	557	92
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	-	100%	100%	100%
I do not know how to set up a pension	47	6	11	11	23	24	21	20	39	8	5	-	42	40	6
	7%	14%	5%	6%	7%	6%	6%	7%	8%	4%	3%	-	8% a	7%	7%
Pension products do not offer sufficient flexibility for me	46	11	16	18	29	17	34	12	40	6	11	-	35	41	5
	7%	26% b	8%	10% c	9% c	4%	9% b	4%	9% b	3%	7%	-	7%	7%	5%
I would rather spend my money now and enjoy it than save for retirement	44	4	11	8	23	21	21	19	22	20	-	-	44	27	17
	6%	10%	5%	4%	7%	6%	6%	7%	5%	11% a	-	-	8% a	5%	18% a
Pension information is too complex	44	3	14	11	18	25	27	16	35	7	5	-	38	40	4
	6%	8%	7%	6%	6%	7%	7%	6%	8%	4%	3%	-	7%	7%	4%
I plan to start retirement savings/pension in the future	43	-	6	10	15	28	26	17	37	6	4	-	39	40	3
	6%	-	3%	6%	5%	7%	7%	6%	8% b	3%	2%	-	7% a	7%	3%
I feel my financial future is already secure	40	2	15	10	21	19	18	21	13	26	22	-	18	30	9
	6%	4%	7%	6%	7%	5%	5%	8%	3%	14% a	13% c	-	3%	5%	10%
There are not enough options to suit my needs	19	2	10	7	12	7	11	8	15	4	3	-	16	15	4
	3%	4%	5%	4%	4%	2%	3%	3%	3%	2%	2%	-	3%	3%	4%
Other	59	4	27	23	32	27	43	15	34	23	28	-	30	51	8
	8%	9%	13%	13% c	10%	7%	12% b	5%	7%	12% a	18% c	-	6%	9%	9%

Columns Tested: a,b - a,b,c - a,b - a,b - a,b,c - a,b

Survey of the Self-Employed

Q37. For which of the following reasons, if any, do you not pay into a private/personal pension?

Base: All those who are not currently paying into a private/personal pension

	SELF-EMPLOYMENT SUPPORT/ADVICE AVAILABLE AT UNIVERSITY		AWARENESS OF MAKING TAX DIGITAL			CONCERN OVER BREXIT NEGOTIATIONS		CONCERN ABOUT SAVING FOR LATER LIFE		PENSION USAGE			IMPORTANCE OF SAVING FOR LATER LIFE	
	To at least some extent	To no extent	Know at least a little about it	At least heard of it	Have not heard of it	Concerned	Not concerned	Concerned	Not concerned	Have used private/ personal pension	Currently use private/ personal pension	Have never saved through a private/ personal pension	Important	Not important
Total	a	b	a	b	c	a	b	a	b	a	*b	c	a	b
Unweighted Total	664	33	208	175	321	343	269	440	186	189	-	475	530	96
Weighted Total	692	42	210	180	316	376	273	463	186	162	-	531	557	92
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	-	100%	100%	100%
None of the above	95	8	15	16	31	64	33	40	30	19	-	76	49	20
	14%	19%	7%	9%	10%	17%	9%	9%	16%	12%	-	14%	9%	22%
		b			ab				a					a

Columns Tested: a,b - a,b,c - a,b - a,b - a,b,c - a,b

Survey of the Self-Employed

Q38. How important to you, if at all, is saving for later life?

Base: All respondents

		GENDER		AGE			REGION														
		Total	Male	Female	18-34	35-54	55+	London	South East	South West	East Midlands	West Midlands	Eastern	North West	North East	Yorkshire and Humberside	Wales	Northern Ireland	Scotland	England	Devolved Nations
Significance Level: 95%		a	b	a	b	c	a	b	c	d	e	f	g	h	i	j	*k	l	m	n	
Unweighted Total	1003	587	412	93	485	425	146	195	108	81	74	52	95	34	88	42	14	74	873	130	
Weighted Total	1003	678	320	201	468	334	140	201	80	60	90	40	100	50	80	50	20	90	843	160	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Very important	(4)	390	253	134	71	179	140	55	84	30	19	39	22	38	15	27	22	9	29	330	60
		39%	37%	42%	35%	38%	42%	39%	42%	38%	32%	43%	56%	37%	29%	34%	44%	46%	32%	39%	37%
		acdghilmn																			
Fairly important	(3)	466	316	148	110	214	142	60	93	39	34	38	16	47	28	36	25	6	43	392	74
		46%	47%	46%	55%	46%	42%	43%	46%	49%	56%	42%	41%	47%	56%	45%	49%	31%	48%	47%	46%
		c																			
Not very important	(2)	84	63	21	9	43	32	17	13	4	4	6	1	9	3	9	3	5	11	66	19
		8%	9%	7%	5%	9%	10%	12%	6%	5%	7%	6%	2%	9%	6%	11%	6%	23%	13%	8%	12%
		f																			
Not at all important	(1)	17	12	5	-	6	11	2	2	2	1	1	-	1	1	3	1	-	3	13	4
		2%	2%	1%	-	1%	3%	1%	1%	3%	2%	1%	-	1%	2%	4%	1%	-	4%	2%	3%
		b																			
Don't know		46	34	12	11	27	9	6	8	4	2	7	1	6	3	5	-	-	4	42	4
		5%	5%	4%	5%	6%	3%	4%	4%	5%	3%	7%	1%	6%	6%	7%	-	-	4%	5%	2%
		c																			
NETS																					
Net: Important	855	569	282	181	393	282	116	177	69	53	77	39	85	43	63	47	16	72	722	134	
	85%	84%	88%	90%	84%	84%	82%	88%	87%	88%	85%	97%	84%	86%	79%	93%	77%	79%	86%	83%	
		i																			
		acegilmn																			
Net: Not important	101	75	26	9	48	43	19	15	6	5	7	1	10	4	12	4	5	15	78	23	
	10%	11%	8%	5%	10%	13%	13%	7%	8%	9%	7%	2%	10%	8%	15%	7%	23%	16%	9%	14%	
		f																			
		bfm																			
Mean score	3.3	3.3	3.3	3.3	3.3	3.3	3.3	3.4	3.3	3.2	3.4	3.5	3.3	3.2	3.2	3.4	3.2	3.1	3.3	3.2	
		il																			
		l																			
Standard deviation	.70	.71	.67	.57	.69	.77	.73	.65	.70	.67	.66	.54	.67	.66	.79	.66	.82	.78	.69	.75	
Standard error	.02	.03	.03	.06	.03	.04	.06	.05	.07	.08	.08	.08	.07	.12	.09	.10	.22	.09	.02	.07	

Columns Tested: a,b - a,b,c - a,b,c,d,e,f,g,h,i,j,k,l,m,n

Survey of the Self-Employed

Q38. How important to you, if at all, is saving for later life?

Base: All respondents

		CURRENT WORK		TYPE OF BUSINESS			EDUCATION					LENGTH OF SELF-EMPLOYMENT				
	Total	Work with spouse, relative or business partner	Work by themselves	Limited company	Partnership	Sole trader	Secondary school	University degree	Higher university degree	NET: Up to Secondary school	NET: University	Up to 3 years	3-6 years	6-10 years	10-15 years	More than 15 years
Significance Level: 95%		a	b	a	b	c	a	b	c	d	e	a	b	c	d	e
Unweighted Total	1003	103	900	126	41	807	455	403	130	458	533	156	196	174	172	305
Weighted Total	1003	96	907	134	38	801	472	383	134	475	517	185	207	173	165	273
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very important	(4)	390	348	69	16	294	160	154	68	162	222	67	75	75	61	113
	39%	43%	38%	51%	42%	37%	34%	40%	51%	34%	43%	36%	36%	43%	37%	41%
				c					abd		ad					
Fairly important	(3)	466	413	56	22	376	232	182	47	233	230	100	88	85	80	113
	46%	55%	46%	41%	57%	47%	49%	48%	35%	49%	44%	54%	43%	49%	48%	41%
							c	c		c		be				
Not very important	(2)	84	83	8	-	73	40	33	11	40	43	12	28	7	15	23
	8%	1%	9%	6%	-	9%	9%	9%	8%	8%	8%	6%	13%	4%	9%	8%
			a			b							ac		c	
Not at all important	(1)	17	16	-	-	16	8	4	2	8	7	1	2	4	3	7
	2%	1%	2%	-	-	2%	2%	1%	2%	2%	1%	*	1%	2%	2%	3%
Don't know		46	46	1	*	42	31	10	5	31	15	5	14	3	6	18
	5%	-	5%	1%	1%	5%	7%	3%	4%	7%	3%	3%	7%	1%	4%	6%
			a			a	be			be			c			c
NETS																
Net: Important	855	94	762	125	38	670	392	336	116	395	452	167	163	160	140	225
	85%	98%	84%	93%	99%	84%	83%	88%	87%	83%	87%	90%	79%	92%	85%	83%
		b		c	c							be		bde		
Net: Not important	101	2	99	8	-	89	49	37	13	49	50	13	30	11	18	30
	10%	2%	11%	6%	-	11%	10%	10%	10%	10%	10%	7%	14%	6%	11%	11%
			a			b							ac			
Mean score	3.3	3.4	3.3	3.5	3.4	3.2	3.2	3.3	3.4	3.2	3.3	3.3	3.2	3.4	3.2	3.3
				c					ad		ad					
Standard deviation	.70	.57	.71	.61	.50	.71	.69	.67	.72	.69	.69	.61	.72	.67	.71	.75
Standard error	.02	.06	.02	.06	.08	.03	.03	.03	.06	.03	.03	.05	.05	.05	.05	.04

Columns Tested: a,b - a,b,c - a,b,c,d,e - a,b,c,d,e

Survey of the Self-Employed

Q38. How important to you, if at all, is saving for later life?

Base: All respondents

			AWARENESS OF IPSE			SOC				HAPPINESS IN SELF-EMPLOYMENT			WORKING PLANS		AWARENESS OF TAX DEDUCTIBLES FOR TRAINING	
		Know at least a little	Have at least heard of	Have never heard of				NET: 4-10				Remain self-employed	Would consider or want to switch to work for someone else			
Total		a	b	c	1-3	4-6	7-10	NET: 4-10	Happy	Neutral	Unhappy			Aware	Not aware	
Significance Level: 95%																
Unweighted Total		1003	58	192	811	513	291	199	490	808	148	38	727	225	261	742
Weighted Total		1003	64	202	801	501	300	201	501	800	159	35	702	243	254	749
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very important	(4)	390	29	95	295	207	115	68	183	305	69	12	267	111	105	285
		39%	45%	47%	37%	41%	38%	34%	36%	38%	44%	36%	38%	46% a	41%	38%
Fairly important	(3)	466	27	89	376	232	140	93	233	382	66	16	327	113	112	354
		46%	42%	44%	47%	46%	47%	46%	47%	48%	42%	47%	47%	46%	44%	47%
Not very important	(2)	84	6	14	70	40	23	22	45	71	12	1	65	17	24	61
		8%	9%	7%	9%	8%	8%	11%	9%	9%	8%	4%	9%	7%	9%	8%
Not at all important	(1)	17	1	1	16	8	4	6	9	13	2	2	13	2	5	12
		2%	1%	*	2%	2%	1%	3%	2%	2%	1%	6% ab	2%	1%	2%	2%
Don't know		46	1	3	44	15	18	13	31	28	10	3	29	1	8	38
		5%	2%	1%	5% b	3%	6% a	6% a	6% a	4%	6%	8%	4% b	*	3%	5%
NETS																
Net: Important		855	56	184	671	439	255	161	416	688	136	28	594	224	217	638
		85%	88%	91% c	84%	88% cd	85%	80%	83%	86%	85%	82%	85%	92% a	86%	85%
Net: Not important		101	6	15	86	47	27	27	54	84	14	3	78	18	29	73
		10%	10%	8%	11%	9%	9%	14%	11%	11%	9%	10%	11%	8%	11%	10%
Mean score		3.3	3.3	3.4 c	3.3	3.3 c	3.3	3.2	3.3	3.3	3.4	3.2	3.3 a	3.4 a	3.3	3.3
Standard deviation		.70	.71	.64	.71	.69	.67	.75	.71	.70	.68	.82	.71	.65	.72	.69
Standard error		.02	.09	.05	.03	.03	.04	.05	.03	.02	.06	.14	.03	.04	.05	.03

Columns Tested: a,b,c - a,b,c,d - a,b,c - a,b - a,b

Survey of the Self-Employed

Q38. How important to you, if at all, is saving for later life?

Base: All respondents

		SELF-EMPLOYMENT SUPPORT/ADVICE AVAILABLE AT UNIVERSITY		AWARENESS OF MAKING TAX DIGITAL			CONCERN OVER BREXIT NEGOTIATIONS		CONCERN ABOUT SAVING FOR LATER LIFE		PENSION USAGE			IMPORTANCE OF SAVING FOR LATER LIFE		
		Total	To at least some extent	To no extent	Know at least a little about it	At least heard of it	Have not heard of it	Concerned	Not concerned	Concerned	Not concerned	Have used private/ personal pension	Currently use private/ personal pension	Have never saved through a private/ personal pension	Important	Not important
Significance Level: 95%			a	b	a	b	c	a	b	a	b	a	b	c	a	b
Unweighted Total		1003	63	327	309	514	489	537	403	662	300	510	339	475	856	107
Weighted Total		1003	69	319	304	492	511	546	389	668	289	452	311	531	855	101
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very important	(4)	390	32	135	131	201	188	252	126	301	87	226	168	156	390	-
		39%	46%	42%	43%	41%	37%	46%	32%	45%	30%	50%	54%	29%	46%	-
								b		b		c	c		b	
Fairly important	(3)	466	28	151	139	234	232	241	196	339	115	190	130	264	466	-
		46%	40%	47%	46%	48%	45%	44%	50%	51%	40%	42%	42%	50%	54%	-
										b				ab	b	
Not very important	(2)	84	7	25	21	35	49	36	45	16	65	25	9	58	-	84
		8%	10%	8%	7%	7%	10%	7%	12%	2%	22%	6%	3%	11%	-	83%
								a		a				ab	a	
Not at all important	(1)	17	1	4	5	8	9	6	10	2	15	4	1	13	-	17
		2%	2%	1%	2%	2%	2%	1%	3%	*	5%	1%	*	2%	-	17%
										a				b	a	
Don't know		46	1	3	9	14	32	12	13	10	8	6	3	40	-	-
		5%	1%	1%	3%	3%	6%	2%	3%	1%	3%	1%	1%	8%	-	-
							ab							ab		
NETS																
Net: Important		855	60	286	270	435	420	492	321	640	201	416	298	420	855	-
		85%	87%	90%	89%	88%	82%	90%	83%	96%	70%	92%	96%	79%	100%	-
					c	c		b		b		c	ac		b	
Net: Not important		101	8	29	25	43	58	42	55	17	79	29	10	71	-	101
		10%	12%	9%	8%	9%	11%	8%	14%	3%	27%	6%	3%	13%	-	100%
								a		a		b		ab	a	
Mean score		3.3	3.3	3.3	3.3	3.3	3.3	3.4	3.2	3.4	3.0	3.4	3.5	3.1	3.5	1.8
								b		b		c	c		b	
Standard deviation		.70	.74	.68	.68	.68	.71	.66	.73	.55	.87	.64	.57	.72	.50	.38
Standard error		.02	.09	.04	.04	.03	.03	.03	.04	.02	.05	.03	.03	.03	.02	.04

Columns Tested: a,b - a,b,c - a,b - a,b - a,b,c - a,b

Survey of the Self-Employed

Q39_SUM. If you receive financial advice about saving for later life from any of the following, to what extent, if at all, do you trust this advice?

SUMMARY TABLE

Base: All respondents

							NETS		
	Total	Trust completely	Tend to trust	Tend to distrust	Distrust completely	Do not use	Trust	Distrust	Mean
Friends and family	1003	107	488	94	24	290	595	118	3.0
	100%	11%	49%	9%	2%	29%	59%	12%	
Government websites (such as Pension Advisory Service, Money Advice Service and Pension Wise)	1003	75	432	109	49	337	507	159	2.8
	100%	7%	43%	11%	5%	34%	51%	16%	
Accountant	1003	100	388	91	21	402	489	112	2.9
	100%	10%	39%	9%	2%	40%	49%	11%	
Independent Financial Advisor	1003	78	340	115	50	420	418	165	2.8
	100%	8%	34%	11%	5%	42%	42%	16%	
Bank	1003	48	349	206	80	320	397	285	2.5
	100%	5%	35%	21%	8%	32%	40%	28%	
Independent bodies	1003	18	321	118	38	508	339	156	2.6
	100%	2%	32%	12%	4%	51%	34%	16%	
Pension Providers	1003	21	309	212	72	389	330	284	2.5
	100%	2%	31%	21%	7%	39%	33%	28%	
Lawyer	1003	35	257	125	50	536	292	175	2.6
	100%	3%	26%	12%	5%	53%	29%	17%	
Broadcast, print and online media	1003	8	251	264	78	402	258	342	2.3
	100%	1%	25%	26%	8%	40%	26%	34%	
Information seminars	1003	16	168	162	50	606	185	212	2.4
	100%	2%	17%	16%	5%	60%	18%	21%	
Podcasts	1003	9	104	163	90	637	114	252	2.1
	100%	1%	10%	16%	9%	64%	11%	25%	

Survey of the Self-Employed

Q39_1. If you receive financial advice about saving for later life from any of the following, to what extent, if at all, do you trust this advice?

Independent Financial Advisor

Base: All respondents

		GENDER			AGE			REGION													
		Total	Male	Female	18-34	35-54	55+	London	South East	South West	East Midlands	West Midlands	Eastern	North West	North East	Yorkshire and Humberside	Wales	Northern Ireland	Scotland	England	Devolved Nations
Significance Level: 95%		a	b	a	b	c	a	b	c	d	e	f	g	h	i	j	*k	l	m	n	
Unweighted Total		1003	587	412	93	485	425	146	195	108	81	74	52	95	34	88	42	14	74	873	130
Weighted Total		1003	678	320	201	468	334	140	201	80	60	90	40	100	50	80	50	20	90	843	160
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Trust completely	(4)	78	56	22	19	26	34	14	14	11	2	10	3	9	3	8	-	1	4	73	5
		8%	8%	7%	9%	6%	10%	10%	7%	14%	4%	11%	7%	9%	5%	10%	-	5%	5%	9%	3%
						b		jn		bdjln		jn		jn		jn				jn	
Tend to trust	(3)	340	235	104	64	165	111	55	62	27	22	36	17	21	18	25	16	7	33	283	56
		34%	35%	33%	32%	35%	33%	39%	31%	34%	36%	40%	43%	21%	36%	31%	33%	33%	37%	34%	35%
								g		g	g	g	g						g	g	g
Tend to distrust	(2)	115	80	34	14	57	44	13	31	10	5	7	4	20	4	8	3	3	7	102	13
		11%	12%	11%	7%	12%	13%	10%	15%	13%	8%	8%	9%	20%	9%	9%	6%	15%	8%	12%	8%
													adeijlmn								
Distrust completely	(1)	50	44	6	-	20	30	7	9	5	5	3	1	7	3	3	1	2	4	43	7
		5%	6%	2%	-	4%	9%	5%	5%	6%	8%	4%	3%	7%	5%	4%	2%	8%	4%	5%	4%
			b			a	ab														
Do not use		420	264	153	104	201	116	50	85	27	26	34	16	43	22	37	30	8	42	341	80
		42%	39%	48%	52%	43%	35%	36%	42%	33%	44%	38%	39%	43%	45%	46%	59%	39%	47%	40%	50%
				a	c	c										abcefm					acm
NETS																					
Net: Trust		418	291	127	83	190	145	69	76	39	24	46	20	31	21	33	16	8	37	357	61
		42%	43%	40%	41%	41%	43%	49%	38%	48%	40%	51%	49%	31%	41%	41%	33%	38%	41%	42%	38%
								bg		g		g	g							g	
Net: Distrust		165	124	40	14	77	74	21	40	15	10	10	5	27	7	11	4	5	11	145	20
		16%	18%	13%	7%	16%	22%	15%	20%	19%	16%	11%	12%	27%	14%	13%	8%	23%	12%	17%	12%
			b			a	ab						æefijlmn								
Mean score		2.8	2.7	2.9	3.1	2.7	2.7	2.8	2.7	2.8	2.6	2.9	2.9	2.6	2.7	2.9	2.8	2.6	2.8	2.8	2.7
					bc							g									
Standard deviation		.79	.82	.68	.58	.74	.90	.79	.78	.86	.82	.73	.68	.91	.77	.80	.55	.85	.72	.80	.70
Standard error		.03	.04	.05	.09	.04	.05	.08	.07	.10	.12	.11	.12	.12	.18	.11	.13	.28	.11	.03	.08

Columns Tested: a,b - a,b,c - a,b,c,d,e,f,g,h,i,j,k,l,m,n

Survey of the Self-Employed

Q39_1. If you receive financial advice about saving for later life from any of the following, to what extent, if at all, do you trust this advice?

Independent Financial Advisor

Base: All respondents

			CURRENT WORK		TYPE OF BUSINESS			EDUCATION					LENGTH OF SELF-EMPLOYMENT				
		Total	Work with spouse, relative or business partner	Work by themselves	Limited company	Partnership	Sole trader	Secondary school	University degree	Higher university degree	NET: Up to Secondary school	NET: University	Up to 3 years	3-6 years	6-10 years	10-15 years	More than 15 years
Significance Level: 95%																	
			a	b	a	b	c	a	b	c	d	e	a	b	c	d	e
Unweighted Total		1003	103	900	126	41	807	455	403	130	458	533	156	196	174	172	305
Weighted Total		1003	96	907	134	38	801	472	383	134	475	517	185	207	173	165	273
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Trust completely	(4)	78	10	68	23	3	49	29	39	10	29	49	17	19	9	10	23
		8%	11%	8%	17% c	9%	6%	6%	10% ad	7%	6%	9% ad	9%	9%	5%	6%	8%
Tend to trust	(3)	340	32	307	54	12	258	142	138	57	142	195	66	62	63	65	83
		34%	34%	34%	40%	32%	32%	30%	36%	43% ad	30%	38% ad	36%	30%	37%	39% e	30%
Tend to distrust	(2)	115	12	103	17	3	93	56	42	15	57	57	14	19	28	21	33
		11%	12%	11%	13%	7%	12%	12%	11%	11%	12%	11%	8%	9%	16% a	13%	12%
Distrust completely	(1)	50	10	39	6	6	39	25	19	4	26	23	3	7	10	8	22
		5%	11% b	4%	4%	14% ac	5%	5%	5%	3%	6%	5%	2%	3%	6% a	5%	8% ab
Do not use		420	31	389	34	14	364	220	145	48	221	193	85	99	63	62	112
		42%	32%	43% a	26%	37%	45% a	47% bce	38%	36%	47% bce	37%	46%	48% cd	36%	38%	41%
NETS																	
Net: Trust		418	43	375	77	16	307	171	177	67	171	244	83	81	73	75	106
		42%	44%	41%	57% c	42%	38%	36%	46% ad	50% ad	36% ad	47% ad	45%	39%	42%	45%	39%
Net: Distrust		165	22	143	23	8	131	81	62	19	83	81	17	26	38	28	55
		16%	23%	16%	17%	21%	16%	17%	16%	14%	18%	16%	9%	13%	22% ab	17% a	20% ab
Mean score		2.8	2.7	2.8	2.9	2.6	2.7	2.7	2.8	2.8	2.7	2.8	3.0	2.9	2.6	2.7	2.7
					c				d		ad		cde	ce			
Standard deviation		.79	.93	.77	.80	1.02	.77	.80	.80	.68	.81	.77	.66	.78	.77	.73	.89
Standard error		.03	.11	.03	.08	.20	.04	.05	.05	.07	.05	.04	.07	.08	.07	.07	.07

Columns Tested: a,b - a,b,c - a,b,c,d,e - a,b,c,d,e

Survey of the Self-Employed

Q39_1. If you receive financial advice about saving for later life from any of the following, to what extent, if at all, do you trust this advice?

Independent Financial Advisor

Base: All respondents

			AWARENESS OF IPSE			SOC				HAPPINESS IN SELF-EMPLOYMENT			WORKING PLANS		AWARENESS OF TAX DEDUCTIBLES FOR TRAINING	
		Total	Know at least a little	Have at least heard of	Have never heard of	1-3	4-6	7-10	NET: 4-10	Happy	Neutral	Unhappy	Remain self-employed	Would consider or want to switch to work for someone else	Aware	Not aware
Significance Level: 95%			a	b	c	a	b	c	d	a	b	c	a	b	a	b
Unweighted Total		1003	58	192	811	513	291	199	490	808	148	38	727	225	261	742
Weighted Total		1003	64	202	801	501	300	201	501	800	159	35	702	243	254	749
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Trust completely	(4)	78 8%	4 6%	18 9%	60 8%	47 9%	22 7%	9 4%	31 6%	71 9%	6 4%	1 3%	55 8%	22 9%	26 10%	52 7%
Tend to trust	(3)	340 34%	32 50%	83 41%	256 32%	177 35%	86 29%	77 38%	162 32%	276 35%	55 35%	8 23%	226 32%	99 41%	91 36%	249 33%
			c	c		b		b					a			
Tend to distrust	(2)	115 11%	9 14%	29 15%	86 11%	54 11%	34 11%	27 14%	61 12%	93 12%	16 10%	5 14%	87 12%	25 10%	32 13%	83 11%
Distrust completely	(1)	50 5%	6 10%	10 5%	39 5%	23 5%	19 6%	7 4%	27 5%	35 4%	7 4%	8 22%	42 6%	6 3%	15 6%	34 5%
										ab			b			
Do not use		420 42%	12 20%	61 30%	359 45%	200 40%	140 46%	81 40%	220 44%	325 41%	74 46%	14 39%	291 41%	91 38%	89 35%	331 44%
					ab										a	
NETS																
Net: Trust		418 42%	36 56%	101 50%	316 40%	225 45%	108 36%	85 42%	193 39%	347 43%	62 39%	9 26%	282 40%	121 50%	117 46%	301 40%
			c	c		bd				c			a			
Net: Distrust		165 16%	15 24%	40 20%	125 16%	77 15%	53 18%	35 17%	88 17%	128 16%	23 15%	12 35%	129 18%	31 13%	48 19%	117 16%
										ab		b				
Mean score		2.8	2.7	2.8	2.8	2.8	2.7	2.7	2.7	2.8	2.7	2.1	2.7	2.9	2.8	2.8
													a			
Standard deviation		.79	.79	.76	.80	.78	.86	.69	.79	.78	.72	.98	.82	.68	.83	.77
Standard error		.03	.11	.07	.04	.04	.07	.06	.05	.04	.08	.20	.04	.06	.06	.04

Columns Tested: a,b,c - a,b,c,d - a,b,c - a,b - a,b

Survey of the Self-Employed

Q39_1. If you receive financial advice about saving for later life from any of the following, to what extent, if at all, do you trust this advice?

Independent Financial Advisor

Base: All respondents

			SELF-EMPLOYMENT SUPPORT/ADVICE AVAILABLE AT UNIVERSITY		AWARENESS OF MAKING TAX DIGITAL			CONCERN OVER BREXIT NEGOTIATIONS		CONCERN ABOUT SAVING FOR LATER LIFE		PENSION USAGE			IMPORTANCE OF SAVING FOR LATER LIFE	
		Total	To at least some extent	To no extent	Know at least a little about it	At least heard of it	Have not heard of it	Concerned	Not concerned	Concerned	Not concerned	Have used private/ personal pension	Currently use private/ personal pension	Have never saved through a private/ personal pension	Important	Not important
Significance Level: 95%			a	b	a	b	c	a	b	a	b	a	b	c	a	b
Unweighted Total		1003	63	327	309	514	489	537	403	662	300	510	339	475	856	107
Weighted Total		1003	69	319	304	492	511	546	389	668	289	452	311	531	855	101
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Trust completely	(4)	78	9	28	31	44	35	48	31	53	24	49	34	29	74	4
		8%	13%	9%	10%	9%	7%	9%	8%	8%	8%	11% c	11% c	5%	9%	4%
Tend to trust	(3)	340	32	120	120	185	154	213	110	238	92	181	131	149	301	28
		34%	45%	37%	39% c	38% c	30%	39% b	28%	36%	32%	40% c	42% c	28%	35%	28%
Tend to distrust	(2)	115	6	38	39	71	44	62	50	73	38	50	30	63	97	17
		11%	9%	12%	13%	14% c	9%	11%	13%	11%	13%	11%	10%	12%	11%	17%
Distrust completely	(1)	50	6	12	20	29	21	24	24	39	10	23	17	27	42	7
		5%	9%	4%	7%	6%	4%	4%	6%	6%	3%	5%	5%	5%	5%	7%
Do not use		420	17	121	94	164	257	199	174	265	125	150	100	264	342	45
		42%	24%	38% a	31%	33%	50% ab	36%	45% a	40%	43%	33%	32%	50% ab	40%	44%
NETS																
Net: Trust		418	41	148	151	229	189	261	141	291	116	230	165	177	374	33
		42%	59%	46%	50% c	47% c	37%	48% b	36%	44%	40%	51% c	53% c	33%	44% b	33%
Net: Distrust		165	12	50	59	99	65	86	74	112	48	72	46	89	139	24
		16%	17%	16%	19% c	20% c	13%	16%	19%	17%	17%	16%	15%	17%	16%	23%
Mean score		2.8	2.8	2.8	2.8	2.7	2.8	2.8	2.7	2.8	2.8	2.8 c	2.9 c	2.7	2.8 b	2.5
Standard deviation		.79	.86	.74	.82	.80	.78	.75	.85	.80	.76	.78	.78	.80	.79	.81
Standard error		.03	.12	.05	.06	.04	.05	.04	.06	.04	.06	.04	.05	.05	.03	.10

Columns Tested: a,b - a,b,c - a,b - a,b - a,b,c - a,b

Survey of the Self-Employed

Q39_2. If you receive financial advice about saving for later life from any of the following, to what extent, if at all, do you trust this advice?

Accountant

Base: All respondents

		GENDER		AGE			REGION														
		Total	Male	Female	18-34	35-54	55+	London	South East	South West	East Midlands	West Midlands	Eastern	North West	North East	Yorkshire and Humberside	Wales	Northern Ireland	Scotland	England	Devolved Nations
Significance Level: 95%		a	b	a	b	c	a	b	c	d	e	f	g	h	i	j	*k	l	m	n	
Unweighted Total		1003	587	412	93	485	425	146	195	108	81	74	52	95	34	88	42	14	74	873	130
Weighted Total		1003	678	320	201	468	334	140	201	80	60	90	40	100	50	80	50	20	90	843	160
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Trust completely	(4)	100	77	24	18	45	37	22	21	10	2	13	2	12	3	7	4	-	5	92	8
		10%	11%	7%	9%	10%	11%	15% dfln	11%	12% d	4%	14% dn	4%	12%	6%	9%	7%	-	5%	11% dn	5%
Tend to trust	(3)	388	273	116	84	165	139	69	82	24	16	39	17	28	21	34	15	9	34	330	58
		39%	40%	36%	42%	35%	42%	49% cdgjmn	41% dg	30%	27%	44% dg	42%	28%	42%	42% dg	30%	46%	38%	39% dg	36%
Tend to distrust	(2)	91	66	24	12	47	31	10	13	8	7	13	8	11	1	5	5	2	7	77	14
		9%	10%	8%	6%	10%	9%	7%	7%	10%	12%	14% b	19% abhimn	11%	3%	7%	10%	8%	8%	9%	9%
Distrust completely	(1)	21	18	4	-	12	10	1	4	2	2	-	-	5	1	1	-	3	3	16	6
		2%	3%	1%	-	2%	3%	*	2%	3%	3%	-	-	5% a	2%	2%	-	15%	3%	2%	4%
Do not use		402	246	152	86	199	117	39	79	36	33	25	14	45	24	33	26	6	42	328	74
		40%	36%	48% a	43%	42% c	35%	28%	40% a	45% ae	55% abefm	28%	35%	45% ae	47% a	41% a	52% ae	31%	46% ae	39% a	46% ae
NETS																					
Net: Trust		489	349	139	102	210	176	91	104	34	19	52	18	40	24	41	19	9	39	422	67
		49%	51% b	44%	51%	45%	53% b	65% bcdfgijlmn	52% d	43%	31%	58% dgjn	45%	40%	48%	51% d	37%	46%	43%	50% d	42%
Net: Distrust		112	83	28	12	59	41	11	18	10	9	13	8	15	2	7	5	5	10	92	20
		11%	12%	9%	6%	13%	12%	8%	9%	12%	15%	14%	19% ab	15%	5%	8%	10%	23%	11%	11%	12%
Mean score		2.9	2.9	3.0	3.1	2.9	2.9	3.1	3.0	3.0	2.7	3.0	2.8	2.9	3.0	3.0	2.9	2.4	2.8	3.0	2.8
Standard deviation		.68	.70	.61	.52	.71	.70	.58 dfgln	.66 d	.77	.72	.63 d	.56	.86	.59	.61 d	.61	.86	.67	.67 dn	.70
Standard error		.03	.04	.04	.07	.04	.04	.06	.06	.10	.12	.09	.10	.12	.14	.08	.13	.29	.10	.03	.08

Columns Tested: a,b - a,b,c - a,b,c,d,e,f,g,h,i,j,k,l,m,n

Survey of the Self-Employed

Q39_2. If you receive financial advice about saving for later life from any of the following, to what extent, if at all, do you trust this advice?

Accountant

Base: All respondents

		CURRENT WORK		TYPE OF BUSINESS			EDUCATION					LENGTH OF SELF-EMPLOYMENT				
	Total	Work with spouse, relative or business partner	Work by themselves	Limited company	Partnership	Sole trader	Secondary school	University degree	Higher university degree	NET: Up to Secondary school	NET: University	Up to 3 years	3-6 years	6-10 years	10-15 years	More than 15 years
Significance Level: 95%		a	b	a	b	c	a	b	c	d	e	a	b	c	d	e
Unweighted Total	1003	103	900	126	41	807	455	403	130	458	533	156	196	174	172	305
Weighted Total	1003	96	907	134	38	801	472	383	134	475	517	185	207	173	165	273
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Trust completely	(4) 100	11	89	23	4	65	46	39	15	46	54	19	15	19	17	30
	10%	12%	10%	17% c	11%	8%	10%	10%	11%	10%	10%	10%	7%	11%	10%	11%
Tend to trust	(3) 388	42	347	75	23	279	168	162	54	170	216	75	72	62	72	106
	39%	43%	38%	56% c	60% c	35%	36%	42% a	41%	36%	42% a	41%	35%	36%	43%	39%
Tend to distrust	(2) 91	8	83	7	3	79	40	35	14	40	49	11	13	19	22	26
	9%	8%	9%	5%	8%	10%	8%	9%	10%	8%	9%	6%	6%	11%	13% ab	9%
Distrust completely	(1) 21	3	18	3	1	18	13	6	3	13	8	1	3	4	5	8
	2%	4%	2%	2%	2%	2%	3%	2%	2%	3%	2%	*	1%	2%	3%	3%
Do not use	402	32	371	27	7	361	206	142	49	206	190	79	104	68	49	102
	40%	33%	41%	20%	18%	45% ab	44% e	37%	36%	43% e	37%	43% d	50% cde	39%	30%	37%
NETS																
Net: Trust	489	53	436	98	27	343	214	201	69	216	270	94	87	81	89	137
	49%	55%	48%	73% c	72% c	43%	45%	52% ad	51%	45%	52% ad	51%	42%	47%	54% b	50%
Net: Distrust	112	12	101	10	4	97	53	41	17	53	57	11	16	24	27	34
	11%	12%	11%	7%	10%	12%	11%	11%	12%	11%	11%	6%	8%	14% a	16% ab	13% a
Mean score	2.9	2.9	2.9	3.1 c	3.0	2.9	2.9	3.0	2.9	2.9	3.0	3.1 d	3.0	2.9	2.9	2.9
Standard deviation	.68	.72	.67	.62	.58	.69	.71	.64	.67	.71	.65	.55	.62	.72	.71	.72
Standard error	.03	.09	.03	.06	.10	.03	.04	.04	.07	.04	.04	.06	.06	.07	.07	.05

Columns Tested: a,b - a,b,c - a,b,c,d,e - a,b,c,d,e

Survey of the Self-Employed

Q39_2. If you receive financial advice about saving for later life from any of the following, to what extent, if at all, do you trust this advice?

Accountant

Base: All respondents

			AWARENESS OF IPSE			SOC				HAPPINESS IN SELF-EMPLOYMENT			WORKING PLANS		AWARENESS OF TAX DEDUCTIBLES FOR TRAINING	
		Total	Know at least a little	Have at least heard of	Have never heard of	1-3	4-6	7-10	NET: 4-10	Happy	Neutral	Unhappy	Remain self-employed	Would consider or want to switch to work for someone else	Aware	Not aware
Significance Level: 95%			a	b	c	a	b	c	d	a	b	c	a	b	a	b
Unweighted Total		1003	58	192	811	513	291	199	490	808	148	38	727	225	261	742
Weighted Total		1003	64	202	801	501	300	201	501	800	159	35	702	243	254	749
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Trust completely	(4)	100	11	23	78	57	29	15	43	82	14	4	68	30	39	62
		10%	18%	11%	10%	11%	10%	7%	9%	10%	9%	11%	10%	12%	15%	8%
															b	
Tend to trust	(3)	388	28	92	296	191	117	80	197	313	58	17	273	95	105	284
		39%	44%	46%	37%	38%	39%	40%	39%	39%	36%	48%	39%	39%	41%	38%
				c												
Tend to distrust	(2)	91	8	27	64	45	33	13	45	73	14	3	64	26	21	69
		9%	13%	13%	8%	9%	11%	6%	9%	9%	9%	10%	9%	11%	8%	9%
				c												
Distrust completely	(1)	21	5	6	15	13	4	4	8	16	3	2	17	3	9	13
		2%	7%	3%	2%	3%	1%	2%	2%	2%	2%	7%	2%	1%	3%	2%
			c									a				
Do not use		402	11	54	348	195	118	90	208	316	70	8	279	89	81	322
		40%	18%	27%	44%	39%	39%	45%	41%	40%	44%	25%	40%	37%	32%	43%
					ab						c					a
NETS																
Net: Trust		489	39	115	374	248	146	94	240	395	71	20	342	124	143	345
		49%	62%	57%	47%	50%	49%	47%	48%	49%	45%	59%	49%	51%	56%	46%
			c	c											b	
Net: Distrust		112	13	33	79	58	37	17	54	88	18	6	81	29	30	82
		11%	20%	16%	10%	12%	12%	8%	11%	11%	11%	16%	12%	12%	12%	11%
			c	c												
Mean score		2.9	2.9	2.9	3.0	3.0	2.9	2.9	2.9	3.0	2.9	2.8	2.9	3.0	3.0	2.9
Standard deviation		.68	.85	.70	.67	.71	.65	.63	.64	.67	.68	.79	.69	.67	.74	.65
Standard error		.03	.12	.06	.03	.04	.05	.06	.04	.03	.08	.15	.03	.06	.06	.03

Columns Tested: a,b,c - a,b,c,d - a,b,c - a,b - a,b

Survey of the Self-Employed

Q39_2. If you receive financial advice about saving for later life from any of the following, to what extent, if at all, do you trust this advice?

Accountant

Base: All respondents

			SELF-EMPLOYMENT SUPPORT/ADVICE AVAILABLE AT UNIVERSITY		AWARENESS OF MAKING TAX DIGITAL			CONCERN OVER BREXIT NEGOTIATIONS		CONCERN ABOUT SAVING FOR LATER LIFE		PENSION USAGE			IMPORTANCE OF SAVING FOR LATER LIFE	
		Total	To at least some extent	To no extent	Know at least a little about it	At least heard of it	Have not heard of it	Concerned	Not concerned	Concerned	Not concerned	Have used private/ personal pension	Currently use private/ personal pension	Have never saved through a private/ personal pension	Important	Not important
Significance Level: 95%			a	b	a	b	c	a	b	a	b	a	b	c	a	b
Unweighted Total		1003	63	327	309	514	489	537	403	662	300	510	339	475	856	107
Weighted Total		1003	69	319	304	492	511	546	389	668	289	452	311	531	855	101
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Trust completely	(4)	100	12	29	42	55	45	60	33	69	28	54	40	44	90	8
		10%	18% b	9%	14% c	11%	9%	11%	9%	10%	10%	12% c	13% c	8%	11%	8%
Tend to trust	(3)	388	33	136	130	213	176	224	142	277	98	195	130	187	346	34
		39%	47%	43%	43% c	43% c	34%	41%	37%	42% b	34%	43% c	42%	35%	40%	33%
Tend to distrust	(2)	91	6	32	26	47	44	48	40	59	29	33	26	53	74	13
		9%	9%	10%	8%	10%	9%	9%	10%	9%	10%	7%	8%	10%	9%	13%
Distrust completely	(1)	21	3	3	10	13	8	11	9	15	5	9	6	13	16	4
		2%	4%	1%	3%	3%	2%	2%	2%	2%	2%	2%	2%	2%	2%	4%
Do not use		402	15	118	97	165	238	203	164	247	128	161	108	235	329	42
		40%	22%	37% a	32%	33%	47% ab	37%	42%	37%	44% a	36%	35%	44% ab	38%	42%
NETS																
Net: Trust		489	45	165	172	268	221	283	175	346	127	249	170	230	436	42
		49%	65%	52%	56% c	54% c	43%	52% b	45%	52% b	44%	55% c	55% c	43%	51%	41%
Net: Distrust		112	9	36	36	60	52	59	49	74	34	42	33	66	90	17
		11%	13%	11%	12%	12%	10%	11%	13%	11%	12%	9%	10%	12%	11%	17% a
Mean score		2.9	3.0	3.0	3.0	2.9	2.9	3.0	2.9	3.0	2.9	3.0 c	3.0	2.9	3.0 b	2.8
Standard deviation		.68	.75	.61	.72	.69	.67	.67	.69	.67	.69	.65	.67	.70	.66	.76
Standard error		.03	.11	.04	.05	.04	.04	.04	.05	.03	.05	.04	.05	.04	.03	.10

Columns Tested: a,b - a,b,c - a,b - a,b - a,b,c - a,b

Survey of the Self-Employed

Q39_3. If you receive financial advice about saving for later life from any of the following, to what extent, if at all, do you trust this advice?

Lawyer

Base: All respondents

		GENDER			AGE			REGION														
		Total	Male	Female	18-34	35-54	55+	London	South East	South West	East Midlands	West Midlands	Eastern	North West	North East	Yorkshire and Humberside	Wales	Northern Ireland	Scotland	England	Devolved Nations	
Significance Level: 95%			a	b	a	b	c	a	b	c	d	e	f	g	h	i	j	*k	l	m	n	
Unweighted Total		1003	587	412	93	485	425	146	195	108	81	74	52	95	34	88	42	14	74	873	130	
Weighted Total		1003	678	320	201	468	334	140	201	80	60	90	40	100	50	80	50	20	90	843	160	
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Trust completely		(4)	35 3%	26 4%	8 3%	9 5%	18 4%	8 2%	10 7% cd	7 3%	1 1% -	2 2%	4 10% cdmn	3 3%	1 2%	4 4%	1 3%	- -	3 3%	31 4%	4 2%	
Tend to trust		(3)	257 26%	168 25%	88 28%	66 33% c	117 25%	74 22%	42 30% i	53 26%	22 27%	13 22% fij	6 16%	24 24%	17 34%	14 18%	8 16%	2 10%	25 28%	222 26%	35 22%	
Tend to distrust		(2)	125 12%	90 13%	34 11%	24 12%	58 12%	42 13%	10 7%	25 13%	5 6%	8 13% ac	16 18% ac	6 15% ac	18 18%	3 6% ac	14 18% ac	7 13%	3 15%	10 11%	105 12%	19 12%
Distrust completely		(1)	50 5%	44 7% b	6 2%	- -	23 5% a	27 8% a	5 4%	10 5%	6 8%	2 4%	4 4%	2 4%	3 3%	4 9%	1 2%	4 8%	4 20%	4 4%	38 5%	12 7%
Do not use			536 53%	349 51%	183 57%	101 50%	251 54%	184 55%	73 52%	105 53%	47 58% e	37 61% e	38 43%	22 55%	52 52%	24 49%	47 58% e	30 60%	11 55%	49 54%	446 53%	90 56%
NETS																						
Net: Trust			292 29%	195 29%	97 30%	75 38% c	135 29%	81 24%	52 37% dijn	59 30%	23 28%	13 22%	32 35%	10 25%	27 27%	18 37%	18 22%	9 19%	2 10%	28 31%	253 30%	39 24%
Net: Distrust			175 17% b	134 20%	41 13%	24 12%	82 17%	69 21%	15 11%	36 18%	11 14%	10 17% a	20 22% a	8 19% a	21 21% a	7 15%	15 19%	11 21%	7 35%	14 15%	144 17%	31 20% a
Mean score			2.6	2.5	2.7 a	2.8 bc	2.6 c	2.4	2.8 bcdmn	2.6	2.5	2.5	2.6	2.7	2.6	2.6	2.6	2.3	1.8	2.6	2.6	2.4
Standard deviation			.78	.82	.65	.56	.79	.84	.78	.78	.83	.67	.68	.93	.73	.84	.74	.90	.83	.75	.77	.84
Standard error			.04	.05	.05	.08	.05	.06	.09	.08	.13	.12	.10	.19	.12	.20	.13	.22	.34	.12	.04	.11

Columns Tested: a,b - a,b,c - a,b,c,d,e,f,g,h,i,j,k,l,m,n

Survey of the Self-Employed

Q39_3. If you receive financial advice about saving for later life from any of the following, to what extent, if at all, do you trust this advice?

Lawyer

Base: All respondents

		CURRENT WORK		TYPE OF BUSINESS			EDUCATION					LENGTH OF SELF-EMPLOYMENT				
	Total	Work with spouse, relative or business partner	Work by themselves	Limited company	Partnership	Sole trader	Secondary school	University degree	Higher university degree	NET: Up to Secondary school	NET: University	Up to 3 years	3-6 years	6-10 years	10-15 years	More than 15 years
Significance Level: 95%		a	b	a	b	c	a	b	c	d	e	a	b	c	d	e
Unweighted Total	1003	103	900	126	41	807	455	403	130	458	533	156	196	174	172	305
Weighted Total	1003	96	907	134	38	801	472	383	134	475	517	185	207	173	165	273
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Trust completely	(4) 35 3%	3 3%	32 3%	6 4%	2 4%	25 3%	17 4%	13 3%	5 4%	17 3%	18 4%	9 5%	6 3%	7 4%	4 2%	9 3%
Tend to trust	(3) 257 26%	22 23%	235 26%	45 33% c	11 28%	193 24%	103 22%	106 28% ad	46 34% ad	103 22%	152 29% ad	66 36% bce	43 21%	43 25%	45 27%	60 22%
Tend to distrust	(2) 125 12%	9 9%	116 13%	8 6%	5 12%	105 13% a	60 13%	44 12%	17 13%	62 13%	61 12%	17 9%	26 13%	27 16%	25 15%	29 11%
Distrust completely	(1) 50 5%	10 11% b	40 4%	4 3%	3 9%	42 5%	23 5%	23 6%	3 2%	24 5%	26 5%	3 1%	13 6% a	12 7% a	5 3%	18 7% a
Do not use	536 53%	52 54%	484 53%	72 53%	18 47%	436 54%	269 57% ce	197 51%	63 47%	269 57% ce	259 50%	91 49%	119 57%	84 48%	86 52%	157 57%
NETS																
Net: Trust	292 29%	25 26%	267 29%	50 37% c	12 32%	218 27%	120 25%	119 31%	51 38% ad	120 25%	171 33% ad	75 41% bcde	49 24%	50 29%	49 30%	69 25%
Net: Distrust	175 17%	19 20%	156 17%	13 9%	8 21% a	147 18% a	84 18%	67 18%	20 15%	86 18%	87 17%	19 10%	39 19% a	39 23% a	30 18% a	47 17%
Mean score	2.6	2.4	2.6	2.8 c	2.5	2.6	2.6	2.6	2.7	2.5	2.6	2.9 bcde	2.5	2.5	2.6	2.5
Standard deviation	.78	.94	.76	.68	.88	.79	.80	.80	.65	.81	.76	.60	.83	.83	.68	.85
Standard error	.04	.14	.04	.09	.19	.04	.06	.06	.08	.06	.05	.07	.09	.09	.08	.08

Columns Tested: a,b - a,b,c - a,b,c,d,e - a,b,c,d,e

Survey of the Self-Employed

Q39_3. If you receive financial advice about saving for later life from any of the following, to what extent, if at all, do you trust this advice?

