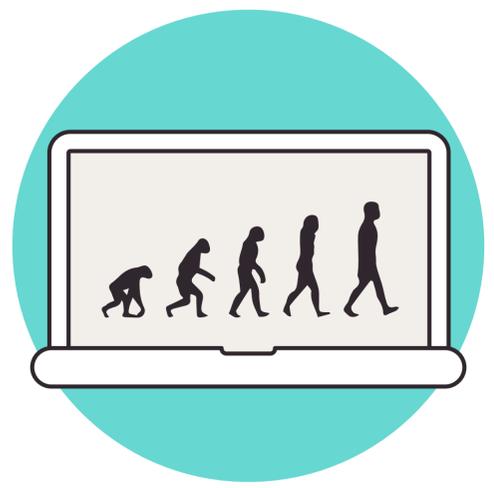


The Freelance Evolution.

The Coconut Self-Employment Survey

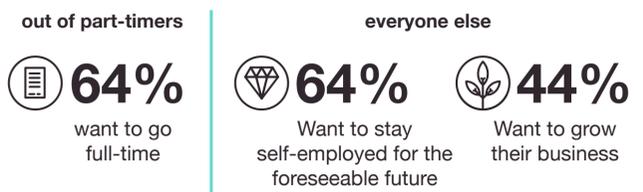
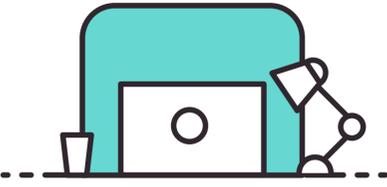
Over 500 people, from side-hustlers to small business owners, took part in our self-employment survey. This was designed to shed light on the triumphs and challenges of working for yourself today.



Feeling insightful? [Click here](#) to see the raw data and do your own analysis.

Freelance Growth Story.

More and more people are going, and staying, self-employed. For many, side-hustling is the first step on the path to working for themselves full-time and one day running their own business.



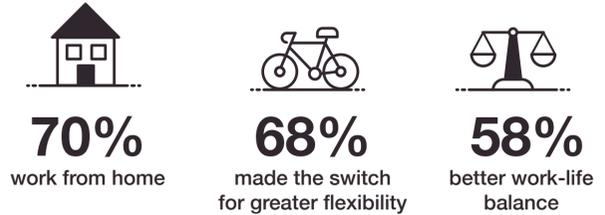
Who's doing it?

The average self-employed person is 34 years old, they work as a sole trader, earn £36k a year and have been self-employed for 4 years.



In Pursuit of Happiness.