Lawyer

Base: All respondents

			AWARENESS OF IPSE			SOC				HAPPINESS IN SELF-EMPLOYMENT			WORKING PLANS		AWARENESS OF TAX DEDUCTIBLES FOR TRAINING	
		Total	Know at least a little	Have at least heard of	Have never heard of	1-3	4-6	7-10	NET: 4-10	Happy	Neutral	Unhappy	Remain self-employed	Would consider or want to switch to work for someone else	Aware	Not aware
Significance Level: 95%			a	b	c	a	b	c	d	a	b	c	a	b	a	b
Unweighted Total		1003	58	192	811	513	291	199	490	808	148	38	727	225	261	742
Weighted Total		1003	64	202	801	501	300	201	501	800	159	35	702	243	254	749
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Trust completely	(4)	35	4	8	27	21	4	10	14	27	7	1	27	8	12	22
		3%	6%	4%	3%	4%	1%	5%	3%	3%	4%	2%	4%	3%	5%	3%
						b		b								
Tend to trust	(3)	257	25	73	184	135	76	47	122	213	34	9	167	77	71	186
		26%	39%	36%	23%	27%	25%	23%	24%	27%	22%	27%	24%	32%	28%	25%
			c	c									a			
Tend to distrust	(2)	125	13	32	93	57	43	25	68	93	26	5	80	40	29	95
		12%	21%	16%	12%	11%	14%	12%	14%	12%	16%	13%	11%	17%	11%	13%
			c										a			
Distrust completely	(1)	50	4	9	42	22	18	11	28	38	6	7	44	6	20	30
		5%	6%	4%	5%	4%	6%	5%	6%	5%	3%	19%	6%	2%	8%	4%
											ab	b	b	b	b	
Do not use		536	18	80	456	267	160	110	269	429	86	14	385	112	121	415
		53%	28%	40%	57%	53%	53%	54%	54%	54%	54%	39%	55%	46%	48%	55%
				ab								b			a	
NETS																
Net: Trust		292	28	81	211	156	80	56	136	240	41	10	194	85	83	209
		29%	45%	40%	26%	31%	27%	28%	27%	30%	26%	29%	28%	35%	33%	28%
			c	c									a			
Net: Distrust		175	17	41	134	79	61	35	96	131	32	11	123	46	49	126
		17%	27%	20%	17%	16%	20%	18%	19%	16%	20%	32%	18%	19%	19%	17%
			c									a				
Mean score		2.6	2.6	2.7	2.6	2.7	2.5	2.6	2.5	2.6	2.6	2.2	2.6	2.7	2.6	2.6
						b										
Standard deviation		.78	.76	.71	.80	.77	.75	.83	.78	.77	.77	.94	.83	.66	.86	.75
Standard error		.04	.12	.07	.04	.05	.07	.09	.05	.04	.10	.21	.05	.06	.07	.04

Columns Tested: a,b,c - a,b,c,d - a,b,c - a,b - a,b

Survey of the Self-Employed

Q39_3. If you receive financial advice about saving for later life from any of the following, to what extent, if at all, do you trust this advice?

Lawyer

Base: All respondents

			SELF-EMPLOYMENT SUPPORT/ADVICE AVAILABLE AT UNIVERSITY		AWARENESS OF MAKING TAX DIGITAL			CONCERN OVER BREXIT NEGOTIATIONS		CONCERN ABOUT SAVING FOR LATER LIFE		PENSION USAGE			IMPORTANCE OF SAVING FOR LATER LIFE	
		Total	To at least some extent	To no extent	Know at least a little about it	At least heard of it	Have not heard of it	Concerned	Not concerned	Concerned	Not concerned	Have used private/ personal pension	Currently use private/ personal pension	Have never saved through a private/ personal pension	Important	Not important
Significance Level: 95%			a	b	a	b	c	a	b	a	b	a	b	c	a	b
Unweighted Total		1003	63	327	309	514	489	537	403	662	300	510	339	475	856	107
Weighted Total		1003	69	319	304	492	511	546	389	668	289	452	311	531	855	101
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Trust completely	(4)	35 3%	3 5%	15 5%	13 4%	16 3%	19 4%	23 4%	12 3%	32 5%	3 1%	12 3%	8 3%	22 4%	32 4%	3 3%
Tend to trust	(3)	257 26%	23 33%	91 29%	86 28%	142 29%	115 23%	161 29%	85 22%	184 28%	66 23%	106 23%	73 24%	142 27%	227 27%	25 25%
Tend to distrust	(2)	125 12%	15 21%	36 11%	36 12%	65 13%	59 12%	57 11%	61 16%	82 12%	38 13%	53 12%	30 10%	68 13%	104 12%	16 15%
Distrust completely	(1)	50 5%	4 6%	17 5%	21 7%	30 6%	20 4%	24 4%	24 6%	35 5%	14 5%	25 6%	21 7%	24 4%	42 5%	7 7%
Do not use		536 53%	25 35%	160 50%	148 49%	239 49%	297 58%	281 52%	208 53%	335 50%	167 58%	255 56%	178 57%	275 52%	450 53%	50 50%
NETS																
Net: Trust		292 29%	26 38%	106 33%	99 33%	158 32%	134 26%	183 34%	97 25%	216 32%	69 24%	118 26%	81 26%	165 31%	259 30%	28 28%
Net: Distrust		175 17%	18 27%	53 16%	57 19%	95 19%	80 16%	81 15%	85 22%	117 18%	52 18%	79 17%	51 16%	91 17%	146 17%	23 22%
Mean score		2.6	2.6	2.7	2.6	2.6	2.6	2.7 b	2.5	2.6	2.5	2.5	2.5	2.6	2.6	2.5
Standard deviation		.78	.76	.79	.83	.78	.78	.75	.80	.80	.73	.80	.83	.77	.78	.81
Standard error		.04	.12	.06	.07	.05	.05	.05	.06	.04	.07	.05	.07	.05	.04	.11

Columns Tested: a,b - a,b,c - a,b - a,b - a,b,c - a,b

Survey of the Self-Employed

Q39_4. If you receive financial advice about saving for later life from any of the following, to what extent, if at all, do you trust this advice?

Bank

Base: All respondents

		GENDER			AGE			REGION														
		Total	Male	Female	18-34	35-54	55+	London	South East	South West	East Midlands	West Midlands	Eastern	North West	North East	Yorkshire and Humberside	Wales	Northern Ireland	Scotland	England	Devolved Nations	
Significance Level: 95%			a	b	a	b	c	a	b	c	d	e	f	g	h	i	j	*k	l	m	n	
Unweighted Total		1003	587	412	93	485	425	146	195	108	81	74	52	95	34	88	42	14	74	873	130	
Weighted Total		1003	678	320	201	468	334	140	201	80	60	90	40	100	50	80	50	20	90	843	160	
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Trust completely		(4)	48	36	12	18	25	6	6	8	4	2	14	2	5	2	4	2	-	-	47	2
			5%	5%	4%	9%	5%	2%	4%	4%	5%	3%	15%	5%	5%	5%	4%	4%	-	-	6%	1%
					c	c						abcdgilmn	l	l						ln		
Tend to trust		(3)	349	224	124	91	159	99	56	68	29	25	32	15	38	18	22	14	4	28	304	46
			35%	33%	39%	45%	34%	30%	40%	34%	37%	41%	35%	38%	38%	36%	28%	28%	19%	31%	36%	28%
					bc				n													
Tend to distrust		(2)	206	142	64	38	88	80	33	44	18	7	24	9	20	5	16	9	6	15	176	30
			21%	21%	20%	19%	19%	24%	23%	22%	22%	12%	27%	23%	20%	11%	20%	18%	29%	16%	21%	18%
					d				d	d		d								d		
Distrust completely		(1)	80	68	11	2	43	35	9	17	6	3	5	3	8	5	5	8	5	5	61	19
			8%	10%	4%	1%	9%	10%	6%	9%	7%	5%	5%	8%	8%	9%	6%	16%	27%	6%	7%	12%
				b		a	a									adem						
Do not use			320	209	108	52	154	115	37	64	23	24	16	10	29	20	34	17	5	42	256	65
			32%	31%	34%	26%	33%	34%	26%	32%	29%	40%	17%	25%	29%	39%	42%	34%	25%	47%	30%	40%
						e			e		ae				e	aefm	e		abcefgm	e	aem	
NETS																						
Net: Trust			397	260	137	109	184	105	62	76	33	26	46	18	43	20	26	16	4	28	350	47
			40%	38%	43%	54%	39%	31%	44%	38%	41%	44%	51%	44%	43%	41%	33%	31%	19%	31%	42%	30%
						bc	c		n			n	ijln		n						n	
Net: Distrust			285	210	75	40	131	114	42	61	24	10	29	13	28	10	21	17	11	20	237	48
			28%	31%	24%	20%	28%	34%	30%	30%	30%	16%	32%	31%	28%	20%	26%	35%	56%	22%	28%	30%
				b			ab		d	d	d		d	d			d			d	d	
Mean score			2.5	2.5	2.6	2.8	2.5	2.3	2.6	2.5	2.5	2.7	2.7	2.5	2.6	2.6	2.5	2.3	1.9	2.5	2.6	2.3
				a	bc	c			n			n	n							n		
Standard deviation			.79	.83	.67	.63	.83	.77	.73	.79	.77	.69	.84	.79	.80	.85	.79	.91	.81	.69	.78	.81
Standard error			.03	.04	.04	.08	.05	.05	.07	.07	.09	.10	.11	.13	.10	.19	.11	.18	.25	.11	.03	.09

Columns Tested: a,b - a,b,c - a,b,c,d,e,f,g,h,i,j,k,l,m,n

Survey of the Self-Employed

Q39_4. If you receive financial advice about saving for later life from any of the following, to what extent, if at all, do you trust this advice?

Bank

Base: All respondents

		CURRENT WORK		TYPE OF BUSINESS			EDUCATION					LENGTH OF SELF-EMPLOYMENT				
	Total	Work with spouse, relative or business partner	Work by themselves	Limited company	Partnership	Sole trader	Secondary school	University degree	Higher university degree	NET: Up to Secondary school	NET: University	Up to 3 years	3-6 years	6-10 years	10-15 years	More than 15 years
Significance Level: 95%		a	b	a	b	c	a	b	c	d	e	a	b	c	d	e
Unweighted Total	1003	103	900	126	41	807	455	403	130	458	533	156	196	174	172	305
Weighted Total	1003	96	907	134	38	801	472	383	134	475	517	185	207	173	165	273
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Trust completely	(4) 48 5%	1 1%	48 5% a	10 8%	1 2%	36 4%	28 6%	14 4%	5 4%	28 6%	19 4%	11 6%	11 5%	4 2%	14 8% ce	9 3%
Tend to trust	(3) 349 35%	32 34%	317 35%	43 32%	15 40%	273 34%	152 32%	135 35%	59 44% ad	154 32%	194 38%	89 48% bcde	71 34%	61 35%	54 33%	75 27%
Tend to distrust	(2) 206 21%	20 21%	186 20%	29 22%	12 31%	163 20%	106 22%	74 19%	22 17%	106 22%	96 19%	25 13%	42 20%	34 20%	36 22%	69 25% a
Distrust completely	(1) 80 8%	12 13%	68 7%	11 8%	4 10%	62 8%	32 7%	39 10%	7 6%	33 7%	47 9%	4 2%	11 5%	17 10% a	16 9% a	32 12% ab
Do not use	320 32%	31 32%	289 32%	41 31%	7 18%	268 33% b	154 33%	121 32%	40 30%	154 32%	161 31%	57 31%	72 35%	57 33%	46 28%	88 32%
NETS																
Net: Trust	397 40%	33 34%	364 40%	53 40%	16 42%	309 39%	180 38%	149 39%	64 48% a	182 38%	213 41%	99 54% bcde	82 40% e	65 37%	68 41% e	84 31%
Net: Distrust	285 28%	32 33%	253 28%	40 30%	16 41%	225 28%	138 29%	113 29%	30 22%	139 29%	143 28%	28 15%	53 26% a	52 30% a	51 31% a	101 37% ab
Mean score	2.5	2.3	2.6 a	2.6	2.4	2.5	2.6	2.5	2.7	2.5	2.5	2.8 bcde	2.6 e	2.4	2.6 e	2.3
Standard deviation	.79	.79	.79	.84	.73	.78	.79	.81	.71	.79	.79	.60	.76	.78	.86	.82
Standard error	.03	.10	.03	.09	.12	.03	.05	.05	.08	.05	.04	.06	.07	.07	.08	.06

Columns Tested: a,b - a,b,c - a,b,c,d,e - a,b,c,d,e

Survey of the Self-Employed

Q39_4. If you receive financial advice about saving for later life from any of the following, to what extent, if at all, do you trust this advice?

Bank

Base: All respondents

			AWARENESS OF IPSE			SOC				HAPPINESS IN SELF-EMPLOYMENT			WORKING PLANS		AWARENESS OF TAX DEDUCTIBLES FOR TRAINING	
		Total	Know at least a little	Have at least heard of	Have never heard of	1-3	4-6	7-10	NET: 4-10	Happy	Neutral	Unhappy	Remain self-employed	Would consider or want to switch to work for someone else	Aware	Not aware
Significance Level: 95%			a	b	c	a	b	c	d	a	b	c	a	b	a	b
Unweighted Total		1003	58	192	811	513	291	199	490	808	148	38	727	225	261	742
Weighted Total		1003	64	202	801	501	300	201	501	800	159	35	702	243	254	749
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Trust completely	(4)	48	5	10	39	19	19	10	29	38	10	1	30	8	13	36
		5%	8%	5%	5%	4%	6%	5%	6%	5%	6%	2%	4%	3%	5%	5%
Tend to trust	(3)	349	24	88	261	169	106	74	180	279	59	7	237	98	90	259
		35%	38%	44%	33%	34%	35%	37%	36%	35%	37%	21%	34%	40%	35%	35%
				c												
Tend to distrust	(2)	206	18	45	161	100	62	44	106	162	33	10	137	59	44	162
		21%	28%	22%	20%	20%	21%	22%	21%	20%	21%	30%	19%	24%	17%	22%
Distrust completely	(1)	80	7	17	63	43	24	13	37	63	9	7	58	16	31	48
		8%	11%	8%	8%	9%	8%	6%	7%	8%	6%	21%	8%	7%	12%	6%
											ab			b		
Do not use		320	9	43	277	170	89	61	150	258	48	9	240	61	76	245
		32%	14%	21%	35%	34%	30%	30%	30%	32%	30%	26%	34%	25%	30%	33%
				ab									b			
NETS																
Net: Trust		397	29	98	300	188	125	84	209	316	69	8	267	106	103	295
		40%	46%	48%	37%	38%	42%	42%	42%	40%	43%	23%	38%	44%	40%	39%
				c						c	c					
Net: Distrust		285	25	61	224	143	86	56	142	225	42	18	195	75	76	210
		28%	40%	30%	28%	28%	29%	28%	28%	28%	26%	51%	28%	31%	30%	28%
											ab					
Mean score		2.5	2.5	2.6	2.5	2.5	2.6	2.6	2.6	2.5	2.6	2.1	2.5	2.5	2.5	2.6
Standard deviation		.79	.85	.76	.80	.79	.81	.76	.79	.79	.77	.83	.80	.72	.86	.76
Standard error		.03	.12	.06	.04	.04	.06	.07	.04	.03	.08	.16	.04	.06	.06	.03

Columns Tested: a,b,c - a,b,c,d - a,b,c - a,b - a,b

Survey of the Self-Employed

Q39_4. If you receive financial advice about saving for later life from any of the following, to what extent, if at all, do you trust this advice?

Bank

Base: All respondents

			SELF-EMPLOYMENT SUPPORT/ADVICE AVAILABLE AT UNIVERSITY		AWARENESS OF MAKING TAX DIGITAL			CONCERN OVER BREXIT NEGOTIATIONS		CONCERN ABOUT SAVING FOR LATER LIFE		PENSION USAGE			IMPORTANCE OF SAVING FOR LATER LIFE	
		Total	To at least some extent	To no extent	Know at least a little about it	At least heard of it	Have not heard of it	Concerned	Not concerned	Concerned	Not concerned	Have used private/ personal pension	Currently use private/ personal pension	Have never saved through a private/ personal pension	Important	Not important
Significance Level: 95%			a	b	a	b	c	a	b	a	b	a	b	c	a	b
Unweighted Total		1003	63	327	309	514	489	537	403	662	300	510	339	475	856	107
Weighted Total		1003	69	319	304	492	511	546	389	668	289	452	311	531	855	101
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Trust completely	(4)	48	3	9	12	19	29	17	13	27	12	9	5	39	36	7
		5%	4%	3%	4%	4%	6%	3%	3%	4%	4%	2%	2%	7% ab	4%	6%
Tend to trust	(3)	349	31	115	114	170	180	206	123	253	81	148	107	194	311	25
		35%	45%	36%	38%	34%	35%	38%	32%	38% b	28%	33%	35%	36%	36% b	24%
Tend to distrust	(2)	206	8	70	56	112	94	118	83	144	59	98	57	103	178	24
		21%	12%	22%	18%	23%	18%	22%	21%	22%	20%	22%	18%	19%	21%	24%
Distrust completely	(1)	80	9	28	36	54	26	38	37	60	18	34	27	42	72	6
		8%	13%	9%	12% c	11% c	5%	7%	10%	9%	6%	8%	9%	8%	8%	6%
Do not use		320	17	96	86	138	182	168	133	184	119	162	114	153	258	40
		32%	25%	30%	28%	28%	36% ab	31%	34%	27%	41% a	36% c	37% c	29%	30%	40% a
NETS																
Net: Trust		397	34	125	126	189	209	223	136	280	93	157	112	233	347	31
		40%	50%	39%	41%	38%	41%	41%	35%	42% b	32%	35%	36%	44% ab	41%	31%
Net: Distrust		285	17	98	92	166	120	155	120	204	76	132	84	145	251	30
		28%	25%	31%	30% c	34% c	23%	28%	31%	31%	26%	29%	27%	27%	29%	30%
Mean score		2.5	2.5	2.5	2.5	2.4	2.6 ab	2.5	2.4	2.5	2.5	2.5	2.5	2.6 ab	2.5	2.5
Standard deviation		.79	.86	.77	.83	.81	.75	.74	.80	.78	.78	.74	.76	.82	.78	.82
Standard error		.03	.13	.05	.06	.04	.04	.04	.05	.04	.06	.04	.05	.05	.03	.10

Columns Tested: a,b - a,b,c - a,b - a,b - a,b,c - a,b

Survey of the Self-Employed

Q39_5. If you receive financial advice about saving for later life from any of the following, to what extent, if at all, do you trust this advice?

Friends and family

Base: All respondents

		GENDER			AGE			REGION													
		Total	Male	Female	18-34	35-54	55+	London	South East	South West	East Midlands	West Midlands	Eastern	North West	North East	Yorkshire and Humberside	Wales	Northern Ireland	Scotland	England	Devolved Nations
Significance Level: 95%			a	b	a	b	c	a	b	c	d	e	f	g	h	i	j	*k	l	m	n
Unweighted Total		1003	587	412	93	485	425	146	195	108	81	74	52	95	34	88	42	14	74	873	130
Weighted Total		1003	678	320	201	468	334	140	201	80	60	90	40	100	50	80	50	20	90	843	160
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Trust completely	(4)	107	67	40	35	45	26	22	20	13	7	9	5	7	9	9	8	-	-	99	8
		11%	10%	12%	18% bc	10%	8%	16% gln	10%	16% l	11%	10%	11% l	7%	17% ln	11% l	16% ln	-	-	12% ln	5%
Tend to trust	(3)	488	320	165	118	229	141	80	104	35	31	47	20	43	16	37	27	9	39	413	75
		49%	47%	52%	59% c	49% c	42%	57% cgh	52% h	44%	52%	52%	49%	43%	32%	47%	53%	46%	43%	49%	47%
Tend to distrust	(2)	94	66	28	10	45	39	9	19	7	3	11	5	16	5	8	-	2	10	82	12
		9%	10%	9%	5%	10%	12%	6%	9% j	9%	4%	13% j	13% j	16% adjn	9% j	10% j	-	8%	11% j	10% j	7%
Distrust completely	(1)	24	21	3	3	8	14	1	10	1	1	1	2	2	-	2	1	1	3	19	5
		2% b	3% b	1%	1%	2% b	4% b	* am	5%	1%	2%	1%	5% a	2%	-	2%	2%	7%	3%	2%	3%
Do not use		290	205	84	34	141	114	29	49	25	19	22	9	32	21	24	15	8	38	229	61
		29%	30%	26%	17%	30% a	34% a	21%	24%	31%	31%	24%	22%	32% a	42% ab	30%	29%	39%	42% abefm	27% abefm	38% abefm
NETS																					
Net: Trust		595	386	205	153	275	167	102	123	48	38	56	24	50	25	46	35	9	39	512	83
		59%	57%	64% a	77% bc	59% c	50%	73% bcghilmn	61% l	60% l	62% l	62% l	60% l	50% l	49% l	58% gl	69% gl	46% gl	43% gln	61% gln	52%
Net: Distrust		118	87	31	13	52	53	9	29	8	4	13	7	18	5	9	1	3	13	102	17
		12%	13%	10%	6%	11%	16% ab	7% aj	14% aj	9% aj	6% aj	14% j	17% adj	18% adj	9% adj	12%	2%	15%	14% j	12% j	10%
Mean score		3.0	2.9	3.0	3.1	3.0	2.8	3.1	2.9	3.1	3.0	2.9	2.9	2.8	3.1	3.0	3.2	2.6	2.7	3.0	2.9
				a	bc	c		befglmn		bgln	gl					l	bgln			l	
Standard deviation		.65	.67	.59	.57	.61	.72	.54	.71	.63	.59	.61	.74	.66	.67	.65	.56	.70	.56	.65	.62
Standard error		.02	.03	.03	.07	.03	.04	.05	.06	.08	.08	.08	.12	.08	.15	.08	.10	.25	.08	.03	.07

Columns Tested: a,b - a,b,c - a,b,c,d,e,f,g,h,i,j,k,l,m,n

Survey of the Self-Employed

Q39_5. If you receive financial advice about saving for later life from any of the following, to what extent, if at all, do you trust this advice?

Friends and family

Base: All respondents

		CURRENT WORK		TYPE OF BUSINESS			EDUCATION					LENGTH OF SELF-EMPLOYMENT				
	Total	Work with spouse, relative or business partner	Work by themselves	Limited company	Partnership	Sole trader	Secondary school	University degree	Higher university degree	NET: Up to Secondary school	NET: University	Up to 3 years	3-6 years	6-10 years	10-15 years	More than 15 years
Significance Level: 95%		a	b	a	b	c	a	b	c	d	e	a	b	c	d	e
Unweighted Total	1003	103	900	126	41	807	455	403	130	458	533	156	196	174	172	305
Weighted Total	1003	96	907	134	38	801	472	383	134	475	517	185	207	173	165	273
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Trust completely	(4) 107	8	99	9	6	85	57	34	14	58	48	28	23	20	19	17
	11%	8%	11%	7%	17%	11%	12%	9%	11%	12%	9%	15%	11%	11%	12%	6%
												e		e	e	
Tend to trust	(3) 488	51	437	86	20	366	219	190	76	219	266	103	96	90	81	117
	49%	53%	48%	64%	52%	46%	46%	50%	57%	46%	51%	56%	47%	52%	49%	43%
				c					ad			e				
Tend to distrust	(2) 94	9	85	10	1	79	41	41	11	41	52	9	16	18	22	30
	9%	10%	9%	8%	3%	10%	9%	11%	8%	9%	10%	5%	8%	10%	13%	11%
															a	a
Distrust completely	(1) 24	3	22	3	2	20	14	10	1	14	10	1	5	5	2	12
	2%	3%	2%	2%	4%	2%	3%	3%	*	3%	2%	*	2%	3%	1%	4%
																a
Do not use	290	25	265	27	9	251	141	109	33	143	141	44	67	41	41	97
	29%	26%	29%	20%	23%	31%	30%	28%	24%	30%	27%	24%	32%	24%	25%	36%
						a										acd
NETS																
Net: Trust	595	59	536	95	26	452	276	224	90	277	314	131	119	110	100	134
	59%	62%	59%	71%	69%	56%	59%	58%	67%	58%	61%	71%	58%	64%	61%	49%
				c								be		e	e	
Net: Distrust	118	12	106	13	3	99	55	51	11	55	62	10	21	22	24	41
	12%	13%	12%	9%	7%	12%	12%	13%	8%	12%	12%	5%	10%	13%	15%	15%
														a	a	a
Mean score	3.0	2.9	3.0	2.9	3.1	2.9	3.0	2.9	3.0	3.0	2.9	3.1	3.0	2.9	2.9	2.8
												bcde	e			
Standard deviation	.65	.63	.65	.52	.71	.66	.68	.64	.52	.68	.61	.52	.65	.65	.64	.70
Standard error	.02	.07	.03	.05	.13	.03	.04	.04	.05	.04	.03	.05	.06	.06	.06	.05

Columns Tested: a,b - a,b,c - a,b,c,d,e - a,b,c,d,e

Survey of the Self-Employed

Q39_5. If you receive financial advice about saving for later life from any of the following, to what extent, if at all, do you trust this advice?

Friends and family

Base: All respondents

			AWARENESS OF IPSE			SOC				HAPPINESS IN SELF-EMPLOYMENT			WORKING PLANS		AWARENESS OF TAX DEDUCTIBLES FOR TRAINING	
		Total	Know at least a little	Have at least heard of	Have never heard of	1-3	4-6	7-10	NET: 4-10	Happy	Neutral	Unhappy	Remain self-employed	Would consider or want to switch to work for someone else	Aware	Not aware
Significance Level: 95%			a	b	c	a	b	c	d	a	b	c	a	b	a	b
Unweighted Total		1003	58	192	811	513	291	199	490	808	148	38	727	225	261	742
Weighted Total		1003	64	202	801	501	300	201	501	800	159	35	702	243	254	749
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Trust completely	(4)	107	8	29	78	39	41	27	68	94	12	1	79	25	36	71
		11%	13%	14%	10%	8%	14%	14%	14%	12%	7%	2%	11%	10%	14%	10%
							a	a	a						b	
Tend to trust	(3)	488	33	104	384	247	153	89	241	389	75	19	334	136	115	373
		49%	51%	51%	48%	49%	51%	44%	48%	49%	47%	56%	48%	56%	45%	50%
													a			
Tend to distrust	(2)	94	10	26	68	49	25	20	45	75	16	3	68	21	30	64
		9%	16%	13%	9%	10%	8%	10%	9%	9%	10%	9%	10%	9%	12%	9%
			c													
Distrust completely	(1)	24	2	3	22	16	4	4	8	17	6	1	18	5	8	16
		2%	2%	1%	3%	3%	1%	2%	2%	2%	4%	2%	3%	2%	3%	2%
Do not use		290	10	41	249	151	77	61	139	224	50	11	203	56	65	224
		29%	16%	20%	31% ab	30%	26%	30%	28%	28%	31%	31%	29%	23%	26%	30%
NETS																
Net: Trust		595	41	132	463	285	193	116	309	483	87	20	413	160	150	445
		59%	65%	65%	58%	57%	64% a	58%	62%	60%	55%	58%	59%	66%	59%	59%
Net: Distrust		118	12	29	90	65	29	24	53	92	22	4	86	26	38	80
		12%	19%	14%	11%	13%	10%	12%	11%	12%	14%	11%	12%	11%	15%	11%
Mean score		3.0	2.9	3.0	2.9	2.9	3.0 a	3.0	3.0 a	3.0	2.8	2.8	2.9	3.0	2.9	3.0
Standard deviation		.65	.69	.64	.65	.65	.61	.67	.63	.64	.68	.50	.66	.60	.72	.62
Standard error		.02	.10	.05	.03	.03	.04	.06	.03	.03	.07	.10	.03	.05	.05	.03

Columns Tested: a,b,c - a,b,c,d - a,b,c - a,b - a,b

Survey of the Self-Employed

Q39_5. If you receive financial advice about saving for later life from any of the following, to what extent, if at all, do you trust this advice?

Friends and family

Base: All respondents

			SELF-EMPLOYMENT SUPPORT/ADVICE AVAILABLE AT UNIVERSITY		AWARENESS OF MAKING TAX DIGITAL			CONCERN OVER BREXIT NEGOTIATIONS		CONCERN ABOUT SAVING FOR LATER LIFE		PENSION USAGE			IMPORTANCE OF SAVING FOR LATER LIFE	
		Total	To at least some extent	To no extent	Know at least a little about it	At least heard of it	Have not heard of it	Concerned	Not concerned	Concerned	Not concerned	Have used private/ personal pension	Currently use private/ personal pension	Have never saved through a private/ personal pension	Important	Not important
Significance Level: 95%			a	b	a	b	c	a	b	a	b	a	b	c	a	b
Unweighted Total		1003	63	327	309	514	489	537	403	662	300	510	339	475	856	107
Weighted Total		1003	69	319	304	492	511	546	389	668	289	452	311	531	855	101
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Trust completely	(4)	107	11	27	39	58	50	45	52	82	23	26	22	77	101	5
		11%	16%	8%	13%	12%	10%	8%	13% a	12%	8%	6%	7%	15% ab	12% b	5%
Tend to trust	(3)	488	37	162	136	233	255	284	171	348	122	224	158	255	440	35
		49%	54%	51%	45%	47%	50%	52% b	44%	52% b	42%	50%	51%	48%	51% b	34%
Tend to distrust	(2)	94	8	31	34	57	37	56	36	65	26	43	27	51	77	15
		9%	11%	10%	11%	12% c	7%	10%	9%	10%	9%	9%	9%	10%	9%	15% a
Distrust completely	(1)	24	2	7	10	14	10	12	11	11	12	12	10	9	20	4
		2%	2%	2%	3%	3%	2%	2%	3%	2%	4% a	3%	3%	2%	2%	4%
Do not use		290	11	92	85	130	160	148	119	161	105	146	94	139	218	42
		29%	17%	29% a	28%	26%	31%	27%	31%	24%	36% a	32% c	30%	26%	25%	42% a
NETS																
Net: Trust		595	48	189	176	291	304	329	223	430	145	250	179	332	541	40
		59%	70%	59%	58%	59%	60%	60%	57%	64% b	50%	55%	58%	62% a	63% b	39%
Net: Distrust		118	10	38	44	72	47	68	47	76	38	55	37	60	97	19
		12%	14%	12%	14% c	15% c	9%	13%	12%	11%	13%	12%	12%	11%	11%	19% a
Mean score		3.0	3.0	2.9	2.9	2.9	3.0	2.9	3.0	3.0 b	2.9	2.9	2.9	3.0 ab	3.0 b	2.7
Standard deviation		.65	.67	.61	.71	.68	.60	.61	.70	.62	.71	.61	.63	.65	.64	.73
Standard error		.02	.09	.04	.05	.04	.03	.03	.04	.03	.05	.03	.04	.04	.03	.09

Columns Tested: a,b - a,b,c - a,b - a,b - a,b,c - a,b

Survey of the Self-Employed

Q39_6. If you receive financial advice about saving for later life from any of the following, to what extent, if at all, do you trust this advice?

Podcasts

Base: All respondents

		GENDER		AGE			REGION															
		Total	Male	Female	18-34	35-54	55+	London	South East	South West	East Midlands	West Midlands	Eastern	North West	North East	Yorkshire and Humberside	Wales	Northern Ireland	Scotland	England	Devolved Nations	
Significance Level: 95%			a	b	a	b	c	a	b	c	d	e	f	g	h	i	j	*k	l	m	n	
Unweighted Total		1003	587	412	93	485	425	146	195	108	81	74	52	95	34	88	42	14	74	873	130	
Weighted Total		1003	678	320	201	468	334	140	201	80	60	90	40	100	50	80	50	20	90	843	160	
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Trust completely		(4)	9	5	5	4	5	-	2	4	1	-	-	-	-	1	1	-	-	8	1	
			1%	1%	1%	2%	1%	-	1%	2%	1%	-	-	-	-	1%	3%	-	-	1%	1%	
					c	c																
Tend to trust		(3)	104	72	33	46	44	14	17	21	9	7	7	1	10	7	7	-	11	86	18	
			10%	11%	10%	23%	9%	4%	12%	10%	12%	11%	8%	3%	10%	14%	14%	-	12%	10%	11%	
					bc	c			f						f		f					
Tend to distrust		(2)	163	109	53	22	83	58	20	33	10	10	18	7	22	5	15	4	7	13	139	23
			16%	16%	16%	11%	18%	17%	14%	17%	12%	17%	20%	17%	22%	10%	18%	7%	32%	15%	17%	14%
														j								
Distrust completely		(1)	90	77	13	9	38	43	11	24	6	3	9	5	5	7	8	-	3	8	78	11
			9%	11%	4%	4%	8%	13%	8%	12%	8%	5%	10%	12%	5%	14%	10%	-	16%	9%	9%	7%
				b		ab				j			j	j		j	j			j	j	
Do not use			637	416	217	120	297	219	90	119	54	41	56	27	64	31	49	38	10	58	531	106
			64%	61%	68%	60%	63%	66%	64%	59%	67%	68%	62%	68%	63%	62%	61%	76%	52%	64%	63%	66%
				a													b					
NETS																						
Net: Trust			114	76	37	50	49	14	19	25	10	7	7	1	10	7	8	9	-	11	94	20
			11%	11%	12%	25%	11%	4%	14%	12%	13%	11%	8%	3%	10%	14%	10%	17%	-	12%	11%	12%
						bc	c		f	f	f				f		f				f	
Net: Distrust			252	186	66	30	122	100	31	57	16	13	27	12	27	12	23	4	10	21	218	34
			25%	27%	21%	15%	26%	30%	22%	28%	21%	21%	30%	30%	27%	24%	29%	7%	48%	24%	26%	21%
				b		a	a		j	j	j	j	j	j	j	j	j			j	j	j
Mean score			2.1	2.0	2.3	2.6	2.1	1.8	2.2	2.1	2.2	2.2	2.0	1.7	2.1	2.0	2.0	2.8	1.7	2.1	2.1	2.2
				a	bc	c																
Standard deviation			.79	.80	.74	.75	.78	.66	.83	.86	.85	.69	.70	.64	.63	.88	.81	.64	.49	.78	.79	.79
Standard error			.04	.05	.07	.13	.06	.06	.11	.10	.16	.14	.13	.16	.12	.25	.14	.20	.20	.15	.05	.12

Columns Tested: a,b - a,b,c - a,b,c,d,e,f,g,h,i,j,k,l,m,n

Survey of the Self-Employed

Q39_6. If you receive financial advice about saving for later life from any of the following, to what extent, if at all, do you trust this advice?

Podcasts

Base: All respondents

			CURRENT WORK		TYPE OF BUSINESS			EDUCATION					LENGTH OF SELF-EMPLOYMENT				
		Total	Work with spouse, relative or business partner	Work by themselves	Limited company	Partnership	Sole trader	Secondary school	University degree	Higher university degree	NET: Up to Secondary school	NET: University	Up to 3 years	3-6 years	6-10 years	10-15 years	More than 15 years
Significance Level: 95%			a	b	a	b	c	a	b	c	d	e	a	b	c	d	e
Unweighted Total		1003	103	900	126	41	807	455	403	130	458	533	156	196	174	172	305
Weighted Total		1003	96	907	134	38	801	472	383	134	475	517	185	207	173	165	273
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Trust completely	(4)	9	3	7	2	-	5	4	3	2	4	5	4	2	3	-	-
		1%	3% b	1%	1%	-	1%	1%	1%	1%	1%	1%	2% e	1%	2% e	-	-
Tend to trust	(3)	104	5	99	24	2	72	32	50	21	32	70	35	22	21	13	13
		10%	5%	11%	18% bc	4%	9%	7%	13% ad	15% ad	7%	14% ad	19% bde	11% e	12% e	8%	5%
Tend to distrust	(2)	163	11	151	14	4	138	84	54	22	85	76	26	25	34	31	46
		16%	12%	17%	11%	9%	17%	18%	14%	16%	18%	15%	14%	12%	20% b	19%	17%
Distrust completely	(1)	90	17	72	13	7	68	40	41	8	40	49	11	16	16	19	28
		9%	18% b	8%	10%	18% c	9%	9%	11%	6%	8%	10%	6%	8%	9%	11%	10%
Do not use		637	60	577	81	26	518	311	235	81	313	316	109	141	99	103	185
		64%	62%	64%	60%	69%	65%	66%	61%	61%	66%	61%	59%	68% c	57%	62%	68% c
NETS																	
Net: Trust		114	8	106	26	2	77	37	53	23	37	75	39	24	25	13	13
		11%	8%	12%	20% bc	4%	10%	8%	14% ad	17% ad	8%	15% ad	21% bde	12% e	14% e	8%	5%
Net: Distrust		252	28	224	27	10	206	124	95	30	125	125	37	41	50	49	74
		25%	30%	25%	20%	27%	26%	26%	25%	23%	26%	24%	20%	20%	29% b	30% ab	27%
Mean score		2.1	1.8	2.1	2.3	1.6	2.0	2.0	2.1	2.3	2.0	2.2	2.4	2.2	2.2	1.9	1.8
				a						ad			de	e	e		
Standard deviation		.79	.96	.77	.88	.74	.75	.75	.83	.79	.75	.82	.80	.83	.82	.71	.67
Standard error		.04	.16	.04	.13	.21	.05	.06	.07	.11	.06	.06	.10	.11	.10	.09	.07

Columns Tested: a,b - a,b,c - a,b,c,d,e - a,b,c,d,e

Survey of the Self-Employed

Q39_6. If you receive financial advice about saving for later life from any of the following, to what extent, if at all, do you trust this advice?

Podcasts

Base: All respondents

			AWARENESS OF IPSE			SOC				HAPPINESS IN SELF-EMPLOYMENT			WORKING PLANS		AWARENESS OF TAX DEDUCTIBLES FOR TRAINING	
		Total	Know at least a little	Have at least heard of	Have never heard of	1-3	4-6	7-10	NET: 4-10	Happy	Neutral	Unhappy	Remain self-employed	Would consider or want to switch to work for someone else	Aware	Not aware
Significance Level: 95%			a	b	c	a	b	c	d	a	b	c	a	b	a	b
Unweighted Total		1003	58	192	811	513	291	199	490	808	148	38	727	225	261	742
Weighted Total		1003	64	202	801	501	300	201	501	800	159	35	702	243	254	749
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Trust completely	(4)	9	3	5	5	3	4	2	6	6	3	-	4	4	7	3
		1%	5%	2%	1%	1%	1%	1%	1%	1%	2%	-	1%	2%	3%	*
		c	c												b	
Tend to trust	(3)	104	15	38	67	56	23	26	48	86	19	-	74	30	29	75
		10%	23%	19%	8%	11%	8%	13%	10%	11%	12%	-	11%	13%	12%	10%
		c	c							c	c					
Tend to distrust	(2)	163	16	44	119	75	51	36	87	132	24	6	107	49	39	124
		16%	25%	22%	15%	15%	17%	18%	17%	17%	15%	17%	15%	20%	15%	17%
		c	c													
Distrust completely	(1)	90	4	13	77	48	28	14	41	76	10	4	74	14	32	58
		9%	6%	6%	10%	10%	9%	7%	8%	9%	6%	11%	11%	6%	13%	8%
													b		b	
Do not use		637	26	103	534	319	195	124	318	500	103	25	442	145	147	490
		64%	41%	51%	67%	64%	65%	62%	63%	62%	65%	72%	63%	60%	58%	65%
					ab											a
NETS																
Net: Trust		114	18	42	71	59	27	28	55	92	22	-	78	34	36	78
		11%	28%	21%	9%	12%	9%	14%	11%	11%	14%	-	11%	14%	14%	10%
		c	c							c	c					
Net: Distrust		252	20	56	196	124	79	50	129	208	34	10	181	63	71	181
		25%	31%	28%	24%	25%	26%	25%	26%	26%	21%	28%	26%	26%	28%	24%
Mean score		2.1	2.5	2.4	2.0	2.1	2.0	2.2	2.1	2.1	2.3	1.6	2.0	2.3	2.1	2.1
			c	c										a		
Standard deviation		.79	.80	.76	.78	.80	.80	.76	.79	.78	.83	.51	.80	.75	.91	.74
		.04	.14	.08	.05	.06	.08	.09	.06	.05	.12	.15	.05	.08	.09	.05

Columns Tested: a,b,c - a,b,c,d - a,b,c - a,b - a,b

Survey of the Self-Employed

Q39_6. If you receive financial advice about saving for later life from any of the following, to what extent, if at all, do you trust this advice?

Podcasts

Base: All respondents

			SELF-EMPLOYMENT SUPPORT/ADVICE AVAILABLE AT UNIVERSITY		AWARENESS OF MAKING TAX DIGITAL			CONCERN OVER BREXIT NEGOTIATIONS		CONCERN ABOUT SAVING FOR LATER LIFE		PENSION USAGE			IMPORTANCE OF SAVING FOR LATER LIFE	
		Total	To at least some extent	To no extent	Know at least a little about it	At least heard of it	Have not heard of it	Concerned	Not concerned	Concerned	Not concerned	Have used private/ personal pension	Currently use private/ personal pension	Have never saved through a private/ personal pension	Important	Not important
Significance Level: 95%			a	b	a	b	c	a	b	a	b	a	b	c	a	b
Unweighted Total		1003	63	327	309	514	489	537	403	662	300	510	339	475	856	107
Weighted Total		1003	69	319	304	492	511	546	389	668	289	452	311	531	855	101
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Trust completely	(4)	9	5	-	7	7	2	7	2	9	1	4	4	4	9	-
		1%	7%	-	2%	2%	*	1%	1%	1%	*	1%	1%	1%	1%	-
			b		c											
Tend to trust	(3)	104	14	46	34	46	58	72	29	87	16	44	31	57	94	8
		10%	20%	14%	11%	9%	11%	13% b	7%	13% b	5%	10%	10%	11%	11%	8%
Tend to distrust	(2)	163	10	51	56	88	75	87	72	113	48	74	46	84	137	23
		16%	15%	16%	18%	18%	15%	16%	18%	17%	17%	16%	15%	16%	16%	23%
Distrust completely	(1)	90	7	32	33	58	31	45	43	54	34	42	31	43	77	11
		9%	11%	10%	11% c	12% c	6%	8%	11%	8%	12%	9%	10%	8%	9%	11%
Do not use		637	33	191	175	293	344	335	243	406	191	288	199	342	537	60
		64%	48%	60%	58%	59%	67% ab	61%	63%	61%	66%	64%	64%	65%	63%	59%
NETS																
Net: Trust		114	19	46	41	54	60	79	31	95	17	48	35	61	104	8
		11%	27% b	14%	13%	11%	12%	14% b	8%	14% b	6%	11%	11%	11%	12%	8%
Net: Distrust		252	18	82	88	146	106	132	115	167	82	116	77	128	214	34
		25%	25%	26%	29% c	30% c	21%	24%	29%	25%	28%	26%	25%	24%	25%	33%
Mean score		2.1	2.5 b	2.1	2.1	2.0	2.2 b	2.2 b	1.9	2.2 b	1.8	2.1	2.1	2.1	2.1	1.9
Standard deviation		.79	.98	.77	.85	.82	.75	.81	.75	.80	.72	.79	.84	.77	.81	.68
Standard error		.04	.17	.07	.08	.06	.06	.06	.06	.05	.07	.06	.08	.06	.05	.10

Columns Tested: a,b - a,b,c - a,b - a,b - a,b,c - a,b

Survey of the Self-Employed

Q39_7. If you receive financial advice about saving for later life from any of the following, to what extent, if at all, do you trust this advice?

Broadcast, print and online media

Base: All respondents

		GENDER		AGE			REGION														
		Total	Male	Female	18-34	35-54	55+	London	South East	South West	East Midlands	West Midlands	Eastern	North West	North East	Yorkshire and Humberside	Wales	Northern Ireland	Scotland	England	Devolved Nations
Significance Level: 95%		a	b	a	b	c	a	b	c	d	e	f	g	h	i	j	*k	l	m	n	
Unweighted Total		1003	587	412	93	485	425	146	195	108	81	74	52	95	34	88	42	14	74	873	130
Weighted Total		1003	678	320	201	468	334	140	201	80	60	90	40	100	50	80	50	20	90	843	160
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Trust completely	(4)	8 1%	6 1%	2 1%	2 1%	5 1%	1 *	1 1%	1 *	* 1%	- -	- -	1 2%	1 1%	- -	3 3% mn	- -	- -	- -	8 1%	- -
Tend to trust	(3)	251 25%	178 26%	71 22%	49 24%	109 23%	93 28%	42 30% i	53 27% i	21 26%	17 28% i	18 20%	9 22%	29 29% i	11 23%	13 16%	12 24%	4 19%	21 24%	213 25% i	37 23%
Tend to distrust	(2)	264 26%	182 27%	82 26%	58 29%	119 25%	87 26%	45 32% jn	56 28%	21 26%	12 20%	28 31% j	13 31%	28 28%	10 21%	19 23%	7 14%	6 28%	20 22%	232 27%	33 20%
Distrust completely	(1)	78 8%	64 9% b	14 4%	8 4%	42 9%	27 8%	6 4%	17 8%	7 9%	3 5%	12 13% a	2 6%	5 5%	4 8%	6 8%	6 11%	5 27%	4 5%	63 7%	15 10%
Do not use		402 40%	248 37%	150 47% a	83 42%	194 41%	125 38%	46 32%	74 37%	31 39%	28 47% a	33 36%	15 38%	36 36%	24 49%	40 50% abm	26 51% a	5 26%	44 49% a	327 39%	75 47% a
NETS																					
Net: Trust		258 26%	184 27%	74 23%	50 25%	113 24%	95 28%	44 31% i	54 27%	21 26%	17 28%	18 20%	10 24%	30 30%	11 23%	15 19%	12 24%	4 19%	21 24%	221 26%	37 23%
Net: Distrust		342 34%	246 36% b	96 30%	67 33%	161 34%	114 34%	51 36%	73 36%	28 35%	15 25%	40 44% djln	15 38%	33 33%	14 29%	25 31%	13 25%	11 54%	24 27%	294 35%	48 30%
Mean score		2.3	2.3	2.4	2.4	2.3	2.3	2.4 e	2.3	2.3	2.4 e	2.1	2.3	2.4 e	2.3	2.3	2.3	1.9	2.4	2.3 e	2.3
Standard deviation		.71	.73	.65	.64	.74	.71	.63	.70	.73	.66	.72	.70	.68	.73	.82	.82	.81	.66	.70	.75
Standard error		.03	.04	.04	.09	.04	.04	.06	.06	.09	.10	.10	.12	.09	.17	.12	.18	.26	.11	.03	.09

Columns Tested: a,b - a,b,c - a,b,c,d,e,f,g,h,i,j,k,l,m,n

Survey of the Self-Employed

Q39_7. If you receive financial advice about saving for later life from any of the following, to what extent, if at all, do you trust this advice?

Broadcast, print and online media

Base: All respondents

		CURRENT WORK		TYPE OF BUSINESS			EDUCATION					LENGTH OF SELF-EMPLOYMENT				
	Total	Work with spouse, relative or business partner	Work by themselves	Limited company	Partnership	Sole trader	Secondary school	University degree	Higher university degree	NET: Up to Secondary school	NET: University	Up to 3 years	3-6 years	6-10 years	10-15 years	More than 15 years
Significance Level: 95%		a	b	a	b	c	a	b	c	d	e	a	b	c	d	e
Unweighted Total	1003	103	900	126	41	807	455	403	130	458	533	156	196	174	172	305
Weighted Total	1003	96	907	134	38	801	472	383	134	475	517	185	207	173	165	273
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Trust completely	(4)	8	8	-	*	6	*	4	3	*	7	3	4	-	-	1
	1%	-	1%	-	1%	1%	*	1%	2%	*	1%	2%	2%	-	-	*
									ad		ad					
Tend to trust	(3)	251	231	43	9	188	97	105	48	97	153	52	51	40	37	71
	25%	21%	25%	32%	24%	23%	21%	27%	36%	20%	29%	28%	25%	23%	22%	26%
				c				ad	ad		ad					
Tend to distrust	(2)	264	237	33	9	216	118	107	37	119	144	46	52	56	44	66
	26%	28%	26%	24%	22%	27%	25%	28%	28%	25%	28%	25%	25%	32%	27%	24%
Distrust completely	(1)	78	64	11	6	57	39	31	7	40	38	8	13	18	18	21
	8%	15%	7%	8%	17%	7%	8%	8%	5%	8%	7%	4%	6%	10%	11%	8%
		b			c									a	a	
Do not use		402	367	48	14	334	218	137	39	218	176	76	87	60	66	114
	40%	37%	40%	36%	36%	42%	46%	36%	29%	46%	34%	41%	42%	34%	40%	42%
				bce			bce			bce						
NETS																
Net: Trust		258	239	43	10	194	98	109	51	98	160	54	55	40	37	72
	26%	21%	26%	32%	25%	24%	21%	28%	38%	21%	31%	29%	26%	23%	22%	26%
								ad	abd		ad					
Net: Distrust		342	301	44	15	274	157	138	44	159	182	55	65	74	62	87
	34%	42%	33%	32%	39%	34%	33%	36%	33%	33%	35%	29%	31%	42%	38%	32%
														abe		
Mean score	2.3	2.1	2.3	2.4	2.2	2.3	2.2	2.3	2.5	2.2	2.4	2.5	2.4	2.2	2.2	2.3
		a							ad		ad	cd				
Standard deviation	.71	.75	.70	.70	.85	.70	.70	.71	.68	.70	.71	.68	.72	.69	.72	.71
Standard error	.03	.10	.03	.08	.17	.03	.04	.04	.07	.04	.04	.07	.07	.07	.07	.05

Columns Tested: a,b - a,b,c - a,b,c,d,e - a,b,c,d,e

Survey of the Self-Employed

Q39_7. If you receive financial advice about saving for later life from any of the following, to what extent, if at all, do you trust this advice?

Broadcast, print and online media

Base: All respondents

			AWARENESS OF IPSE			SOC				HAPPINESS IN SELF-EMPLOYMENT			WORKING PLANS		AWARENESS OF TAX DEDUCTIBLES FOR TRAINING	
		Total	Know at least a little	Have at least heard of	Have never heard of	1-3	4-6	7-10	NET: 4-10	Happy	Neutral	Unhappy	Remain self-employed	Would consider or want to switch to work for someone else	Aware	Not aware
Significance Level: 95%			a	b	c	a	b	c	d	a	b	c	a	b	a	b
Unweighted Total		1003	58	192	811	513	291	199	490	808	148	38	727	225	261	742
Weighted Total		1003	64	202	801	501	300	201	501	800	159	35	702	243	254	749
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Trust completely	(4)	8 1%	1 2%	2 1%	6 1%	6 1%	* *	1 1%	2 *	6 1%	1 1%	* 1%	6 1%	1 1%	5 2% b	2 *
Tend to trust	(3)	251 25%	26 42% c	66 33% c	185 23%	137 27%	66 22%	48 24%	114 23%	210 26% c	34 21%	4 10%	177 25%	60 25%	64 25%	186 25%
Tend to distrust	(2)	264 26%	21 34%	60 30%	204 25%	133 26%	85 28%	47 23%	131 26%	207 26%	44 28%	13 38%	174 25%	81 33% a	61 24%	203 27%
Distrust completely	(1)	78 8%	4 6%	15 7%	63 8%	37 7%	30 10%	11 5%	41 8%	65 8%	9 6%	3 9%	59 8%	17 7%	24 9%	54 7%
Do not use		402 40%	10 16%	59 29% a	343 43% ab	189 38%	119 39%	95 47% a	213 43%	312 39%	71 45%	14 42%	286 41%	84 35%	100 39%	303 40%
NETS																
Net: Trust		258 26%	28 44% c	68 34% c	191 24%	143 28%	66 22%	49 25%	116 23%	216 27% c	35 22%	4 12%	183 26%	61 25%	70 28%	189 25%
Net: Distrust		342 34%	25 40%	75 37%	267 33%	170 34%	115 38% c	57 28%	173 34%	272 34%	53 33%	16 47%	233 33%	98 40%	84 33%	258 34%
Mean score		2.3	2.5	2.4	2.3	2.4 b	2.2	2.4 b	2.3	2.3	2.3	2.1	2.3	2.3	2.3	2.3
Standard deviation		.71	.68	.69	.71	.71	.71	.68	.70	.71	.67	.67	.73	.66	.78	.68
Standard error		.03	.10	.06	.03	.04	.05	.07	.04	.03	.07	.15	.04	.06	.06	.03

Columns Tested: a,b,c - a,b,c,d - a,b,c - a,b - a,b

Survey of the Self-Employed

Q39_7. If you receive financial advice about saving for later life from any of the following, to what extent, if at all, do you trust this advice?

Broadcast, print and online media

Base: All respondents

			SELF-EMPLOYMENT SUPPORT/ADVICE AVAILABLE AT UNIVERSITY		AWARENESS OF MAKING TAX DIGITAL			CONCERN OVER BREXIT NEGOTIATIONS		CONCERN ABOUT SAVING FOR LATER LIFE		PENSION USAGE			IMPORTANCE OF SAVING FOR LATER LIFE	
		Total	To at least some extent	To no extent	Know at least a little about it	At least heard of it	Have not heard of it	Concerned	Not concerned	Concerned	Not concerned	Have used private/ personal pension	Currently use private/ personal pension	Have never saved through a private/ personal pension	Important	Not important
Significance Level: 95%			a	b	a	b	c	a	b	a	b	a	b	c	a	b
Unweighted Total		1003	63	327	309	514	489	537	403	662	300	510	339	475	856	107
Weighted Total		1003	69	319	304	492	511	546	389	668	289	452	311	531	855	101
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Trust completely	(4)	8	2	2	4	4	4	4	3	8	-	2	3	4	7	-
		1%	4%	*	1%	1%	1%	1%	1%	1%	-	*	1%	1%	1%	-
			b													
Tend to trust	(3)	251	24	87	82	128	122	159	80	173	68	122	81	124	220	23
		25%	35%	27%	27%	26%	24%	29%	21%	26%	24%	27%	26%	23%	26%	23%
								b								
Tend to distrust	(2)	264	20	98	85	143	121	156	102	191	68	121	77	135	233	26
		26%	29%	31%	28%	29%	24%	29%	26%	29%	24%	27%	25%	25%	27%	26%
						c										
Distrust completely	(1)	78	5	22	26	50	28	35	35	52	22	38	28	40	69	8
		8%	8%	7%	9%	10%	6%	6%	9%	8%	8%	8%	9%	7%	8%	8%
						c										
Do not use		402	17	111	107	167	236	191	170	243	130	169	121	228	326	45
		40%	25%	35%	35%	34%	46%	35%	44%	36%	45%	37%	39%	43%	38%	44%
						ab		a		a						
NETS																
Net: Trust		258	27	89	86	132	126	163	83	181	68	124	84	128	227	23
		26%	39%	28%	28%	27%	25%	30%	21%	27%	24%	27%	27%	24%	27%	23%
								b								
Net: Distrust		342	25	120	111	193	149	191	136	244	90	159	106	175	302	34
		34%	37%	37%	36%	39%	29%	35%	35%	37%	31%	35%	34%	33%	35%	33%
					c	c										
Mean score		2.3	2.5	2.3	2.3	2.3	2.4	2.4	2.2	2.3	2.3	2.3	2.3	2.3	2.3	2.3
								b								
Standard deviation		.71	.75	.67	.72	.73	.68	.67	.72	.71	.70	.71	.74	.71	.71	.69
Standard error		.03	.11	.05	.05	.04	.04	.04	.05	.03	.05	.04	.05	.04	.03	.09

Columns Tested: a,b - a,b,c - a,b - a,b - a,b,c - a,b

Survey of the Self-Employed

Q39_8. If you receive financial advice about saving for later life from any of the following, to what extent, if at all, do you trust this advice?

Information seminars

Base: All respondents

		GENDER			AGE			REGION													
		Total	Male	Female	18-34	35-54	55+	London	South East	South West	East Midlands	West Midlands	Eastern	North West	North East	Yorkshire and Humberside	Wales	Northern Ireland	Scotland	England	Devolved Nations
Significance Level: 95%			a	b	a	b	c	a	b	c	d	e	f	g	h	i	j	*k	l	m	n
Unweighted Total		1003	587	412	93	485	425	146	195	108	81	74	52	95	34	88	42	14	74	873	130
Weighted Total		1003	678	320	201	468	334	140	201	80	60	90	40	100	50	80	50	20	90	843	160
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Trust completely		(4)	16	2	5	10	2	4	4	2	1	2	-	1	-	1	1	-	1	15	1
		2%	2%	1%	2%	2%	*	3%	2%	3%	1%	2%	-	1%	-	1%	1%	-	1%	2%	1%
						c															
Tend to trust		(3)	168	65	45	77	47	26	28	14	9	21	5	17	11	13	10	-	15	144	24
		17%	15%	20%	22%	16%	14%	18%	14%	18%	15%	23%	13%	17%	23%	16%	19%	-	16%	17%	15%
				a	c																
Tend to distrust		(2)	162	44	24	76	63	20	40	11	8	17	9	19	9	10	3	5	11	143	19
		16%	17%	14%	12%	16%	19%	14%	20%	13%	13%	19%	22%	19%	19%	12%	6%	25%	12%	17%	12%
									j			j	j	j							
Distrust completely		(1)	50	8	4	22	23	3	15	5	3	3	2	5	1	4	-	3	6	40	10
		5%	6%	3%	2%	5%	7%	2%	8%	6%	5%	3%	5%	5%	2%	5%	-	16%	7%	5%	6%
			b						a									a			
Do not use		606	401	201	123	283	200	88	114	48	40	48	24	58	28	52	37	12	58	500	106
		60%	59%	63%	61%	61%	60%	63%	57%	60%	66%	53%	60%	57%	57%	65%	74%	59%	64%	59%	66%
																be					
NETS																					
Net: Trust		185	117	67	50	87	48	29	32	17	10	22	5	19	11	14	10	-	15	159	26
		18%	17%	21%	25%	19%	14%	21%	16%	21%	16%	25%	13%	19%	23%	18%	21%	-	17%	19%	16%
					c																
Net: Distrust		212	160	52	28	98	86	23	55	15	10	20	11	24	10	14	3	8	17	183	28
		21%	24%	16%	14%	21%	26%	16%	27%	19%	17%	23%	27%	24%	21%	18%	6%	41%	19%	22%	18%
			b				a		aj	n		j	j	j					j	j	
Mean score		2.4	2.3	2.5	2.6	2.4	2.2	2.6	2.2	2.5	2.4	2.5	2.2	2.4	2.5	2.4	2.8	1.6	2.3	2.4	2.3
				a	c	c		b													
Standard deviation		.76	.79	.65	.69	.77	.73	.70	.80	.84	.77	.69	.67	.74	.60	.80	.51	.52	.82	.75	.80
Standard error		.04	.05	.05	.11	.06	.06	.10	.09	.13	.14	.12	.15	.12	.15	.15	.15	.23	.15	.04	.12

Columns Tested: a,b - a,b,c - a,b,c,d,e,f,g,h,i,j,k,l,m,n

Survey of the Self-Employed

Q39_8. If you receive financial advice about saving for later life from any of the following, to what extent, if at all, do you trust this advice?

Information seminars

Base: All respondents

		CURRENT WORK		TYPE OF BUSINESS			EDUCATION					LENGTH OF SELF-EMPLOYMENT				
	Total	Work with spouse, relative or business partner	Work by themselves	Limited company	Partnership	Sole trader	Secondary school	University degree	Higher university degree	NET: Up to Secondary school	NET: University	Up to 3 years	3-6 years	6-10 years	10-15 years	More than 15 years
Significance Level: 95%		a	b	a	b	c	a	b	c	d	e	a	b	c	d	e
Unweighted Total	1003	103	900	126	41	807	455	403	130	458	533	156	196	174	172	305
Weighted Total	1003	96	907	134	38	801	472	383	134	475	517	185	207	173	165	273
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Trust completely	(4) 16	2	14	4	2	8	1	13	3	1	15	3	5	6	3	1
	2%	2%	2%	3%	6%	1%	*	3%	2%	*	3%	1%	2%	3%	2%	*
					c			ad	ad		ad		e	e		
Tend to trust	(3) 168	13	156	21	5	132	63	64	41	63	106	49	34	29	28	28
	17%	13%	17%	16%	14%	17%	13%	17%	31%	13%	20%	26%	17%	17%	17%	10%
									abde		ad	bcde	e	e	e	
Tend to distrust	(2) 162	17	145	20	7	132	78	65	16	80	81	26	20	36	29	51
	16%	18%	16%	15%	19%	16%	16%	17%	12%	17%	16%	14%	10%	21%	17%	19%
														b	b	b
Distrust completely	(1) 50	10	39	6	5	37	24	22	3	24	25	3	12	9	9	16
	5%	11%	4%	5%	12%	5%	5%	6%	2%	5%	5%	2%	6%	5%	5%	6%
		b			c								a			a
Do not use	606	54	553	83	19	492	306	219	71	307	290	104	135	94	97	177
	60%	56%	61%	62%	50%	61%	65%	57%	53%	65%	56%	56%	65%	54%	59%	65%
							bce			bce			c			c
NETS																
Net: Trust	185	15	170	25	8	140	64	77	44	64	121	51	39	35	31	29
	18%	16%	19%	19%	20%	17%	14%	20%	33%	13%	23%	28%	19%	20%	19%	10%
								ad	abde		ad	e	e	e	e	
Net: Distrust	212	27	184	26	12	169	102	87	19	104	106	30	32	45	38	67
	21%	29%	20%	19%	31%	21%	22%	23%	14%	22%	21%	16%	16%	26%	23%	25%
								c						ab		ab
Mean score	2.4	2.2	2.4	2.5	2.3	2.4	2.2	2.4	2.7	2.2	2.5	2.6	2.4	2.4	2.4	2.1
			a					d	abd		ad	de	e	e	e	
Standard deviation	.76	.87	.74	.81	.97	.72	.70	.82	.63	.70	.78	.62	.86	.78	.76	.69
Standard error	.04	.13	.04	.12	.21	.04	.06	.06	.08	.06	.05	.07	.10	.09	.09	.07

Columns Tested: a,b - a,b,c - a,b,c,d,e - a,b,c,d,e

Survey of the Self-Employed

Q39_8. If you receive financial advice about saving for later life from any of the following, to what extent, if at all, do you trust this advice?

Information seminars

Base: All respondents

			AWARENESS OF IPSE			SOC				HAPPINESS IN SELF-EMPLOYMENT			WORKING PLANS		AWARENESS OF TAX DEDUCTIBLES FOR TRAINING	
		Total	Know at least a little	Have at least heard of	Have never heard of	1-3	4-6	7-10	NET: 4-10	Happy	Neutral	Unhappy	Remain self-employed	Would consider or want to switch to work for someone else	Aware	Not aware
Significance Level: 95%			a	b	c	a	b	c	d	a	b	c	a	b	a	b
Unweighted Total		1003	58	192	811	513	291	199	490	808	148	38	727	225	261	742
Weighted Total		1003	64	202	801	501	300	201	501	800	159	35	702	243	254	749
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Trust completely	(4)	16	5	7	10	8	4	4	8	9	8	-	6	10	8	8
		2%	8%	3%	1%	2%	1%	2%	2%	1%	5%	-	1%	4%	3%	1%
			c	c							a		a	b		
Tend to trust	(3)	168	11	53	115	94	40	34	74	143	20	5	117	50	51	118
		17%	17%	26%	14%	19%	13%	17%	15%	18%	12%	14%	17%	20%	20%	16%
				c		b										
Tend to distrust	(2)	162	21	40	122	79	49	34	83	132	23	7	116	39	44	118
		16%	33%	20%	15%	16%	16%	17%	17%	16%	14%	19%	16%	16%	17%	16%
			bc													
Distrust completely	(1)	50	3	9	41	21	18	11	29	39	8	3	37	11	20	30
		5%	5%	4%	5%	4%	6%	5%	6%	5%	5%	9%	5%	4%	8%	4%
														b		
Do not use		606	24	93	513	299	190	118	308	477	101	20	426	133	130	476
		60%	37%	46%	64%	60%	63%	59%	61%	60%	64%	58%	61%	55%	51%	64%
				ab											a	
NETS																
Net: Trust		185	16	60	125	103	44	38	82	152	28	5	123	60	59	126
		18%	25%	30%	16%	20%	15%	19%	16%	19%	17%	14%	18%	25%	23%	17%
				c		b						a	b			
Net: Distrust		212	24	49	163	100	67	45	111	171	30	10	153	50	64	148
		21%	38%	24%	20%	20%	22%	22%	22%	21%	19%	28%	22%	21%	25%	20%
			bc													
Mean score		2.4	2.5	2.5	2.3	2.4	2.3	2.4	2.3	2.4	2.5	2.1	2.3	2.5	2.4	2.4
				c									a			
Standard deviation		.76	.82	.74	.76	.73	.77	.78	.78	.73	.89	.75	.74	.79	.84	.72
Standard error		.04	.13	.07	.04	.05	.07	.09	.06	.04	.12	.19	.04	.08	.07	.04

Columns Tested: a,b,c - a,b,c,d - a,b,c - a,b - a,b

Survey of the Self-Employed

Q39_8. If you receive financial advice about saving for later life from any of the following, to what extent, if at all, do you trust this advice?

Information seminars

Base: All respondents

			SELF-EMPLOYMENT SUPPORT/ADVICE AVAILABLE AT UNIVERSITY		AWARENESS OF MAKING TAX DIGITAL			CONCERN OVER BREXIT NEGOTIATIONS		CONCERN ABOUT SAVING FOR LATER LIFE		PENSION USAGE			IMPORTANCE OF SAVING FOR LATER LIFE	
		Total	To at least some extent	To no extent	Know at least a little about it	At least heard of it	Have not heard of it	Concerned	Not concerned	Concerned	Not concerned	Have used private/ personal pension	Currently use private/ personal pension	Have never saved through a private/ personal pension	Important	Not important
Significance Level: 95%			a	b	a	b	c	a	b	a	b	a	b	c	a	b
Unweighted Total		1003	63	327	309	514	489	537	403	662	300	510	339	475	856	107
Weighted Total		1003	69	319	304	492	511	546	389	668	289	452	311	531	855	101
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Trust completely	(4)	16	5	9	9	10	6	12	5	16	-	4	3	11	16	-
		2%	8% b	3%	3%	2%	1%	2%	1%	2% b	-	1%	1%	2%	2%	-
Tend to trust	(3)	168	19	62	60	96	72	106	57	123	44	71	51	91	151	14
		17%	28%	19%	20% c	20% c	14%	20% b	15%	18%	15%	16%	17%	17%	18%	14%
Tend to distrust	(2)	162	13	49	52	87	75	90	69	114	44	79	48	79	138	21
		16%	18%	15%	17%	18%	15%	16%	18%	17%	15%	18%	15%	15%	16%	20%
Distrust completely	(1)	50	5	15	22	38	12	22	27	32	16	19	18	28	42	8
		5%	7%	5%	7% c	8% c	2%	4%	7%	5%	6%	4%	6%	5%	5%	8%
Do not use		606	27	185	161	261	345	315	233	383	185	278	190	322	508	59
		60%	39%	58% a	53%	53%	68% ab	58%	60%	57%	64%	62%	61%	61%	59%	58%
NETS																
Net: Trust		185	25	70	69	106	79	118	61	139	44	75	54	102	167	14
		18%	36% b	22%	23% c	22% c	15%	22% b	16%	21% b	15%	17%	18%	19%	20%	14%
Net: Distrust		212	18	64	74	125	87	112	95	146	61	99	66	107	180	28
		21%	25%	20%	24% c	25% c	17%	21%	24%	22%	21%	22%	21%	20%	21%	28%
Mean score		2.4	2.6	2.5	2.4	2.3	2.4	2.5 b	2.2	2.4	2.3	2.3	2.3	2.4	2.4 b	2.2
Standard deviation		.76	.86	.78	.83	.80	.69	.74	.77	.76	.72	.70	.76	.79	.76	.71
Standard error		.04	.14	.07	.07	.05	.05	.05	.06	.05	.07	.05	.07	.06	.04	.10

Columns Tested: a,b - a,b,c - a,b - a,b - a,b,c - a,b

Survey of the Self-Employed

Q39_9. If you receive financial advice about saving for later life from any of the following, to what extent, if at all, do you trust this advice?

Pension Providers

Base: All respondents

		GENDER			AGE			REGION														
		Total	Male	Female	18-34	35-54	55+	London	South East	South West	East Midlands	West Midlands	Eastern	North West	North East	Yorkshire and Humberside	Wales	Northern Ireland	Scotland	England	Devolved Nations	
Significance Level: 95%			a	b	a	b	c	a	b	c	d	e	f	g	h	i	j	*k	l	m	n	
Unweighted Total		1003	587	412	93	485	425	146	195	108	81	74	52	95	34	88	42	14	74	873	130	
Weighted Total		1003	678	320	201	468	334	140	201	80	60	90	40	100	50	80	50	20	90	843	160	
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Trust completely		(4)	21 2%	13 2%	8 2%	6 3%	10 2%	5 1%	6 4% n	4 2%	4 5% n	2 3%	1 1%	- -	2 2%	- -	3 4% n	- -	- -	- -	21 2%	- -
Tend to trust		(3)	309 31%	222 33%	87 27%	55 28%	138 29%	116 35%	52 37% e	67 34%	26 33%	22 36%	20 23%	13 31%	26 26%	12 23%	26 33%	12 24%	5 26%	27 30%	265 31%	45 28%
Tend to distrust		(2)	212 21%	152 22%	60 19%	35 18%	98 21%	79 24%	21 15%	41 20%	13 17%	12 19%	29 32% abcijm	11 26%	22 22%	12 24%	13 16%	7 15%	10 48%	21 24%	174 21%	38 24%
Distrust completely		(1)	72 7%	53 8%	18 6%	10 5%	35 7%	27 8%	14 10%	13 7%	7 9%	5 8%	5 5%	3 7%	8 8%	2 4%	5 6%	4 8%	1 7%	5 5%	62 7%	10 6%
Do not use			389 39%	239 35%	147 46% a	94 47% c	188 40% c	107 32%	47 34%	75 37%	30 37%	21 34%	35 39%	14 35%	43 42%	24 49%	33 41%	27 53% adm	4 18%	37 41%	322 38%	67 42%
NETS																						
Net: Trust			330 33%	235 35%	95 30%	61 30%	148 32%	121 36%	58 41% egjn	71 36%	30 38% e	23 39% e	21 23%	13 31%	28 28%	12 23%	30 37%	12 24%	5 26%	27 30%	285 34%	45 28%
Net: Distrust			284 28%	205 30%	79 25%	45 22%	133 28%	106 32%	35 25%	55 27%	20 25%	16 27%	34 37% i	14 34%	30 30%	14 28%	18 22%	11 23%	11 56%	26 29%	236 28%	48 30%
Mean score			2.5	2.4	2.5	2.5	2.4	2.4	2.5	2.5	2.5	2.5	2.3	2.4	2.4	2.4	2.6	2.3	2.2	2.4	2.5	2.4
Standard deviation			.74	.74	.75	.74	.75	.73	.82	.73	.83	.76	.65	.69	.77	.63	.77	.77	.61	.66	.75	.68
Standard error			.03	.04	.05	.11	.04	.04	.08	.07	.10	.10	.09	.12	.11	.14	.11	.18	.19	.10	.03	.08

Columns Tested: a,b - a,b,c - a,b,c,d,e,f,g,h,i,j,k,l,m,n

Survey of the Self-Employed

Q39_9. If you receive financial advice about saving for later life from any of the following, to what extent, if at all, do you trust this advice?

Pension Providers

Base: All respondents

			CURRENT WORK		TYPE OF BUSINESS			EDUCATION					LENGTH OF SELF-EMPLOYMENT				
		Total	Work with spouse, relative or business partner	Work by themselves	Limited company	Partnership	Sole trader	Secondary school	University degree	Higher university degree	NET: Up to Secondary school	NET: University	Up to 3 years	3-6 years	6-10 years	10-15 years	More than 15 years
Significance Level: 95%																	
			a	b	a	b	c	a	b	c	d	e	a	b	c	d	e
Unweighted Total		1003	103	900	126	41	807	455	403	130	458	533	156	196	174	172	305
Weighted Total		1003	96	907	134	38	801	472	383	134	475	517	185	207	173	165	273
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Trust completely	(4)	21	1	20	4	1	11	6	7	6	6	13	13	4	-	1	2
		2%	1%	2%	3%	2%	1%	1%	2%	4%	1%	3%	7%	2%	-	1%	1%
										ad			bcde				
Tend to trust	(3)	309	31	278	54	16	233	128	127	49	129	176	65	54	59	48	83
		31%	33%	31%	40%	43%	29%	27%	33%	37%	27%	34%	35%	26%	34%	29%	30%
					c					ad							
Tend to distrust	(2)	212	26	187	25	7	169	101	83	28	101	111	25	46	35	45	62
		21%	27%	21%	19%	19%	21%	21%	22%	21%	21%	21%	13%	22%	20%	27%	23%
														a		a	a
Distrust completely	(1)	72	10	62	13	6	52	35	27	8	36	35	7	10	19	11	26
		7%	10%	7%	10%	16%	6%	7%	7%	6%	8%	7%	4%	5%	11%	6%	9%
						c									ab		ab
Do not use		389	29	360	38	8	336	202	139	43	203	181	76	93	61	60	100
		39%	30%	40%	28%	20%	42%	43%	36%	32%	43%	35%	41%	45%	35%	36%	37%
						ab	bce				ce						
NETS																	
Net: Trust		330	32	298	58	17	244	134	135	55	135	190	78	59	59	49	85
		33%	33%	33%	43%	44%	30%	28%	35%	41%	28%	37%	42%	28%	34%	30%	31%
					c				ad	ad		bde					
Net: Distrust		284	35	249	38	14	221	136	110	36	137	146	31	56	54	56	88
		28%	37%	27%	28%	36%	28%	29%	29%	27%	29%	28%	17%	27%	31%	34%	32%
			b											a	a	a	a
Mean score		2.5	2.3	2.5	2.5	2.4	2.4	2.4	2.5	2.6	2.4	2.5	2.8	2.5	2.4	2.4	2.4
										ad			bcde				
Standard deviation		.74	.73	.74	.78	.84	.72	.73	.73	.75	.74	.74	.74	.71	.75	.68	.75
Standard error		.03	.08	.03	.08	.14	.03	.04	.05	.08	.04	.04	.08	.07	.07	.06	.05

Columns Tested: a,b - a,b,c - a,b,c,d,e - a,b,c,d,e

Survey of the Self-Employed

Q39_9. If you receive financial advice about saving for later life from any of the following, to what extent, if at all, do you trust this advice?

Pension Providers

Base: All respondents

			AWARENESS OF IPSE			SOC				HAPPINESS IN SELF-EMPLOYMENT			WORKING PLANS		AWARENESS OF TAX DEDUCTIBLES FOR TRAINING	
		Total	Know at least a little	Have at least heard of	Have never heard of	1-3	4-6	7-10	NET: 4-10	Happy	Neutral	Unhappy	Remain self-employed	Would consider or want to switch to work for someone else	Aware	Not aware
Significance Level: 95%			a	b	c	a	b	c	d	a	b	c	a	b	a	b
Unweighted Total		1003	58	192	811	513	291	199	490	808	148	38	727	225	261	742
Weighted Total		1003	64	202	801	501	300	201	501	800	159	35	702	243	254	749
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Trust completely	(4)	21	6	8	12	10	4	7	11	15	4	1	14	7	10	11
		2%	9%	4%	2%	2%	1%	3%	2%	2%	3%	4%	2%	3%	4%	1%
			c	c											b	
Tend to trust	(3)	309	23	82	227	161	88	60	148	262	42	3	210	91	94	215
		31%	36%	41%	28%	32%	29%	30%	29%	33%	27%	9%	30%	38%	37%	29%
				c						c	c		a	b		
Tend to distrust	(2)	212	19	55	157	110	68	34	102	160	39	12	148	56	54	158
		21%	29%	27%	20%	22%	23%	17%	20%	20%	25%	34%	21%	23%	21%	21%
				c							a					
Distrust completely	(1)	72	4	11	61	35	22	15	37	60	7	5	55	14	19	53
		7%	7%	5%	8%	7%	7%	7%	7%	7%	4%	15%	8%	6%	7%	7%
											b					
Do not use		389	12	46	343	186	117	86	203	303	66	13	275	75	77	312
		39%	19%	23%	43%	37%	39%	43%	41%	38%	42%	38%	39%	31%	30%	42%
				ab									b			a
NETS																
Net: Trust		330	29	91	239	171	92	67	159	277	47	4	224	99	104	226
		33%	45%	45%	30%	34%	31%	33%	32%	35%	29%	13%	32%	41%	41%	30%
			c	c						c	c		a	b		
Net: Distrust		284	23	66	218	145	91	49	139	220	46	17	203	69	73	211
		28%	36%	33%	27%	29%	30%	24%	28%	27%	29%	49%	29%	29%	29%	28%
											ab					
Mean score		2.5	2.6	2.6	2.4	2.5	2.4	2.5	2.4	2.5	2.5	2.0	2.4	2.5	2.5	2.4
				c												
Standard deviation		.74	.80	.71	.75	.73	.73	.79	.76	.74	.70	.82	.75	.71	.76	.73
Standard error		.03	.12	.06	.03	.04	.05	.07	.04	.03	.08	.17	.04	.06	.06	.03

Columns Tested: a,b,c - a,b,c,d - a,b,c - a,b - a,b

Survey of the Self-Employed

Q39_9. If you receive financial advice about saving for later life from any of the following, to what extent, if at all, do you trust this advice?

Pension Providers

Base: All respondents

			SELF-EMPLOYMENT SUPPORT/ADVICE AVAILABLE AT UNIVERSITY		AWARENESS OF MAKING TAX DIGITAL			CONCERN OVER BREXIT NEGOTIATIONS		CONCERN ABOUT SAVING FOR LATER LIFE		PENSION USAGE			IMPORTANCE OF SAVING FOR LATER LIFE	
		Total	To at least some extent	To no extent	Know at least a little about it	At least heard of it	Have not heard of it	Concerned	Not concerned	Concerned	Not concerned	Have used private/ personal pension	Currently use private/ personal pension	Have never saved through a private/ personal pension	Important	Not important
Significance Level: 95%			a	b	a	b	c	a	b	a	b	a	b	c	a	b
Unweighted Total		1003	63	327	309	514	489	537	403	662	300	510	339	475	856	107
Weighted Total		1003	69	319	304	492	511	546	389	668	289	452	311	531	855	101
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Trust completely	(4)	21	7	7	12	13	8	16	5	16	4	9	10	10	18	3
		2%	10%	2%	4%	3%	2%	3%	1%	2%	1%	2%	3%	2%	2%	3%
			b		c											
Tend to trust	(3)	309	27	100	114	165	144	195	103	215	88	192	138	113	281	24
		31%	40%	31%	37%	34%	28%	36%	26%	32%	30%	42%	44%	21%	33%	23%
					c			b				c	c		b	
Tend to distrust	(2)	212	15	74	65	123	90	109	94	146	61	95	66	110	179	25
		21%	22%	23%	21%	25%	18%	20%	24%	22%	21%	21%	21%	21%	21%	25%
						c										
Distrust completely	(1)	72	5	23	28	41	31	37	34	54	16	25	12	46	64	7
		7%	7%	7%	9%	8%	6%	7%	9%	8%	5%	6%	4%	9%	8%	7%
														b		
Do not use		389	15	115	85	150	239	189	153	235	120	131	84	253	313	42
		39%	22%	36%	28%	31%	47%	35%	39%	35%	42%	29%	27%	48%	37%	41%
				a			ab							ab		
NETS																
Net: Trust		330	34	106	126	178	152	211	108	232	92	201	148	122	299	27
		33%	50%	33%	41%	36%	30%	39%	28%	35%	32%	44%	48%	23%	35%	26%
			b		c	c		b				c	c			
Net: Distrust		284	20	97	93	164	120	146	128	201	77	120	79	156	244	33
		28%	29%	31%	31%	33%	24%	27%	33%	30%	27%	27%	25%	29%	28%	32%
					c	c		a								
Mean score		2.5	2.7	2.4	2.5	2.4	2.5	2.5	2.3	2.4	2.5	2.6	2.6	2.3	2.5	2.4
								b				c	c			
Standard deviation		.74	.82	.73	.79	.75	.73	.74	.74	.76	.70	.68	.66	.79	.74	.77
Standard error		.03	.11	.05	.05	.04	.04	.04	.05	.04	.05	.04	.04	.05	.03	.10

Columns Tested: a,b - a,b,c - a,b - a,b - a,b,c - a,b

Survey of the Self-Employed

Q39_10. If you receive financial advice about saving for later life from any of the following, to what extent, if at all, do you trust this advice?

Independent bodies

Base: All respondents

		GENDER		AGE			REGION														
		Total	Male	Female	18-34	35-54	55+	London	South East	South West	East Midlands	West Midlands	Eastern	North West	North East	Yorkshire and Humberside	Wales	Northern Ireland	Scotland	England	Devolved Nations
		a	b		a	b	c	a	b	c	d	e	f	g	h	i	j	*k	l	m	n
Significance Level: 95%																					
Unweighted Total		1003	587	412	93	485	425	146	195	108	81	74	52	95	34	88	42	14	74	873	130
Weighted Total		1003	678	320	201	468	334	140	201	80	60	90	40	100	50	80	50	20	90	843	160
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Trust completely	(4)	18 2%	11 2%	7 2%	4 2%	10 2%	3 1%	5 4%	4 2%	4 5% n	1 1%	2 2%	- -	1 1%	- -	2 2%	- -	- -	1 1%	17 2%	1 *
Tend to trust	(3)	321 32%	217 32%	103 32%	70 35%	144 31%	107 32%	43 31%	73 36% dg	27 34%	14 23%	30 33%	16 40% d	24 24%	16 33%	29 36%	15 30%	7 33%	27 30%	272 32%	49 30%
Tend to distrust	(2)	118 12%	93 14% b	25 8%	11 5%	62 13% a	45 14% a	15 10%	24 12%	8 10%	7 12%	18 20% hn	5 11%	15 15%	2 5%	10 12%	3 7%	4 20%	8 9%	103 12%	15 10%
Distrust completely	(1)	38 4%	32 5% b	6 2%	2 1%	17 4%	19 6%	5 3%	8 4%	4 5%	2 4%	3 3%	1 2%	5 5%	3 7%	2 2%	1 2%	2 8%	3 3%	33 4%	5 3%
Do not use		508 51%	325 48%	179 56% a	113 57%	235 50%	160 48%	73 52%	92 46%	37 46%	36 60% bce	38 42%	19 47%	56 56%	28 55%	38 48%	31 61%	8 39%	52 57%	418 50%	90 56%
NETS																					
Net: Trust		339 34%	228 34%	110 34%	74 37%	155 33%	110 33%	48 34%	77 38% dg	31 38% dg	15 24%	32 35%	16 40%	25 25%	16 33%	30 38%	15 30%	7 33%	28 31%	290 34%	50 31%
Net: Distrust		156 16%	125 18% b	31 10%	13 6%	79 17% a	64 19% a	20 14%	32 16%	13 16%	9 15%	20 23%	5 13%	19 19%	6 12%	12 14%	4 9%	6 28%	11 12%	135 16%	21 13%
Mean score		2.6	2.6	2.8 a	2.9 bc	2.6	2.5	2.7	2.7	2.7	2.5	2.6	2.7	2.5	2.6	2.7	2.7	2.4	2.7	2.6	2.6
Standard deviation		.68	.70	.60 a	.51	.69	.71	.72	.67	.77	.71	.65	.53	.71	.76	.61	.57	.75	.64	.68	.64
Standard error		.03	.04	.04	.08	.04	.05	.08	.07	.10	.12	.10	.10	.11	.20	.09	.14	.26	.11	.03	.08

Columns Tested: a,b - a,b,c - a,b,c,d,e,f,g,h,i,j,k,l,m,n

Survey of the Self-Employed

Q39_10. If you receive financial advice about saving for later life from any of the following, to what extent, if at all, do you trust this advice?

Independent bodies

Base: All respondents

		CURRENT WORK		TYPE OF BUSINESS			EDUCATION					LENGTH OF SELF-EMPLOYMENT				
	Total	Work with spouse, relative or business partner	Work by themselves	Limited company	Partnership	Sole trader	Secondary school	University degree	Higher university degree	NET: Up to Secondary school	NET: University	Up to 3 years	3-6 years	6-10 years	10-15 years	More than 15 years
Significance Level: 95%		a	b	a	b	c	a	b	c	d	e	a	b	c	d	e
Unweighted Total	1003	103	900	126	41	807	455	403	130	458	533	156	196	174	172	305
Weighted Total	1003	96	907	134	38	801	472	383	134	475	517	185	207	173	165	273
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Trust completely	(4) 18	-	18	5	*	10	5	9	3	5	13	7	5	1	2	3
	2%	-	2%	4%	1%	1%	1%	2%	3%	1%	2%	4%	2%	1%	1%	1%
				c								e				
Tend to trust	(3) 321	38	283	51	18	242	125	135	60	125	195	63	60	60	66	73
	32%	39%	31%	38%	46%	30%	27%	35%	45%	26%	38%	34%	29%	34%	40%	27%
					c			ad	ad		ad				be	
Tend to distrust	(2) 118	8	110	13	2	100	61	48	6	62	54	18	14	30	16	40
	12%	8%	12%	9%	4%	12%	13%	13%	5%	13%	11%	10%	7%	17%	9%	15%
							c	c		c	c			bd		b
Distrust completely	(1) 38	9	30	4	4	31	24	11	2	25	13	6	5	6	5	16
	4%	9%	3%	3%	9%	4%	5%	3%	2%	5%	2%	3%	3%	3%	3%	6%
		b					e			e						
Do not use	508	42	466	62	15	419	257	180	62	258	242	91	123	77	77	141
	51%	44%	51%	46%	39%	52%	55%	47%	46%	54%	47%	49%	59%	44%	47%	52%
							be			be			cd			
NETS																
Net: Trust	339	38	301	56	18	252	131	145	63	131	208	70	65	61	68	76
	34%	39%	33%	42%	47%	31%	28%	38%	47%	27%	40%	38%	31%	35%	41%	28%
				c	c			ad	ad		ad	e			e	
Net: Distrust	156	16	140	16	5	130	84	59	9	86	67	24	20	35	20	56
	16%	17%	15%	12%	13%	16%	18%	15%	7%	18%	13%	13%	10%	20%	12%	21%
							ce	c		ce	c			bd		bd
Mean score	2.6	2.5	2.7	2.8	2.7	2.6	2.5	2.7	2.9	2.5	2.8	2.8	2.8	2.6	2.7	2.5
				c				ad	abd		ad	e	e		e	
Standard deviation	.68	.76	.66	.64	.77	.67	.72	.64	.51	.73	.61	.68	.66	.63	.59	.74
Standard error	.03	.10	.03	.08	.16	.03	.05	.04	.06	.05	.04	.08	.07	.07	.06	.06

Columns Tested: a,b - a,b,c - a,b,c,d,e - a,b,c,d,e

Survey of the Self-Employed

Q39_10. If you receive financial advice about saving for later life from any of the following, to what extent, if at all, do you trust this advice?

Independent bodies

Base: All respondents

			AWARENESS OF IPSE			SOC				HAPPINESS IN SELF-EMPLOYMENT			WORKING PLANS		AWARENESS OF TAX DEDUCTIBLES FOR TRAINING	
		Total	Know at least a little	Have at least heard of	Have never heard of	1-3	4-6	7-10	NET: 4-10	Happy	Neutral	Unhappy	Remain self-employed	Would consider or want to switch to work for someone else	Aware	Not aware
Significance Level: 95%			a	b	c	a	b	c	d	a	b	c	a	b	a	b
Unweighted Total		1003	58	192	811	513	291	199	490	808	148	38	727	225	261	742
Weighted Total		1003	64	202	801	501	300	201	501	800	159	35	702	243	254	749
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Trust completely	(4)	18 2%	3 4%	6 3%	12 1%	7 1%	6 2%	5 3%	11 2%	13 2%	4 3%	* 1%	9 1%	9 4% a	8 3%	10 1%
Tend to trust	(3)	321 32%	28 45% c	81 40% c	240 30%	189 38% bcd	74 25%	58 29%	132 26%	270 34%	41 26%	9 25%	225 32%	86 35%	89 35%	232 31%
Tend to distrust	(2)	118 12%	12 19% c	38 19% c	80 10%	52 10%	48 16% ac	18 9%	66 13%	91 11%	21 13%	5 15%	86 12%	29 12%	36 14%	82 11%
Distrust completely	(1)	38 4%	4 7%	7 4%	31 4%	14 3%	14 5%	10 5%	24 5%	30 4%	3 2%	5 13% ab	31 4%	6 3%	12 5%	26 4%
Do not use		508 51%	16 26%	69 34%	438 55% ab	239 48%	159 53%	109 54%	268 53%	395 49%	89 56%	16 46%	351 50%	112 46%	109 43%	399 53% a
NETS																
Net: Trust		339 34%	31 49% c	87 43% c	252 31%	196 39% bd	80 27%	63 31%	143 28%	283 35%	46 29%	9 26%	234 33%	95 39%	97 38%	242 32%
Net: Distrust		156 16%	16 25% c	45 22% c	111 14%	66 13%	62 21% a	29 14%	90 18% a	122 15%	25 16%	10 28% a	117 17%	35 15%	48 19%	108 14%
Mean score		2.6	2.6	2.7	2.6	2.7 bd	2.5	2.6	2.6	2.7	2.7	2.3	2.6	2.8 a	2.6	2.6
Standard deviation		.68	.74	.66	.68	.60	.73	.76	.74	.66	.67	.88	.68	.65	.71	.66
Standard error		.03	.11	.06	.04	.04	.06	.08	.05	.03	.08	.21	.04	.06	.06	.04

Columns Tested: a,b,c - a,b,c,d - a,b,c - a,b - a,b

Survey of the Self-Employed

Q39_10. If you receive financial advice about saving for later life from any of the following, to what extent, if at all, do you trust this advice?

Independent bodies

Base: All respondents

			SELF-EMPLOYMENT SUPPORT/ADVICE AVAILABLE AT UNIVERSITY		AWARENESS OF MAKING TAX DIGITAL			CONCERN OVER BREXIT NEGOTIATIONS		CONCERN ABOUT SAVING FOR LATER LIFE		PENSION USAGE			IMPORTANCE OF SAVING FOR LATER LIFE	
		Total	To at least some extent	To no extent	Know at least a little about it	At least heard of it	Have not heard of it	Concerned	Not concerned	Concerned	Not concerned	Have used private/ personal pension	Currently use private/ personal pension	Have never saved through a private/ personal pension	Important	Not important
Significance Level: 95%			a	b	a	b	c	a	b	a	b	a	b	c	a	b
Unweighted Total		1003	63	327	309	514	489	537	403	662	300	510	339	475	856	107
Weighted Total		1003	69	319	304	492	511	546	389	668	289	452	311	531	855	101
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Trust completely	(4)	18	4	7	10	12	6	15	3	17	1	8	8	9	16	1
		2%	6%	2%	3%	3%	1%	3%	1%	3%	*	2%	3%	2%	2%	1%
					c			b		b						
Tend to trust	(3)	321	31	124	122	187	134	186	126	222	91	176	127	135	287	28
		32%	45%	39%	40%	38%	26%	34%	32%	33%	31%	39%	41%	25%	34%	27%
					c	c				c	c		c			
Tend to distrust	(2)	118	10	32	32	61	57	61	53	77	37	47	30	68	94	18
		12%	14%	10%	10%	12%	11%	11%	14%	11%	13%	10%	10%	13%	11%	18%
															a	
Distrust completely	(1)	38	2	9	14	23	15	20	17	32	5	12	10	26	35	3
		4%	2%	3%	5%	5%	3%	4%	4%	5%	2%	3%	3%	5%	4%	3%
								b		b						
Do not use		508	22	147	127	209	299	264	191	320	156	208	135	293	423	51
		51%	32%	46%	42%	42%	59%	48%	49%	48%	54%	46%	44%	55%	49%	50%
				a			ab							ab		
NETS																
Net: Trust		339	36	131	132	199	140	201	128	239	91	184	135	144	303	29
		34%	51%	41%	43%	40%	27%	37%	33%	36%	32%	41%	43%	27%	35%	29%
					c	c				c	c		c			
Net: Distrust		156	11	41	46	84	72	81	70	109	41	59	40	94	129	22
		16%	16%	13%	15%	17%	14%	15%	18%	16%	14%	13%	13%	18%	15%	21%
														a		
Mean score		2.6	2.8	2.8	2.7	2.7	2.6	2.7	2.6	2.6	2.7	2.7	2.8	2.5	2.7	2.5
								b				c	c			
Standard deviation		.68	.65	.61	.69	.69	.66	.68	.67	.72	.55	.60	.63	.74	.68	.67
		.03	.10	.05	.05	.04	.05	.04	.05	.04	.05	.04	.05	.05	.03	.09

Columns Tested: a,b - a,b,c - a,b - a,b - a,b,c - a,b

Survey of the Self-Employed

Q39_11. If you receive financial advice about saving for later life from any of the following, to what extent, if at all, do you trust this advice?

Government websites (such as Pension Advisory Service, Money Advice Service and Pension Wise)

Base: All respondents

		GENDER			AGE			REGION														
		Total	Male	Female	18-34	35-54	55+	London	South East	South West	East Midlands	West Midlands	Eastern	North West	North East	Yorkshire and Humberside	Wales	Northern Ireland	Scotland	England	Devolved Nations	
Significance Level: 95%			a	b	a	b	c	a	b	c	d	e	f	g	h	i	j	*k	l	m	n	
Unweighted Total		1003	587	412	93	485	425	146	195	108	81	74	52	95	34	88	42	14	74	873	130	
Weighted Total		1003	678	320	201	468	334	140	201	80	60	90	40	100	50	80	50	20	90	843	160	
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Trust completely		(4)	75	53	21	18	33	23	16	16	4	2	4	6	6	7	5	4	-	5	66	9
			7%	8%	7%	9%	7%	7%	11%	8%	5%	3%	4%	15%	6%	14%	7%	8%	-	6%	8%	6%
									d					cde		d						
Tend to trust		(3)	432	293	138	86	181	164	59	75	45	21	35	17	48	22	41	20	8	42	363	69
			43%	43%	43%	43%	39%	49%	42%	37%	56%	35%	39%	42%	48%	43%	51%	39%	38%	46%	43%	43%
										abde	mn					bd						
Tend to distrust		(2)	109	75	34	22	49	38	12	32	8	7	19	3	7	3	4	3	5	6	95	14
			11%	11%	11%	11%	10%	11%	9%	16%	10%	12%	21%	8%	7%	6%	5%	7%	24%	7%	11%	9%
										gi			acgijlmn									
Distrust completely		(1)	49	42	7	5	28	17	5	8	6	3	8	1	5	1	2	3	3	5	38	12
			5%	6%	2%	2%	6%	5%	3%	4%	7%	5%	8%	4%	5%	2%	2%	7%	16%	6%	4%	7%
				b																		
Do not use			337	215	119	69	177	92	49	70	18	27	25	12	34	18	28	20	5	32	281	57
			34%	32%	37%	34%	38%	27%	35%	35%	22%	45%	28%	31%	34%	35%	35%	40%	23%	35%	33%	35%
							c		c	c		cem					c	c		c	c	
NETS																						
Net: Trust			507	346	159	105	214	188	75	91	49	23	39	23	54	29	47	23	8	47	429	78
			51%	51%	50%	52%	46%	56%	53%	45%	61%	38%	43%	57%	54%	57%	58%	47%	38%	52%	51%	49%
							b		d		bdem			d	d		bd				d	
Net: Distrust			159	117	42	27	77	55	17	40	13	10	26	5	12	4	6	7	8	11	133	26
			16%	17%	13%	14%	16%	16%	12%	20%	17%	17%	29%	12%	12%	8%	7%	13%	39%	13%	16%	16%
										i	i	i	acfhilmn								i	i
Mean score			2.8	2.8	2.9	2.9	2.8	2.8	2.9	2.8	2.8	2.7	2.5	3.0	2.8	3.1	3.0	2.8	2.3	2.8	2.8	2.7
									de					de	e		de			e		
Standard deviation			.73	.77	.63	.67	.78	.70	.71	.74	.70	.72	.78	.75	.68	.66	.57	.81	.81	.73	.72	.78
Standard error			.03	.04	.04	.09	.04	.04	.07	.07	.08	.11	.11	.13	.09	.14	.08	.16	.24	.10	.03	.08

Columns Tested: a,b - a,b,c - a,b,c,d,e,f,g,h,i,j,k,l,m,n

Survey of the Self-Employed

Q39_11. If you receive financial advice about saving for later life from any of the following, to what extent, if at all, do you trust this advice?

Government websites (such as Pension Advisory Service, Money Advice Service and Pension Wise)

Base: All respondents

		CURRENT WORK		TYPE OF BUSINESS			EDUCATION					LENGTH OF SELF-EMPLOYMENT				
	Total	Work with spouse, relative or business partner	Work by themselves	Limited company	Partnership	Sole trader	Secondary school	University degree	Higher university degree	NET: Up to Secondary school	NET: University	Up to 3 years	3-6 years	6-10 years	10-15 years	More than 15 years
Significance Level: 95%		a	b	a	b	c	a	b	c	d	e	a	b	c	d	e
Unweighted Total	1003	103	900	126	41	807	455	403	130	458	533	156	196	174	172	305
Weighted Total	1003	96	907	134	38	801	472	383	134	475	517	185	207	173	165	273
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Trust completely	(4) 75	4	71	19	1	51	35	28	11	35	39	18	21	14	8	14
	7%	4%	8%	14%	3%	6%	7%	7%	8%	7%	8%	10%	10%	8%	5%	5%
				c									e			
Tend to trust	(3) 432	53	379	64	24	330	185	173	73	185	246	87	82	78	79	106
	43%	55%	42%	47%	63%	41%	39%	45%	54%	39%	48%	47%	40%	45%	48%	39%
		b			c				ad		ad					
Tend to distrust	(2) 109	12	98	8	4	93	55	44	8	57	52	14	21	23	19	32
	11%	12%	11%	6%	10%	12%	12%	11%	6%	12%	10%	7%	10%	14%	11%	12%
Distrust completely	(1) 49	5	45	4	2	42	24	20	3	24	23	8	10	8	8	16
	5%	5%	5%	3%	5%	5%	5%	5%	2%	5%	5%	4%	5%	4%	5%	6%
Do not use	337	24	314	40	7	286	173	118	39	173	157	59	73	50	52	104
	34%	25%	35%	30%	19%	36%	37%	31%	29%	36%	30%	32%	35%	29%	31%	38%
			a			b	e			e						c
NETS																
Net: Trust	507	56	451	83	25	380	220	201	84	220	285	105	103	93	87	120
	51%	59%	50%	61%	66%	47%	47%	52%	63%	46%	55%	57%	50%	53%	53%	44%
				c	c				abd		ad	e		e		
Net: Distrust	159	16	143	12	6	135	80	64	11	82	75	21	32	31	26	48
	16%	17%	16%	9%	15%	17%	17%	17%	8%	17%	15%	11%	15%	18%	16%	18%
						a	c	c		c						
Mean score	2.8	2.8	2.8	3.0	2.8	2.8	2.8	2.8	3.0	2.8	2.8	2.9	2.8	2.8	2.8	2.7
				c					abd			e				
Standard deviation	.73	.64	.74	.67	.63	.74	.76	.73	.58	.76	.70	.70	.78	.72	.68	.76
Standard error	.03	.07	.03	.07	.11	.03	.04	.04	.06	.04	.04	.07	.07	.06	.06	.05

Columns Tested: a,b - a,b,c - a,b,c,d,e - a,b,c,d,e

Survey of the Self-Employed

Q39_11. If you receive financial advice about saving for later life from any of the following, to what extent, if at all, do you trust this advice?

Government websites (such as Pension Advisory Service, Money Advice Service and Pension Wise)

Base: All respondents

			AWARENESS OF IPSE			SOC				HAPPINESS IN SELF-EMPLOYMENT			WORKING PLANS		AWARENESS OF TAX DEDUCTIBLES FOR TRAINING	
		Total	Know at least a little	Have at least heard of	Have never heard of	1-3	4-6	7-10	NET: 4-10	Happy	Neutral	Unhappy	Remain self-employed	Would consider or want to switch to work for someone else	Aware	Not aware
Significance Level: 95%			a	b	c	a	b	c	d	a	b	c	a	b	a	b
Unweighted Total		1003	58	192	811	513	291	199	490	808	148	38	727	225	261	742
Weighted Total		1003	64	202	801	501	300	201	501	800	159	35	702	243	254	749
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Trust completely	(4)	75 7%	5 8%	18 9%	57 7%	42 8%	18 6%	15 8%	33 7%	64 8%	8 5%	2 6%	53 8%	21 9%	21 8%	53 7%
Tend to trust	(3)	432 43%	26 41%	101 50% c	331 41%	225 45% b	111 37%	96 48% b	207 41%	354 44%	59 37%	15 43%	308 44%	110 45%	104 41%	328 44%
Tend to distrust	(2)	109 11%	16 25% bc	27 13%	82 10%	48 10%	47 16% ac	14 7%	61 12% c	86 11%	23 14% c	1 2%	74 11%	30 12%	38 15% b	71 10%
Distrust completely	(1)	49 5%	8 13% c	16 8% c	33 4%	26 5%	18 6%	5 3%	23 5%	35 4%	11 7%	4 11%	35 5%	10 4%	16 6%	33 4%
Do not use		337 34%	9 14%	40 20%	298 37% ab	160 32%	107 36%	71 35%	177 35%	261 33%	58 37%	13 38%	232 33%	72 30%	74 29%	263 35%
NETS																
Net: Trust		507 51%	31 48%	119 59% c	388 48%	267 53% b	129 43%	111 55% b	240 48%	418 52% b	67 42%	17 49%	361 51%	131 54%	126 50%	381 51%
Net: Distrust		159 16%	24 38% bc	43 21% c	115 14%	74 15%	65 22% ac	19 10%	84 17% c	121 15%	33 21%	4 12%	109 15%	40 16%	54 21% b	105 14%
Mean score		2.8	2.5	2.7	2.8 a	2.8 b	2.7	2.9 bd	2.8	2.8 b	2.6	2.7	2.8	2.8	2.7	2.8
Standard deviation		.73	.86	.78	.71	.74	.77	.62	.72	.72	.78	.88	.73	.71	.79	.71
Standard error		.03	.12	.06	.03	.04	.06	.06	.04	.03	.08	.19	.03	.06	.06	.03

Columns Tested: a,b,c - a,b,c,d - a,b,c - a,b - a,b

Survey of the Self-Employed

Q39_11. If you receive financial advice about saving for later life from any of the following, to what extent, if at all, do you trust this advice?

Government websites (such as Pension Advisory Service, Money Advice Service and Pension Wise)

Base: All respondents

			SELF-EMPLOYMENT SUPPORT/ADVICE AVAILABLE AT UNIVERSITY		AWARENESS OF MAKING TAX DIGITAL			CONCERN OVER BREXIT NEGOTIATIONS		CONCERN ABOUT SAVING FOR LATER LIFE		PENSION USAGE			IMPORTANCE OF SAVING FOR LATER LIFE	
		Total	To at least some extent	To no extent	Know at least a little about it	At least heard of it	Have not heard of it	Concerned	Not concerned	Concerned	Not concerned	Have used private/ personal pension	Currently use private/ personal pension	Have never saved through a private/ personal pension	Important	Not important
Significance Level: 95%			a	b	a	b	c	a	b	a	b	a	b	c	a	b
Unweighted Total		1003	63	327	309	514	489	537	403	662	300	510	339	475	856	107
Weighted Total		1003	69	319	304	492	511	546	389	668	289	452	311	531	855	101
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Trust completely	(4)	75	6	27	39	45	30	44	28	58	16	36	30	36	69	5
		7%	9%	8%	13%	9%	6%	8%	7%	9%	6%	8%	10%	7%	8%	5%
					c	c										
Tend to trust	(3)	432	32	146	146	234	198	260	158	293	129	227	148	199	386	40
		43%	46%	46%	48%	48%	39%	48%	41%	44%	45%	50%	48%	38%	45%	39%
					c	c		b				c	c			
Tend to distrust	(2)	109	9	37	29	57	52	45	56	65	35	44	27	62	90	13
		11%	13%	12%	10%	12%	10%	8%	14%	10%	12%	10%	9%	12%	11%	12%
								a								
Distrust completely	(1)	49	6	11	15	25	24	29	16	39	8	14	14	33	40	8
		5%	9%	3%	5%	5%	5%	5%	4%	6%	3%	3%	4%	6%	5%	8%
			b											a		
Do not use		337	16	98	74	131	207	167	131	214	100	130	92	201	270	36
		34%	23%	31%	24%	27%	40%	31%	34%	32%	35%	29%	30%	38%	32%	35%
						ab								ab		
NETS																
Net: Trust		507	38	173	185	279	228	304	186	350	146	264	178	235	455	45
		51%	55%	54%	61%	57%	45%	56%	48%	52%	50%	58%	57%	44%	53%	44%
					c	c		b				c	c			
Net: Distrust		159	15	48	45	82	76	75	72	104	43	58	41	94	130	21
		16%	22%	15%	15%	17%	15%	14%	18%	16%	15%	13%	13%	18%	15%	20%
								a						a		
Mean score		2.8	2.7	2.9	2.9	2.8	2.8	2.8	2.8	2.8	2.8	2.9	2.9	2.7	2.8	2.6
					c							c	c		b	
Standard deviation		.73	.83	.68	.75	.73	.73	.72	.72	.76	.64	.64	.71	.79	.72	.81
Standard error		.03	.12	.05	.05	.04	.04	.04	.04	.04	.05	.03	.05	.05	.03	.10

Columns Tested: a,b - a,b,c - a,b - a,b - a,b,c - a,b

Survey of the Self-Employed

Q40. Which of the following reasons, if any, best explains why you do not use any advice about saving for later life?

Base: All those who do not receive any financial advice

	GENDER			AGE			REGION													
	Total	Male	Female	18-34	35-54	55+	London	South East	South West	East Midlands	West Midlands	Eastern	North West	North East	Yorkshire and Humberside	Wales	Northern Ireland	Scotland	England	Devolved Nations
Significance Level: 95%		a	b	*a	b	c	*a	*b	*c	*d	*e	*f	*g	*h	*i	*j	*k	*l	m	*n
Unweighted Total	120	62	57	11	78	31	14	18	13	8	7	5	13	8	12	5	2	15	98	22
Weighted Total	124	79	43	24	74	26	14	17	10	6	8	3	11	13	11	6	3	23	92	32
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I do my own research	46	34	11	9	27	10	5	3	4	*	2	*	3	6	3	4	3	12	27	19
	37%	43%	26%	37%	37%	38%	36%	16%	39%	8%	20%	16%	29%	50%	28%	66%	100%	54%	29%	60%
It is too expensive	27	12	15	6	17	4	3	7	-	1	1	2	3	2	2	1	-	5	21	6
	22%	15%	34%	24%	23%	16%	24%	41%	-	16%	9%	56%	26%	15%	23%	24%	-	20%	23%	19%
		a																		
I do not need advice	26	22	4	3	15	8	2	4	-	1	4	*	2	2	2	2	-	6	18	8
	21%	27%	10%	12%	20%	30%	14%	21%	-	13%	51%	16%	21%	19%	17%	34%	-	27%	19%	26%
		b																		
Saving for later life is not currently a priority for me	25	18	7	7	17	1	3	2	3	2	1	-	-	2	4	-	-	8	17	8
	20%	23%	15%	31%	22%	4%	20%	12%	35%	31%	11%	-	-	15%	37%	-	-	35%	18%	25%
			c																	
I do not trust the available advice	12	7	5	2	10	1	-	1	-	1	-	1	1	-	3	2	-	3	7	5
	10%	9%	11%	7%	13%	4%	-	8%	-	10%	-	34%	11%	-	29%	30%	-	15%	8%	16%
I do not know where to go for advice	9	3	5	2	7	-	1	4	-	-	1	-	1	2	-	-	-	-	9	-
	7%	4%	12%	8%	9%	-	9%	23%	-	-	9%	-	6%	15%	-	-	-	-	9%	-
I do not have time	8	4	4	2	6	-	-	3	-	-	-	-	-	2	1	-	-	2	6	2
	6%	5%	10%	8%	8%	-	-	18%	-	-	-	-	-	15%	11%	-	-	7%	7%	5%
Don't know	14	5	9	4	9	1	2	3	1	2	-	1	3	1	1	-	-	2	13	2
	12%	6%	20%	16%	12%	5%	13%	15%	10%	35%	-	22%	23%	8%	10%	-	-	7%	14%	5%
		a																		
None of the above	12	10	2	3	4	6	1	1	2	-	-	1	1	-	1	-	-	5	7	5
	10%	13%	5%	12%	5%	21%	9%	4%	24%	-	-	22%	10%	-	7%	-	-	24%	7%	17%
			b																	

Columns Tested: a,b - a,b,c - a,b,c,d,e,f,g,h,i,j,k,l,m,n

Survey of the Self-Employed

Q40. Which of the following reasons, if any, best explains why you do not use any advice about saving for later life?

Base: All those who do not receive any financial advice

	CURRENT WORK		TYPE OF BUSINESS			EDUCATION					LENGTH OF SELF-EMPLOYMENT				
	Work with spouse, relative or business partner	Work by themselves	Limited company	Partnership	Sole trader	Secondary school	University degree	Higher university degree	NET: Up to Secondary school	NET: University	Up to 3 years	3-6 years	6-10 years	10-15 years	More than 15 years
Significance Level: 95%	Total	*a b	*a b c			a b c d e					*a b c d e				
Unweighted Total	120	10 110	8 3 109			68 40 9 68 49					17 36 21 12 34				
Weighted Total	124	10 113	8 3 113			74 39 9 74 47					24 41 18 11 30				
	100%	100% 100%	100% 100% 100%			100% 100% 100% 100% 100%					100% 100% 100% 100% 100%				
I do my own research	46	5 41	4 3 39			29 14 2 29 16					10 17 6 4 8				
	37%	44% 36%	47% 85% 35%			39% 36% 24% 39% 34%					44% 42% 35% 38% 26%				
It is too expensive	27	3 24	2 * 24			20 7 - 20 7					4 10 4 4 5				
	22%	29% 21%	32% 15% 21%			26% 19% - 26% 16%					15% 25% 21% 37% 17%				
I do not need advice	26	* 25	1 - 24			14 9 1 14 10					1 10 6 1 9				
	21%	4% 22%	18% - 22%			19% 22% 16% 19% 21%					3% 24% 32% 8% 29%				
Saving for later life is not currently a priority for me	25	3 22	- 2 23			15 8 1 15 9					5 10 4 2 4				
	20%	27% 19%	- 57% 20%			20% 21% 8% 20% 19%					20% 25% 21% 16% 14%				
I do not trust the available advice	12	2 10	3 * 9			9 2 1 9 4					3 3 3 3 1				
	10%	21% 9%	40% 15% 8%			12% 6% 16% 12% 8%					14% 7% 15% 26% 2%				
I do not know where to go for advice	9	2 7	1 - 7			6 2 - 6 2					- 3 - 1 4				
	7%	18% 6%	17% - 6%			9% 5% - 9% 4%					- 8% - 6% 15%				
I do not have time	8	4 4	2 2 4			7 1 1 7 1					4 1 - 1 2				
	6%	35% 4%	22% 57% 4%			9% 1% 6% 9% 2%					18% 1% - 5% 8%				
Don't know	14	1 14	1 - 14			8 3 3 8 6					4 3 4 2 2				
	12%	6% 12%	7% - 12%			11% 9% 33% 11% 14%					15% 8% 23% 17% 5%				
None of the above	12	1 12	1 - 11			5 5 3 5 8					5 3 1 - 4				
	10%	7% 10%	19% - 10%			6% 13% 29% 6% 16%					20% 6% 3% - 15%				

Columns Tested: a,b - a,b,c - a,b,c,d,e - a,b,c,d,e

Survey of the Self-Employed

Q40. Which of the following reasons, if any, best explains why you do not use any advice about saving for later life?

Base: All those who do not receive any financial advice

		AWARENESS OF IPSE			SOC				HAPPINESS IN SELF-EMPLOYMENT			WORKING PLANS		AWARENESS OF TAX DEDUCTIBLES FOR TRAINING	
	Total	Know at least a little	Have at least heard of	Have never heard of	1-3	4-6	7-10	NET: 4-10	Happy	Neutral	Unhappy	Remain self-employed	Would consider or want to switch to work for someone else	Aware	Not aware
Significance Level: 95%		*a	*b	c	a	b	c	d	a	*b	*c	a	*b	*a	b
Unweighted Total	120	1	9	111	54	35	31	66	89	21	6	83	24	29	91
Weighted Total	124	1	10	114	55	39	30	69	90	24	5	86	24	30	94
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I do my own research	46	1	4	42	19	17	10	27	39	5	2	35	9	12	34
	37%	100%	38%	37%	34%	43%	34%	39%	43%	19%	45%	41%	36%	40%	36%
It is too expensive	27	-	1	26	10	11	6	17	19	6	2	18	8	6	21
	22%	-	7%	23%	18%	28%	21%	25%	21%	23%	41%	21%	32%	19%	23%
I do not need advice	26	-	2	24	11	4	11	15	19	4	1	24	2	8	17
	21%	-	22%	21%	20%	11%	36%	22%	21%	17%	28%	27%	9%	28%	19%
						b									
Saving for later life is not currently a priority for me	25	-	-	25	9	7	9	16	16	7	2	17	6	5	20
	20%	-	-	22%	16%	17%	30%	23%	17%	28%	44%	19%	26%	17%	21%
I do not trust the available advice	12	-	-	12	4	3	5	8	8	3	1	4	8	6	7
	10%	-	-	11%	8%	7%	18%	12%	9%	12%	28%	5%	34%	18%	7%
I do not know where to go for advice	9	-	2	7	5	3	1	4	7	1	1	6	3	2	6
	7%	-	20%	6%	8%	8%	2%	6%	8%	3%	14%	7%	11%	7%	7%
I do not have time	8	-	-	8	3	4	1	5	5	2	1	3	4	2	6
	6%	-	-	7%	5%	11%	2%	7%	5%	10%	12%	4%	17%	6%	7%
Don't know	14	-	*	14	11	1	2	3	7	5	-	7	4	5	9
	12%	-	5%	12%	20%	3%	7%	5%	8%	21%	-	8%	16%	17%	10%
					bd										
None of the above	12	-	1	12	7	4	2	6	7	3	1	6	1	3	10
	10%	-	8%	10%	12%	9%	7%	8%	8%	14%	14%	6%	2%	9%	10%

Columns Tested: a,b,c - a,b,c,d - a,b,c - a,b - a,b

Survey of the Self-Employed

Q40. Which of the following reasons, if any, best explains why you do not use any advice about saving for later life?

Base: All those who do not receive any financial advice

		SELF-EMPLOYMENT SUPPORT/ADVICE AVAILABLE AT UNIVERSITY		AWARENESS OF MAKING TAX DIGITAL			CONCERN OVER BREXIT NEGOTIATIONS		CONCERN ABOUT SAVING FOR LATER LIFE		PENSION USAGE			IMPORTANCE OF SAVING FOR LATER LIFE	
		To at least some extent	To no extent	Know at least a little about it	At least heard of it	Have not heard of it	Concerned	Not concerned	Concerned	Not concerned	Have used private/ personal pension	Currently use private/ personal pension	Have never saved through a private/ personal pension	Important	Not important
Significance Level: 95%	Total	*a	*b	*a	b	c	a	b	a	b	a	*b	c	a	*b
Unweighted Total	120	2	28	23	46	74	61	46	62	46	39	22	77	80	23
Weighted Total	124	1	31	22	45	79	64	49	64	50	39	23	81	83	23
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I do my own research	46	-	12	9	17	29	24	21	26	20	19	11	25	33	9
	37%	-	38%	42%	37%	37%	38%	44%	40%	41%	50%	49%	31%	40%	37%
It is too expensive	27	-	6	4	10	17	20	7	18	9	4	3	22	19	6
	22%	-	20%	20%	23%	21%	31%	15%	28%	18%	9%	15%	28%	23%	24%
													a		
I do not need advice	26	-	8	7	10	16	11	13	10	16	13	8	13	20	4
	21%	-	27%	30%	22%	20%	18%	26%	16%	32%	33%	34%	16%	24%	18%
										a	c				
Saving for later life is not currently a priority for me	25	-	7	2	9	16	12	13	14	9	9	2	15	13	7
	20%	-	24%	11%	21%	20%	19%	26%	21%	19%	23%	10%	18%	16%	31%
I do not trust the available advice	12	-	4	1	3	9	9	3	6	6	5	5	7	7	5
	10%	-	12%	6%	7%	12%	14%	7%	9%	13%	12%	21%	9%	8%	21%
I do not know where to go for advice	9	-	1	1	3	5	7	1	6	3	2	3	5	8	1
	7%	-	5%	3%	8%	6%	11%	3%	9%	5%	5%	14%	6%	9%	3%
I do not have time	8	-	1	-	2	5	6	1	5	2	4	2	4	7	1
	6%	-	2%	-	5%	7%	9%	2%	8%	5%	11%	10%	5%	8%	2%
Don't know	14	*	2	-	1	13	7	2	8	-	2	1	13	7	*
	12%	37%	6%	-	2%	17%	11%	4%	13%	-	4%	6%	16%	9%	2%
						b			b						
None of the above	12	1	2	2	4	8	6	4	5	6	3	-	10	6	3
	10%	63%	8%	11%	10%	10%	9%	8%	7%	12%	7%	-	12%	8%	14%

Columns Tested: a,b - a,b,c - a,b - a,b - a,b,c - a,b

Survey of the Self-Employed

Q41. Which of the following, if any, would encourage you to save for later life?

Base: All respondents

		GENDER		AGE			REGION													
	Total	Male	Female	18-34	35-54	55+	London	South East	South West	East Midlands	West Midlands	Eastern	North West	North East	Yorkshire and Humberside	Wales	Northern Ireland	Scotland	England	Devolved Nations
Significance Level: 95%		a	b	a	b	c	a	b	c	d	e	f	g	h	i	j	*k	l	m	n
Unweighted Total	1003	587	412	93	485	425	146	195	108	81	74	52	95	34	88	42	14	74	873	130
Weighted Total	1003	678	320	201	468	334	140	201	80	60	90	40	100	50	80	50	20	90	843	160
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
A flexible pension solution designed specifically for the self-employed	314	201	109	59	161	94	45	65	24	23	20	13	31	18	26	14	11	27	263	51
	31%	30%	34%	29%	34%	28%	32%	32%	30%	38%	22%	32%	31%	35%	32%	27%	52%	30%	31%	32%
					c					e										
Clearer advice on pensions	265	158	104	52	127	87	37	55	24	23	24	10	26	7	17	12	3	28	222	43
	26%	23%	32%	26%	27%	26%	26%	27%	30%	38%	26%	25%	26%	14%	22%	23%	17%	31%	26%	27%
			a							him										
Online advice tailored towards the self-employed	246	146	97	55	129	62	30	62	17	14	18	12	29	10	19	11	6	18	210	36
	25%	22%	30%	27%	27%	19%	21%	31%	22%	23%	20%	29%	29%	19%	24%	23%	32%	20%	25%	22%
			a		c															
More transparency in terms of fees and on likely return on investment	232	151	81	49	110	74	35	54	18	14	15	10	24	15	14	10	4	20	199	34
	23%	22%	25%	24%	23%	22%	25%	27%	23%	24%	16%	25%	24%	29%	17%	20%	19%	22%	24%	21%
A single consolidated source of advice and information for the self-employed	222	150	72	41	112	69	42	48	15	15	11	11	26	6	11	9	3	25	185	37
	22%	22%	23%	20%	24%	21%	30%	24%	18%	26%	12%	26%	26%	12%	14%	19%	16%	27%	22%	23%
				cehim	e		cehim	e		e		e	ei				ei			
Advice from a friend or family member	150	90	60	46	68	36	28	24	13	12	14	6	15	8	10	9	-	12	129	21
	15%	13%	19%	23%	15%	11%	20%	12%	17%	20%	15%	14%	15%	16%	13%	18%	-	13%	15%	13%
			a	bc			b													
One to one advice from a bank advisor at your local high street bank	90	60	28	23	44	23	14	24	8	6	9	4	10	2	1	8	-	6	77	13
	9%	9%	9%	12%	9%	7%	10%	12%	9%	10%	10%	10%	10%	3%	1%	15%	-	6%	9%	8%
				i			i	i	i	i	i	i	i		i			i	i	i

Columns Tested: a,b - a,b,c - a,b,c,d,e,f,g,h,i,j,k,l,m,n

Survey of the Self-Employed

Q41. Which of the following, if any, would encourage you to save for later life?

Base: All respondents

		GENDER		AGE			REGION													
	Total	Male	Female	18-34	35-54	55+	London	South East	South West	East Midlands	West Midlands	Eastern	North West	North East	Yorkshire and Humberside	Wales	Northern Ireland	Scotland	England	Devolved Nations
Significance Level: 95%		a	b	a	b	c	a	b	c	d	e	f	g	h	i	j	*k	l	m	n
Unweighted Total	1003	587	412	93	485	425	146	195	108	81	74	52	95	34	88	42	14	74	873	130
Weighted Total	1003	678	320	201	468	334	140	201	80	60	90	40	100	50	80	50	20	90	843	160
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
A smartphone app which gives you the essential information about your pension and notifies you of projections	84	51	34	33	37	14	10	22	4	5	8	-	10	6	8	2	-	10	73	11
	8%	7%	10%	17%	8%	4%	7%	11%	5%	8%	9%	-	10%	12%	10%	3%	-	11%	9%	7%
				bc	c			f		f	f		f	f	f			f	f	f
Information seminars	44	27	17	8	21	15	11	10	2	3	3	2	4	1	*	2	-	6	36	8
	4%	4%	5%	4%	5%	5%	8%	5%	3%	6%	3%	4%	4%	2%	1%	3%	-	7%	4%	5%
							i											i		
Other	44	30	14	4	20	20	2	9	6	3	2	2	3	1	6	6	2	3	34	11
	4%	4%	5%	2%	4%	6%	2%	4%	8%	5%	2%	6%	3%	1%	7%	12%	10%	3%	4%	7%
									a						a	aegm				a
None of the above	327	231	95	65	133	129	46	53	25	18	39	8	39	19	22	17	4	36	271	56
	33%	34%	30%	32%	28%	39% b	33%	26%	32%	30%	43% bfim	21%	39% bf	38%	28%	33%	20%	39% bf	32%	35%

Columns Tested: a,b - a,b,c - a,b,c,d,e,f,g,h,i,j,k,l,m,n

Survey of the Self-Employed

Q41. Which of the following, if any, would encourage you to save for later life?

Base: All respondents

		CURRENT WORK		TYPE OF BUSINESS			EDUCATION					LENGTH OF SELF-EMPLOYMENT				
	Total	Work with spouse, relative or business partner	Work by themselves	Limited company	Partnership	Sole trader	Secondary school	University degree	Higher university degree	NET: Up to Secondary school	NET: University	Up to 3 years	3-6 years	6-10 years	10-15 years	More than 15 years
Significance Level: 95%		a	b	a	b	c	a	b	c	d	e	a	b	c	d	e
Unweighted Total	1003	103	900	126	41	807	455	403	130	458	533	156	196	174	172	305
Weighted Total	1003	96	907	134	38	801	472	383	134	475	517	185	207	173	165	273
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
A flexible pension solution designed specifically for the self-employed	314 31%	33 35%	280 31%	46 34%	14 36%	245 31%	134 28%	122 32%	51 38% ad	135 28%	173 33%	62 33%	67 33%	54 31%	59 36% e	71 26%
Clearer advice on pensions	265 26%	34 35% b	231 26%	43 32%	13 33%	206 26%	131 28% c	102 27%	25 19%	133 28% c	127 25%	58 31%	55 27%	49 28%	41 25%	62 23%
Online advice tailored towards the self-employed	246 25%	23 23%	224 25%	29 22%	13 33%	195 24%	110 23%	101 26%	33 24%	110 23%	134 26%	55 30% e	49 24%	41 24%	50 30% e	52 19%
More transparency in terms of fees and on likely return on investment	232 23%	27 28%	205 23%	43 32% c	12 33%	170 21%	93 20%	101 26% ad	35 26%	93 20%	136 26% ad	42 23%	49 24%	42 24%	40 24%	60 22%
A single consolidated source of advice and information for the self-employed	222 22%	23 24%	199 22%	44 33% c	9 23%	165 21%	91 19%	88 23%	43 32% abd	91 19%	131 25% ad	41 22%	54 26%	33 19%	40 24%	55 20%
Advice from a friend or family member	150 15%	12 12%	139 15%	19 14%	6 15%	119 15%	78 16%	51 13%	16 12%	79 17%	68 13%	42 23% de	34 16% e	28 16% e	23 14%	24 9%
One to one advice from a bank advisor at your local high street bank	90 9%	5 5%	85 9%	22 16% c	2 4%	66 8%	39 8%	34 9%	13 10%	40 8%	47 9%	23 13%	16 8%	14 8%	17 10%	20 7%

Columns Tested: a,b - a,b,c - a,b,c,d,e - a,b,c,d,e

Survey of the Self-Employed

Q41. Which of the following, if any, would encourage you to save for later life?

Base: All respondents

	CURRENT WORK			TYPE OF BUSINESS			EDUCATION					LENGTH OF SELF-EMPLOYMENT				
	Total	Work with spouse, relative or business partner	Work by themselves	Limited company	Partnership	Sole trader	Secondary school	University degree	Higher university degree	NET: Up to Secondary school	NET: University	Up to 3 years	3-6 years	6-10 years	10-15 years	More than 15 years
Significance Level: 95%		a	b	a	b	c	a	b	c	d	e	a	b	c	d	e
Unweighted Total	1003	103	900	126	41	807	455	403	130	458	533	156	196	174	172	305
Weighted Total	1003	96	907	134	38	801	472	383	134	475	517	185	207	173	165	273
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
A smartphone app which gives you the essential information about your pension and notifies you of projections	84 8%	8 8%	77 8%	20 15% bc	- - bc	62 8%	40 9%	27 7%	16 12%	40 8%	42 8%	31 17% bce	16 8% e	7 4%	21 13% ce	10 4%
Information seminars	44 4%	5 5%	39 4%	10 8% c	1 1% c	31 4%	10 2%	18 5% ad	15 11% abd	10 2%	33 6% ad	15 8% be	5 3%	6 4%	8 5%	10 4%
Other	44 4%	2 2%	43 5%	2 2%	1 2%	42 5%	20 4%	18 5%	6 5%	20 4%	24 5%	3 1%	8 4%	10 6% a	9 5%	15 5% a
None of the above	327 33%	30 32%	296 33%	34 26%	8 22%	275 34%	166 35% c	122 32%	34 25%	166 35% c	156 30%	59 32%	57 28%	53 30%	50 31%	107 39% bc

Columns Tested: a,b - a,b,c - a,b,c,d,e - a,b,c,d,e

Survey of the Self-Employed

Q41. Which of the following, if any, would encourage you to save for later life?

Base: All respondents

		AWARENESS OF IPSE			SOC				HAPPINESS IN SELF-EMPLOYMENT			WORKING PLANS		AWARENESS OF TAX DEDUCTIBLES FOR TRAINING	
		Know at least a little	Have at least heard of	Have never heard of				NET: 4-10				Remain self-employed	Would consider or want to switch to work for someone else		
	Total				1-3	4-6	7-10		Happy	Neutral	Unhappy			Aware	Not aware
Significance Level: 95%		a	b	c	a	b	c	d	a	b	c	a	b	a	b
Unweighted Total	1003	58	192	811	513	291	199	490	808	148	38	727	225	261	742
Weighted Total	1003	64	202	801	501	300	201	501	800	159	35	702	243	254	749
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
A flexible pension solution designed specifically for the self-employed	314	29	77	237	161	79	73	153	262	42	8	213	97	78	235
	31%	45%	38%	30%	32%	26%	36%	30%	33%	26%	23%	30%	40%	31%	31%
		c	c				b						a		
Clearer advice on pensions	265	21	74	191	120	85	59	144	217	40	8	171	88	65	200
	26%	32%	37%	24%	24%	28%	29%	29%	27%	25%	23%	24%	36%	26%	27%
			c										a		
Online advice tailored towards the self-employed	246	15	57	189	130	64	52	116	200	38	8	153	85	51	195
	25%	23%	28%	24%	26%	21%	26%	23%	25%	24%	24%	22%	35%	20%	26%
													a		
More transparency in terms of fees and on likely return on investment	232	17	63	169	129	61	42	103	181	42	9	141	86	56	177
	23%	27%	31%	21%	26%	20%	21%	21%	23%	27%	26%	20%	36%	22%	24%
			c										a		
A single consolidated source of advice and information for the self-employed	222	19	58	164	132	50	40	90	187	30	4	148	73	48	174
	22%	30%	29%	20%	26%	17%	20%	18%	23%	19%	12%	21%	30%	19%	23%
			c		bd								a		
Advice from a friend or family member	150	9	41	109	72	50	28	78	127	16	8	104	45	32	118
	15%	15%	20%	14%	14%	17%	14%	16%	16%	10%	22%	15%	18%	13%	16%
			c												

Columns Tested: a,b,c - a,b,c,d - a,b,c - a,b - a,b

Survey of the Self-Employed

Q41. Which of the following, if any, would encourage you to save for later life?

Base: All respondents

		AWARENESS OF IPSE			SOC				HAPPINESS IN SELF-EMPLOYMENT			WORKING PLANS		AWARENESS OF TAX DEDUCTIBLES FOR TRAINING	
	Total	Know at least a little	Have at least heard of	Have never heard of	1-3	4-6	7-10	NET: 4-10	Happy	Neutral	Unhappy	Remain self-employed	Would consider or want to switch to work for someone else	Aware	Not aware
Significance Level: 95%		a	b	c	a	b	c	d	a	b	c	a	b	a	b
Unweighted Total	1003	58	192	811	513	291	199	490	808	148	38	727	225	261	742
Weighted Total	1003	64	202	801	501	300	201	501	800	159	35	702	243	254	749
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
One to one advice from a bank advisor at your local high street bank	90	6	22	68	47	31	13	43	73	14	1	51	36	19	71
	9%	9%	11%	9%	9%	10%	6%	9%	9%	9%	4%	7%	15% a	7%	10%
A smartphone app which gives you the essential information about your pension and notifies you of projections	84	3	17	68	49	17	18	36	71	13	1	57	24	22	63
	8%	5%	8%	8%	10%	6%	9%	7%	9%	8%	2%	8%	10%	8%	8%
Information seminars	44	7	12	32	27	9	8	18	37	6	1	30	13	16	28
	4%	12% c	6%	4%	5%	3%	4%	4%	5%	4%	2%	4%	6%	6%	4%
Other	44	4	8	36	17	16	11	27	31	9	5	27	16	9	35
	4%	6%	4%	5%	3%	5%	5%	5%	4%	5%	13% a	4%	6%	4%	5%
None of the above	327	14	32	294	166	105	56	161	255	56	9	240	46	77	250
	33%	21%	16%	37% ab	33%	35%	28%	32%	32%	35%	25%	34% b	19%	30%	33%

Columns Tested: a,b,c - a,b,c,d - a,b,c - a,b - a,b

Survey of the Self-Employed

Q41. Which of the following, if any, would encourage you to save for later life?

Base: All respondents

		SELF-EMPLOYMENT SUPPORT/ADVICE AVAILABLE AT UNIVERSITY		AWARENESS OF MAKING TAX DIGITAL			CONCERN OVER BREXIT NEGOTIATIONS		CONCERN ABOUT SAVING FOR LATER LIFE		PENSION USAGE			IMPORTANCE OF SAVING FOR LATER LIFE	
	Total	To at least some extent	To no extent	Know at least a little about it	At least heard of it	Have not heard of it	Concerned	Not concerned	Concerned	Not concerned	Have used private/ personal pension	Currently use private/ personal pension	Have never saved through a private/ personal pension	Important	Not important
Significance Level: 95%		a	b	a	b	c	a	b	a	b	a	b	c	a	b
Unweighted Total	1003	63	327	309	514	489	537	403	662	300	510	339	475	856	107
Weighted Total	1003	69	319	304	492	511	546	389	668	289	452	311	531	855	101
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
A flexible pension solution designed specifically for the self-employed	314	26	97	107	167	147	193	108	243	67	176	130	132	289	19
	31%	38%	30%	35%	34%	29%	35%	28%	36%	23%	39%	42%	25%	34%	19%
							b		b		c	c		b	
Clearer advice on pensions	265	25	75	85	135	130	163	91	204	59	168	136	89	248	14
	26%	36%	23%	28%	27%	25%	30%	23%	31%	21%	37%	44%	17%	29%	14%
		b					b		b		c	ac		b	
Online advice tailored towards the self-employed	246	21	79	77	129	117	161	77	192	52	122	88	120	227	14
	25%	30%	25%	25%	26%	23%	30%	20%	29%	18%	27%	28%	23%	27%	14%
							b		b					b	
More transparency in terms of fees and on likely return on investment	232	21	84	76	120	112	149	74	179	51	134	102	93	215	15
	23%	31%	26%	25%	24%	22%	27%	19%	27%	18%	30%	33%	18%	25%	15%
							b		b		c	c		b	
A single consolidated source of advice and information for the self-employed	222	19	79	73	117	105	145	66	174	44	126	94	92	202	15
	22%	27%	25%	24%	24%	21%	27%	17%	26%	15%	28%	30%	17%	24%	15%
							b		b		c	c		b	
Advice from a friend or family member	150	9	42	45	76	74	82	65	114	33	55	36	93	140	8
	15%	14%	13%	15%	16%	14%	15%	17%	17%	11%	12%	12%	17%	16%	8%
									b				ab	b	

Columns Tested: a,b - a,b,c - a,b - a,b - a,b,c - a,b

Survey of the Self-Employed

Q41. Which of the following, if any, would encourage you to save for later life?

Base: All respondents

		SELF-EMPLOYMENT SUPPORT/ADVICE AVAILABLE AT UNIVERSITY		AWARENESS OF MAKING TAX DIGITAL			CONCERN OVER BREXIT NEGOTIATIONS		CONCERN ABOUT SAVING FOR LATER LIFE		PENSION USAGE			IMPORTANCE OF SAVING FOR LATER LIFE	
	Total	To at least some extent	To no extent	Know at least a little about it	At least heard of it	Have not heard of it	Concerned	Not concerned	Concerned	Not concerned	Have used private/ personal pension	Currently use private/ personal pension	Have never saved through a private/ personal pension	Important	Not important
Significance Level: 95%		a	b	a	b	c	a	b	a	b	a	b	c	a	b
Unweighted Total	1003	63	327	309	514	489	537	403	662	300	510	339	475	856	107
Weighted Total	1003	69	319	304	492	511	546	389	668	289	452	311	531	855	101
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
One to one advice from a bank advisor at your local high street bank	90 9%	10 15%	28 9%	25 8%	36 7%	55 11%	56 10%	32 8%	67 10%	22 7%	45 10%	40 13% c	44 8%	86 10%	4 4%
A smartphone app which gives you the essential information about your pension and notifies you of projections	84 8%	7 10%	25 8%	27 9%	44 9%	40 8%	48 9%	31 8%	61 9%	21 7%	38 8%	27 9%	42 8%	78 9% b	2 2%
Information seminars	44 4%	10 14% b	15 5%	17 6%	28 6%	16 3%	35 6% b	8 2%	36 5%	8 3%	31 7% c	19 6% c	10 2%	42 5%	3 3%
Other	44 4%	1 2%	15 5%	15 5%	22 5%	22 4%	27 5%	14 4%	39 6% b	4 1%	12 3%	8 3%	30 6% ab	42 5% b	- -
None of the above	327 33%	13 18%	93 29%	84 28%	145 30%	181 36% ab	150 27%	132 34% a	164 25%	126 44% a	119 26%	70 22%	204 38% ab	238 28%	56 55% a

Columns Tested: a,b - a,b,c - a,b - a,b - a,b,c - a,b

Survey of the Self-Employed

Q42. If automatic enrolment was rolled out to the self-employed, which of the following would you be most likely to do?

Base: All respondents

		GENDER		AGE			REGION													
	Total	Male	Female	18-34	35-54	55+	London	South East	South West	East Midlands	West Midlands	Eastern	North West	North East	Yorkshire and Humberside	Wales	Northern Ireland	Scotland	England	Devolved Nations
Significance Level: 95%		a	b	a	b	c	a	b	c	d	e	f	g	h	i	j	*k	l	m	n
Unweighted Total	1003	587	412	93	485	425	146	195	108	81	74	52	95	34	88	42	14	74	873	130
Weighted Total	1003	678	320	201	468	334	140	201	80	60	90	40	100	50	80	50	20	90	843	160
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Remain enrolled and pay into a pension	363	243	120	88	164	112	52	71	29	20	28	15	41	24	23	18	6	37	303	60
	36%	36%	37%	44%	35%	33%	37%	36%	36%	34%	31%	38%	40%	47%	29%	36%	28%	40%	36%	38%
Opt-out of paying into a pension	256	180	75	35	115	105	33	55	16	16	14	14	26	5	28	14	8	25	208	47
	25%	27%	23%	17%	25%	32% ab	24%	28% eh	20%	26%	16%	34% eh	26%	10%	35% cehm	29%	39%	28% h	25%	30% eh
Don't know	384	255	125	78	189	117	55	74	35	24	48	12	34	21	29	18	7	29	332	53
	38%	38%	39%	39%	40%	35%	39%	37%	44%	40%	53% bfgilmn	29%	34%	43%	36%	35%	33%	32%	39%	33%

Columns Tested: a,b - a,b,c - a,b,c,d,e,f,g,h,i,j,k,l,m,n

Survey of the Self-Employed

Q42. If automatic enrolment was rolled out to the self-employed, which of the following would you be most likely to do?

Base: All respondents

		CURRENT WORK		TYPE OF BUSINESS			EDUCATION					LENGTH OF SELF-EMPLOYMENT				
	Total	Work with spouse, relative or business partner	Work by themselves	Limited company	Partnership	Sole trader	Secondary school	University degree	Higher university degree	NET: Up to Secondary school	NET: University	Up to 3 years	3-6 years	6-10 years	10-15 years	More than 15 years
Significance Level: 95%		a	b	a	b	c	a	b	c	d	e	a	b	c	d	e
Unweighted Total	1003	103	900	126	41	807	455	403	130	458	533	156	196	174	172	305
Weighted Total	1003	96	907	134	38	801	472	383	134	475	517	185	207	173	165	273
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Remain enrolled and pay into a pension	363	40	323	54	13	281	157	146	54	158	200	76	87	54	63	83
	36%	42%	36%	40%	34%	35%	33%	38%	40%	33%	39%	41% e	42% ce	31%	38%	30%
Opt-out of paying into a pension	256	21	235	38	8	206	113	107	33	114	140	32	52	55	42	75
	25%	22%	26%	28%	21%	26%	24%	28%	25%	24%	27%	17%	25%	32% a	25%	27% a
Don't know	384	35	349	42	17	314	202	130	47	203	178	78	68	64	60	115
	38%	37%	39%	32%	45%	39%	43% be	34%	35%	43% be	34%	42%	33%	37%	36%	42% b

Columns Tested: a,b - a,b,c - a,b,c,d,e - a,b,c,d,e

Survey of the Self-Employed

Q42. If automatic enrolment was rolled out to the self-employed, which of the following would you be most likely to do?

Base: All respondents

		AWARENESS OF IPSE			SOC				HAPPINESS IN SELF-EMPLOYMENT			WORKING PLANS		AWARENESS OF TAX DEDUCTIBLES FOR TRAINING	
		Know at least a little	Have at least heard of	Have never heard of				NET: 4-10				Remain self-employed	Would consider or want to switch to work for someone else	Aware	Not aware
	Total	a	b	c	1-3	4-6	7-10	d	Happy	Neutral	Unhappy	a	b	a	b
Significance Level: 95%															
Unweighted Total	1003	58	192	811	513	291	199	490	808	148	38	727	225	261	742
Weighted Total	1003	64	202	801	501	300	201	501	800	159	35	702	243	254	749
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Remain enrolled and pay into a pension	363	25	83	280	175	102	86	188	297	54	12	234	120	110	253
	36%	39%	41%	35%	35%	34%	43%	38%	37%	34%	36%	33%	49%	43%	34%
												a	a	b	
Opt-out of paying into a pension	256	16	45	210	144	77	34	111	224	20	11	204	49	70	186
	25%	26%	22%	26%	29%	26%	17%	22%	28%	12%	33%	29%	20%	27%	25%
					cd	c			b		b	b			
Don't know	384	22	74	311	182	121	81	202	279	86	11	264	74	74	310
	38%	35%	37%	39%	36%	40%	40%	40%	35%	54%	31%	38%	31%	29%	41%
										ac				a	a

Columns Tested: a,b,c - a,b,c,d - a,b,c - a,b - a,b

Survey of the Self-Employed

Q42. If automatic enrolment was rolled out to the self-employed, which of the following would you be most likely to do?

Base: All respondents

		SELF-EMPLOYMENT SUPPORT/ADVICE AVAILABLE AT UNIVERSITY		AWARENESS OF MAKING TAX DIGITAL			CONCERN OVER BREXIT NEGOTIATIONS		CONCERN ABOUT SAVING FOR LATER LIFE		PENSION USAGE			IMPORTANCE OF SAVING FOR LATER LIFE	
	Total	To at least some extent	To no extent	Know at least a little about it	At least heard of it	Have not heard of it	Concerned	Not concerned	Concerned	Not concerned	Have used private/ personal pension	Currently use private/ personal pension	Have never saved through a private/ personal pension	Important	Not important
Significance Level: 95%		a	b	a	b	c	a	b	a	b	a	b	c	a	b
Unweighted Total	1003	63	327	309	514	489	537	403	662	300	510	339	475	856	107
Weighted Total	1003	69	319	304	492	511	546	389	668	289	452	311	531	855	101
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Remain enrolled and pay into a pension	363	38	123	129	185	178	218	133	273	87	188	164	160	335	24
	36%	55%	39%	43%	38%	35%	40%	34%	41%	30%	42%	53%	30%	39%	23%
		b		c					b		c	ac		b	
Opt-out of paying into a pension	256	12	98	78	138	118	132	115	156	97	122	64	129	212	40
	25%	18%	31%	26%	28%	23%	24%	30%	23%	34%	27%	21%	24%	25%	39%
		a							a		b			a	
Don't know	384	19	98	97	170	215	197	141	238	105	142	82	242	308	38
	38%	28%	31%	32%	34%	42% ab	36%	36%	36%	36%	31%	26%	46% ab	36%	38%

Columns Tested: a,b - a,b,c - a,b - a,b - a,b,c - a,b

Survey of the Self-Employed

Q43_SUM. Imagine a scenario where the government introduced auto-enrolment for the self-employed as well, causing you to have to save into a pension. Please rank each of the following situations in order of preference, where 1=most preferred and 4=least preferred.

SUMMARY TABLE

Base: All respondents

	Total	Most preferred	2nd preference	3rd preference	Least preferred	NETS	
						Top 2	Mean
You would accept a small tax increase that would go into your personal pension scheme, and the government would match your tax contribution	1003 100%	546 54%	234 23%	133 13%	89 9%	781 78%	1.8
You would accept a small tax increase that would only go into your personal pension scheme if you matched this contribution	1003 100%	195 19%	452 45%	162 16%	194 19%	647 64%	2.4
You and your client(s) pay contributions directly into your personal pension scheme	1003 100%	150 15%	157 16%	380 38%	315 31%	307 31%	2.9
The government collects a levy from your clients and uses that fund to pay into your personal pension scheme proportionally to what you pay in	1003 100%	111 11%	160 16%	327 33%	405 40%	271 27%	3.0

Survey of the Self-Employed

Q43_T2. Imagine a scenario where the government introduced auto-enrolment for the self-employed as well, causing you to have to save into a pension. Please rank each of the following situations in order of preference, where 1=most preferred and 4=least preferred.

TOP 2 SELECTION SUMMARY

Base: All respondents

		GENDER		AGE			REGION													
	Total	Male	Female	18-34	35-54	55+	London	South East	South West	East Midlands	West Midlands	Eastern	North West	North East	Yorkshire and Humberside	Wales	Northern Ireland	Scotland	England	Devolved Nations
Significance Level: 95%		a	b	a	b	c	a	b	c	d	e	f	g	h	i	j	*k	l	m	n
Unweighted Total	1003	587	412	93	485	425	146	195	108	81	74	52	95	34	88	42	14	74	873	130
Weighted Total	1003	678	320	201	468	334	140	201	80	60	90	40	100	50	80	50	20	90	843	160
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
You would accept a small tax increase that would go into your personal pension scheme, and the government would match your tax contribution	781	521	255	145	362	274	110	158	48	48	71	36	80	39	66	42	15	68	656	125
	78%	77%	80%	72%	77%	82% a	79% c	79% c	60%	80% c	78% c	89% c	80% c	78%	82% c	83% c	76%	76% c	78% c	78% c
You would accept a small tax increase that would only go into your personal pension scheme if you matched this contribution	647	432	210	110	309	228	84	127	49	43	58	32	61	31	53	34	12	65	536	111
	64%	64%	66%	55%	66% a	68% a	60%	63%	61%	71%	64%	79% abcbgm	60%	62%	66%	68%	58%	72%	64%	69%
You and your client(s) pay contributions directly into your personal pension scheme	307	215	93	88	129	91	43	61	31	17	26	11	33	15	22	12	8	29	258	50
	31%	32%	29%	44% bc	28%	27%	30%	30%	38%	29%	29%	26%	33%	29%	28%	25%	42%	32%	31%	31%
The government collects a levy from your clients and uses that fund to pay into your personal pension scheme proportionally to what you pay in	271	189	82	59	136	76	43	56	33	13	26	2	27	16	20	12	5	18	236	35
	27%	28%	26%	29%	29% c	23%	31% f	28% f	41% bdfgilmn	21% f	29% f	6% f	27% f	31% f	25% f	24% f	24%	20% f	28% f	22% f

Columns Tested: a,b - a,b,c - a,b,c,d,e,f,g,h,i,j,k,l,m,n

Survey of the Self-Employed

Q43_T2. Imagine a scenario where the government introduced auto-enrolment for the self-employed as well, causing you to have to save into a pension. Please rank each of the following situations in order of preference, where 1=most preferred and 4=least preferred.

TOP 2 SELECTION SUMMARY

Base: All respondents

	CURRENT WORK		TYPE OF BUSINESS			EDUCATION					LENGTH OF SELF-EMPLOYMENT				
	Work with spouse, relative or business partner	Work by themselves	Limited company	Partnership	Sole trader	Secondary school	University degree	Higher university degree	NET: Up to Secondary school	NET: University	Up to 3 years	3-6 years	6-10 years	10-15 years	More than 15 years
Total	a	b	a	b	c	a	b	c	d	e	a	b	c	d	e
Unweighted Total	1003	103	900	126	41	807	455	403	130	458	533	156	196	174	305
Weighted Total	1003	96	907	134	38	801	472	383	134	475	517	185	207	173	273
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
You would accept a small tax increase that would go into your personal pension scheme, and the government would match your tax contribution	781	71	710	102	27	627	364	304	100	367	405	140	153	137	215
	78%	74%	78%	76%	70%	78%	77%	79%	75%	77%	78%	76%	74%	79%	82%
You would accept a small tax increase that would only go into your personal pension scheme if you matched this contribution	647	58	589	84	22	527	306	242	91	308	333	104	132	118	182
	64%	61%	65%	62%	59%	66%	65%	63%	68%	65%	64%	56%	64%	68% a	67% a
You and your client(s) pay contributions directly into your personal pension scheme	307	28	279	36	12	250	146	118	39	147	157	70	69	47	77
	31%	30%	31%	27%	31%	31%	31%	31%	29%	31%	30%	38% cde	33%	27%	28%
The government collects a levy from your clients and uses that fund to pay into your personal pension scheme proportionally to what you pay in	271	34	237	47	15	200	129	103	37	129	140	57	60	44	71
	27%	36% b	26%	35% c	40% c	25%	27%	27%	27%	27%	27%	31%	29%	26%	26%

Columns Tested: a,b - a,b,c - a,b,c,d,e - a,b,c,d,e

Survey of the Self-Employed

Q43_T2. Imagine a scenario where the government introduced auto-enrolment for the self-employed as well, causing you to have to save into a pension. Please rank each of the following situations in order of preference, where 1=most preferred and 4=least preferred.

TOP 2 SELECTION SUMMARY

Base: All respondents

		AWARENESS OF IPSE			SOC				HAPPINESS IN SELF-EMPLOYMENT			WORKING PLANS		AWARENESS OF TAX DEDUCTIBLES FOR TRAINING	
	Total	Know at least a little	Have at least heard of	Have never heard of	1-3	4-6	7-10	NET: 4-10	Happy	Neutral	Unhappy	Remain self-employed	Would consider or want to switch to work for someone else	Aware	Not aware
Significance Level: 95%		a	b	c	a	b	c	d	a	b	c	a	b	a	b
Unweighted Total	1003	58	192	811	513	291	199	490	808	148	38	727	225	261	742
Weighted Total	1003	64	202	801	501	300	201	501	800	159	35	702	243	254	749
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
You would accept a small tax increase that would go into your personal pension scheme, and the government would match your tax contribution	781 78%	42 66%	151 75%	630 79% a	386 77%	238 79%	156 78%	395 79%	632 79%	117 74%	25 71%	546 78%	192 79%	192 76%	588 79%
You would accept a small tax increase that would only go into your personal pension scheme if you matched this contribution	647 64%	39 61%	114 56%	533 67% b	323 64%	186 62%	137 68%	324 65%	532 66% b	91 57%	18 52%	458 65%	159 66%	169 67%	478 64%
You and your client(s) pay contributions directly into your personal pension scheme	307 31%	22 34%	77 38% c	231 29%	164 33%	82 27%	62 31%	144 29%	232 29%	61 38% a	10 29%	211 30%	68 28%	77 30%	230 31%
The government collects a levy from your clients and uses that fund to pay into your personal pension scheme proportionally to what you pay in	271 27%	25 39% c	62 31%	209 26%	130 26%	94 31%	47 23%	141 28%	203 25%	49 31%	16 47% a	189 27%	67 27%	69 27%	202 27%

Columns Tested: a,b,c - a,b,c,d - a,b,c - a,b - a,b

Survey of the Self-Employed

Q43_T2. Imagine a scenario where the government introduced auto-enrolment for the self-employed as well, causing you to have to save into a pension. Please rank each of the following situations in order of preference, where 1=most preferred and 4=least preferred.

TOP 2 SELECTION SUMMARY

Base: All respondents

		SELF-EMPLOYMENT SUPPORT/ADVICE AVAILABLE AT UNIVERSITY		AWARENESS OF MAKING TAX DIGITAL			CONCERN OVER BREXIT NEGOTIATIONS		CONCERN ABOUT SAVING FOR LATER LIFE		PENSION USAGE			IMPORTANCE OF SAVING FOR LATER LIFE	
	Total	To at least some extent	To no extent	Know at least a little about it	At least heard of it	Have not heard of it	Concerned	Not concerned	Concerned	Not concerned	Have used private/ personal pension	Currently use private/ personal pension	Have never saved through a private/ personal pension	Important	Not important
Significance Level: 95%		a	b	a	b	c	a	b	a	b	a	b	c	a	b
Unweighted Total	1003	63	327	309	514	489	537	403	662	300	510	339	475	856	107
Weighted Total	1003	69	319	304	492	511	546	389	668	289	452	311	531	855	101
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
You would accept a small tax increase that would go into your personal pension scheme, and the government would match your tax contribution	781	49	248	237	388	393	436	292	525	224	372	241	400	668	80
	78%	70%	78%	78%	79%	77%	80%	75%	79%	78%	82% c	78%	75%	78%	79%
You would accept a small tax increase that would only go into your personal pension scheme if you matched this contribution	647	43	203	208	332	314	352	249	431	190	305	209	330	556	61
	64%	62%	64%	68% c	68% c	62%	64%	64%	65%	66%	68%	67%	62%	65%	60%
You and your client(s) pay contributions directly into your personal pension scheme	307	22	105	87	137	171	154	135	194	94	114	87	186	257	33
	31%	32%	33%	29%	28%	33%	28%	35% a	29%	33%	25%	28%	35% ab	30%	33%
The government collects a levy from your clients and uses that fund to pay into your personal pension scheme proportionally to what you pay in	271	25	82	76	128	143	150	102	185	70	112	84	146	230	28
	27%	36%	26%	25%	26%	28%	28%	26%	28%	24%	25%	27%	28%	27%	28%

Columns Tested: a,b - a,b,c - a,b - a,b - a,b,c - a,b

Survey of the Self-Employed

Q43_1. Imagine a scenario where the government introduced auto-enrolment for the self-employed as well, causing you to have to save into a pension. Please rank each of the following situations in order of preference, where 1=most preferred and 4=least preferred.

You and your client(s) pay contributions directly into your personal pension scheme

Base: All respondents

		GENDER			AGE			REGION														
		Total	Male	Female	18-34	35-54	55+	London	South East	South West	East Midlands	West Midlands	Eastern	North West	North East	Yorkshire and Humberside	Wales	Northern Ireland	Scotland	England	Devolved Nations	
Significance Level: 95%			a	b	a	b	c	a	b	c	d	e	f	g	h	i	j	*k	l	m	n	
Unweighted Total		1003	587	412	93	485	425	146	195	108	81	74	52	95	34	88	42	14	74	873	130	
Weighted Total		1003	678	320	201	468	334	140	201	80	60	90	40	100	50	80	50	20	90	843	160	
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Most preferred		(1)	150	98	53	41	68	42	22	29	13	10	15	5	14	8	5	8	5	16	122	28
			15%	14%	16%	20%	14%	12%	16%	15%	17%	16%	17%	14%	14%	15%	7%	15%	23%	18%	15%	18%
					c				i		i		i						i	i	i	
2nd preference		(2)	157	117	40	47	61	49	21	31	17	7	11	5	19	7	17	5	4	13	136	21
			16%	17%	13%	23%	13%	15%	15%	16%	22%	12%	12%	13%	19%	14%	21%	9%	19%	14%	16%	13%
				b		bc																
3rd preference		(3)	380	248	131	62	191	128	59	78	27	19	32	8	41	17	34	24	7	34	315	65
			38%	37%	41%	31%	41%	38%	42%	39%	34%	32%	35%	20%	41%	35%	42%	47%	36%	38%	37%	41%
					f				f	f				f	f	f	f	f	f	f	f	
Least preferred		(4)	315	215	96	51	148	116	39	62	22	24	32	22	27	18	24	14	4	27	270	46
			31%	32%	30%	25%	32%	35%	28%	31%	28%	39%	35%	54%	27%	36%	30%	28%	21%	30%	32%	28%
									abcegiijlmn													
NETS																						
Net: Top 2			307	215	93	88	129	91	43	61	31	17	26	11	33	15	22	12	8	29	258	50
			31%	32%	29%	44%	28%	27%	30%	30%	38%	29%	29%	26%	33%	29%	28%	25%	42%	32%	31%	31%
						bc																
Mean score			2.9	2.9	2.8	2.6	2.9	3.0	2.8	2.9	2.7	2.9	2.9	3.1	2.8	2.9	3.0	2.9	2.6	2.8	2.9	2.8
						a	a							c								
Standard deviation			1.03	1.02	1.03	1.08	1.01	1.00	1.01	1.02	1.05	1.09	1.07	1.10	.99	1.06	.89	1.00	1.09	1.06	1.02	1.04
Standard error			.03	.04	.05	.11	.05	.05	.08	.07	.10	.12	.12	.15	.10	.18	.09	.15	.29	.12	.03	.09

Columns Tested: a,b - a,b,c - a,b,c,d,e,f,g,h,i,j,k,l,m,n

Survey of the Self-Employed

Q43_1. Imagine a scenario where the government introduced auto-enrolment for the self-employed as well, causing you to have to save into a pension. Please rank each of the following situations in order of preference, where 1=most preferred and 4=least preferred.

You and your client(s) pay contributions directly into your personal pension scheme

Base: All respondents

		CURRENT WORK		TYPE OF BUSINESS			EDUCATION					LENGTH OF SELF-EMPLOYMENT				
	Total	Work with spouse, relative or business partner	Work by themselves	Limited company	Partnership	Sole trader	Secondary school	University degree	Higher university degree	NET: Up to Secondary school	NET: University	Up to 3 years	3-6 years	6-10 years	10-15 years	More than 15 years
Significance Level: 95%		a	b	a	b	c	a	b	c	d	e	a	b	c	d	e
Unweighted Total	1003	103	900	126	41	807	455	403	130	458	533	156	196	174	172	305
Weighted Total	1003	96	907	134	38	801	472	383	134	475	517	185	207	173	165	273
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Most preferred	(1) 150	13	138	18	3	124	72	61	17	72	78	31	39	20	24	35
	15%	13%	15%	13%	9%	15%	15%	16%	13%	15%	15%	17%	19%	12%	15%	13%
2nd preference	(2) 157	16	141	18	9	125	74	57	22	75	79	39	30	26	21	41
	16%	16%	16%	13%	22%	16%	16%	15%	17%	16%	15%	21%	14%	15%	13%	15%
												d				
3rd preference	(3) 380	29	352	57	15	298	159	155	62	159	217	65	76	75	58	107
	38%	30%	39%	42%	40%	37%	34%	40%	46%	33%	42%	35%	37%	43%	35%	39%
								ad	ad		ad					
Least preferred	(4) 315	39	276	41	11	254	168	110	33	170	143	51	62	52	62	89
	31%	41%	30%	31%	29%	32%	35%	29%	25%	36%	28%	27%	30%	30%	38%	33%
		b					bce			bce					a	
NETS																
Net: Top 2	307	28	279	36	12	250	146	118	39	147	157	70	69	47	45	77
	31%	30%	31%	27%	31%	31%	31%	31%	29%	31%	30%	38%	33%	27%	27%	28%
							cde									
Mean score	2.9	3.0	2.8	2.9	2.9	2.8	2.9	2.8	2.8	2.9	2.8	2.7	2.8	2.9	3.0	2.9
Standard deviation	1.03	1.05	1.02	.99	.94	1.04	1.05	1.02	.95	1.05	1.00	1.04	1.07	.96	1.05	1.00
Standard error	.03	.10	.03	.09	.15	.04	.05	.05	.08	.05	.04	.08	.08	.07	.08	.06

Columns Tested: a,b - a,b,c - a,b,c,d,e - a,b,c,d,e

Survey of the Self-Employed

Q43_1. Imagine a scenario where the government introduced auto-enrolment for the self-employed as well, causing you to have to save into a pension. Please rank each of the following situations in order of preference, where 1=most preferred and 4=least preferred.

You and your client(s) pay contributions directly into your personal pension scheme

Base: All respondents

			AWARENESS OF IPSE			SOC				HAPPINESS IN SELF-EMPLOYMENT			WORKING PLANS		AWARENESS OF TAX DEDUCTIBLES FOR TRAINING	
			Know at least a little	Have at least heard of	Have never heard of				NET: 4-10				Remain self-employed	Would consider or want to switch to work for someone else		
		Total				1-3	4-6	7-10		Happy	Neutral	Unhappy			Aware	Not aware
Significance Level: 95%			a	b	c	a	b	c	d	a	b	c	a	b	a	b
Unweighted Total		1003	58	192	811	513	291	199	490	808	148	38	727	225	261	742
Weighted Total		1003	64	202	801	501	300	201	501	800	159	35	702	243	254	749
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Most preferred	(1)	150	10	30	120	75	41	35	75	115	31	4	110	29	31	119
		15%	16%	15%	15%	15%	14%	17%	15%	14%	19%	11%	16%	12%	12%	16%
2nd preference	(2)	157	12	46	111	89	41	27	68	117	30	6	101	39	46	111
		16%	19%	23%	14%	18%	14%	13%	14%	15%	19%	18%	14%	16%	18%	15%
				c												
3rd preference	(3)	380	20	69	311	194	113	73	186	306	58	16	262	107	92	288
		38%	31%	34%	39%	39%	37%	36%	37%	38%	36%	46%	37%	44%	36%	38%
Least preferred	(4)	315	22	56	259	143	106	66	172	262	41	9	229	68	84	231
		31%	35%	28%	32%	29%	35%	33%	34%	33%	25%	25%	33%	28%	33%	31%
							a									
NETS																
Net: Top 2		307	22	77	231	164	82	62	144	232	61	10	211	68	77	230
		31%	34%	38%	29%	33%	27%	31%	29%	29%	38%	29%	30%	28%	30%	31%
				c							a					
Mean score		2.9	2.8	2.7	2.9	2.8	2.9	2.8	2.9	2.9	2.7	2.9	2.9	2.9	2.9	2.8
										b						
Standard deviation		1.03	1.08	1.03	1.02	1.01	1.02	1.07	1.04	1.02	1.06	.93	1.04	.95	1.00	1.03
Standard error		.03	.14	.07	.04	.04	.06	.08	.05	.04	.09	.15	.04	.06	.06	.04

Columns Tested: a,b,c - a,b,c,d - a,b,c - a,b - a,b

Survey of the Self-Employed

Q43_1. Imagine a scenario where the government introduced auto-enrolment for the self-employed as well, causing you to have to save into a pension. Please rank each of the following situations in order of preference, where 1=most preferred and 4=least preferred.

You and your client(s) pay contributions directly into your personal pension scheme

Base: All respondents

		SELF-EMPLOYMENT SUPPORT/ADVICE AVAILABLE AT UNIVERSITY		AWARENESS OF MAKING TAX DIGITAL			CONCERN OVER BREXIT NEGOTIATIONS		CONCERN ABOUT SAVING FOR LATER LIFE		PENSION USAGE			IMPORTANCE OF SAVING FOR LATER LIFE		
		Total	To at least some extent	To no extent	Know at least a little about it	At least heard of it	Have not heard of it	Concerned	Not concerned	Concerned	Not concerned	Have used private/ personal pension	Currently use private/ personal pension	Have never saved through a private/ personal pension	Important	Not important
Significance Level: 95%			a	b	a	b	c	a	b	a	b	a	b	c	a	b
Unweighted Total		1003	63	327	309	514	489	537	403	662	300	510	339	475	856	107
Weighted Total		1003	69	319	304	492	511	546	389	668	289	452	311	531	855	101
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Most preferred	(1)	150	16	48	37	61	89	80	57	91	46	52	41	94	122	17
		15%	24%	15%	12%	12%	17% ab	15%	15%	14%	16%	12%	13%	18% a	14%	16%
2nd preference	(2)	157	6	57	50	75	82	74	78	102	48	62	46	91	134	16
		16%	8%	18%	16%	15%	16%	14%	20% a	15%	17%	14%	15%	17%	16%	16%
3rd preference	(3)	380	26	128	120	199	181	223	127	261	105	177	117	197	333	33
		38%	38%	40%	40%	40%	35%	41% b	33%	39%	36%	39%	38%	37%	39%	32%
Least preferred	(4)	315	21	86	97	156	159	169	127	213	90	160	107	148	266	36
		31%	30%	27%	32%	32%	31%	31%	33%	32%	31%	36% c	34% c	28%	31%	35%
NETS																
Net: Top 2		307	22	105	87	137	171	154	135	194	94	114	87	186	257	33
		31%	32%	33%	29%	28%	33%	28%	35% a	29%	33%	25%	28%	35% ab	30%	33%
Mean score		2.9	2.7	2.8	2.9	2.9	2.8	2.9	2.8	2.9	2.8	3.0 c	2.9 c	2.8	2.9	2.9
Standard deviation		1.03	1.13	1.00	.98	.98	1.06	1.01	1.04	1.00	1.04	.98	1.01	1.05	1.01	1.08
Standard error		.03	.14	.06	.06	.04	.05	.04	.05	.04	.06	.04	.05	.05	.03	.10

Columns Tested: a,b - a,b,c - a,b - a,b - a,b,c - a,b

Survey of the Self-Employed

Q43_2. Imagine a scenario where the government introduced auto-enrolment for the self-employed as well, causing you to have to save into a pension. Please rank each of the following situations in order of preference, where 1=most preferred and 4=least preferred.

The government collects a levy from your clients and uses that fund to pay into your personal pension scheme proportionally to what you pay in

Base: All respondents

		GENDER			AGE			REGION													
		Total	Male	Female	18-34	35-54	55+	London	South East	South West	East Midlands	West Midlands	Eastern	North West	North East	Yorkshire and Humberside	Wales	Northern Ireland	Scotland	England	Devolved Nations
Significance Level: 95%		a	b	a	b	c	a	b	c	d	e	f	g	h	i	j	*k	l	m	n	
Unweighted Total	1003	587	412	93	485	425	146	195	108	81	74	52	95	34	88	42	14	74	873	130	
Weighted Total	1003	678	320	201	468	334	140	201	80	60	90	40	100	50	80	50	20	90	843	160	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Most preferred	(1)	111	84	27	21	57	34	22	18	12	3	15	1	13	7	9	3	2	7	100	12
		11%	12% b	8%	10%	12%	10%	16% dfn	9%	15% df	6%	17% dfn	3%	13% f	14% f	11%	6%	8%	8%	12% f	7%
2nd preference	(2)	160	104	55	38	80	42	21	39	21	9	11	1	14	8	11	9	3	11	136	24
		16%	15%	17%	19%	17%	12%	15% f	19% f	26% aefgilmn	15% f	12%	3%	14% f	17% f	14% f	18% f	16%	13%	16% f	15% f
3rd preference	(3)	327	218	106	77	132	118	39	65	21	26	27	25	27	19	24	14	6	34	274	53
		33%	32%	33%	38%	28%	35% b	28%	32%	26%	44% acgm	30%	62% abcdeghijklmn	27%	38%	30%	27%	28%	38%	33%	33%
Least preferred	(4)	405	272	132	65	200	140	58	79	27	21	37	13	46	16	36	25	9	38	333	72
		40%	40%	41%	33%	43%	42%	41%	40%	33%	35%	41%	32%	46%	31%	45%	49%	47%	42%	40%	45%
NETS																					
Net: Top 2	271	189	82	59	136	76	43	56	33	13	26	2	27	16	20	12	5	18	236	35	
	27%	28%	26%	29%	29% c	23%	31% f	28% f	41% bdfgilmn	21% f	29% f	6% ch	27% f	31% f	25% f	24% f	24%	20% f	28% c	22% c	
Mean score	3.0	3.0	3.1	2.9	3.0	3.1	2.9	3.0 c	2.8	3.1 c	3.0	3.2	3.1	2.9	3.1 c	3.2 c	3.1	3.1 c	3.0 c	3.2 c	
Standard deviation	1.00	1.03	.96	.96	1.04	.97	1.10	.97	1.07	.86	1.10	.64	1.06	1.03	1.02	.93	1.00	.92	1.02	.93	
Standard error	.03	.04	.05	.10	.05	.05	.09	.07	.10	.10	.13	.09	.11	.18	.11	.14	.27	.11	.03	.08	

Columns Tested: a,b - a,b,c - a,b,c,d,e,f,g,h,i,j,k,l,m,n

Survey of the Self-Employed

Q43_2. Imagine a scenario where the government introduced auto-enrolment for the self-employed as well, causing you to have to save into a pension. Please rank each of the following situations in order of preference, where 1=most preferred and 4=least preferred.

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Base: All respondents

			CURRENT WORK		TYPE OF BUSINESS			EDUCATION					LENGTH OF SELF-EMPLOYMENT				
		Total	Work with spouse, relative or business partner	Work by themselves	Limited company	Partnership	Sole trader	Secondary school	University degree	Higher university degree	NET: Up to Secondary school	NET: University	Up to 3 years	3-6 years	6-10 years	10-15 years	More than 15 years
Significance Level: 95%			a	b	a	b	c	a	b	c	d	e	a	b	c	d	e
Unweighted Total		1003	103	900	126	41	807	455	403	130	458	533	156	196	174	172	305
Weighted Total		1003	96	907	134	38	801	472	383	134	475	517	185	207	173	165	273
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Most preferred	(1)	111	16	96	22	4	80	53	41	16	53	57	22	23	15	23	28
		11%	16%	11%	16%	10%	10%	11%	11%	12%	11%	11%	12%	11%	9%	14%	10%
					c												
2nd preference	(2)	160	19	141	25	11	120	76	62	21	76	83	34	38	29	15	43
		16%	19%	16%	19%	30%	15%	16%	16%	15%	16%	16%	19%	18%	17%	9%	16%
						c							d	d	d		d
3rd preference	(3)	327	32	296	34	6	276	164	117	40	166	158	62	64	61	58	83
		33%	33%	33%	25%	16%	34% ab	35%	31%	30%	35%	30%	33%	31%	35%	35%	30%
Least preferred	(4)	405	30	375	53	17	326	179	163	57	180	220	67	83	68	68	118
		40%	32%	41%	40%	44%	41%	38%	43%	42%	38%	42%	36%	40%	39%	41%	43%
NETS																	
Net: Top 2		271	34	237	47	15	200	129	103	37	129	140	57	60	44	38	71
		27%	36% b	26%	35% c	40% c	25%	27%	27%	27%	27%	27%	31%	29%	26%	23%	26%
Mean score		3.0	2.8	3.0	2.9	2.9	3.1	3.0	3.1	3.0	3.0	3.0	2.9	3.0	3.0	3.0	3.1
				a													
Standard deviation		1.00	1.06	1.00	1.11	1.08	.98	1.00	1.01	1.03	.99	1.01	1.02	1.01	.96	1.03	1.00
Standard error		.03	.10	.03	.10	.17	.03	.05	.05	.09	.05	.04	.08	.07	.07	.08	.06

Columns Tested: a,b - a,b,c - a,b,c,d,e - a,b,c,d,e

Survey of the Self-Employed

Q43_2. Imagine a scenario where the government introduced auto-enrolment for the self-employed as well, causing you to have to save into a pension. Please rank each of the following situations in order of preference, where 1=most preferred and 4=least preferred.

The government collects a levy from your clients and uses that fund to pay into your personal pension scheme proportionally to what you pay in

Base: All respondents

			AWARENESS OF IPSE			SOC				HAPPINESS IN SELF-EMPLOYMENT			WORKING PLANS		AWARENESS OF TAX DEDUCTIBLES FOR TRAINING		
		Total	Know at least a little	Have at least heard of	Have never heard of	1-3	4-6	7-10	NET: 4-10	Happy	Neutral	Unhappy	Remain self-employed	Would consider or want to switch to work for someone else	Aware	Not aware	
Significance Level: 95%			a	b	c	a	b	c	d	a	b	c	a	b	a	b	
Unweighted Total		1003	58	192	811	513	291	199	490	808	148	38	727	225	261	742	
Weighted Total		1003	64	202	801	501	300	201	501	800	159	35	702	243	254	749	
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Most preferred	(1)	111	13	28	84	55	37	20	57	86	16	8	78	27	35	76	
		11%	21%	14%	10%	11%	12%	10%	11%	11%	10%	23% ab	11%	11%	14%	10%	
2nd preference		160	12	34	125	76	57	27	84	117	33	8	111	40	34	125	
		16%	18%	17%	16%	15%	19%	13%	17%	15%	21%	24%	16%	16%	13%	17%	
3rd preference		327	21	64	264	165	92	71	163	267	50	5	230	67	85	242	
		33%	34%	32%	33%	33%	31%	35%	32%	33%	32%	16%	33%	27%	33%	32%	
Least preferred		405	17	76	329	207	114	84	198	329	60	13	283	110	100	305	
		40%	27%	38%	41% a	41%	38%	42%	40%	41%	38%	37%	40%	45%	39%	41%	
NETS																	
Net: Top 2		271	25	62	209	130	94	47	141	203	49	16	189	67	69	202	
		27%	39% c	31%	26%	26%	31%	23%	28%	25%	31%	47% a	27%	27%	27%	27%	
Mean score		3.0	2.7	2.9	3.0	3.0	2.9	3.1	3.0	3.1	3.0	2.7	3.0	3.1	3.0	3.0	
					a					c							
Standard deviation		1.00	1.09	1.05	.99	1.00	1.03	.97	1.01	.99	1.00	1.22	1.00	1.03	1.04	.99	
Standard error		.03	.14	.08	.03	.04	.06	.07	.05	.03	.08	.20	.04	.07	.06	.04	

Columns Tested: a,b,c - a,b,c,d - a,b,c - a,b - a,b

Survey of the Self-Employed

Q43_2. Imagine a scenario where the government introduced auto-enrolment for the self-employed as well, causing you to have to save into a pension. Please rank each of the following situations in order of preference, where 1=most preferred and 4=least preferred.

The government collects a levy from your clients and uses that fund to pay into your personal pension scheme proportionally to what you pay in

Base: All respondents

			SELF-EMPLOYMENT SUPPORT/ADVICE AVAILABLE AT UNIVERSITY		AWARENESS OF MAKING TAX DIGITAL			CONCERN OVER BREXIT NEGOTIATIONS		CONCERN ABOUT SAVING FOR LATER LIFE		PENSION USAGE			IMPORTANCE OF SAVING FOR LATER LIFE	
		Total	To at least some extent	To no extent	Know at least a little about it	At least heard of it	Have not heard of it	Concerned	Not concerned	Concerned	Not concerned	Have used private/ personal pension	Currently use private/ personal pension	Have never saved through a private/ personal pension	Important	Not important
Significance Level: 95%			a	b	a	b	c	a	b	a	b	a	b	c	a	b
Unweighted Total		1003	63	327	309	514	489	537	403	662	300	510	339	475	856	107
Weighted Total		1003	69	319	304	492	511	546	389	668	289	452	311	531	855	101
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Most preferred	(1)	111	12	34	33	53	58	54	45	70	32	41	32	64	87	15
		11%	17%	11%	11%	11%	11%	10%	12%	11%	11%	9%	10%	12%	10%	15%
2nd preference	(2)	160	13	48	43	74	85	97	57	115	38	71	52	82	143	13
		16%	19%	15%	14%	15%	17%	18%	15%	17%	13%	16%	17%	15%	17%	13%
3rd preference	(3)	327	21	97	105	165	162	171	141	209	106	160	104	163	274	41
		33%	31%	31%	35%	33%	32%	31%	36%	31%	37%	35%	34%	31%	32%	40%
Least preferred	(4)	405	23	139	123	200	205	225	147	274	113	179	122	221	351	32
		40%	33%	44%	40%	41%	40%	41%	38%	41%	39%	40%	39%	42%	41%	32%
NETS																
Net: Top 2		271	25	82	76	128	143	150	102	185	70	112	84	146	230	28
		27%	36%	26%	25%	26%	28%	28%	26%	28%	24%	25%	27%	28%	27%	28%
Mean score		3.0	2.8	3.1	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.1	3.0	3.0	3.0	2.9
Standard deviation		1.00	1.09	1.01	.99	1.00	1.01	.99	.99	1.00	.98	.96	.99	1.03	.99	1.03
Standard error		.03	.14	.06	.06	.04	.05	.04	.05	.04	.06	.04	.05	.05	.03	.10

Columns Tested: a,b - a,b,c - a,b - a,b - a,b,c - a,b

Survey of the Self-Employed

Q43_3. Imagine a scenario where the government introduced auto-enrolment for the self-employed as well, causing you to have to save into a pension. Please rank each of the following situations in order of preference, where 1=most preferred and 4=least preferred.

You would accept a small tax increase that would only go into your personal pension scheme if you matched this contribution

Base: All respondents

		GENDER		AGE			REGION														
		Total	Male	Female	18-34	35-54	55+	London	South East	South West	East Midlands	West Midlands	Eastern	North West	North East	Yorkshire and Humberside	Wales	Northern Ireland	Scotland	England	Devolved Nations
Significance Level: 95%		a	b	a	b	c	a	b	c	d	e	f	g	h	i	j	*k	l	m	n	
Unweighted Total		1003	587	412	93	485	425	146	195	108	81	74	52	95	34	88	42	14	74	873	130
Weighted Total		1003	678	320	201	468	334	140	201	80	60	90	40	100	50	80	50	20	90	843	160
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Most preferred	(1)	195	136	55	47	87	61	34	41	18	8	10	9	19	9	10	16	4	16	159	36
		19%	20%	17%	23%	19%	18%	24% ei	20%	23%	14%	11%	21%	19%	18%	13%	31% dei	22%	18%	19%	22%
2nd preference	(2)	452	296	155	63	223	166	50	86	31	34	47	23	42	22	42	19	7	49	377	75
		45%	44%	49%	31%	48% a	50% a	36%	43%	38%	57% abcbgjm	53% a	58% ac	42%	43%	53% ac	38%	36%	54% ac	45% a	47%
3rd preference	(3)	162	118	44	32	75	55	29	27	12	9	17	3	21	6	11	9	5	11	136	26
		16%	17%	14%	16%	16%	16%	21% f	13%	15%	15%	19%	9%	21%	11%	14%	18%	26%	12%	16%	16%
Least preferred	(4)	194	128	66	58	84	52	27	47	19	8	15	5	19	14	16	7	3	14	170	24
		19%	19%	21%	29% bc	18%	16%	19%	23%	24%	14%	17%	12%	19%	27%	20%	13%	16%	16%	20%	15%
NETS																					
Net: Top 2		647	432	210	110	309	228	84	127	49	43	58	32	61	31	53	34	12	65	536	111
		64%	64%	66%	55%	66% a	68% a	60%	63%	61%	71%	64%	79% abcbgm	60%	62%	66%	68%	58%	72%	64%	69%
Mean score		2.4	2.4	2.4	2.5	2.3	2.3	2.3	2.4	2.4	2.3	2.4	2.1	2.4	2.5	2.4	2.1	2.4	2.3	2.4	2.2
Standard deviation		1.00	1.00	1.00	1.14	.98	.94	1.05	1.06	1.09	.88	.90	.90	1.00	1.09	.96	1.01	1.02	.93	1.01	.96
Standard error		.03	.04	.05	.12	.04	.05	.09	.08	.10	.10	.10	.12	.10	.19	.10	.16	.27	.11	.03	.08

Columns Tested: a,b - a,b,c - a,b,c,d,e,f,g,h,i,j,k,l,m,n

Survey of the Self-Employed

Q43_3. Imagine a scenario where the government introduced auto-enrolment for the self-employed as well, causing you to have to save into a pension. Please rank each of the following situations in order of preference, where 1=most preferred and 4=least preferred.

You would accept a small tax increase that would only go into your personal pension scheme if you matched this contribution

Base: All respondents

			CURRENT WORK		TYPE OF BUSINESS			EDUCATION					LENGTH OF SELF-EMPLOYMENT					
		Total	Work with spouse, relative or business partner	Work by themselves	Limited company	Partnership	Sole trader	Secondary school	University degree	Higher university degree	NET: Up to Secondary school	NET: University	Up to 3 years	3-6 years	6-10 years	10-15 years	More than 15 years	
Significance Level: 95%			a	b	a	b	c	a	b	c	d	e	a	b	c	d	e	
Unweighted Total		1003	103	900	126	41	807	455	403	130	458	533	156	196	174	172	305	
Weighted Total		1003	96	907	134	38	801	472	383	134	475	517	185	207	173	165	273	
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Most preferred		(1)	195	21	173	18	10	162	88	72	31	89	103	40	32	39	25	60
			19%	22%	19%	13%	26%	20%	19%	19%	23%	19%	20%	22%	16%	22%	15%	22%
2nd preference		(2)	452	37	415	66	12	365	218	170	61	219	231	64	99	79	87	122
			45%	38%	46%	49%	32%	46%	46%	44%	45%	46%	45%	35%	48% a	46% a	53% a	45% a
3rd preference		(3)	162	19	142	23	11	122	86	61	13	87	74	35	28	15	34	49
			16%	20%	16%	17%	28% c	15%	18% c	16%	9%	18% c	14%	19% c	14%	9%	20% c	18% c
Least preferred		(4)	194	18	176	27	5	152	80	81	30	80	110	46	47	40	20	42
			19%	19%	19%	20%	13%	19%	17%	21%	22%	17%	21%	25% de	23% de	23% de	12%	15%
NETS																		
Net: Top 2		647	58	589	84	22	527	306	242	91	308	333	104	132	118	112	182	
		64%	61%	65%	62%	59%	66%	65%	63%	68%	65%	64%	56%	64%	68% a	68% a	67% a	
Mean score		2.4	2.4	2.4	2.4	2.3	2.3	2.3	2.4	2.3	2.3	2.4	2.5 e	2.4	2.3	2.3	2.3	
Standard deviation		1.00	1.03	1.00	.96	1.01	1.00	.97	1.02	1.06	.97	1.03	1.09	1.01	1.06	.86	.97	
Standard error		.03	.10	.03	.09	.16	.04	.05	.05	.09	.05	.04	.09	.07	.08	.07	.06	

Columns Tested: a,b - a,b,c - a,b,c,d,e - a,b,c,d,e

Survey of the Self-Employed

Q43_3. Imagine a scenario where the government introduced auto-enrolment for the self-employed as well, causing you to have to save into a pension. Please rank each of the following situations in order of preference, where 1=most preferred and 4=least preferred.

You would accept a small tax increase that would only go into your personal pension scheme if you matched this contribution

Base: All respondents

			AWARENESS OF IPSE			SOC				HAPPINESS IN SELF-EMPLOYMENT			WORKING PLANS		AWARENESS OF TAX DEDUCTIBLES FOR TRAINING		
		Total	Know at least a little	Have at least heard of	Have never heard of	1-3	4-6	7-10	NET: 4-10	Happy	Neutral	Unhappy	Remain self-employed	Would consider or want to switch to work for someone else	Aware	Not aware	
Significance Level: 95%			a	b	c	a	b	c	d	a	b	c	a	b	a	b	
Unweighted Total		1003	58	192	811	513	291	199	490	808	148	38	727	225	261	742	
Weighted Total		1003	64	202	801	501	300	201	501	800	159	35	702	243	254	749	
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Most preferred		(1)	195	12	33	162	93	53	49	102	151	33	6	131	49	50	144
			19%	18%	16%	20%	19%	18%	24%	20%	19%	21%	18%	19%	20%	20%	19%
2nd preference		(2)	452	27	81	371	230	133	88	222	380	58	12	326	110	119	333
			45%	43%	40%	46%	46%	44%	44%	44%	48% b	37%	34%	47%	45%	47%	44%
3rd preference		(3)	162	9	39	123	71	59	32	91	126	26	9	117	35	40	122
			16%	15%	19%	15%	14%	19% a	16%	18%	16%	16%	25%	17%	14%	16%	16%
Least preferred		(4)	194	15	49	145	107	55	31	87	142	42	8	126	49	45	149
			19%	24%	24%	18%	21%	18%	16%	17%	18%	26% a	23%	18%	20%	18%	20%
NETS																	
Net: Top 2		647	39	114	533	323	186	137	324	532	91	18	458	159	169	478	
		64%	61%	56%	67% b	64%	62%	68%	65%	66% b	57%	52%	65%	66%	67%	64%	
Mean score		2.4	2.4	2.5	2.3	2.4	2.4	2.2	2.3	2.3	2.5	2.5	2.3	2.3	2.3	2.4	
				c													
Standard deviation		1.00	1.06	1.03	.99	1.02	.98	.99	.99	.98	1.10	1.05	.98	1.02	.99	1.01	
Standard error		.03	.14	.07	.03	.04	.06	.07	.04	.03	.09	.17	.04	.07	.06	.04	

Columns Tested: a,b,c - a,b,c,d - a,b,c - a,b - a,b

Survey of the Self-Employed

Q43_3. Imagine a scenario where the government introduced auto-enrolment for the self-employed as well, causing you to have to save into a pension. Please rank each of the following situations in order of preference, where 1=most preferred and 4=least preferred.

You would accept a small tax increase that would only go into your personal pension scheme if you matched this contribution

Base: All respondents

		SELF-EMPLOYMENT SUPPORT/ADVICE AVAILABLE AT UNIVERSITY		AWARENESS OF MAKING TAX DIGITAL			CONCERN OVER BREXIT NEGOTIATIONS		CONCERN ABOUT SAVING FOR LATER LIFE		PENSION USAGE			IMPORTANCE OF SAVING FOR LATER LIFE		
		To at least some extent	To no extent	Know at least a little about it	At least heard of it	Have not heard of it	Concerned	Not concerned	Concerned	Not concerned	Have used private/ personal pension	Currently use private/ personal pension	Have never saved through a private/ personal pension	Important	Not important	
Total		a	b	a	b	c	a	b	a	b	a	b	c	a	b	
Significance Level: 95%																
Unweighted Total		1003	63	327	309	514	489	537	403	662	300	510	339	475	856	107
Weighted Total		1003	69	319	304	492	511	546	389	668	289	452	311	531	855	101
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Most preferred	(1)	195	11	69	61	94	101	108	74	133	51	73	52	118	166	19
		19%	16%	22%	20%	19%	20%	20%	19%	20%	18%	16%	17%	22% a	19%	19%
2nd preference	(2)	452	32	133	147	239	213	244	175	298	139	232	157	212	390	42
		45%	46%	42%	48%	49% c	42%	45%	45%	45%	48%	51% c	50% c	40%	46%	42%
3rd preference	(3)	162	11	44	32	63	99	85	65	112	42	60	46	98	135	19
		16%	15%	14%	11%	13% ab	19% ab	16%	17%	17%	15%	13%	15%	18% a	16%	19%
Least preferred	(4)	194	16	72	64	97	98	109	75	124	57	87	56	103	164	21
		19%	23%	23%	21%	20%	19%	20%	19%	19%	20%	19%	18%	19%	19%	21%
NETS																
Net: Top 2		647	43	203	208	332	314	352	249	431	190	305	209	330	556	61
		64%	62%	64%	68% c	68% c	62%	64%	64%	65%	66%	68%	67%	62%	65%	60%
Mean score		2.4	2.4	2.4	2.3	2.3	2.4	2.4	2.4	2.3	2.4	2.4	2.3	2.3	2.3	2.4
Standard deviation		1.00	1.02	1.06	1.02	1.00	1.01	1.01	1.00	1.00	.99	.97	.96	1.03	1.00	1.02
Standard error		.03	.13	.06	.06	.04	.05	.04	.05	.04	.06	.04	.05	.05	.03	.10

Columns Tested: a,b - a,b,c - a,b - a,b - a,b,c - a,b

Survey of the Self-Employed

Q43_4. Imagine a scenario where the government introduced auto-enrolment for the self-employed as well, causing you to have to save into a pension. Please rank each of the following situations in order of preference, where 1=most preferred and 4=least preferred.

You would accept a small tax increase that would go into your personal pension scheme, and the government would match your tax contribution

Base: All respondents

		GENDER			AGE			REGION													
		Total	Male	Female	18-34	35-54	55+	London	South East	South West	East Midlands	West Midlands	Eastern	North West	North East	Yorkshire and Humberside	Wales	Northern Ireland	Scotland	England	Devolved Nations
Significance Level: 95%			a	b	a	b	c	a	b	c	d	e	f	g	h	i	j	*k	l	m	n
Unweighted Total		1003	587	412	93	485	425	146	195	108	81	74	52	95	34	88	42	14	74	873	130
Weighted Total		1003	678	320	201	468	334	140	201	80	60	90	40	100	50	80	50	20	90	843	160
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Most preferred	(1)	546	360	186	92	257	197	62	113	37	39	50	25	54	26	55	24	9	51	461	85
		54%	53%	58%	46%	55%	59%	44%	56%	46%	64%	55%	63%	54%	52%	69%	48%	47%	57%	55%	53%
							a		a		ac		a		abcgjmn				a		
2nd preference	(2)	234	161	69	53	105	77	48	45	11	9	21	11	26	13	10	18	6	17	194	40
		23%	24%	22%	26%	22%	23%	34%	22%	14%	15%	23%	26%	26%	26%	13%	35%	29%	19%	23%	25%
							bcdilm					i	ci		cdi				ci	ci	
3rd preference	(3)	133	94	40	30	70	33	13	31	20	5	14	4	11	8	11	4	2	11	117	16
		13%	14%	12%	15%	15%	10%	10%	15%	25%	9%	15%	10%	11%	16%	13%	8%	9%	12%	14%	10%
						c			abdfgjilmn												
Least preferred	(4)	89	63	25	26	37	26	17	12	12	7	6	1	8	3	4	5	3	11	70	19
		9%	9%	8%	13%	8%	8%	12%	6%	15%	12%	7%	2%	8%	6%	5%	9%	16%	12%	8%	12%
							f		bfim	f								f		f	
NETS																					
Net: Top 2		781	521	255	145	362	274	110	158	48	48	71	36	80	39	66	42	15	68	656	125
		78%	77%	80%	72%	77%	82%	79%	79%	60%	80%	78%	89%	80%	78%	82%	83%	76%	76%	78%	78%
							a	c	c		c	c	c	c	c	c		c	c		c
Mean score		1.8	1.8	1.7	2.0	1.8	1.7	1.9	1.7	2.1	1.7	1.7	1.5	1.7	1.8	1.5	1.8	1.9	1.8	1.8	1.8
					c			fi		bdefgjmn									i	i	i
Standard deviation		.99	1.00	.97	1.06	.98	.95	1.00	.94	1.15	1.05	.96	.74	.96	.93	.91	.95	1.11	1.08	.98	1.04
Standard error		.03	.04	.05	.11	.04	.05	.08	.07	.11	.12	.11	.10	.10	.16	.10	.15	.30	.13	.03	.09

Columns Tested: a,b - a,b,c - a,b,c,d,e,f,g,h,i,j,k,l,m,n

Survey of the Self-Employed

Q43_4. Imagine a scenario where the government introduced auto-enrolment for the self-employed as well, causing you to have to save into a pension. Please rank each of the following situations in order of preference, where 1=most preferred and 4=least preferred.

You would accept a small tax increase that would go into your personal pension scheme, and the government would match your tax contribution

Base: All respondents

			CURRENT WORK		TYPE OF BUSINESS			EDUCATION					LENGTH OF SELF-EMPLOYMENT					
		Total	Work with spouse, relative or business partner	Work by themselves	Limited company	Partnership	Sole trader	Secondary school	University degree	Higher university degree	NET: Up to Secondary school	NET: University	Up to 3 years	3-6 years	6-10 years	10-15 years	More than 15 years	
Significance Level: 95%			a	b	a	b	c	a	b	c	d	e	a	b	c	d	e	
Unweighted Total		1003	103	900	126	41	807	455	403	130	458	533	156	196	174	172	305	
Weighted Total		1003	96	907	134	38	801	472	383	134	475	517	185	207	173	165	273	
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Most preferred		(1)	546	46	500	77	21	436	259	210	70	261	280	92	113	99	93	150
			54%	48%	55%	57%	55%	54%	55%	55%	52%	55%	54%	50%	55%	57%	56%	55%
2nd preference		(2)	234	25	210	25	6	191	105	94	30	106	125	48	40	39	42	66
			23%	26%	23%	19%	15%	24%	22%	25%	23%	22%	24%	26%	19%	22%	26%	24%
3rd preference		(3)	133	16	117	20	6	105	63	50	19	63	69	24	39	23	15	34
			13%	17%	13%	15%	17%	13%	13%	13%	14%	13%	13%	13%	19%	13%	9%	12%
															d			
Least preferred		(4)	89	9	80	13	5	70	45	29	14	45	44	22	15	13	15	24
			9%	9%	9%	9%	14%	9%	10%	8%	11%	10%	8%	12%	7%	8%	9%	9%
NETS																		
Net: Top 2		781	71	710	102	27	627	364	304	100	367	405	140	153	137	135	215	
		78%	74%	78%	76%	70%	78%	77%	79%	75%	77%	78%	76%	74%	79%	82%	79%	
Mean score		1.8	1.9	1.8	1.8	1.9	1.8	1.8	1.7	1.8	1.8	1.8	1.9	1.8	1.7	1.7	1.8	
Standard deviation		.99	1.00	.99	1.02	1.13	.98	1.01	.96	1.04	1.01	.98	1.04	.99	.96	.97	.98	
Standard error		.03	.10	.03	.09	.18	.03	.05	.05	.09	.05	.04	.08	.07	.07	.07	.06	

Columns Tested: a,b - a,b,c - a,b,c,d,e - a,b,c,d,e

Survey of the Self-Employed

Q43_4. Imagine a scenario where the government introduced auto-enrolment for the self-employed as well, causing you to have to save into a pension. Please rank each of the following situations in order of preference, where 1=most preferred and 4=least preferred.

You would accept a small tax increase that would go into your personal pension scheme, and the government would match your tax contribution

Base: All respondents

			AWARENESS OF IPSE			SOC				HAPPINESS IN SELF-EMPLOYMENT			WORKING PLANS		AWARENESS OF TAX DEDUCTIBLES FOR TRAINING	
		Know at least a little	Have at least heard of	Have never heard of				NET: 4-10				Remain self-employed	Would consider or want to switch to work for someone else			
Total		a	b	c	1-3	4-6	7-10	NET: 4-10	Happy	Neutral	Unhappy			Aware	Not aware	
Significance Level: 95%																
Unweighted Total		1003	58	192	811	513	291	199	490	808	148	38	727	225	261	742
Weighted Total		1003	64	202	801	501	300	201	501	800	159	35	702	243	254	749
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Most preferred	(1)	546	29	111	436	279	170	97	267	448	79	17	382	138	137	409
		54%	45%	55%	54%	56%	56%	48%	53%	56%	50%	48%	54%	57%	54%	55%
2nd preference	(2)	234	13	40	194	107	69	59	128	185	38	8	164	54	55	179
		23%	20%	20%	24%	21%	23%	29%	25%	23%	24%	23%	23%	22%	22%	24%
							a									
3rd preference	(3)	133	13	30	103	71	37	25	62	101	25	5	92	34	37	97
		13%	21%	15%	13%	14%	12%	12%	12%	13%	16%	14%	13%	14%	15%	13%
Least preferred	(4)	89	9	21	68	44	25	20	45	67	16	5	64	17	25	64
		9%	14%	10%	8%	9%	8%	10%	9%	8%	10%	15%	9%	7%	10%	9%
NETS																
Net: Top 2		781	42	151	630	386	238	156	395	632	117	25	546	192	192	588
		78%	66%	75%	79%	77%	79%	78%	79%	79%	74%	71%	78%	79%	76%	79%
					a											
Mean score		1.8	2.0	1.8	1.8	1.8	1.7	1.8	1.8	1.7	1.9	2.0	1.8	1.7	1.8	1.8
			c													
Standard deviation		.99	1.10	1.04	.98	1.00	.97	.99	.98	.98	1.03	1.12	.99	.95	1.02	.98
Standard error		.03	.15	.07	.03	.04	.06	.07	.04	.03	.08	.18	.04	.06	.06	.04

Columns Tested: a,b,c - a,b,c,d - a,b,c - a,b - a,b

Survey of the Self-Employed

Q43_4. Imagine a scenario where the government introduced auto-enrolment for the self-employed as well, causing you to have to save into a pension. Please rank each of the following situations in order of preference, where 1=most preferred and 4=least preferred.

You would accept a small tax increase that would go into your personal pension scheme, and the government would match your tax contribution

Base: All respondents

		SELF-EMPLOYMENT SUPPORT/ADVICE AVAILABLE AT UNIVERSITY		AWARENESS OF MAKING TAX DIGITAL			CONCERN OVER BREXIT NEGOTIATIONS		CONCERN ABOUT SAVING FOR LATER LIFE		PENSION USAGE			IMPORTANCE OF SAVING FOR LATER LIFE		
		Total	To at least some extent	To no extent	Know at least a little about it	At least heard of it	Have not heard of it	Concerned	Not concerned	Concerned	Not concerned	Have used private/ personal pension	Currently use private/ personal pension	Have never saved through a private/ personal pension	Important	Not important
Significance Level: 95%			a	b	a	b	c	a	b	a	b	a	b	c	a	b
Unweighted Total		1003	63	327	309	514	489	537	403	662	300	510	339	475	856	107
Weighted Total		1003	69	319	304	492	511	546	389	668	289	452	311	531	855	101
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Most preferred	(1)	546	30	167	173	284	262	305	213	373	160	285	185	255	480	50
		54%	43%	53%	57%	58% c	51%	56%	55%	56%	56%	63% c	60% c	48%	56%	50%
2nd preference	(2)	234	19	80	65	104	131	131	79	152	64	87	56	145	188	30
		23%	27%	25%	21%	21%	26%	24%	20%	23%	22%	19%	18%	27% ab	22%	29%
3rd preference	(3)	133	11	49	46	65	69	67	56	86	35	54	44	73	113	9
		13%	16%	15%	15%	13%	13%	12%	14%	13%	12%	12%	14%	14%	13%	9%
Least preferred	(4)	89	10	22	21	39	49	43	40	57	29	25	25	58	74	12
		9%	14%	7%	7%	8%	10%	8%	10%	8%	10%	6%	8%	11% a	9%	12%
NETS																
Net: Top 2		781	49	248	237	388	393	436	292	525	224	372	241	400	668	80
		78%	70%	78%	78%	79%	77%	80%	75%	79%	78%	82% c	78%	75%	78%	79%
Mean score		1.8	2.0	1.8	1.7	1.7	1.8	1.7	1.8	1.7	1.8	1.6	1.7	1.9 ab	1.7	1.8
Standard deviation		.99	1.08	.95	.96	.97	1.00	.96	1.04	.98	1.02	.90	.99	1.02	.99	1.03
Standard error		.03	.14	.05	.05	.04	.05	.04	.05	.04	.06	.04	.05	.05	.03	.10

Columns Tested: a,b - a,b,c - a,b - a,b - a,b,c - a,b

Survey of the Self-Employed

Q44_SUM. When considering your ideal pension scheme, please rank the following pension features in order of preference.

SUMMARY TABLE

Base: All respondents

	Total	1st choice	2nd choice	3rd choice	4th choice	5th choice	Not selected	NETS	
								Selected in top 3	Mean
Greater tax incentives to save into a pension	1003	295	183	137	73	65	251	615	2.2
	100%	29%	18%	14%	7%	6%	25%	61%	
Flexibility to pause, stop and re-start payments without incurring penalties	1003	205	190	150	100	105	253	544	2.6
	100%	20%	19%	15%	10%	10%	25%	54%	
No fees for combining multiple pensions	1003	91	115	112	108	92	484	319	3.0
	100%	9%	11%	11%	11%	9%	48%	32%	
Reduced withdrawal restrictions	1003	63	94	94	108	142	502	251	3.3
	100%	6%	9%	9%	11%	14%	50%	25%	
Being able to withdraw a specified percentage of your pension tax-free before retirement if it is paid back within a specified amount of time	1003	77	77	94	124	110	522	247	3.2
	100%	8%	8%	9%	12%	11%	52%	25%	
The opportunity to contribute to a group pension scheme and potentially get a higher return on investment	1003	52	89	92	116	117	537	233	3.3
	100%	5%	9%	9%	12%	12%	54%	23%	
Wider investment opportunities (e.g. diversified portfolio including property funds, international equity options, bonds, stocks and shares)	1003	54	72	90	107	102	578	216	3.3
	100%	5%	7%	9%	11%	10%	58%	22%	
Real-time information about government policy changes affecting your pension scheme	1003	34	62	97	121	113	576	194	3.5
	100%	3%	6%	10%	12%	11%	57%	19%	
A smartphone app which gives you the essential information about your pension and notifies you of projections	1003	49	37	53	63	73	730	138	3.3
	100%	5%	4%	5%	6%	7%	73%	14%	

Survey of the Self-Employed

Q44_T3. When considering your ideal pension scheme, please rank the following pension features in order of preference.

TOP 3 SELECTION SUMMARY

Base: All respondents

		GENDER		AGE			REGION													
	Total	Male	Female	18-34	35-54	55+	London	South East	South West	East Midlands	West Midlands	Eastern	North West	North East	Yorkshire and Humberside	Wales	Northern Ireland	Scotland	England	Devolved Nations
Significance Level: 95%		a	b	a	b	c	a	b	c	d	e	f	g	h	i	j	*k	l	m	n
Unweighted Total	1003	587	412	93	485	425	146	195	108	81	74	52	95	34	88	42	14	74	873	130
Weighted Total	1003	678	320	201	468	334	140	201	80	60	90	40	100	50	80	50	20	90	843	160
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Greater tax incentives to save into a pension	615	428	183	113	282	220	86	129	45	36	51	24	64	33	53	30	17	47	521	94
	61%	63%	57%	56%	60%	66%	61%	64%	56%	59%	56%	60%	63%	66%	66%	60%	87%	52%	62%	59%
Flexibility to pause, stop and re-start payments without incurring penalties	544	354	186	116	259	169	70	114	41	26	45	26	57	30	46	32	12	45	456	88
	54%	52%	58%	58%	55%	51%	50%	57% d	51%	44%	50%	65% d	57%	59%	58%	65% d	58%	49%	54%	55%
No fees for combining multiple pensions	319	219	97	63	145	110	41	71	19	24	23	16	28	14	29	20	9	25	265	53
	32%	32%	30%	31%	31%	33%	29%	35% c	24%	39%	25%	40% c	28%	28%	36%	39%	45%	27%	32%	33%
Reduced withdrawal restrictions	251	180	70	43	106	102	27	47	27	15	26	10	24	5	27	10	7	26	208	43
	25%	27%	22%	22%	23%	31% b	19%	24%	33% ah	26%	28% h	25%	24%	10%	33% ah	21%	36%	28% h	25%	27% h
Being able to withdraw a specified percentage of your pension tax-free before retirement if it is paid back within a specified amount of time	247	171	76	54	119	74	37	52	20	19	24	8	23	13	20	12	4	16	215	33
	25%	25%	24%	27%	25%	22%	26%	26%	25%	31%	27%	19%	23%	26%	25%	24%	22%	18%	25%	20%
The opportunity to contribute to a group pension scheme and potentially get a higher return on investment	233	167	65	38	108	87	40	36	17	15	22	9	17	16	14	15	5	27	185	47
	23%	25%	20%	19%	23%	26%	28% bg	18%	21%	25%	24%	23%	16%	32%	18%	30%	24%	30% bg	22%	30% bgi

Columns Tested: a,b - a,b,c - a,b,c,d,e,f,g,h,i,j,k,l,m,n

Survey of the Self-Employed

Q44_T3. When considering your ideal pension scheme, please rank the following pension features in order of preference.

TOP 3 SELECTION SUMMARY

Base: All respondents

		GENDER		AGE			REGION													
	Total	Male	Female	18-34	35-54	55+	London	South East	South West	East Midlands	West Midlands	Eastern	North West	North East	Yorkshire and Humberside	Wales	Northern Ireland	Scotland	England	Devolved Nations
Significance Level: 95%		a	b	a	b	c	a	b	c	d	e	f	g	h	i	j	*k	l	m	n
Unweighted Total	1003	587	412	93	485	425	146	195	108	81	74	52	95	34	88	42	14	74	873	130
Weighted Total	1003	678	320	201	468	334	140	201	80	60	90	40	100	50	80	50	20	90	843	160
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Wider investment opportunities (e.g. diversified portfolio including property funds, international equity options, bonds, stocks and shares)	216	156	58	41	107	67	40	33	17	11	25	5	24	10	19	8	3	21	183	33
	22%	23%	18%	21%	23%	20%	29% bf	16%	21%	18%	28% bf	12%	24%	20%	24%	17%	17%	23%	22%	20%
Real-time information about government policy changes affecting your pension scheme	194	124	69	38	90	66	22	37	19	12	20	5	16	8	20	14	2	18	159	34
	19%	18%	22%	19%	19%	20%	16%	19%	24%	20%	22%	12%	16%	15%	25%	29% f	11%	20%	19%	21%
A smartphone app which gives you the essential information about your pension and notifies you of projections	138	79	60	52	59	27	13	30	7	8	26	3	15	15	5	3	-	14	121	17
	14%	12%	19%	26%	13%	8%	9%	15%	9%	13%	29%	7%	15%	29%	6%	5%	-	16%	14%	10%
			a	bc	c						abcdfgijmn			abcdfgijmn					i	
None of the above	84	52	32	14	43	27	15	17	10	5	3	5	11	2	3	2	-	11	71	13
	8%	8%	10%	7%	9%	8%	11% i	9%	12% ei	9%	4%	12% i	11%	5%	3%	4%	-	12% i	8%	8%

Columns Tested: a,b - a,b,c - a,b,c,d,e,f,g,h,i,j,k,l,m,n

Survey of the Self-Employed

Q44_T3. When considering your ideal pension scheme, please rank the following pension features in order of preference.

TOP 3 SELECTION SUMMARY

Base: All respondents

		CURRENT WORK		TYPE OF BUSINESS			EDUCATION					LENGTH OF SELF-EMPLOYMENT				
	Total	Work with spouse, relative or business partner	Work by themselves	Limited company	Partnership	Sole trader	Secondary school	University degree	Higher university degree	NET: Up to Secondary school	NET: University	Up to 3 years	3-6 years	6-10 years	10-15 years	More than 15 years
Significance Level: 95%		a	b	a	b	c	a	b	c	d	e	a	b	c	d	e
Unweighted Total	1003	103	900	126	41	807	455	403	130	458	533	156	196	174	172	305
Weighted Total	1003	96	907	134	38	801	472	383	134	475	517	185	207	173	165	273
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Greater tax incentives to save into a pension	615	62	552	92	20	486	283	237	87	286	324	110	121	101	115	168
	61%	65%	61%	68%	52%	61%	60%	62%	65%	60%	63%	59%	58%	58%	70% bc	62%
Flexibility to pause, stop and re-start payments without incurring penalties	544	49	495	73	18	439	251	211	79	251	290	97	123	92	87	145
	54%	51%	55%	54%	47%	55%	53%	55%	59%	53%	56%	52%	59%	53%	53%	53%
No fees for combining multiple pensions	319	24	294	53	10	247	148	120	45	150	165	57	74	60	45	83
	32%	25%	32%	39%	26%	31%	31%	31%	34%	32%	32%	31%	36%	34%	27%	31%
Reduced withdrawal restrictions	251	25	226	23	12	210	123	95	29	125	124	37	48	47	42	77
	25%	26%	25%	17%	32% a	26% a	26%	25%	22%	26%	24%	20%	23%	27%	25%	28%
Being able to withdraw a specified percentage of your pension tax-free before retirement if it is paid back within a specified amount of time	247	27	220	30	13	197	121	86	35	123	121	45	45	45	36	76
	25%	28%	24%	22%	35%	25%	26%	22%	26%	26%	23%	24%	22%	26%	22%	28%
The opportunity to contribute to a group pension scheme and potentially get a higher return on investment	233	22	211	29	8	182	103	99	29	103	128	38	48	41	35	71
	23%	23%	23%	21%	21%	23%	22%	26%	22%	22%	25%	21%	23%	24%	21%	26%

Columns Tested: a,b - a,b,c - a,b,c,d,e - a,b,c,d,e

Survey of the Self-Employed

Q44_T3. When considering your ideal pension scheme, please rank the following pension features in order of preference.

TOP 3 SELECTION SUMMARY

Base: All respondents

	CURRENT WORK		TYPE OF BUSINESS			EDUCATION					LENGTH OF SELF-EMPLOYMENT				
	Work with spouse, relative or business partner	Work by themselves	Limited company	Partnership	Sole trader	Secondary school	University degree	Higher university degree	NET: Up to Secondary school	NET: University	Up to 3 years	3-6 years	6-10 years	10-15 years	More than 15 years
Total	a	b	a	b	c	a	b	c	d	e	a	b	c	d	e
Unweighted Total	1003	103	900	126	41	807	455	403	130	458	533	156	196	174	305
Weighted Total	1003	96	907	134	38	801	472	383	134	475	517	185	207	173	273
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Wider investment opportunities (e.g. diversified portfolio including property funds, international equity options, bonds, stocks and shares)	216	24	192	37	10	163	88	88	36	88	124	42	43	43	51
	22%	25%	21%	28%	26%	20%	19%	23%	27% ad	19%	24% ad	23%	21%	25%	19%
Real-time information about government policy changes affecting your pension scheme	194	32	161	25	13	152	86	74	27	87	101	30	34	51	42
	19%	34% b	18%	19%	33% c	19%	18%	19%	20%	18%	20%	16%	16%	29% abe	15%
A smartphone app which gives you the essential information about your pension and notifies you of projections	138	11	127	13	2	116	78	38	20	78	58	51	31	15	23
	14%	12%	14%	10%	5%	15%	17% be	10%	15%	16% be	11%	27% bcde	15% e	9% 11%	8% 8%
None of the above	84	3	81	10	3	71	45	35	4	45	39	16	18	9	27
	8%	4%	9%	7%	8%	9%	9% c	9% c	3%	9% c	8%	9%	9%	5% 9%	10% 10%

Columns Tested: a,b - a,b,c - a,b,c,d,e - a,b,c,d,e

Survey of the Self-Employed

Q44_T3. When considering your ideal pension scheme, please rank the following pension features in order of preference.

TOP 3 SELECTION SUMMARY

Base: All respondents

		AWARENESS OF IPSE			SOC				HAPPINESS IN SELF-EMPLOYMENT			WORKING PLANS		AWARENESS OF TAX DEDUCTIBLES FOR TRAINING	
		Know at least a little	Have at least heard of	Have never heard of				NET: 4-10				Remain self-employed	Would consider or want to switch to work for someone else		
	Total				1-3	4-6	7-10		Happy	Neutral	Unhappy			Aware	Not aware
Significance Level: 95%		a	b	c	a	b	c	d	a	b	c	a	b	a	b
Unweighted Total	1003	58	192	811	513	291	199	490	808	148	38	727	225	261	742
Weighted Total	1003	64	202	801	501	300	201	501	800	159	35	702	243	254	749
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Greater tax incentives to save into a pension	615	36	127	487	295	194	125	320	510	80	19	435	150	161	453
	61%	56%	63%	61%	59%	65%	62%	64%	64% b	51%	54%	62%	62%	64%	61%
Flexibility to pause, stop and re-start payments without incurring penalties	544	18	91	453	279	160	104	265	430	87	23	380	138	133	411
	54%	29%	45% a	57% ab	56%	53%	52%	53%	54%	55%	68%	54%	57%	53%	55%
No fees for combining multiple pensions	319	23	63	256	176	96	47	143	250	56	10	211	87	88	231
	32%	37%	31%	32%	35% cd	32% c	24%	29%	31%	35%	30%	30%	36%	35%	31%
Reduced withdrawal restrictions	251	16	49	202	129	73	49	122	209	34	7	183	55	61	190
	25%	25%	24%	25%	26%	24%	25%	24%	26%	21%	21%	26%	22%	24%	25%
Being able to withdraw a specified percentage of your pension tax-free before retirement if it is paid back within a specified amount of time	247	18	57	190	130	73	44	117	197	42	4	188	47	65	182
	25%	28%	28%	24%	26%	24%	22%	23%	25%	26%	13%	27% b	19%	26%	24%
The opportunity to contribute to a group pension scheme and potentially get a higher return on investment	233	17	63	170	115	69	48	117	185	38	8	160	63	63	170
	23%	27%	31% c	21%	23%	23%	24%	23%	23%	24%	23%	23%	26%	25%	23%

Columns Tested: a,b,c - a,b,c,d - a,b,c - a,b - a,b

Survey of the Self-Employed

Q44_T3. When considering your ideal pension scheme, please rank the following pension features in order of preference.

TOP 3 SELECTION SUMMARY

Base: All respondents

		AWARENESS OF IPSE			SOC				HAPPINESS IN SELF-EMPLOYMENT			WORKING PLANS		AWARENESS OF TAX DEDUCTIBLES FOR TRAINING	
	Total	Know at least a little	Have at least heard of	Have never heard of	1-3	4-6	7-10	NET: 4-10	Happy	Neutral	Unhappy	Remain self-employed	Would consider or want to switch to work for someone else	Aware	Not aware
Significance Level: 95%		a	b	c	a	b	c	d	a	b	c	a	b	a	b
Unweighted Total	1003	58	192	811	513	291	199	490	808	148	38	727	225	261	742
Weighted Total	1003	64	202	801	501	300	201	501	800	159	35	702	243	254	749
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Wider investment opportunities (e.g. diversified portfolio including property funds, international equity options, bonds, stocks and shares)	216	27	59	157	110	70	37	106	169	37	8	148	50	65	151
	22%	42%	29%	20%	22%	23%	18%	21%	21%	23%	24%	21%	21%	26%	20%
		c	c												
Real-time information about government policy changes affecting your pension scheme	194	17	44	149	80	62	52	114	154	33	6	138	44	47	147
	19%	27%	22%	19%	16%	21%	26% a	23% a	19%	21%	18%	20%	18%	18%	20%
							a	a							
A smartphone app which gives you the essential information about your pension and notifies you of projections	138	13	31	107	60	43	36	78	101	27	6	82	36	27	111
	14%	21%	15%	13%	12%	14%	18% a	16%	13%	17%	17%	12%	15%	11%	15%
							a								
None of the above	84	2	7	77	44	20	20	40	65	14	4	60	19	17	67
	8%	3%	3%	10% b	9%	7%	10%	8%	8%	9%	11%	8%	8%	7%	9%

Columns Tested: a,b,c - a,b,c,d - a,b,c - a,b - a,b

Survey of the Self-Employed

Q44_T3. When considering your ideal pension scheme, please rank the following pension features in order of preference.

TOP 3 SELECTION SUMMARY

Base: All respondents

		SELF-EMPLOYMENT SUPPORT/ADVICE AVAILABLE AT UNIVERSITY		AWARENESS OF MAKING TAX DIGITAL			CONCERN OVER BREXIT NEGOTIATIONS		CONCERN ABOUT SAVING FOR LATER LIFE		PENSION USAGE			IMPORTANCE OF SAVING FOR LATER LIFE	
	Total	To at least some extent	To no extent	Know at least a little about it	At least heard of it	Have not heard of it	Concerned	Not concerned	Concerned	Not concerned	Have used private/ personal pension	Currently use private/ personal pension	Have never saved through a private/ personal pension	Important	Not important
Significance Level: 95%		a	b	a	b	c	a	b	a	b	a	b	c	a	b
Unweighted Total	1003	63	327	309	514	489	537	403	662	300	510	339	475	856	107
Weighted Total	1003	69	319	304	492	511	546	389	668	289	452	311	531	855	101
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Greater tax incentives to save into a pension	615	47	202	197	321	293	338	250	429	168	310	223	292	535	55
	61%	68%	63%	65%	65%	57%	62%	64%	64%	58%	69%	72%	55%	62%	55%
				c	c						c	c			
Flexibility to pause, stop and re-start payments without incurring penalties	544	34	181	171	272	273	317	198	368	151	241	157	295	466	55
	54%	50%	57%	56%	55%	53%	58%	51%	55%	52%	53%	50%	56%	54%	54%
				b			b								
No fees for combining multiple pensions	319	32	96	101	162	157	175	121	211	98	181	133	127	281	29
	32%	47%	30%	33%	33%	31%	32%	31%	32%	34%	40%	43%	24%	33%	28%
		b									c	c			
Reduced withdrawal restrictions	251	13	78	80	121	131	128	103	143	94	119	87	130	200	36
	25%	19%	24%	26%	24%	26%	23%	26%	21%	33%	26%	28%	25%	23%	36%
									a					a	
Being able to withdraw a specified percentage of your pension tax-free before retirement if it is paid back within a specified amount of time	247	15	74	78	120	128	127	105	168	66	97	68	142	213	27
	25%	21%	23%	26%	24%	25%	23%	27%	25%	23%	21%	22%	27%	25%	26%
											a		a		
The opportunity to contribute to a group pension scheme and potentially get a higher return on investment	233	20	84	76	123	110	135	86	159	64	126	84	100	210	17
	23%	29%	26%	25%	25%	22%	25%	22%	24%	22%	28%	27%	19%	25%	16%
									c		c				

Columns Tested: a,b - a,b,c - a,b - a,b - a,b,c - a,b

Survey of the Self-Employed

Q44_T3. When considering your ideal pension scheme, please rank the following pension features in order of preference.

TOP 3 SELECTION SUMMARY

Base: All respondents

		SELF-EMPLOYMENT SUPPORT/ADVICE AVAILABLE AT UNIVERSITY		AWARENESS OF MAKING TAX DIGITAL			CONCERN OVER BREXIT NEGOTIATIONS		CONCERN ABOUT SAVING FOR LATER LIFE		PENSION USAGE			IMPORTANCE OF SAVING FOR LATER LIFE	
	Total	To at least some extent	To no extent	Know at least a little about it	At least heard of it	Have not heard of it	Concerned	Not concerned	Concerned	Not concerned	Have used private/ personal pension	Currently use private/ personal pension	Have never saved through a private/ personal pension	Important	Not important
Significance Level: 95%		a	b	a	b	c	a	b	a	b	a	b	c	a	b
Unweighted Total	1003	63	327	309	514	489	537	403	662	300	510	339	475	856	107
Weighted Total	1003	69	319	304	492	511	546	389	668	289	452	311	531	855	101
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Wider investment opportunities (e.g. diversified portfolio including property funds, international equity options, bonds, stocks and shares)	216	14	81	69	109	107	125	76	152	54	103	79	109	191	17
	22%	20%	26%	23%	22%	21%	23%	20%	23%	19%	23%	25%	21%	22%	16%
Real-time information about government policy changes affecting your pension scheme	194	17	54	55	102	92	112	70	130	55	75	55	111	168	17
	19%	24%	17%	18%	21%	18%	20%	18%	20%	19%	17%	18%	21%	20%	17%
A smartphone app which gives you the essential information about your pension and notifies you of projections	138	12	28	31	57	82	69	52	94	32	28	15	109	112	16
	14%	17%	9%	10%	11%	16% ab	13%	13%	14%	11%	6%	5%	20% ab	13%	15%
None of the above	84	1	26	18	31	53	37	35	50	29	25	10	59	63	12
	8%	2%	8%	6%	6%	10% ab	7%	9%	7%	10%	6%	3%	11% ab	7%	12%

Columns Tested: a,b - a,b,c - a,b - a,b - a,b,c - a,b

Survey of the Self-Employed

Q44_1. When considering your ideal pension scheme, please rank the following pension features in order of preference.

Being able to withdraw a specified percentage of your pension tax-free before retirement if it is paid back within a specified amount of time

Base: All respondents

		GENDER		AGE			REGION															
		Total	Male	Female	18-34	35-54	55+	London	South East	South West	East Midlands	West Midlands	Eastern	North West	North East	Yorkshire and Humberside	Wales	Northern Ireland	Scotland	England	Devolved Nations	
Significance Level: 95%			a	b	a	b	c	a	b	c	d	e	f	g	h	i	j	*k	l	m	n	
Unweighted Total		1003	587	412	93	485	425	146	195	108	81	74	52	95	34	88	42	14	74	873	130	
Weighted Total		1003	678	320	201	468	334	140	201	80	60	90	40	100	50	80	50	20	90	843	160	
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
1st choice		(1)	77	57	20	19	38	20	15	8	9	7	15	3	5	2	8	4	-	1	72	5
			8%	8%	6%	10%	8%	6%	11%	4%	11%	11%	16%	8%	5%	4%	10%	8%	-	1%	9%	3%
									bln		bln	bln	bglmn	l		bln	l			bln		
2nd choice		(2)	77	51	26	19	36	22	7	18	6	6	2	3	8	7	6	2	3	8	63	14
			8%	8%	8%	9%	8%	7%	5%	9%	8%	9%	2%	8%	8%	13%	7%	5%	17%	9%	7%	9%
															e							
3rd choice		(3)	94	63	30	16	46	32	15	26	5	6	7	1	10	4	6	5	1	7	80	14
			9%	9%	9%	8%	10%	10%	11%	13%	6%	10%	8%	3%	10%	9%	7%	11%	5%	8%	10%	8%
										f												
4th choice		(4)	124	83	38	27	50	47	18	26	10	2	11	7	8	8	12	9	3	11	101	23
			12%	12%	12%	13%	11%	14%	13%	13%	12%	3%	12%	17%	8%	16%	15%	19%	16%	12%	12%	14%
									d	d	d		d	d		d	d		d	d	d	
5th choice		(5)	110	79	31	13	59	39	12	28	9	8	16	4	6	3	5	6	4	10	91	20
			11%	12%	10%	6%	13%	12%	8%	14%	12%	13%	17%	9%	6%	6%	6%	11%	20%	11%	11%	12%
										g			agi									
Not selected			522	345	175	107	240	174	74	95	41	32	39	22	63	27	43	23	8	54	437	85
			52%	51%	55%	53%	51%	52%	53%	47%	52%	53%	44%	55%	63%	53%	54%	46%	42%	59%	52%	53%
														bem								
NETS																						
Net: Selected in top 3			247	171	76	54	119	74	37	52	20	19	24	8	23	13	20	12	4	16	215	33
			25%	25%	24%	27%	25%	22%	26%	26%	25%	31%	27%	19%	23%	26%	25%	24%	22%	18%	25%	20%
Mean score			3.2	3.2	3.2	2.9	3.3	3.4	3.1	3.4	3.1	3.0	3.2	3.3	3.0	3.1	3.0	3.4	3.7	3.6	3.2	3.5
							a															
Standard deviation			1.39	1.41	1.35	1.37	1.42	1.33	1.42	1.26	1.52	1.56	1.63	1.45	1.30	1.22	1.41	1.35	1.29	1.19	1.40	1.25
Standard error			.06	.08	.10	.21	.09	.09	.17	.13	.22	.26	.26	.30	.22	.30	.22	.29	.46	.21	.07	.16

Columns Tested: a,b - a,b,c - a,b,c,d,e,f,g,h,i,j,k,l,m,n

Survey of the Self-Employed

Q44_1. When considering your ideal pension scheme, please rank the following pension features in order of preference.

Being able to withdraw a specified percentage of your pension tax-free before retirement if it is paid back within a specified amount of time

Base: All respondents

		CURRENT WORK		TYPE OF BUSINESS			EDUCATION					LENGTH OF SELF-EMPLOYMENT				
		Work with spouse, relative or business partner	Work by themselves	Limited company	Partnership	Sole trader	Secondary school	University degree	Higher university degree	NET: Up to Secondary school	NET: University	Up to 3 years	3-6 years	6-10 years	10-15 years	More than 15 years
Total		a	b	a	b	c	a	b	c	d	e	a	b	c	d	e
Significance Level: 95%																
Unweighted Total		1003	103	900	126	41	807	455	403	130	458	533	156	196	174	305
Weighted Total		1003	96	907	134	38	801	472	383	134	475	517	185	207	173	273
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st choice	(1)	77	8	69	13	4	57	44	24	8	44	32	15	18	6	11
		8%	8%	8%	10%	9%	7%	9%	6%	6%	9%	6%	8%	9%	4%	7%
2nd choice	(2)	77	9	68	6	3	66	36	28	11	37	40	11	14	13	25
		8%	9%	8%	5%	7%	8%	8%	7%	8%	8%	8%	6%	7%	8%	9%
3rd choice	(3)	94	11	83	11	7	74	42	34	15	43	49	19	13	25	24
		9%	11%	9%	8%	18%	9%	9%	9%	12%	9%	10%	10%	6%	15%	9%
						c									bd	
4th choice	(4)	124	10	113	10	3	105	66	44	13	66	56	18	27	26	33
		12%	11%	12%	7%	8%	13%	14%	11%	9%	14%	11%	10%	13%	15%	12%
5th choice	(5)	110	12	99	14	3	90	52	39	17	52	56	18	23	18	29
		11%	12%	11%	10%	9%	11%	11%	10%	13%	11%	11%	10%	11%	10%	11%
Not selected		522	47	475	81	18	410	233	214	69	234	283	103	112	85	134
		52%	49%	52%	60%	48%	51%	49%	56%	52%	49%	55%	56%	54%	49%	49%
NETS																
Net: Selected in top 3		247	27	220	30	13	197	121	86	35	123	121	45	45	45	76
		25%	28%	24%	22%	35%	25%	26%	22%	26%	26%	23%	24%	22%	26%	28%
Mean score		3.2	3.2	3.2	3.1	3.0	3.3	3.2	3.3	3.3	3.2	3.3	3.2	3.3	3.4	3.1
Standard deviation		1.39	1.40	1.39	1.53	1.34	1.37	1.41	1.36	1.37	1.41	1.36	1.41	1.45	1.18	1.43
Standard error		.06	.19	.07	.22	.29	.07	.09	.10	.17	.09	.09	.17	.16	.13	.12

Columns Tested: a,b - a,b,c - a,b,c,d,e - a,b,c,d,e

Survey of the Self-Employed

Q44_1. When considering your ideal pension scheme, please rank the following pension features in order of preference.

Being able to withdraw a specified percentage of your pension tax-free before retirement if it is paid back within a specified amount of time

Base: All respondents

			AWARENESS OF IPSE			SOC				HAPPINESS IN SELF-EMPLOYMENT			WORKING PLANS		AWARENESS OF TAX DEDUCTIBLES FOR TRAINING	
		Total	Know at least a little	Have at least heard of	Have never heard of	1-3	4-6	7-10	NET: 4-10	Happy	Neutral	Unhappy	Remain self-employed	Would consider or want to switch to work for someone else	Aware	Not aware
Significance Level: 95%			a	b	c	a	b	c	d	a	b	c	a	b	a	b
Unweighted Total		1003	58	192	811	513	291	199	490	808	148	38	727	225	261	742
Weighted Total		1003	64	202	801	501	300	201	501	800	159	35	702	243	254	749
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st choice	(1)	77 8%	9 14% c	23 11% c	54 7%	30 6%	35 12% ac	11 6%	46 9%	66 8%	9 6%	2 5%	55 8%	17 7%	22 9%	55 7%
2nd choice	(2)	77 8%	3 4%	15 7%	62 8%	48 10% bd	14 5%	15 7%	29 6%	60 7%	16 10%	1 3%	55 8%	20 8%	22 9%	55 7%
3rd choice	(3)	94 9%	6 10%	20 10%	74 9%	52 10%	24 8%	18 9%	42 8%	72 9%	16 10%	2 5%	78 11% b	10 4%	21 8%	72 10%
4th choice	(4)	124 12%	8 13%	22 11%	102 13%	48 10%	43 14% a	33 16% a	76 15% a	94 12%	21 13%	7 21%	88 13%	25 10%	36 14%	88 12%
5th choice	(5)	110 11%	13 20% c	36 18% c	75 9%	51 10%	33 11%	26 13%	59 12%	85 11%	17 11%	8 22% a	78 11%	29 12%	29 11%	82 11%
Not selected		522 52%	25 39%	87 43%	435 54% ab	273 54%	151 50%	98 49%	249 50%	423 53%	79 49%	15 43%	348 50%	142 59% a	125 49%	397 53%
NETS																
Net: Selected in top 3		247 25%	18 28%	57 28%	190 24%	130 26%	73 24%	44 22%	117 23%	197 25%	42 26%	4 13%	188 27% b	47 19%	65 26%	182 24%
Mean score		3.2	3.3	3.3	3.2	3.2	3.2	3.5	3.3	3.2	3.3	3.9	3.2	3.3	3.2	3.2
Standard deviation		1.39	1.56	1.51	1.34	1.35	1.48	1.31	1.42	1.41	1.32	1.24	1.36	1.48	1.40	1.38
Standard error		.06	.27	.15	.07	.09	.13	.13	.09	.07	.16	.27	.07	.16	.12	.07

Columns Tested: a,b,c - a,b,c,d - a,b,c - a,b - a,b

Survey of the Self-Employed

Q44_1. When considering your ideal pension scheme, please rank the following pension features in order of preference.

Being able to withdraw a specified percentage of your pension tax-free before retirement if it is paid back within a specified amount of time

Base: All respondents

			SELF-EMPLOYMENT SUPPORT/ADVICE AVAILABLE AT UNIVERSITY		AWARENESS OF MAKING TAX DIGITAL			CONCERN OVER BREXIT NEGOTIATIONS		CONCERN ABOUT SAVING FOR LATER LIFE		PENSION USAGE			IMPORTANCE OF SAVING FOR LATER LIFE	
		Total	To at least some extent	To no extent	Know at least a little about it	At least heard of it	Have not heard of it	Concerned	Not concerned	Concerned	Not concerned	Have used private/ personal pension	Currently use private/ personal pension	Have never saved through a private/ personal pension	Important	Not important
Significance Level: 95%			a	b	a	b	c	a	b	a	b	a	b	c	a	b
Unweighted Total		1003	63	327	309	514	489	537	403	662	300	510	339	475	856	107
Weighted Total		1003	69	319	304	492	511	546	389	668	289	452	311	531	855	101
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st choice	(1)	77	2	22	19	37	40	41	32	49	22	28	18	47	63	8
		8%	2%	7%	6%	7%	8%	7%	8%	7%	7%	6%	6%	9%	7%	8%
2nd choice	(2)	77	6	25	28	38	39	39	34	54	20	33	24	41	69	8
		8%	9%	8%	9%	8%	8%	7%	9%	8%	7%	7%	8%	8%	8%	8%
3rd choice	(3)	94	7	27	31	45	49	47	40	64	24	36	27	55	81	10
		9%	10%	9%	10%	9%	10%	9%	10%	10%	8%	8%	9%	10%	9%	10%
4th choice	(4)	124	12	34	33	56	67	66	48	79	39	43	28	78	102	17
		12%	18%	11%	11%	11%	13%	12%	12%	12%	13%	10%	9%	15% ab	12%	17%
5th choice	(5)	110	12	30	37	64	46	65	39	77	30	53	30	56	99	7
		11%	17%	9%	12%	13% c	9%	12%	10%	11%	10%	12%	10%	11%	12%	7%
Not selected		522	30	181	156	252	270	289	197	344	154	258	184	254	441	51
		52%	44%	57%	51%	51%	53%	53%	51%	52%	53%	57% c	59% c	48%	52%	50%
NETS																
Net: Selected in top 3		247	15	74	78	120	128	127	105	168	66	97	68	142	213	27
		25%	21%	23%	26%	24%	25%	23%	27%	25%	23%	21%	22%	27% a	25%	26%
Mean score		3.2	3.7	3.2	3.3	3.3	3.2	3.3	3.1	3.2	3.3	3.3	3.2	3.2	3.3	3.1
Standard deviation		1.39	1.20	1.38	1.36	1.41	1.36	1.41	1.37	1.38	1.38	1.41	1.37	1.37	1.39	1.31
Standard error		.06	.21	.12	.11	.09	.09	.09	.10	.08	.12	.09	.12	.09	.07	.18

Columns Tested: a,b - a,b,c - a,b - a,b - a,b,c - a,b

Survey of the Self-Employed

Q44_2. When considering your ideal pension scheme, please rank the following pension features in order of preference.

Flexibility to pause, stop and re-start payments without incurring penalties

Base: All respondents

		GENDER		AGE			REGION															
		Total	Male	Female	18-34	35-54	55+	London	South East	South West	East Midlands	West Midlands	Eastern	North West	North East	Yorkshire and Humberside	Wales	Northern Ireland	Scotland	England	Devolved Nations	
Significance Level: 95%			a	b	a	b	c	a	b	c	d	e	f	g	h	i	j	*k	l	m	n	
Unweighted Total		1003	587	412	93	485	425	146	195	108	81	74	52	95	34	88	42	14	74	873	130	
Weighted Total		1003	678	320	201	468	334	140	201	80	60	90	40	100	50	80	50	20	90	843	160	
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
1st choice		(1)	205	121	84	42	108	55	19	41	16	11	18	13	21	11	20	11	7	18	169	36
			20%	18%	26%	21%	23%	16%	14%	20%	20%	18%	20%	32%	21%	22%	24%	21%	34%	20%	20%	22%
				a		c								am		a						
2nd choice		(2)	190	125	63	44	85	60	25	49	14	7	14	4	21	12	14	13	2	12	162	27
			19%	18%	20%	22%	18%	18%	18%	25%	18%	12%	16%	11%	20%	25%	18%	27%	8%	14%	19%	17%
										df							df					
3rd choice		(3)	150	109	40	30	65	54	25	24	10	8	13	9	16	6	12	8	3	14	124	25
			15%	16%	13%	15%	14%	16%	18%	12%	13%	14%	15%	22%	16%	12%	15%	17%	16%	15%	15%	16%
4th choice		(4)	100	68	32	18	45	38	9	19	11	9	16	3	6	8	6	2	2	9	88	12
			10%	10%	10%	9%	10%	11%	6%	10%	14%	16%	18%	7%	6%	16%	8%	3%	11%	9%	10%	8%
										a	agj	agijmn										
5th choice		(5)	105	83	22	24	39	42	22	23	2	5	9	3	12	3	10	4	2	10	90	15
			10%	12%	7%	12%	8%	13%	16%	12%	3%	8%	10%	8%	12%	6%	13%	7%	8%	11%	11%	9%
				b		b		b	c	c		c	c	c	c	c	c		c	c		
Not selected			253	174	79	43	125	85	40	44	26	20	19	8	25	9	18	13	5	28	208	45
			25%	26%	25%	21%	27%	25%	28%	22%	32%	33%	21%	20%	25%	19%	22%	25%	23%	31%	25%	28%
											b											
NETS																						
Net: Selected in top 3			544	354	186	116	259	169	70	114	41	26	45	26	57	30	46	32	12	45	456	88
			54%	52%	58%	58%	55%	51%	50%	57%	51%	44%	50%	65%	57%	59%	58%	65%	58%	49%	54%	55%
										d				d			d					
Mean score			2.6	2.7	2.4	2.6	2.5	2.8	2.9	2.6	2.4	2.8	2.8	2.4	2.6	2.5	2.6	2.3	2.4	2.7	2.6	2.5
				b		b		b	cfj													
Standard deviation			1.38	1.39	1.32	1.38	1.35	1.39	1.41	1.38	1.25	1.39	1.39	1.37	1.39	1.29	1.44	1.21	1.48	1.42	1.38	1.37
Standard error			.05	.07	.08	.16	.07	.08	.14	.11	.15	.18	.18	.22	.16	.25	.18	.21	.45	.20	.05	.14

Columns Tested: a,b - a,b,c - a,b,c,d,e,f,g,h,i,j,k,l,m,n

Survey of the Self-Employed

Q44_2. When considering your ideal pension scheme, please rank the following pension features in order of preference.

Flexibility to pause, stop and re-start payments without incurring penalties

Base: All respondents

			CURRENT WORK		TYPE OF BUSINESS			EDUCATION					LENGTH OF SELF-EMPLOYMENT					
			Work with spouse, relative or business partner	Work by themselves	Limited company	Partnership	Sole trader	Secondary school	University degree	Higher university degree	NET: Up to Secondary school	NET: University	Up to 3 years	3-6 years	6-10 years	10-15 years	More than 15 years	
Significance Level: 95%		Total	a	b	a	b	c	a	b	c	d	e	a	b	c	d	e	
Unweighted Total		1003	103	900	126	41	807	455	403	130	458	533	156	196	174	172	305	
Weighted Total		1003	96	907	134	38	801	472	383	134	475	517	185	207	173	165	273	
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
1st choice	(1)	205	15	190	24	3	167	94	75	33	94	108	45	43	37	31	49	
		20%	16%	21%	18%	8%	21% b	20%	20%	24%	20%	21%	24%	21%	22%	19%	18%	
2nd choice	(2)	190	14	176	24	3	159	89	77	24	89	101	29	46	30	26	58	
		19%	14%	19%	18%	9%	20%	19%	20%	18%	19%	19%	16%	22%	17%	16%	21%	
3rd choice	(3)	150	20	129	25	12	113	68	58	23	68	81	23	35	24	30	38	
		15%	21%	14%	19%	31% c	14%	14%	15%	17%	14%	16%	12%	17%	14%	18%	14%	
4th choice	(4)	100	21	79	14	7	74	49	40	11	50	51	19	19	12	20	30	
		10%	22% b	9%	11%	19% c	9%	10%	10%	8%	10%	10%	10%	9%	7%	12%	11%	
5th choice	(5)	105	12	93	17	4	81	43	46	15	44	60	17	21	23	16	28	
		10%	13%	10%	13%	10%	10%	9%	12%	11%	9%	12%	9%	10%	13%	10%	10%	
Not selected		253	13	240	30	9	206	129	87	29	130	116	52	44	47	41	70	
		25%	14%	26% a	22%	24%	26%	27%	23%	22%	27%	23%	28%	21%	27%	25%	26%	
NETS																		
Net: Selected in top 3		544	49	495	73	18	439	251	211	79	251	290	97	123	92	87	145	
		54%	51%	55%	54%	47%	55%	53%	55%	59%	53%	56%	52%	59%	53%	53%	53%	
Mean score		2.6	3.0 b	2.6	2.8	3.2 c	2.6	2.6	2.7	2.5	2.6	2.6	2.5	2.6	2.6	2.7	2.6	
Standard deviation		1.38	1.33	1.38	1.38	1.14	1.37	1.35	1.39	1.39	1.36	1.39	1.41	1.34	1.46	1.35	1.35	
Standard error		.05	.14	.05	.14	.20	.06	.07	.08	.14	.07	.07	.13	.11	.13	.12	.09	

Columns Tested: a,b - a,b,c - a,b,c,d,e - a,b,c,d,e

Survey of the Self-Employed

Q44_2. When considering your ideal pension scheme, please rank the following pension features in order of preference.

Flexibility to pause, stop and re-start payments without incurring penalties

Base: All respondents

			AWARENESS OF IPSE			SOC				HAPPINESS IN SELF-EMPLOYMENT			WORKING PLANS		AWARENESS OF TAX DEDUCTIBLES FOR TRAINING	
		Total	Know at least a little	Have at least heard of	Have never heard of	1-3	4-6	7-10	NET: 4-10	Happy	Neutral	Unhappy	Remain self-employed	Would consider or want to switch to work for someone else	Aware	Not aware
Significance Level: 95%			a	b	c	a	b	c	d	a	b	c	a	b	a	b
Unweighted Total		1003	58	192	811	513	291	199	490	808	148	38	727	225	261	742
Weighted Total		1003	64	202	801	501	300	201	501	800	159	35	702	243	254	749
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st choice	(1)	205	9	32	172	98	63	44	107	161	38	5	135	61	48	156
		20%	14%	16%	22%	20%	21%	22%	21%	20%	24%	15%	19%	25%	19%	21%
2nd choice	(2)	190	7	34	156	95	62	33	95	144	34	11	130	53	42	148
		19%	11%	17%	19%	19%	21%	16%	19%	18%	22%	31% a	19%	22%	16%	20%
3rd choice	(3)	150	2	24	125	87	35	28	63	125	15	8	115	25	43	106
		15%	3%	12% a	16% a	17% bd	12%	14%	12%	16%	10%	22% b	16% b	10%	17%	14%
4th choice	(4)	100	16	38	62	45	31	24	55	86	13	1	75	22	35	66
		10%	25% c	19% c	8%	9%	10%	12%	11%	11%	8%	4%	11%	9%	14% b	9%
5th choice	(5)	105	12	31	74	57	25	23	48	84	17	2	68	27	28	77
		10%	19% c	15% c	9%	11%	8%	11%	10%	11%	11%	5%	10%	11%	11%	10%
Not selected		253	18	42	212	120	83	50	133	199	43	8	178	56	58	195
		25%	28%	21%	26%	24%	28%	25%	27%	25%	27%	23%	25%	23%	23%	26%
NETS																
Net: Selected in top 3		544	18	91	453	279	160	104	265	430	87	23	380	138	133	411
		54%	29%	45% a	57% ab	56%	53%	52%	53%	54%	55%	68%	54%	57%	53%	55%
Mean score		2.6	3.3	3.0	2.5	2.7	2.5	2.7	2.6	2.7	2.5	2.4	2.6	2.5	2.8	2.6
			c	c												
Standard deviation		1.38	1.52	1.43	1.34	1.37	1.35	1.43	1.39	1.38	1.41	1.08	1.35	1.41	1.38	1.37
Standard error		.05	.23	.11	.06	.07	.09	.12	.07	.06	.14	.20	.06	.11	.10	.06

Columns Tested: a,b,c - a,b,c,d - a,b,c - a,b - a,b

Survey of the Self-Employed

Q44_2. When considering your ideal pension scheme, please rank the following pension features in order of preference.

Flexibility to pause, stop and re-start payments without incurring penalties

Base: All respondents

			SELF-EMPLOYMENT SUPPORT/ADVICE AVAILABLE AT UNIVERSITY		AWARENESS OF MAKING TAX DIGITAL			CONCERN OVER BREXIT NEGOTIATIONS		CONCERN ABOUT SAVING FOR LATER LIFE		PENSION USAGE			IMPORTANCE OF SAVING FOR LATER LIFE	
		Total	To at least some extent	To no extent	Know at least a little about it	At least heard of it	Have not heard of it	Concerned	Not concerned	Concerned	Not concerned	Have used private/ personal pension	Currently use private/ personal pension	Have never saved through a private/ personal pension	Important	Not important
Significance Level: 95%			a	b	a	b	c	a	b	a	b	a	b	c	a	b
Unweighted Total		1003	63	327	309	514	489	537	403	662	300	510	339	475	856	107
Weighted Total		1003	69	319	304	492	511	546	389	668	289	452	311	531	855	101
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st choice	(1)	205	14	66	56	93	112	119	75	155	40	90	50	114	176	19
		20%	20%	21%	18%	19%	22%	22%	19%	23% b	14%	20%	16%	22%	21%	19%
2nd choice	(2)	190	14	66	62	99	90	121	61	133	49	79	57	107	168	15
		19%	21%	21%	20%	20%	18%	22% b	16%	20%	17%	18%	18%	20%	20%	15%
3rd choice	(3)	150	7	48	53	79	70	77	63	79	62	72	50	73	122	20
		15%	9%	15%	17%	16%	14%	14%	16%	12%	21% a	16%	16%	14%	14%	20%
4th choice	(4)	100	12	28	37	66	35	54	38	76	24	47	35	50	93	4
		10%	18% b	9%	12% c	13% c	7%	10%	10%	11%	8%	10%	11%	9%	11% b	4%
5th choice	(5)	105	12	36	33	50	55	55	44	62	37	61	47	43	87	12
		10%	17%	11%	11%	10%	11%	10%	11%	9%	13%	13% c	15% c	8%	10%	12%
Not selected		253	11	74	63	105	148	119	108	162	77	103	72	143	210	30
		25%	16%	23%	21%	21%	29% ab	22%	28% a	24%	27%	23%	23%	27%	24%	29%
NETS																
Net: Selected in top 3		544	34	181	171	272	273	317	198	368	151	241	157	295	466	55
		54%	50%	57%	56%	55%	53%	58% b	51%	55%	52%	53%	50%	56%	54%	54%
Mean score		2.6	2.9	2.6	2.7	2.7	2.5	2.5	2.7	2.5	2.9 a	2.7 c	2.9 c	2.5	2.6	2.7
Standard deviation		1.38	1.49	1.38	1.35	1.35	1.41	1.36	1.40	1.38	1.33	1.42	1.41	1.33	1.37	1.40
Standard error		.05	.21	.09	.09	.07	.08	.07	.08	.06	.09	.07	.09	.07	.05	.16

Columns Tested: a,b - a,b,c - a,b - a,b - a,b,c - a,b

Survey of the Self-Employed

Q44_3. When considering your ideal pension scheme, please rank the following pension features in order of preference.

No fees for combining multiple pensions

Base: All respondents

		GENDER			AGE			REGION														
		Total	Male	Female	18-34	35-54	55+	London	South East	South West	East Midlands	West Midlands	Eastern	North West	North East	Yorkshire and Humberside	Wales	Northern Ireland	Scotland	England	Devolved Nations	
Significance Level: 95%			a	b	a	b	c	a	b	c	d	e	f	g	h	i	j	*k	l	m	n	
Unweighted Total		1003	587	412	93	485	425	146	195	108	81	74	52	95	34	88	42	14	74	873	130	
Weighted Total		1003	678	320	201	468	334	140	201	80	60	90	40	100	50	80	50	20	90	843	160	
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
1st choice		(1)	91	60	31	22	36	33	14	21	3	12	5	1	4	6	4	11	5	6	69	22
			9%	9%	10%	11%	8%	10%	10%	10%	20%	5%	2%	4%	11%	5%	21%	23%	7%	8%	13%	
										c	abcefgilm					bcefgilm				cfgi		
2nd choice		(2)	115	79	36	17	59	39	17	23	10	4	11	7	12	7	12	3	3	7	102	13
			11%	12%	11%	8%	13%	12%	12%	11%	12%	7%	13%	17%	12%	14%	14%	7%	14%	8%	12%	8%
3rd choice		(3)	112	80	30	24	50	38	10	28	6	7	7	9	12	2	13	6	1	11	94	18
			11%	12%	9%	12%	11%	11%	7%	14%	8%	12%	8%	21%	12%	4%	16%	11%	7%	13%	11%	11%
													acehm			a						
4th choice		(4)	108	75	33	19	43	46	15	23	7	6	6	1	13	6	8	4	6	12	86	22
			11%	11%	10%	10%	9%	14% b	10%	11%	9%	11%	7%	4%	13%	12%	10%	9%	31%	13%	10%	14% f
5th choice		(5)	92	63	29	18	44	31	14	19	12	2	10	2	5	2	9	7	1	9	74	18
			9%	9%	9%	9%	9%	9%	10%	9%	15% dg	3%	11%	4%	5%	5%	11% d	14% d	7%	10%	9%	11% d
Not selected			484	322	161	100	237	147	71	88	42	28	51	21	55	27	34	19	3	45	417	67
			48%	47%	50%	50%	51%	44%	50%	44%	52%	47%	57% n	52%	54%	54%	42%	38%	17%	50%	49%	42%
NETS																						
Net: Selected in top 3			319	219	97	63	145	110	41	71	19	24	23	16	28	14	29	20	9	25	265	53
			32%	32%	30%	31%	31%	33%	29%	35% c	24%	39% c	25%	40% c	28%	28%	36%	39%	45%	27%	32%	33%
Mean score			3.0	3.0	3.0	2.9	3.0	3.0	3.0	3.0	3.4	2.4	3.1	2.8	3.0	2.7	3.1	2.8	2.8	3.2	3.0	3.0
										d	dm		d		d		d		d	d	d	
Standard deviation			1.36	1.35	1.40	1.40	1.35	1.35	1.44	1.35	1.37	1.35	1.41	.97	1.18	1.40	1.25	1.61	1.45	1.32	1.34	1.45
Standard error			.06	.08	.10	.21	.09	.09	.17	.13	.19	.20	.25	.20	.18	.33	.18	.31	.44	.22	.06	.17

Columns Tested: a,b - a,b,c - a,b,c,d,e,f,g,h,i,j,k,l,m,n

Survey of the Self-Employed

Q44_3. When considering your ideal pension scheme, please rank the following pension features in order of preference.

No fees for combining multiple pensions

Base: All respondents

			CURRENT WORK		TYPE OF BUSINESS			EDUCATION					LENGTH OF SELF-EMPLOYMENT				
		Total	Work with spouse, relative or business partner	Work by themselves	Limited company	Partnership	Sole trader	Secondary school	University degree	Higher university degree	NET: Up to Secondary school	NET: University	Up to 3 years	3-6 years	6-10 years	10-15 years	More than 15 years
Significance Level: 95%			a	b	a	b	c	a	b	c	d	e	a	b	c	d	e
Unweighted Total		1003	103	900	126	41	807	455	403	130	458	533	156	196	174	172	305
Weighted Total		1003	96	907	134	38	801	472	383	134	475	517	185	207	173	165	273
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st choice	(1)	91	4	87	17	2	72	41	31	17	42	49	16	22	19	16	18
		9%	4%	10% a	12%	6%	9%	9%	8%	13%	9%	9%	9%	11%	11%	10%	7%
2nd choice	(2)	115	11	105	22	5	86	60	42	12	61	53	18	30	18	14	35
		11%	11%	12%	16%	12%	11%	13%	11%	9%	13%	10%	10%	15%	10%	9%	13%
3rd choice	(3)	112	10	102	14	3	88	48	47	16	48	63	23	22	23	15	30
		11%	10%	11%	11%	8%	11%	10%	12%	12%	10%	12%	12%	11%	13%	9%	11%
4th choice	(4)	108	13	95	16	4	84	54	41	12	54	53	18	19	19	21	31
		11%	13%	11%	12%	11%	10%	11%	11%	9%	11%	10%	10%	9%	11%	13%	11%
5th choice	(5)	92	14	77	13	8	67	43	31	17	43	48	21	18	12	16	24
		9%	15% b	9% c	10%	21% c	8%	9%	8%	13%	9%	9%	11%	9%	7%	10%	9%
Not selected		484	45	440	53	16	404	227	192	60	228	251	90	96	82	82	134
		48%	47%	48%	39%	42%	50% a	48%	50%	45%	48%	49%	49%	46%	47%	50%	49%
NETS																	
Net: Selected in top 3		319	24	294	53	10	247	148	120	45	150	165	57	74	60	45	83
		32%	25%	32%	39%	26%	31%	31%	31%	34%	32%	32%	31%	36%	34%	27%	31%
Mean score		3.0	3.5	2.9	2.8	3.5	3.0	3.0	3.0	3.0	3.0	3.0	3.1	2.8	2.9	3.1	3.1
			b														
Standard deviation		1.36	1.29	1.36	1.38	1.46	1.35	1.35	1.32	1.49	1.36	1.36	1.39	1.37	1.33	1.42	1.31
Standard error		.06	.17	.06	.16	.30	.07	.09	.09	.18	.09	.08	.15	.13	.14	.15	.11

Columns Tested: a,b - a,b,c - a,b,c,d,e - a,b,c,d,e

Survey of the Self-Employed

Q44_3. When considering your ideal pension scheme, please rank the following pension features in order of preference.

No fees for combining multiple pensions

Base: All respondents

			AWARENESS OF IPSE			SOC				HAPPINESS IN SELF-EMPLOYMENT			WORKING PLANS		AWARENESS OF TAX DEDUCTIBLES FOR TRAINING	
		Total	Know at least a little	Have at least heard of	Have never heard of	1-3	4-6	7-10	NET: 4-10	Happy	Neutral	Unhappy	Remain self-employed	Would consider or want to switch to work for someone else	Aware	Not aware
Significance Level: 95%			a	b	c	a	b	c	d	a	b	c	a	b	a	b
Unweighted Total		1003	58	192	811	513	291	199	490	808	148	38	727	225	261	742
Weighted Total		1003	64	202	801	501	300	201	501	800	159	35	702	243	254	749
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st choice	(1)	91	7	21	70	51	25	15	40	71	18	2	63	24	29	62
		9%	12%	10%	9%	10%	8%	7%	8%	9%	11%	6%	9%	10%	12%	8%
2nd choice	(2)	115	9	18	97	61	38	15	54	93	16	5	80	24	29	87
		11%	14%	9%	12%	12%	13%	8%	11%	12%	10%	14%	11%	10%	11%	12%
3rd choice	(3)	112	7	24	89	63	33	17	50	85	22	3	69	39	30	82
		11%	11%	12%	11%	12%	11%	8%	10%	11%	14%	10%	10%	16% a	12%	11%
4th choice	(4)	108	10	25	83	52	39	17	57	96	12	1	77	26	25	83
		11%	16%	12%	10%	10%	13%	9%	11%	12%	7%	2%	11%	11%	10%	11%
5th choice	(5)	92	4	16	75	41	29	23	51	71	17	2	72	16	21	71
		9%	6%	8%	9%	8%	10%	11%	10%	9%	11%	6%	10%	6%	8%	9%
Not selected		484	26	97	387	234	137	114	251	383	74	22	341	114	119	365
		48%	41%	48%	48%	47%	46%	57% ab	50%	48%	46%	62%	49%	47%	47%	49%
NETS																
Net: Selected in top 3		319	23	63	256	176	96	47	143	250	56	10	211	87	88	231
		32%	37%	31%	32%	35% cd	32% c	24%	29%	31%	35%	30%	30%	36%	35%	31%
Mean score		3.0	2.8	3.0	3.0	2.9	3.1	3.2	3.1	3.0	2.9	2.7	3.0	2.9	2.9	3.0
Standard deviation		1.36	1.32	1.37	1.36	1.34	1.34	1.44	1.37	1.35	1.41	1.31	1.39	1.27	1.38	1.35
Standard error		.06	.22	.13	.07	.08	.11	.15	.09	.07	.16	.36	.07	.12	.12	.07

Columns Tested: a,b,c - a,b,c,d - a,b,c - a,b - a,b

Survey of the Self-Employed

Q44_3. When considering your ideal pension scheme, please rank the following pension features in order of preference.

No fees for combining multiple pensions

Base: All respondents

			SELF-EMPLOYMENT SUPPORT/ADVICE AVAILABLE AT UNIVERSITY		AWARENESS OF MAKING TAX DIGITAL			CONCERN OVER BREXIT NEGOTIATIONS		CONCERN ABOUT SAVING FOR LATER LIFE		PENSION USAGE			IMPORTANCE OF SAVING FOR LATER LIFE	
		Total	To at least some extent	To no extent	Know at least a little about it	At least heard of it	Have not heard of it	Concerned	Not concerned	Concerned	Not concerned	Have used private/ personal pension	Currently use private/ personal pension	Have never saved through a private/ personal pension	Important	Not important
Significance Level: 95%			a	b	a	b	c	a	b	a	b	a	b	c	a	b
Unweighted Total		1003	63	327	309	514	489	537	403	662	300	510	339	475	856	107
Weighted Total		1003	69	319	304	492	511	546	389	668	289	452	311	531	855	101
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st choice	(1)	91	7	31	31	47	44	50	35	57	33	48	44	34	83	7
		9%	11%	10%	10%	10%	9%	9%	9%	8%	11%	11%	14%	6%	10%	7%
												c	c			
2nd choice	(2)	115	8	32	36	56	59	57	49	75	34	72	50	43	96	13
		11%	12%	10%	12%	11%	12%	10%	13%	11%	12%	16%	16%	8%	11%	13%
												c	c			
3rd choice	(3)	112	17	33	34	59	54	69	37	79	31	61	39	50	101	8
		11%	24%	10%	11%	12%	11%	13%	10%	12%	11%	14%	13%	9%	12%	8%
			b									c				
4th choice	(4)	108	5	38	41	68	40	59	40	63	39	51	35	53	93	10
		11%	8%	12%	14%	14%	8%	11%	10%	9%	13%	11%	11%	10%	11%	10%
					c	c										
5th choice	(5)	92	4	30	21	34	58	53	33	59	27	35	23	54	78	10
		9%	5%	10%	7%	7%	11%	10%	9%	9%	9%	8%	7%	10%	9%	9%
							ab									
Not selected		484	28	155	141	229	256	258	194	335	126	185	119	297	403	53
		48%	40%	48%	46%	46%	50%	47%	50%	50%	44%	41%	38%	56%	47%	52%
														ab		
NETS																
Net: Selected in top 3		319	32	96	101	162	157	175	121	211	98	181	133	127	281	29
		32%	47%	30%	33%	33%	31%	32%	31%	32%	34%	40%	43%	24%	33%	28%
			b									c	c			
Mean score		3.0	2.8	3.0	2.9	2.9	3.0	3.0	2.9	3.0	3.0	2.8	2.7	3.2	3.0	3.0
														ab		
Standard deviation		1.36	1.17	1.39	1.32	1.30	1.41	1.36	1.37	1.34	1.38	1.30	1.33	1.37	1.36	1.37
Standard error		.06	.19	.11	.10	.08	.09	.08	.10	.07	.11	.07	.09	.10	.06	.19

Columns Tested: a,b - a,b,c - a,b - a,b - a,b,c - a,b

Survey of the Self-Employed

Q44_4. When considering your ideal pension scheme, please rank the following pension features in order of preference.

Reduced withdrawal restrictions

Base: All respondents

		GENDER			AGE			REGION														
		Total	Male	Female	18-34	35-54	55+	London	South East	South West	East Midlands	West Midlands	Eastern	North West	North East	Yorkshire and Humberside	Wales	Northern Ireland	Scotland	England	Devolved Nations	
Significance Level: 95%			a	b	a	b	c	a	b	c	d	e	f	g	h	i	j	*k	l	m	n	
Unweighted Total		1003	587	412	93	485	425	146	195	108	81	74	52	95	34	88	42	14	74	873	130	
Weighted Total		1003	678	320	201	468	334	140	201	80	60	90	40	100	50	80	50	20	90	843	160	
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
1st choice		(1)	63 6%	49 7%	14 4%	14 7%	25 5%	24 7%	5 4%	11 5%	5 6%	3 5%	5 6%	1 3%	6 6%	3 7%	11 14% abfm	1 3%	3 16%	7 8%	51 6%	12 7%
2nd choice		(2)	94 9%	64 9%	29 9%	17 9%	36 8%	41 12% b	13 9%	16 8%	10 13% h	5 8%	9 10%	4 9%	11 11% h	- -	7 9%	5 11%	2 9%	12 13% h	75 9%	19 12% h
3rd choice		(3)	94 9%	67 10%	27 8%	12 6%	45 10%	37 11%	8 6%	20 10%	11 14% a	8 13%	12 13%	5 13%	7 7%	2 3%	9 11%	4 7%	2 11%	6 7%	82 10%	12 7%
4th choice		(4)	108 11%	69 10%	38 12%	20 10%	51 11%	36 11%	22 16% cl	18 9%	6 7%	5 8%	12 13%	4 9%	13 13%	3 6%	11 14%	9 18% cl	- -	5 6%	93 11%	15 9%
5th choice		(5)	142 14%	94 14%	46 14%	38 19% c	69 15%	36 11%	15 10%	31 15%	14 18%	5 8%	9 10%	7 16%	22 21% adei	10 21%	7 9%	7 15%	3 17%	12 13%	119 14%	23 14%
Not selected			502 50%	336 49%	167 52%	100 50%	243 52%	160 48%	77 55% cg	104 52%	34 42%	35 58% cg	44 49%	20 50%	42 41%	31 63% cg	36 44%	23 46%	9 47%	47 52%	422 50%	80 50%
NETS																						
Net: Selected in top 3			251 25%	180 27%	70 22%	43 22%	106 23%	102 31% b	27 19%	47 24%	27 33% ah	15 26%	26 28% h	10 25%	24 24%	5 10%	27 33% ah	10 21%	7 36%	26 28% h	208 25%	43 27% h
Mean score			3.3	3.3	3.5	3.5	3.5	3.1	3.4 i	3.4 i	3.3	3.2	3.2	3.5	3.6 i	3.9	2.9	3.6	2.9	3.1	3.4 i	3.2
Standard deviation			1.39	1.41	1.34	1.48	1.36	1.35	1.28	1.39	1.39	1.30	1.29	1.32	1.42	1.56	1.44	1.25	1.70	1.50	1.38	1.46
Standard error			.06	.08	.10	.22	.09	.09	.16	.15	.18	.21	.21	.25	.19	.42	.21	.27	.60	.26	.07	.18

Columns Tested: a,b - a,b,c - a,b,c,d,e,f,g,h,i,j,k,l,m,n

Survey of the Self-Employed

Q44_4. When considering your ideal pension scheme, please rank the following pension features in order of preference.

Reduced withdrawal restrictions

Base: All respondents

		CURRENT WORK		TYPE OF BUSINESS			EDUCATION					LENGTH OF SELF-EMPLOYMENT				
		Work with spouse, relative or business partner	Work by themselves	Limited company	Partnership	Sole trader	Secondary school	University degree	Higher university degree	NET: Up to Secondary school	NET: University	Up to 3 years	3-6 years	6-10 years	10-15 years	More than 15 years
Total		a	b	a	b	c	a	b	c	d	e	a	b	c	d	e
Significance Level: 95%																
Unweighted Total		1003	103	900	126	41	807	455	403	130	458	533	156	196	174	305
Weighted Total		1003	96	907	134	38	801	472	383	134	475	517	185	207	173	273
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st choice	(1)	63	7	56	4	4	54	27	26	10	27	36	13	17	13	9
		6%	7%	6%	3%	10%	7%	6%	7%	7%	6%	7%	7%	8% e	8%	6%
2nd choice	(2)	94	12	82	11	7	72	49	35	8	49	43	9	16	24	15
		9%	12%	9%	8%	19% c	9%	10%	9%	6%	10%	8%	5%	8%	14% a	9%
3rd choice	(3)	94	6	88	7	1	84	47	33	12	49	45	14	14	10	18
		9%	6%	10%	6%	2%	10%	10%	9%	9%	10%	9%	8%	7%	6%	11%
4th choice	(4)	108	7	101	17	2	87	48	49	10	48	59	20	29	21	16
		11%	7%	11%	12%	5%	11%	10%	13%	8%	10%	12%	11%	14% e	12%	10%
5th choice	(5)	142	7	135	22	3	114	67	53	20	67	74	30	22	28	27
		14%	8%	15%	17%	8%	14%	14%	14%	15%	14%	14%	16%	11%	16%	16%
Not selected		502	56	446	73	21	390	234	186	74	235	260	98	108	77	80
		50%	59%	49%	54%	56%	49%	50%	49%	55%	50%	50%	53%	52%	44%	48%
NETS																
Net: Selected in top 3		251	25	226	23	12	210	123	95	29	125	124	37	48	47	42
		25%	26%	25%	17%	32% a	26% a	26%	25%	22%	26%	24%	20%	23%	27%	25%
Mean score		3.3	2.9	3.4 a	3.7	2.6	3.3	3.3	3.3	3.4	3.3	3.4	3.5	3.2	3.3	3.4
Standard deviation		1.39	1.41	1.38	1.31	1.46	1.39	1.37	1.39	1.49	1.37	1.41	1.45	1.42	1.46	1.38
Standard error		.06	.21	.06	.17	.33	.07	.09	.10	.19	.09	.09	.17	.14	.15	.15

Columns Tested: a,b - a,b,c - a,b,c,d,e - a,b,c,d,e

Survey of the Self-Employed

Q44_4. When considering your ideal pension scheme, please rank the following pension features in order of preference.

Reduced withdrawal restrictions

Base: All respondents

			AWARENESS OF IPSE			SOC				HAPPINESS IN SELF-EMPLOYMENT			WORKING PLANS		AWARENESS OF TAX DEDUCTIBLES FOR TRAINING	
		Total	Know at least a little	Have at least heard of	Have never heard of	1-3	4-6	7-10	NET: 4-10	Happy	Neutral	Unhappy	Remain self-employed	Would consider or want to switch to work for someone else	Aware	Not aware
Significance Level: 95%			a	b	c	a	b	c	d	a	b	c	a	b	a	b
Unweighted Total		1003	58	192	811	513	291	199	490	808	148	38	727	225	261	742
Weighted Total		1003	64	202	801	501	300	201	501	800	159	35	702	243	254	749
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st choice	(1)	63	5	14	49	35	16	12	28	54	5	3	42	19	13	50
		6%	8%	7%	6%	7%	5%	6%	6%	7%	3%	9%	6%	8%	5%	7%
2nd choice	(2)	94	5	18	76	48	27	19	46	80	12	1	71	17	22	72
		9%	7%	9%	10%	10%	9%	9%	9%	10%	8%	4%	10%	7%	9%	10%
3rd choice	(3)	94	6	17	77	45	30	19	49	74	17	3	71	19	27	67
		9%	10%	8%	10%	9%	10%	9%	10%	9%	11%	9%	10%	8%	10%	9%
4th choice	(4)	108	4	19	89	54	35	19	54	92	9	6	79	24	26	82
		11%	6%	9%	11%	11%	12%	9%	11%	12% b	6%	16% b	11%	10%	10%	11%
5th choice	(5)	142	8	24	118	79	42	21	63	111	23	5	92	36	41	101
		14%	13%	12%	15%	16%	14%	11%	13%	14%	14%	14%	13%	15%	16%	14%
Not selected		502	36	110	392	240	151	111	262	387	93	17	347	129	126	376
		50%	56%	54%	49%	48%	50%	55%	52%	48%	59% a	48%	49%	53%	50%	50%
NETS																
Net: Selected in top 3		251	16	49	202	129	73	49	122	209	34	7	183	55	61	190
		25%	25%	24%	25%	26%	24%	25%	24%	26%	21%	21%	26%	22%	24%	25%
Mean score		3.3	3.2	3.2	3.4	3.4	3.4	3.2	3.3	3.3	3.5	3.4	3.3	3.4	3.5	3.3
Standard deviation		1.39	1.49	1.42	1.38	1.42	1.34	1.37	1.35	1.39	1.33	1.45	1.36	1.47	1.36	1.40
Standard error		.06	.29	.15	.07	.09	.11	.14	.09	.07	.17	.35	.07	.14	.12	.07

Columns Tested: a,b,c - a,b,c,d - a,b,c - a,b - a,b

Survey of the Self-Employed

Q44_4. When considering your ideal pension scheme, please rank the following pension features in order of preference.

Reduced withdrawal restrictions

Base: All respondents

			SELF-EMPLOYMENT SUPPORT/ADVICE AVAILABLE AT UNIVERSITY		AWARENESS OF MAKING TAX DIGITAL			CONCERN OVER BREXIT NEGOTIATIONS		CONCERN ABOUT SAVING FOR LATER LIFE		PENSION USAGE			IMPORTANCE OF SAVING FOR LATER LIFE	
		Total	To at least some extent	To no extent	Know at least a little about it	At least heard of it	Have not heard of it	Concerned	Not concerned	Concerned	Not concerned	Have used private/ personal pension	Currently use private/ personal pension	Have never saved through a private/ personal pension	Important	Not important
Significance Level: 95%			a	b	a	b	c	a	b	a	b	a	b	c	a	b
Unweighted Total		1003	63	327	309	514	489	537	403	662	300	510	339	475	856	107
Weighted Total		1003	69	319	304	492	511	546	389	668	289	452	311	531	855	101
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st choice	(1)	63	3	25	20	27	36	24	33	30	29	28	21	35	49	11
		6%	4%	8%	7%	6%	7%	4%	8% a	5%	10% a	6%	7%	7%	6%	11% a
2nd choice	(2)	94	2	25	28	47	47	49	37	57	33	42	28	52	73	16
		9%	3%	8%	9%	10%	9%	9%	10%	9%	12%	9%	9%	10%	9%	16% a
3rd choice	(3)	94	9	27	32	46	48	55	33	56	32	49	37	43	77	9
		9%	13%	9%	11%	9%	9%	10%	8%	8%	11%	11%	12%	8%	9%	9%
4th choice	(4)	108	8	33	30	55	52	68	33	73	32	47	33	59	91	10
		11%	11%	10%	10%	11%	10%	12%	9%	11%	11%	10%	11%	11%	11%	10%
5th choice	(5)	142	16	37	38	66	76	85	46	104	28	66	39	76	123	12
		14%	23% b	12%	13%	13%	15%	16%	12%	16% b	10%	15%	13%	14%	14%	12%
Not selected		502	32	171	156	251	251	265	207	347	135	220	151	265	441	44
		50%	47%	54%	51%	51%	49%	49%	53%	52%	47%	49%	49%	50%	52%	43%
NETS																
Net: Selected in top 3		251	13	78	80	121	131	128	103	143	94	119	87	130	200	36
		25%	19%	24%	26%	24%	26%	23%	26%	21%	33% a	26%	28%	25%	23%	36% a
Mean score		3.3	3.9	3.2	3.3	3.4	3.3	3.5	3.1	3.5	3.0	3.4	3.3	3.3	3.4	2.9
			b					b		b					b	
Standard deviation		1.39	1.24	1.43	1.39	1.36	1.42	1.31	1.45	1.35	1.38	1.37	1.36	1.41	1.38	1.43
Standard error		.06	.22	.12	.11	.09	.09	.08	.10	.08	.11	.09	.10	.09	.07	.18

Columns Tested: a,b - a,b,c - a,b - a,b - a,b,c - a,b

Survey of the Self-Employed

Q44_5. When considering your ideal pension scheme, please rank the following pension features in order of preference.

A smartphone app which gives you the essential information about your pension and notifies you of projections

Base: All respondents

		GENDER			AGE			REGION													
		Total	Male	Female	18-34	35-54	55+	London	South East	South West	East Midlands	West Midlands	Eastern	North West	North East	Yorkshire and Humberside	Wales	Northern Ireland	Scotland	England	Devolved Nations
Significance Level: 95%			a	b	a	b	c	a	b	c	d	e	f	g	h	i	j	*k	l	m	n
Unweighted Total		1003	587	412	93	485	425	146	195	108	81	74	52	95	34	88	42	14	74	873	130
Weighted Total		1003	678	320	201	468	334	140	201	80	60	90	40	100	50	80	50	20	90	843	160
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st choice	(1)	49 5%	19 3%	30 9% a	27 14% bc	15 3% 2%	6 2%	8 5%	14 7% cd	1 1%	1 1%	8 9% cdi	1 1%	7 7%	4 8%	1 1%	2 3%	- -	4 4%	44 5%	5 3%
2nd choice	(2)	37 4%	23 3%	14 4%	11 6%	18 4%	7 2%	2 2%	3 1%	1 1%	6 9%	8 9%	2 4%	6 6%	5 10%	1 1%	- -	- -	3 3%	34 4%	3 2%
											abcijmn	abcijmn		b	abcijn						
3rd choice	(3)	53 5%	37 5%	16 5%	13 7%	26 6%	14 4%	3 2%	13 7%	5 6%	2 3%	9 10% ag	1 1%	2 2%	6 12% adfg	3 4%	1 2%	- -	8 9% a	44 5%	9 5%
4th choice	(4)	63 6%	38 6%	24 8%	21 11% c	32 7% c	9 3%	7 5%	10 5%	8 9%	5 9%	3 3%	2 4%	4 4%	2 4%	8 9%	5 10%	5 23%	5 6%	48 6%	15 9%
5th choice	(5)	73 7%	49 7%	24 8%	17 8%	37 8%	19 6%	8 6%	9 5%	6 8%	4 7%	7 8%	4 9%	7 7%	4 9%	12 15% abmn	3 5%	- -	7 8%	63 7%	10 6%
Not selected		730 73%	513 76% b	212 66%	111 55%	339 72% a	280 84% ab	112 80% eh	152 76% eh	59 74% e	43 71%	54 60%	32 79% eh	74 74% e	29 58%	55 69%	40 80% eh	15 77%	63 70%	611 73% e	119 74% e
NETS																					
Net: Selected in top 3		138 14%	79 12%	60 19% a	52 26% bc	59 13% c	27 8%	13 9%	30 15%	7 9%	8 13%	26 29% abcdfgijmn	3 7%	15 15%	15 29% abcdfijmn	5 6%	3 5%	- -	14 16%	121 14% i	17 10%
Mean score		3.3	3.5 b	3.0	2.9	3.5 a	3.5 a	3.2	3.0	3.8	3.4	2.8	3.8	2.9	2.9	4.1	3.7	4.0	3.4	3.2	3.5
Standard deviation		1.44	1.34	1.54	1.53	1.35	1.39	1.62	1.48	1.13	1.29	1.43	1.46	1.60	1.41	1.10	1.39	-	1.37	1.46	1.29
Standard error		.09	.12	.15	.24	.12	.17	.32	.23	.21	.29	.28	.51	.33	.39	.22	.52	-	.33	.10	.25

Columns Tested: a,b - a,b,c - a,b,c,d,e,f,g,h,i,j,k,l,m,n

Survey of the Self-Employed

Q44_5. When considering your ideal pension scheme, please rank the following pension features in order of preference.

A smartphone app which gives you the essential information about your pension and notifies you of projections

Base: All respondents

		CURRENT WORK		TYPE OF BUSINESS			EDUCATION					LENGTH OF SELF-EMPLOYMENT				
		Work with spouse, relative or business partner	Work by themselves	Limited company	Partnership	Sole trader	Secondary school	University degree	Higher university degree	NET: Up to Secondary school	NET: University	Up to 3 years	3-6 years	6-10 years	10-15 years	More than 15 years
Total		a	b	a	b	c	a	b	c	d	e	a	b	c	d	e
Significance Level: 95%																
Unweighted Total		1003	103	900	126	41	807	455	403	130	458	533	156	196	174	305
Weighted Total		1003	96	907	134	38	801	472	383	134	475	517	185	207	173	273
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st choice	(1)	49	3	46	5	-	41	24	17	7	24	24	19	9	7	8
		5%	3%	5%	4%	-	5%	5%	4%	5%	5%	5%	10%	4%	4%	5%
													bce			2%
2nd choice	(2)	37	2	34	2	-	32	27	4	5	27	10	17	5	6	4
		4%	2%	4%	2%	-	4%	6%	1%	4%	6%	2%	9%	2%	4%	2%
								be		b	be		bcde			2%
3rd choice	(3)	53	6	46	5	2	43	28	16	8	28	24	15	18	2	6
		5%	7%	5%	4%	5%	5%	6%	4%	6%	6%	5%	8%	9%	1%	4%
													c	c		4%
4th choice	(4)	63	5	57	14	2	41	29	16	16	29	32	15	14	10	11
		6%	6%	6%	11%	4%	5%	6%	4%	12%	6%	6%	8%	7%	6%	7%
					c					abde						5%
5th choice	(5)	73	5	67	8	1	61	31	29	10	31	39	13	18	13	11
		7%	5%	7%	6%	3%	8%	7%	8%	7%	7%	7%	7%	9%	8%	7%
																6%
Not selected		730	74	656	99	33	582	334	301	88	337	389	107	144	135	125
		73%	77%	72%	74%	87%	73%	71%	79%	65%	71%	75%	58%	69%	78%	76%
						c			acd		c			a	a	a
NETS																
Net: Selected in top 3		138	11	127	13	2	116	78	38	20	78	58	51	31	15	18
		14%	12%	14%	10%	5%	15%	17%	10%	15%	16%	11%	27%	15%	9%	11%
								be			be		bcde	e		8%
Mean score		3.3	3.4	3.3	3.5	3.9	3.2	3.1	3.4	3.3	3.1	3.4	2.8	3.4	3.4	3.3
														a		a
Standard deviation		1.44	1.32	1.45	1.33	.90	1.47	1.41	1.52	1.36	1.41	1.46	1.42	1.36	1.55	1.49
Standard error		.09	.30	.10	.24	.40	.11	.13	.17	.22	.13	.14	.19	.18	.26	.24
																.18

Columns Tested: a,b - a,b,c - a,b,c,d,e - a,b,c,d,e

Survey of the Self-Employed

Q44_5. When considering your ideal pension scheme, please rank the following pension features in order of preference.

A smartphone app which gives you the essential information about your pension and notifies you of projections

Base: All respondents

			AWARENESS OF IPSE			SOC				HAPPINESS IN SELF-EMPLOYMENT			WORKING PLANS		AWARENESS OF TAX DEDUCTIBLES FOR TRAINING	
		Total	Know at least a little	Have at least heard of	Have never heard of	1-3	4-6	7-10	NET: 4-10	Happy	Neutral	Unhappy	Remain self-employed	Would consider or want to switch to work for someone else	Aware	Not aware
Significance Level: 95%			a	b	c	a	b	c	d	a	b	c	a	b	a	b
Unweighted Total		1003	58	192	811	513	291	199	490	808	148	38	727	225	261	742
Weighted Total		1003	64	202	801	501	300	201	501	800	159	35	702	243	254	749
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st choice	(1)	49 5%	2 3%	9 4%	40 5%	25 5%	16 5%	7 3%	23 5%	30 4%	13 8% a	2 7%	25 4%	13 5%	10 4%	39 5%
2nd choice	(2)	37 4%	7 11% c	14 7% c	22 3%	15 3%	8 3%	14 7% ab	22 4%	24 3%	10 6%	1 4%	25 4%	9 4%	4 2%	32 4%
3rd choice	(3)	53 5%	4 7%	8 4%	45 6%	20 4%	18 6%	15 7% a	33 7%	46 6%	4 2%	2 6%	32 5%	14 6%	12 5%	40 5%
4th choice	(4)	63 6%	7 11%	18 9%	45 6%	33 7%	14 5%	15 8%	29 6%	50 6%	12 8%	- -	44 6%	17 7%	18 7%	45 6%
5th choice	(5)	73 7%	2 4%	11 5%	62 8%	40 8%	16 5%	17 8%	33 7%	59 7%	13 8%	- -	54 8%	13 5%	19 7%	54 7%
Not selected		730 73%	41 64%	142 70%	588 73%	369 74% c	228 76% c	133 66%	361 72%	590 74%	107 67%	29 83%	522 74%	176 73%	190 75%	539 72%
NETS																
Net: Selected in top 3		138 14%	13 21%	31 15%	107 13%	60 12%	43 14%	36 18% a	78 16%	101 13%	27 17%	6 17%	82 12%	36 15%	27 11%	111 15%
Mean score		3.3	3.0	3.1	3.3	3.4	3.1	3.3	3.2	3.4	3.0	1.9	3.4	3.1	3.5	3.2
Standard deviation		1.44	1.21	1.37	1.46	1.49	1.45	1.33	1.39	1.38	1.57	.96	1.40	1.40	1.40	1.45
Standard error		.09	.29	.19	.11	.14	.18	.17	.13	.10	.25	.34	.11	.19	.18	.11

Columns Tested: a,b,c - a,b,c,d - a,b,c - a,b - a,b

Survey of the Self-Employed

Q44_5. When considering your ideal pension scheme, please rank the following pension features in order of preference.

A smartphone app which gives you the essential information about your pension and notifies you of projections

Base: All respondents

			SELF-EMPLOYMENT SUPPORT/ADVICE AVAILABLE AT UNIVERSITY		AWARENESS OF MAKING TAX DIGITAL			CONCERN OVER BREXIT NEGOTIATIONS		CONCERN ABOUT SAVING FOR LATER LIFE		PENSION USAGE			IMPORTANCE OF SAVING FOR LATER LIFE	
		Total	To at least some extent	To no extent	Know at least a little about it	At least heard of it	Have not heard of it	Concerned	Not concerned	Concerned	Not concerned	Have used private/ personal pension	Currently use private/ personal pension	Have never saved through a private/ personal pension	Important	Not important
Significance Level: 95%			a	b	a	b	c	a	b	a	b	a	b	c	a	b
Unweighted Total		1003	63	327	309	514	489	537	403	662	300	510	339	475	856	107
Weighted Total		1003	69	319	304	492	511	546	389	668	289	452	311	531	855	101
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st choice	(1)	49	3	13	9	19	30	30	11	34	9	6	3	42	42	3
		5%	5%	4%	3%	4%	6%	5%	3%	5%	3%	1%	1%	8% ab	5%	3%
2nd choice	(2)	37	4	3	7	13	23	11	22	28	6	8	3	29	31	3
		4%	6% b	1%	2%	3%	5%	2%	6% a	4%	2%	2%	1%	5% ab	4%	3%
3rd choice	(3)	53	4	12	14	24	29	28	19	32	17	14	9	38	40	10
		5%	5%	4%	5%	5%	6%	5%	5%	5%	6%	3%	3%	7% ab	5%	10% a
4th choice	(4)	63	6	21	20	31	32	35	24	40	17	24	22	35	48	8
		6%	9%	7%	6%	6%	6%	6%	6%	6%	6%	5%	7%	7%	6%	8%
5th choice	(5)	73	5	25	25	34	38	39	30	47	25	36	27	33	64	5
		7%	7%	8%	8%	7%	8%	7%	8%	7%	9%	8%	9%	6%	8%	5%
Not selected		730	46	244	229	371	359	402	283	487	215	364	247	354	631	73
		73%	67%	77%	75%	75%	70%	74%	73%	73%	74%	81% c	79% c	67%	74%	72%
NETS																
Net: Selected in top 3		138	12	28	31	57	82	69	52	94	32	28	15	109	112	16
		14%	17%	9%	10%	11%	16% ab	13%	13%	14%	11%	6%	5%	20% ab	13%	15%
Mean score		3.3	3.2	3.6	3.6	3.4	3.2	3.3	3.4	3.2	3.6	3.9 c	4.0 c	2.9	3.3	3.3
Standard deviation		1.44	1.41	1.44	1.36	1.41	1.46	1.47	1.36	1.46	1.35	1.25	1.11	1.44	1.48	1.20
Standard error		.09	.32	.18	.17	.13	.13	.13	.14	.12	.16	.13	.14	.12	.11	.23

Columns Tested: a,b - a,b,c - a,b - a,b - a,b,c - a,b

Survey of the Self-Employed

Q44_6. When considering your ideal pension scheme, please rank the following pension features in order of preference.

Real-time information about government policy changes affecting your pension scheme

Base: All respondents

		GENDER		AGE			REGION															
		Total	Male	Female	18-34	35-54	55+	London	South East	South West	East Midlands	West Midlands	Eastern	North West	North East	Yorkshire and Humberside	Wales	Northern Ireland	Scotland	England	Devolved Nations	
Significance Level: 95%			a	b	a	b	c	a	b	c	d	e	f	g	h	i	j	*k	l	m	n	
Unweighted Total		1003	587	412	93	485	425	146	195	108	81	74	52	95	34	88	42	14	74	873	130	
Weighted Total		1003	678	320	201	468	334	140	201	80	60	90	40	100	50	80	50	20	90	843	160	
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
1st choice		(1)	34	23	11	7	15	12	2	5	3	*	2	-	4	2	7	2	1	4	26	8
			3%	3%	4%	3%	3%	4%	2%	3%	4%	1%	2%	-	4%	5%	9%	4%	7%	5%	3%	5%
																	abdfm					
2nd choice		(2)	62	38	24	13	30	19	11	14	5	5	1	3	6	1	2	5	1	9	48	14
			6%	6%	8%	7%	6%	6%	8%	7%	7%	8%	1%	7%	6%	3%	3%	9%	4%	10%	6%	9%
									e	e		e		e			e		e		e	
3rd choice		(3)	97	64	34	18	45	35	9	18	11	7	17	2	7	4	11	8	-	5	85	13
			10%	9%	10%	9%	10%	10%	6%	9%	14%	11%	19%	4%	6%	8%	13%	16%	-	6%	10%	8%
													abfglmn									
4th choice		(4)	121	89	32	31	49	41	18	21	9	7	13	4	17	4	7	6	2	12	101	20
			12%	13%	10%	15%	10%	12%	13%	10%	12%	11%	14%	10%	17%	9%	9%	12%	12%	13%	12%	13%
5th choice		(5)	113	72	41	27	50	36	17	19	6	8	13	4	12	6	6	5	5	12	91	22
			11%	11%	13%	14%	11%	11%	12%	10%	8%	13%	14%	10%	12%	12%	8%	10%	24%	13%	11%	14%
Not selected			576	393	178	105	279	191	82	123	45	34	45	27	55	32	47	25	11	49	491	84
			57%	58%	56%	52%	60%	57%	59%	61%	56%	56%	50%	68%	55%	64%	59%	49%	53%	54%	58%	52%
NETS																						
Net: Selected in top 3			194	124	69	38	90	66	22	37	19	12	20	5	16	8	20	14	2	18	159	34
			19%	18%	22%	19%	19%	20%	16%	19%	24%	20%	22%	12%	16%	15%	25%	29%	11%	20%	19%	21%
																		f				
Mean score			3.5	3.5	3.5	3.6	3.5	3.5	3.6	3.4	3.3	3.6	3.8	3.7	3.6	3.6	3.1	3.3	3.9	3.5	3.5	3.5
												i										
Standard deviation			1.25	1.23	1.29	1.23	1.26	1.24	1.22	1.23	1.20	1.17	1.01	1.19	1.26	1.41	1.38	1.22	1.57	1.37	1.22	1.35
Standard error			.06	.08	.09	.19	.09	.09	.17	.14	.17	.19	.17	.27	.19	.39	.23	.27	.59	.24	.06	.17

Columns Tested: a,b - a,b,c - a,b,c,d,e,f,g,h,i,j,k,l,m,n

Survey of the Self-Employed

Q44_6. When considering your ideal pension scheme, please rank the following pension features in order of preference.

Real-time information about government policy changes affecting your pension scheme

Base: All respondents

			CURRENT WORK		TYPE OF BUSINESS			EDUCATION					LENGTH OF SELF-EMPLOYMENT				
		Total	Work with spouse, relative or business partner	Work by themselves	Limited company	Partnership	Sole trader	Secondary school	University degree	Higher university degree	NET: Up to Secondary school	NET: University	Up to 3 years	3-6 years	6-10 years	10-15 years	More than 15 years
Significance Level: 95%			a	b	a	b	c	a	b	c	d	e	a	b	c	d	e
Unweighted Total		1003	103	900	126	41	807	455	403	130	458	533	156	196	174	172	305
Weighted Total		1003	96	907	134	38	801	472	383	134	475	517	185	207	173	165	273
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st choice	(1)	34	4	30	1	3	31	17	12	3	18	14	7	2	7	7	11
		3%	5%	3%	1%	7%	4%	4%	3%	2%	4%	3%	4%	1%	4%	4%	4%
						a									b		
2nd choice	(2)	62	11	51	14	2	44	25	24	10	25	34	11	10	18	12	11
		6%	11%	6%	11%	6%	6%	5%	6%	8%	5%	7%	6%	5%	10%	7%	4%
			b		c									e			
3rd choice	(3)	97	17	80	10	8	77	44	38	15	44	53	12	21	26	18	20
		10%	18%	9%	7%	20%	10%	9%	10%	11%	9%	10%	6%	10%	15%	11%	7%
			b			ac								ae			
4th choice	(4)	121	11	110	11	4	105	60	38	20	62	58	34	24	19	12	33
		12%	11%	12%	9%	12%	13%	13%	10%	15%	13%	11%	18%	11%	11%	7%	12%
											d						
5th choice	(5)	113	7	106	11	3	97	52	42	18	52	61	22	25	14	18	34
		11%	8%	12%	8%	7%	12%	11%	11%	14%	11%	12%	12%	12%	8%	11%	13%
Not selected		576	45	530	87	18	448	273	229	68	274	298	100	124	89	98	164
		57%	47%	58%	65%	48%	56%	58%	60%	51%	58%	58%	54%	60%	52%	60%	60%
				a													
NETS																	
Net: Selected in top 3		194	32	161	25	13	152	86	74	27	87	101	30	34	51	37	42
		19%	34%	18%	19%	33%	19%	18%	19%	20%	18%	20%	16%	16%	29%	22%	15%
			b			c									abe		
Mean score		3.5	3.1	3.6	3.4	3.1	3.5	3.5	3.5	3.6	3.5	3.5	3.6	3.7	3.2	3.3	3.6
			a										c	c			c
Standard deviation		1.25	1.17	1.25	1.19	1.22	1.26	1.25	1.26	1.17	1.25	1.23	1.23	1.12	1.19	1.34	1.29
Standard error		.06	.17	.06	.19	.27	.07	.09	.10	.15	.09	.08	.15	.12	.13	.17	.12

Columns Tested: a,b - a,b,c - a,b,c,d,e - a,b,c,d,e

Survey of the Self-Employed

Q44_6. When considering your ideal pension scheme, please rank the following pension features in order of preference.

Real-time information about government policy changes affecting your pension scheme

Base: All respondents

			AWARENESS OF IPSE			SOC				HAPPINESS IN SELF-EMPLOYMENT			WORKING PLANS		AWARENESS OF TAX DEDUCTIBLES FOR TRAINING	
		Total	Know at least a little	Have at least heard of	Have never heard of	1-3	4-6	7-10	NET: 4-10	Happy	Neutral	Unhappy	Remain self-employed	Would consider or want to switch to work for someone else	Aware	Not aware
Significance Level: 95%			a	b	c	a	b	c	d	a	b	c	a	b	a	b
Unweighted Total		1003	58	192	811	513	291	199	490	808	148	38	727	225	261	742
Weighted Total		1003	64	202	801	501	300	201	501	800	159	35	702	243	254	749
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st choice	(1)	34	3	5	29	13	7	14	21	30	4	-	27	6	10	24
		3%	4%	3%	4%	3%	2%	7%	4%	4%	2%	-	4%	3%	4%	3%
								ab								
2nd choice	(2)	62	5	12	50	29	22	11	33	47	11	4	42	16	20	42
		6%	8%	6%	6%	6%	7%	5%	7%	6%	7%	11%	6%	6%	8%	6%
3rd choice	(3)	97	10	27	71	37	33	28	60	77	18	3	69	22	17	80
		10%	15%	13%	9%	7%	11%	14%	12%	10%	11%	7%	10%	9%	7%	11%
								a	a							
4th choice	(4)	121	4	19	102	61	39	21	60	93	20	5	79	33	34	87
		12%	7%	9%	13%	12%	13%	10%	12%	12%	13%	15%	11%	13%	14%	12%
5th choice	(5)	113	4	16	97	57	37	19	56	90	17	6	77	30	16	96
		11%	7%	8%	12%	11%	12%	10%	11%	11%	11%	17%	11%	13%	6%	13%
															a	
Not selected		576	38	123	453	304	163	109	272	463	89	17	408	135	156	419
		57%	60%	61%	56%	61%	54%	54%	54%	58%	56%	50%	58%	56%	62%	56%
						d										
NETS																
Net: Selected in top 3		194	17	44	149	80	62	52	114	154	33	6	138	44	47	147
		19%	27%	22%	19%	16%	21%	26%	23%	19%	21%	18%	20%	18%	18%	20%
								a	a							
Mean score		3.5	3.1	3.3	3.5	3.6	3.6	3.2	3.4	3.5	3.5	3.8	3.5	3.6	3.3	3.6
						c										a
Standard deviation		1.25	1.21	1.16	1.26	1.23	1.19	1.32	1.25	1.26	1.19	1.17	1.27	1.21	1.25	1.24
Standard error		.06	.25	.13	.07	.09	.10	.14	.08	.07	.15	.29	.07	.12	.12	.07

Columns Tested: a,b,c - a,b,c,d - a,b,c - a,b - a,b

Survey of the Self-Employed

Q44_6. When considering your ideal pension scheme, please rank the following pension features in order of preference.

Real-time information about government policy changes affecting your pension scheme

Base: All respondents

			SELF-EMPLOYMENT SUPPORT/ADVICE AVAILABLE AT UNIVERSITY		AWARENESS OF MAKING TAX DIGITAL			CONCERN OVER BREXIT NEGOTIATIONS		CONCERN ABOUT SAVING FOR LATER LIFE		PENSION USAGE			IMPORTANCE OF SAVING FOR LATER LIFE	
		Total	To at least some extent	To no extent	Know at least a little about it	At least heard of it	Have not heard of it	Concerned	Not concerned	Concerned	Not concerned	Have used private/ personal pension	Currently use private/ personal pension	Have never saved through a private/ personal pension	Important	Not important
Significance Level: 95%			a	b	a	b	c	a	b	a	b	a	b	c	a	b
Unweighted Total		1003	63	327	309	514	489	537	403	662	300	510	339	475	856	107
Weighted Total		1003	69	319	304	492	511	546	389	668	289	452	311	531	855	101
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st choice	(1)	34	3	7	10	21	14	21	8	19	11	11	7	21	25	5
		3%	4%	2%	3%	4%	3%	4%	2%	3%	4%	3%	2%	4%	3%	5%
2nd choice	(2)	62	5	20	16	31	31	36	21	40	19	22	21	35	57	3
		6%	7%	6%	5%	6%	6%	7%	5%	6%	7%	5%	7%	7%	7%	3%
3rd choice	(3)	97	9	28	30	50	47	55	41	71	25	42	26	54	86	9
		10%	13%	9%	10%	10%	9%	10%	11%	11%	9%	9%	9%	10%	10%	9%
4th choice	(4)	121	5	39	35	52	69	65	53	84	31	65	47	56	103	11
		12%	7%	12%	11%	11%	14%	12%	14%	13%	11%	14%	15%	10%	12%	11%
5th choice	(5)	113	4	41	38	60	53	53	53	71	38	51	40	61	95	14
		11%	6%	13%	12%	12%	10%	10%	14%	11%	13%	11%	13%	11%	11%	14%
Not selected		576	43	184	177	279	297	317	213	382	165	259	168	304	490	60
		57%	63%	58%	58%	57%	58%	58%	55%	57%	57%	57%	54%	57%	57%	59%
NETS																
Net: Selected in top 3		194	17	54	55	102	92	112	70	130	55	75	55	111	168	17
		19%	24%	17%	18%	21%	18%	20%	18%	20%	19%	17%	18%	21%	20%	17%
Mean score		3.5	3.1	3.7	3.6	3.5	3.5	3.4	3.7	3.5	3.5	3.6	3.6	3.4	3.5	3.6
Standard deviation		1.25	1.24	1.20	1.24	1.30	1.19	1.26	1.16	1.20	1.30	1.16	1.19	1.29	1.23	1.35
Standard error		.06	.24	.10	.11	.09	.08	.08	.09	.07	.12	.08	.10	.09	.06	.20

Columns Tested: a,b - a,b,c - a,b - a,b - a,b,c - a,b

Survey of the Self-Employed

Q44_7. When considering your ideal pension scheme, please rank the following pension features in order of preference.

The opportunity to contribute to a group pension scheme and potentially get a higher return on investment

Base: All respondents

		GENDER			AGE			REGION													
		Total	Male	Female	18-34	35-54	55+	London	South East	South West	East Midlands	West Midlands	Eastern	North West	North East	Yorkshire and Humberside	Wales	Northern Ireland	Scotland	England	Devolved Nations
Significance Level: 95%			a	b	a	b	c	a	b	c	d	e	f	g	h	i	j	*k	l	m	n
Unweighted Total		1003	587	412	93	485	425	146	195	108	81	74	52	95	34	88	42	14	74	873	130
Weighted Total		1003	678	320	201	468	334	140	201	80	60	90	40	100	50	80	50	20	90	843	160
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st choice		(1)	52 5%	45 7% b	6 2% a	2 1% a	19 6% a	6 4%	7 4%	5 6%	4 7%	8 8%	3 8%	5 5%	3 6%	3 3%	1 2%	- -	7 8%	43 5%	8 5%
2nd choice		(2)	89 9%	61 9%	29 9%	18 9%	38 12% b	17 12%	14 7%	7 9%	5 9%	5 6%	4 9%	7 7%	4 8%	8 10%	7 14%	2 9%	9 10%	71 8%	18 11%
3rd choice		(3)	92 9%	62 9%	30 9%	18 9%	29 9%	17 12% gi	16 8%	5 7%	5 8%	9 10%	2 6%	4 4%	9 18% cgi	3 4%	7 15% gi	3 15%	11 12%	71 8%	21 13% gi
4th choice		(4)	116 12%	83 12%	33 10%	20 10%	34 10%	14 10%	27 14%	6 8%	9 14%	16 18% cln	5 13%	13 13%	7 14%	8 10%	3 6%	1 7%	6 7%	105 12%	11 7%
5th choice		(5)	117 12%	76 11%	40 13%	15 7%	46 14%	17 12%	23 11%	8 10%	10 16%	11 12%	4 9%	8 8%	7 14%	12 15%	7 14%	3 16%	7 8%	100 12%	18 11%
Not selected			537 54%	352 52%	182 57%	129 64% bc	167 50%	70 50%	114 57%	49 61% dh	27 45%	42 46%	22 55%	62 62% deh	20 40%	46 57%	25 50%	11 53%	49 54%	453 54%	85 53%
NETS																					
Net: Selected in top 3		233 23%	167 25%	65 20%	38 19%	108 23%	87 26%	40 28% bg	36 18%	17 21%	15 25%	22 24%	9 23%	17 16%	16 32%	14 18%	15 30%	5 24%	27 30% bg	185 22%	47 30% bgi
Mean score		3.3	3.3	3.5 a	3.4	3.4	3.3	3.3	3.5 l	3.2	3.4	3.4	3.1	3.4	3.4	3.5	3.3	3.6	2.9	3.4 l	3.1
Standard deviation		1.33	1.36	1.24	1.16	1.35	1.39	1.30	1.26	1.44	1.41	1.36	1.46	1.35	1.27	1.41	1.27	1.20	1.37	1.33	1.33
Standard error		.06	.08	.09	.20	.09	.10	.15	.13	.22	.22	.22	.31	.21	.28	.23	.28	.45	.22	.07	.17

Columns Tested: a,b - a,b,c - a,b,c,d,e,f,g,h,i,j,k,l,m,n

Survey of the Self-Employed

Q44_7. When considering your ideal pension scheme, please rank the following pension features in order of preference.

The opportunity to contribute to a group pension scheme and potentially get a higher return on investment

Base: All respondents

			CURRENT WORK		TYPE OF BUSINESS			EDUCATION					LENGTH OF SELF-EMPLOYMENT				
		Total	Work with spouse, relative or business partner	Work by themselves	Limited company	Partnership	Sole trader	Secondary school	University degree	Higher university degree	NET: Up to Secondary school	NET: University	Up to 3 years	3-6 years	6-10 years	10-15 years	More than 15 years
Significance Level: 95%			a	b	a	b	c	a	b	c	d	e	a	b	c	d	e
Unweighted Total		1003	103	900	126	41	807	455	403	130	458	533	156	196	174	172	305
Weighted Total		1003	96	907	134	38	801	472	383	134	475	517	185	207	173	165	273
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st choice	(1)	52	6	46	5	4	41	32	16	4	32	20	5	14	11	4	19
		5%	6%	5%	4%	10%	5%	7%	4%	3%	7%	4%	2%	7%	6%	2%	7%
								e						d			ad
2nd choice	(2)	89	11	79	15	2	64	24	46	18	24	64	19	18	14	19	19
		9%	11%	9%	11%	6%	8%	5%	12%	14%	5%	12%	10%	9%	8%	12%	7%
									ad	ad		ad					
3rd choice	(3)	92	6	86	8	2	76	47	38	6	47	44	15	16	16	12	33
		9%	6%	10%	6%	4%	10%	10%	10%	5%	10%	9%	8%	8%	9%	7%	12%
4th choice	(4)	116	10	105	19	8	86	57	41	17	57	58	17	24	21	21	32
		12%	11%	12%	14%	21%	11%	12%	11%	12%	12%	11%	9%	12%	12%	13%	12%
5th choice	(5)	117	18	100	18	7	90	54	48	13	56	60	17	24	24	16	37
		12%	18%	11%	14%	19%	11%	12%	12%	9%	12%	12%	9%	11%	14%	10%	14%
			b														
Not selected		537	46	491	68	15	442	258	195	76	259	271	113	111	88	93	132
		54%	48%	54%	51%	40%	55%	55%	51%	57%	55%	52%	61%	54%	51%	57%	48%
													e				
NETS																	
Net: Selected in top 3		233	22	211	29	8	182	103	99	29	103	128	38	48	41	35	71
		23%	23%	23%	21%	21%	23%	22%	26%	22%	22%	25%	21%	23%	24%	21%	26%
Mean score		3.3	3.5	3.3	3.4	3.5	3.3	3.4	3.3	3.3	3.4	3.3	3.3	3.3	3.4	3.4	3.4
Standard deviation		1.33	1.45	1.32	1.33	1.47	1.34	1.36	1.31	1.32	1.37	1.31	1.26	1.40	1.38	1.24	1.36
Standard error		.06	.21	.06	.18	.31	.07	.09	.09	.17	.09	.08	.16	.14	.14	.14	.11

Columns Tested: a,b - a,b,c - a,b,c,d,e - a,b,c,d,e

Survey of the Self-Employed

Q44_7. When considering your ideal pension scheme, please rank the following pension features in order of preference.

The opportunity to contribute to a group pension scheme and potentially get a higher return on investment

Base: All respondents

			AWARENESS OF IPSE			SOC				HAPPINESS IN SELF-EMPLOYMENT			WORKING PLANS		AWARENESS OF TAX DEDUCTIBLES FOR TRAINING	
		Total	Know at least a little	Have at least heard of	Have never heard of	1-3	4-6	7-10	NET: 4-10	Happy	Neutral	Unhappy	Remain self-employed	Would consider or want to switch to work for someone else	Aware	Not aware
Significance Level: 95%			a	b	c	a	b	c	d	a	b	c	a	b	a	b
Unweighted Total		1003	58	192	811	513	291	199	490	808	148	38	727	225	261	742
Weighted Total		1003	64	202	801	501	300	201	501	800	159	35	702	243	254	749
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st choice	(1)	52	7	11	40	21	21	9	30	36	13	1	34	12	15	37
		5%	11%	6%	5%	4%	7%	4%	6%	5%	8%	2%	5%	5%	6%	5%
2nd choice	(2)	89	8	30	59	49	23	17	40	72	14	3	57	30	25	65
		9%	13%	15% c	7%	10%	8%	9%	8%	9%	9%	9%	8%	12%	10%	9%
3rd choice	(3)	92	2	21	70	45	25	22	47	77	11	4	69	22	24	68
		9%	3%	11%	9%	9%	8%	11%	9%	10%	7%	11%	10%	9%	9%	9%
4th choice	(4)	116	6	16	100	56	38	21	59	83	26	4	80	27	22	93
		12%	9%	8%	12%	11%	13%	11%	12%	10%	16% a	11%	11%	11%	9%	12%
5th choice	(5)	117	10	29	88	53	40	23	64	100	14	3	88	24	43	75
		12%	16%	14%	11%	11%	13%	12%	13%	12%	9%	10%	13%	10%	17% b	10%
Not selected		537	31	94	443	276	153	108	261	431	81	20	374	128	126	411
		54%	48%	47%	55% b	55%	51%	54%	52%	54%	51%	56%	53%	53%	50%	55%
NETS																
Net: Selected in top 3		233	17	63	170	115	69	48	117	185	38	8	160	63	63	170
		23%	27%	31% c	21%	23%	23%	24%	23%	23%	24%	23%	23%	26%	25%	23%
Mean score		3.3	3.1	3.2	3.4	3.3	3.4	3.4	3.4	3.4	3.2	3.4	3.4	3.2	3.4	3.3
Standard deviation		1.33	1.59	1.38	1.32	1.31	1.40	1.31	1.36	1.33	1.37	1.23	1.33	1.32	1.42	1.30
Standard error		.06	.28	.14	.07	.09	.11	.14	.09	.07	.16	.31	.07	.12	.12	.07

Columns Tested: a,b,c - a,b,c,d - a,b,c - a,b - a,b

Survey of the Self-Employed

Q44_7. When considering your ideal pension scheme, please rank the following pension features in order of preference.

The opportunity to contribute to a group pension scheme and potentially get a higher return on investment

Base: All respondents

			SELF-EMPLOYMENT SUPPORT/ADVICE AVAILABLE AT UNIVERSITY		AWARENESS OF MAKING TAX DIGITAL			CONCERN OVER BREXIT NEGOTIATIONS		CONCERN ABOUT SAVING FOR LATER LIFE		PENSION USAGE			IMPORTANCE OF SAVING FOR LATER LIFE	
		Total	To at least some extent	To no extent	Know at least a little about it	At least heard of it	Have not heard of it	Concerned	Not concerned	Concerned	Not concerned	Have used private/ personal pension	Currently use private/ personal pension	Have never saved through a private/ personal pension	Important	Not important
Significance Level: 95%			a	b	a	b	c	a	b	a	b	a	b	c	a	b
Unweighted Total		1003	63	327	309	514	489	537	403	662	300	510	339	475	856	107
Weighted Total		1003	69	319	304	492	511	546	389	668	289	452	311	531	855	101
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st choice	(1)	52	2	11	18	30	21	26	23	32	17	30	16	21	43	5
		5%	3%	3%	6%	6%	4%	5%	6%	5%	6%	7%	5%	4%	5%	5%
2nd choice	(2)	89	15	39	33	49	40	62	24	69	21	48	32	39	83	6
		9%	21%	12%	11%	10%	8%	11%	6%	10%	7%	11%	10%	7%	10%	6%
								b								
3rd choice	(3)	92	4	33	25	44	48	47	39	58	26	48	35	40	84	5
		9%	5%	10%	8%	9%	9%	9%	10%	9%	9%	11%	11%	8%	10%	5%
4th choice	(4)	116	5	35	32	46	69	63	45	84	25	57	36	57	100	12
		12%	8%	11%	10%	9%	14%	12%	12%	13%	9%	13%	12%	11%	12%	11%
							b									
5th choice	(5)	117	8	35	36	70	47	60	49	89	25	52	41	61	99	12
		12%	12%	11%	12%	14%	9%	11%	13%	13%	9%	12%	13%	12%	12%	12%
						c				b						
Not selected		537	35	166	160	253	285	287	209	337	176	216	149	312	446	61
		54%	51%	52%	53%	51%	56%	53%	54%	50%	61%	48%	48%	59%	52%	60%
											a			ab		
NETS																
Net: Selected in top 3		233	20	84	76	123	110	135	86	159	64	126	84	100	210	17
		23%	29%	26%	25%	25%	22%	25%	22%	24%	22%	28%	27%	19%	25%	16%
												c	c			
Mean score		3.3	3.1	3.3	3.3	3.3	3.4	3.3	3.4	3.4	3.2	3.2	3.3	3.4	3.3	3.5
Standard deviation		1.33	1.37	1.27	1.38	1.41	1.26	1.33	1.35	1.33	1.37	1.34	1.32	1.32	1.32	1.40
Standard error		.06	.24	.10	.12	.09	.08	.08	.10	.07	.12	.08	.10	.09	.06	.21

Columns Tested: a,b - a,b,c - a,b - a,b - a,b,c - a,b

Survey of the Self-Employed

Q44_8. When considering your ideal pension scheme, please rank the following pension features in order of preference.

Wider investment opportunities (e.g. diversified portfolio including property funds, international equity options, bonds, stocks and shares)

Base: All respondents

		GENDER			AGE			REGION														
		Total	Male	Female	18-34	35-54	55+	London	South East	South West	East Midlands	West Midlands	Eastern	North West	North East	Yorkshire and Humberside	Wales	Northern Ireland	Scotland	England	Devolved Nations	
Significance Level: 95%			a	b	a	b	c	a	b	c	d	e	f	g	h	i	j	*k	l	m	n	
Unweighted Total		1003	587	412	93	485	425	146	195	108	81	74	52	95	34	88	42	14	74	873	130	
Weighted Total		1003	678	320	201	468	334	140	201	80	60	90	40	100	50	80	50	20	90	843	160	
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
1st choice		(1)	54 5%	39 6%	14 4%	11 5%	24 5%	19 6%	7 5%	10 5%	6 7%	3 5%	3 4%	2 4%	6 6%	2 5%	4 5%	- -	- -	10 11%	44 5%	10 6%
2nd choice		(2)	72 7%	50 7%	22 7%	18 9%	33 7%	21 6%	12 9%	9 5%	7 8%	2 3%	16 18%	3 9%	2 2%	- -	9 12%	2 5%	2 8%	6 7%	62 7%	10 6%
									g			abdgghijlmn				bdgh						
3rd choice		(3)	90 9%	67 10%	23 7%	13 6%	50 11%	28 8%	20 14%	13 7%	5 6%	6 10%	5 6%	- -	15 15%	8 15%	6 7%	6 12%	2 9%	5 5%	77 9%	13 8%
									bcdl			f		bcdl	f		f		9%	5%	f	f
4th choice		(4)	107 11%	81 12%	26 8%	17 8%	57 12%	33 10%	14 10%	21 10%	5 7%	9 15%	7 8%	5 13%	9 9%	7 14%	11 14%	4 9%	- -	15 16%	88 10%	19 12%
																			c			
5th choice		(5)	102 10%	67 10%	34 11%	24 12%	41 9%	37 11%	14 10%	22 11%	9 11%	6 10%	5 6%	6 16%	12 12%	8 16%	7 8%	5 10%	1 7%	7 7%	89 11%	13 8%
Not selected			578 58%	374 55%	201 63%	119 59%	262 56%	197 59%	72 52%	125 62%	49 61%	35 57%	53 59%	24 59%	56 56%	25 50%	44 54%	33 65%	15 76%	48 53%	482 57%	96 60%
NETS																						
Net: Selected in top 3		216 22%	156 23%	58 18%	41 21%	107 23%	67 20%	40 29%	33 16%	17 21%	11 18%	25 28%	5 12%	24 24%	10 20%	19 24%	8 17%	3 17%	21 23%	183 22%	33 20%	
									bf			bf										
Mean score		3.3	3.3	3.4	3.3	3.3	3.3	3.2	3.5 e	3.2	3.5 e	2.8	3.7	3.4	3.7	3.2	3.7	3.2	3.1	3.3	3.2	
Standard deviation		1.34	1.32	1.37	1.43	1.28	1.38	1.28	1.39	1.51	1.27	1.26	1.43	1.33	1.20	1.32	1.05	1.35	1.44	1.34	1.35	
Standard error		.07	.08	.11	.23	.09	.10	.15	.16	.24	.23	.23	.31	.21	.31	.21	.27	.78	.25	.07	.19	

Columns Tested: a,b - a,b,c - a,b,c,d,e,f,g,h,i,j,k,l,m,n

Survey of the Self-Employed

Q44_8. When considering your ideal pension scheme, please rank the following pension features in order of preference.

Wider investment opportunities (e.g. diversified portfolio including property funds, international equity options, bonds, stocks and shares)

Base: All respondents

			CURRENT WORK		TYPE OF BUSINESS			EDUCATION					LENGTH OF SELF-EMPLOYMENT				
		Total	Work with spouse, relative or business partner	Work by themselves	Limited company	Partnership	Sole trader	Secondary school	University degree	Higher university degree	NET: Up to Secondary school	NET: University	Up to 3 years	3-6 years	6-10 years	10-15 years	More than 15 years
Significance Level: 95%																	
			a	b	a	b	c	a	b	c	d	e	a	b	c	d	e
Unweighted Total		1003	103	900	126	41	807	455	403	130	458	533	156	196	174	172	305
Weighted Total		1003	96	907	134	38	801	472	383	134	475	517	185	207	173	165	273
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st choice	(1)	54	8	46	12	4	36	19	28	7	19	35	6	14	10	11	13
		5%	8%	5%	9%	11%	4%	4%	7%	5%	4%	7%	3%	7%	6%	7%	5%
					c				ad								
2nd choice	(2)	72	9	63	7	6	56	34	25	12	34	38	16	13	13	9	20
		7%	10%	7%	5%	16%	7%	7%	7%	9%	7%	7%	9%	6%	8%	5%	7%
					ac												
3rd choice	(3)	90	6	84	18	-	70	35	35	17	35	52	20	16	20	17	17
		9%	7%	9%	14%	-	9%	7%	9%	13%	7%	10%	11%	8%	11%	10%	6%
					b		b										
4th choice	(4)	107	9	98	17	1	86	35	49	22	35	71	16	21	19	20	32
		11%	10%	11%	13%	2%	11%	7%	13%	16%	7%	14%	9%	10%	11%	12%	12%
									ad	ad	ad						
5th choice	(5)	102	10	92	14	4	77	45	41	16	45	57	21	22	19	15	25
		10%	10%	10%	10%	11%	10%	9%	11%	12%	9%	11%	12%	10%	11%	9%	9%
Not selected		578	53	525	66	23	476	304	205	61	307	265	106	121	92	93	165
		58%	55%	58%	49%	60%	59%	64%	53%	45%	65%	51%	57%	59%	53%	57%	61%
						a	bce				bce						
NETS																	
Net: Selected in top 3		216	24	192	37	10	163	88	88	36	88	124	42	43	43	37	51
		22%	25%	21%	28%	26%	20%	19%	23%	27%	19%	24%	23%	21%	25%	22%	19%
									ad		ad						
Mean score		3.3	3.1	3.3	3.2	2.7	3.3	3.3	3.3	3.4	3.3	3.3	3.4	3.3	3.3	3.3	3.3
Standard deviation		1.34	1.46	1.32	1.36	1.65	1.31	1.36	1.38	1.25	1.36	1.34	1.29	1.41	1.32	1.34	1.35
Standard error		.07	.22	.07	.17	.46	.07	.11	.10	.15	.11	.08	.16	.16	.15	.16	.12

Columns Tested: a,b - a,b,c - a,b,c,d,e - a,b,c,d,e

Survey of the Self-Employed

Q44_8. When considering your ideal pension scheme, please rank the following pension features in order of preference.

Wider investment opportunities (e.g. diversified portfolio including property funds, international equity options, bonds, stocks and shares)

Base: All respondents

			AWARENESS OF IPSE			SOC				HAPPINESS IN SELF-EMPLOYMENT			WORKING PLANS		AWARENESS OF TAX DEDUCTIBLES FOR TRAINING	
		Total	Know at least a little	Have at least heard of	Have never heard of	1-3	4-6	7-10	NET: 4-10	Happy	Neutral	Unhappy	Remain self-employed	Would consider or want to switch to work for someone else	Aware	Not aware
Significance Level: 95%			a	b	c	a	b	c	d	a	b	c	a	b	a	b
Unweighted Total		1003	58	192	811	513	291	199	490	808	148	38	727	225	261	742
Weighted Total		1003	64	202	801	501	300	201	501	800	159	35	702	243	254	749
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st choice	(1)	54	7	16	37	32	13	9	21	44	7	2	46	6	23	31
		5%	11%	8%	5%	6%	4%	4%	4%	6%	4%	7%	7%	3%	9%	4%
			c										b		b	
2nd choice	(2)	72	7	18	54	29	27	16	43	54	15	3	46	16	17	55
		7%	11%	9%	7%	6%	9%	8%	8%	7%	9%	8%	7%	7%	7%	7%
3rd choice	(3)	90	13	25	66	48	30	12	42	71	16	3	56	27	26	64
		9%	20%	12%	8%	10%	10%	6%	8%	9%	10%	9%	8%	11%	10%	9%
			c													
4th choice	(4)	107	4	26	82	61	28	18	46	87	15	5	71	30	19	88
		11%	6%	13%	10%	12%	9%	9%	9%	11%	9%	15%	10%	12%	8%	12%
5th choice	(5)	102	4	18	84	48	36	17	54	85	14	1	69	31	28	74
		10%	6%	9%	10%	10%	12%	9%	11%	11%	9%	4%	10%	13%	11%	10%
Not selected		578	29	100	478	283	166	129	295	458	92	20	413	132	142	436
		58%	46%	49%	60% ab	56%	55%	64%	59%	57%	58%	58%	59%	55%	56%	58%
NETS																
Net: Selected in top 3		216	27	59	157	110	70	37	106	169	37	8	148	50	65	151
		22%	42% c	29% c	20%	22%	23%	18%	21%	21%	23%	24%	21%	21%	26%	20%
Mean score		3.3	2.7	3.1	3.4 a	3.3	3.4	3.3	3.3	3.3	3.2	3.0	3.2	3.6 a	3.1	3.4
Standard deviation		1.34	1.23	1.33	1.34	1.35	1.32	1.37	1.34	1.35	1.31	1.29	1.40	1.20	1.46	1.29
Standard error		.07	.22	.14	.07	.09	.12	.16	.10	.07	.17	.34	.08	.12	.14	.07

Columns Tested: a,b,c - a,b,c,d - a,b,c - a,b - a,b

Survey of the Self-Employed

Q44_8. When considering your ideal pension scheme, please rank the following pension features in order of preference.

Wider investment opportunities (e.g. diversified portfolio including property funds, international equity options, bonds, stocks and shares)

Base: All respondents

			SELF-EMPLOYMENT SUPPORT/ADVICE AVAILABLE AT UNIVERSITY		AWARENESS OF MAKING TAX DIGITAL			CONCERN OVER BREXIT NEGOTIATIONS		CONCERN ABOUT SAVING FOR LATER LIFE		PENSION USAGE			IMPORTANCE OF SAVING FOR LATER LIFE	
		Total	To at least some extent	To no extent	Know at least a little about it	At least heard of it	Have not heard of it	Concerned	Not concerned	Concerned	Not concerned	Have used private/ personal pension	Currently use private/ personal pension	Have never saved through a private/ personal pension	Important	Not important
Significance Level: 95%			a	b	a	b	c	a	b	a	b	a	b	c	a	b
Unweighted Total		1003	63	327	309	514	489	537	403	662	300	510	339	475	856	107
Weighted Total		1003	69	319	304	492	511	546	389	668	289	452	311	531	855	101
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st choice	(1)	54	11	15	27	29	24	34	17	37	16	29	20	25	51	3
		5%	16% b	5%	9% c	6%	5%	6%	4%	6%	6%	6%	6%	5%	6%	3%
2nd choice	(2)	72	1	26	19	37	35	32	29	49	17	32	24	40	64	4
		7%	1%	8% a	6%	8%	7%	6%	7%	7%	6%	7%	8%	8%	8%	4%
3rd choice	(3)	90	2	40	23	42	48	58	30	66	21	42	35	44	77	9
		9%	3%	13% a	8%	9%	9%	11%	8%	10%	7%	9%	11%	8%	9%	9%
4th choice	(4)	107	11	40	33	50	58	55	48	71	33	56	39	51	97	10
		11%	16%	13%	11%	10%	11%	10%	12%	11%	11%	12%	12%	10%	11%	10%
5th choice	(5)	102	4	42	38	57	45	67	30	62	35	45	36	52	90	9
		10%	6%	13%	13%	12%	9%	12% b	8%	9%	12%	10%	12%	10%	11%	9%
Not selected		578	40	155	164	277	301	300	235	382	167	248	157	319	477	66
		58%	58%	49%	54%	56%	59%	55%	61%	57%	58%	55%	50%	60% b	56%	65%
NETS																
Net: Selected in top 3		216	14	81	69	109	107	125	76	152	54	103	79	109	191	17
		22%	20%	26%	23%	22%	21%	23%	20%	23%	19%	23%	25%	21%	22%	16%
Mean score		3.3	2.9	3.4	3.3	3.3	3.3	3.4	3.3	3.3	3.4	3.3	3.3	3.3	3.3	3.5
Standard deviation		1.34	1.59	1.28	1.48	1.38	1.30	1.37	1.29	1.32	1.38	1.35	1.34	1.34	1.35	1.26
Standard error		.07	.32	.10	.13	.09	.09	.09	.10	.08	.12	.09	.10	.10	.07	.20

Columns Tested: a,b - a,b,c - a,b - a,b - a,b,c - a,b

Survey of the Self-Employed

Q44_9. When considering your ideal pension scheme, please rank the following pension features in order of preference.

Greater tax incentives to save into a pension

Base: All respondents

		GENDER			AGE			REGION													
		Total	Male	Female	18-34	35-54	55+	London	South East	South West	East Midlands	West Midlands	Eastern	North West	North East	Yorkshire and Humberside	Wales	Northern Ireland	Scotland	England	Devolved Nations
Significance Level: 95%		a	b	a	b	c	a	b	c	d	e	f	g	h	i	j	*k	l	m	n	
Unweighted Total		1003	587	412	93	485	425	146	195	108	81	74	52	95	34	88	42	14	74	873	130
Weighted Total		1003	678	320	201	468	334	140	201	80	60	90	40	100	50	80	50	20	90	843	160
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st choice	(1)	295	214	78	42	133	120	48	66	23	14	24	12	31	14	20	17	4	22	253	42
		29%	31%	24%	21%	28%	36%	34%	33%	28%	24%	26%	29%	31%	29%	25%	33%	20%	24%	30%	26%
			b				ab														
2nd choice	(2)	183	136	46	29	95	59	21	37	10	15	20	5	16	11	18	10	6	13	154	29
		18%	20%	14%	14%	20%	18%	15%	19%	12%	25%	22%	13%	16%	23%	23%	20%	29%	14%	18%	18%
			b								c										
3rd choice	(3)	137	78	59	43	53	41	17	26	12	6	7	7	16	7	15	3	8	12	114	23
		14%	11%	18%	21%	11%	12%	12%	13%	15%	10%	8%	18%	16%	15%	19%	7%	37%	14%	14%	14%
				a	bc											e					
4th choice	(4)	73	40	32	14	35	24	9	19	8	3	3	4	8	2	6	5	-	5	62	10
		7%	6%	10%	7%	7%	7%	7%	10%	10%	5%	3%	10%	8%	4%	7%	10%	-	6%	7%	6%
				a														-			
5th choice	(5)	65	43	21	12	30	23	6	9	3	7	7	2	6	3	9	5	-	5	54	10
		6%	6%	7%	6%	6%	7%	5%	5%	4%	12%	8%	6%	6%	7%	11%	11%	-	6%	6%	7%
											abc					b					
Not selected		251	167	84	61	122	68	39	43	24	14	30	10	23	11	12	10	3	34	205	46
		25%	25%	26%	31%	26%	20%	28%	21%	30%	23%	33%	24%	23%	22%	15%	19%	13%	37%	24%	29%
					c	c		i		i		i							bgijm	i	i
NETS																					
Net: Selected in top 3		615	428	183	113	282	220	86	129	45	36	51	24	64	33	53	30	17	47	521	94
		61%	63%	57%	56%	60%	66%	61%	64%	56%	59%	56%	60%	63%	66%	66%	60%	87%	52%	62%	59%
Mean score		2.2	2.1	2.5	2.5	2.2	2.1	2.1	2.2	2.3	2.4	2.2	2.3	2.2	2.2	2.5	2.3	2.2	2.3	2.2	2.3
				a												a					
Standard deviation		1.30	1.28	1.32	1.26	1.29	1.31	1.26	1.26	1.30	1.41	1.32	1.33	1.30	1.26	1.35	1.46	.81	1.31	1.30	1.29
Standard error		.05	.06	.07	.16	.07	.07	.12	.10	.15	.18	.18	.21	.15	.25	.16	.25	.23	.19	.05	.13

Columns Tested: a,b - a,b,c - a,b,c,d,e,f,g,h,i,j,k,l,m,n

Survey of the Self-Employed

Q44_9. When considering your ideal pension scheme, please rank the following pension features in order of preference.

Greater tax incentives to save into a pension

Base: All respondents

			CURRENT WORK		TYPE OF BUSINESS			EDUCATION					LENGTH OF SELF-EMPLOYMENT				
			Work with spouse, relative or business partner	Work by themselves	Limited company	Partnership	Sole trader	Secondary school	University degree	Higher university degree	NET: Up to Secondary school	NET: University	Up to 3 years	3-6 years	6-10 years	10-15 years	More than 15 years
Significance Level: 95%		Total	a	b	a	b	c	a	b	c	d	e	a	b	c	d	e
Unweighted Total		1003	103	900	126	41	807	455	403	130	458	533	156	196	174	172	305
Weighted Total		1003	96	907	134	38	801	472	383	134	475	517	185	207	173	165	273
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st choice	(1)	295	38	256	44	12	230	130	120	40	131	160	43	50	55	54	92
		29%	40% b	28%	33%	31%	29%	27%	31%	30%	28%	31%	23%	24%	32%	33%	34% ab
2nd choice	(2)	183	15	168	22	7	150	84	67	29	85	96	38	37	28	38	42
		18%	15%	19%	16%	17%	19%	18%	18%	21%	18%	19%	21%	18%	16%	23% e	16%
3rd choice	(3)	137	9	128	26	1	106	70	49	18	70	67	28	34	18	23	34
		14%	10%	14%	19% b	3%	13%	15%	13%	14%	15%	13%	15%	16%	10%	14%	12%
4th choice	(4)	73	6	67	6	4	63	29	31	10	30	40	12	12	18	8	22
		7%	6%	7%	4%	11%	8%	6%	8%	7%	6%	8%	6%	6%	11% d	5%	8%
5th choice	(5)	65	7	58	9	1	53	41	19	4	41	23	10	16	14	9	16
		6%	8%	6%	6%	4%	7%	9% bce	5%	3%	9% bce	4%	6%	8%	8%	6%	6%
Not selected		251	21	230	29	13	199	119	97	33	119	130	53	58	41	33	66
		25%	22%	25%	21%	33%	25%	25%	25%	25%	25%	25%	29%	28%	24%	20%	24%
NETS																	
Net: Selected in top 3		615	62	552	92	20	486	283	237	87	286	324	110	121	101	115	168
		61%	65%	61%	68%	52%	61%	60%	62%	65%	60%	63%	59%	58%	58%	70% bc	62%
Mean score		2.2	2.1	2.3	2.2	2.1	2.3	2.3 e	2.2	2.1	2.3 e	2.1	2.3	2.4	2.3	2.1	2.2
Standard deviation		1.30	1.35	1.29	1.26	1.33	1.30	1.35	1.26	1.16	1.35	1.23	1.23	1.32	1.40	1.20	1.31
Standard error		.05	.15	.05	.13	.24	.05	.07	.07	.11	.07	.06	.12	.11	.12	.10	.09

Columns Tested: a,b - a,b,c - a,b,c,d,e - a,b,c,d,e

Survey of the Self-Employed

Q44_9. When considering your ideal pension scheme, please rank the following pension features in order of preference.

Greater tax incentives to save into a pension

Base: All respondents

			AWARENESS OF IPSE			SOC				HAPPINESS IN SELF-EMPLOYMENT			WORKING PLANS		AWARENESS OF TAX DEDUCTIBLES FOR TRAINING		
		Total	Know at least a little	Have at least heard of	Have never heard of	1-3	4-6	7-10	NET: 4-10	Happy	Neutral	Unhappy	Remain self-employed	Would consider or want to switch to work for someone else	Aware	Not aware	
Significance Level: 95%			a	b	c	a	b	c	d	a	b	c	a	b	a	b	
Unweighted Total		1003	58	192	811	513	291	199	490	808	148	38	727	225	261	742	
Weighted Total		1003	64	202	801	501	300	201	501	800	159	35	702	243	254	749	
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
1st choice		(1)	295	13	63	232	150	84	60	144	243	38	13	216	66	67	227
			29%	21%	31%	29%	30%	28%	30%	29%	30%	24%	38%	31%	27%	26%	30%
2nd choice		(2)	183	11	35	148	83	58	42	100	161	17	2	136	39	58	125
			18%	17%	17%	18%	16%	19%	21%	20%	20%	11%	5%	19%	16%	23%	17%
										bc					b		
3rd choice		(3)	137	12	29	108	62	52	23	75	107	26	3	84	45	36	101
			14%	19%	14%	13%	12%	17%	11%	15%	13%	16%	10%	12%	18%	14%	13%
								a						a			
4th choice		(4)	73	4	12	60	47	13	13	26	53	16	2	48	20	22	51
			7%	6%	6%	8%	9%	4%	6%	5%	7%	10%	5%	7%	8%	9%	7%
							bd										
5th choice		(5)	65	5	15	50	32	22	11	33	49	12	4	43	19	12	52
			6%	8%	7%	6%	6%	7%	5%	7%	6%	8%	10%	6%	8%	5%	7%
Not selected			251	19	47	204	127	72	52	124	188	50	11	175	55	58	193
			25%	30%	23%	25%	25%	24%	26%	25%	23%	32%	31%	25%	23%	23%	26%
												a					
NETS																	
Net: Selected in top 3		615	36	127	487	295	194	125	320	510	80	19	435	150	161	453	
		61%	56%	63%	61%	59%	65%	62%	64%	64%	51%	54%	62%	62%	64%	61%	
										b							
Mean score		2.2	2.5	2.2	2.2	2.3	2.3	2.1	2.2	2.2	2.5	2.2	2.2	2.4	2.3	2.2	
											a						
Standard deviation		1.30	1.31	1.32	1.29	1.33	1.27	1.25	1.26	1.27	1.39	1.55	1.28	1.32	1.22	1.32	
Standard error		.05	.20	.11	.05	.07	.08	.10	.06	.05	.14	.30	.05	.10	.09	.06	

Columns Tested: a,b,c - a,b,c,d - a,b,c - a,b - a,b

Survey of the Self-Employed

Q44_9. When considering your ideal pension scheme, please rank the following pension features in order of preference.

Greater tax incentives to save into a pension

Base: All respondents

			SELF-EMPLOYMENT SUPPORT/ADVICE AVAILABLE AT UNIVERSITY		AWARENESS OF MAKING TAX DIGITAL			CONCERN OVER BREXIT NEGOTIATIONS		CONCERN ABOUT SAVING FOR LATER LIFE		PENSION USAGE			IMPORTANCE OF SAVING FOR LATER LIFE	
		Total	To at least some extent	To no extent	Know at least a little about it	At least heard of it	Have not heard of it	Concerned	Not concerned	Concerned	Not concerned	Have used private/ personal pension	Currently use private/ personal pension	Have never saved through a private/ personal pension	Important	Not important
Significance Level: 95%			a	b	a	b	c	a	b	a	b	a	b	c	a	b
Unweighted Total		1003	63	327	309	514	489	537	403	662	300	510	339	475	856	107
Weighted Total		1003	69	319	304	492	511	546	389	668	289	452	311	531	855	101
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
1st choice	(1)	295	23	103	95	158	137	163	120	204	85	157	121	132	260	27
		29%	34%	32%	31%	32%	27%	30%	31%	31%	29%	35% c	39% c	25%	30%	27%
2nd choice	(2)	183	13	56	58	91	92	101	77	113	60	92	60	86	150	21
		18%	18%	18%	19%	18%	18%	19%	20%	17%	21%	20%	19%	16%	18%	20%
3rd choice	(3)	137	11	43	44	73	64	73	53	112	22	61	42	74	124	8
		14%	16%	13%	14%	15%	13%	13%	14%	17% b	8%	14%	13%	14%	15% b	7%
4th choice	(4)	73	2	25	26	37	35	43	25	49	22	37	25	33	65	7
		7%	3%	8%	8%	8%	7%	8%	6%	7%	8%	8%	8%	6%	8%	7%
5th choice	(5)	65	3	16	19	27	38	31	31	47	16	28	17	34	57	8
		6%	5%	5%	6%	5%	7%	6%	8%	7%	5%	6%	5%	6%	7%	8%
Not selected		251	17	76	62	107	144	134	82	143	84	77	45	171	200	31
		25%	24%	24%	21%	22%	28% ab	25%	21%	21%	29% a	17%	15%	32% ab	23%	31%
NETS																
Net: Selected in top 3		615	47	202	197	321	293	338	250	429	168	310	223	292	535	55
		61%	68%	63%	65% c	65% c	57%	62%	64%	64%	58%	69% c	72% c	55%	62%	55%
Mean score		2.2	2.0	2.2	2.2	2.2	2.3	2.2	2.2	2.3	2.1	2.2	2.1	2.3 b	2.2	2.3
Standard deviation		1.30	1.19	1.26	1.29	1.26	1.33	1.27	1.32	1.31	1.28	1.27	1.25	1.31	1.30	1.37
Standard error		.05	.17	.08	.08	.06	.07	.06	.07	.06	.09	.06	.07	.07	.05	.16

Columns Tested: a,b - a,b,c - a,b - a,b - a,b,c - a,b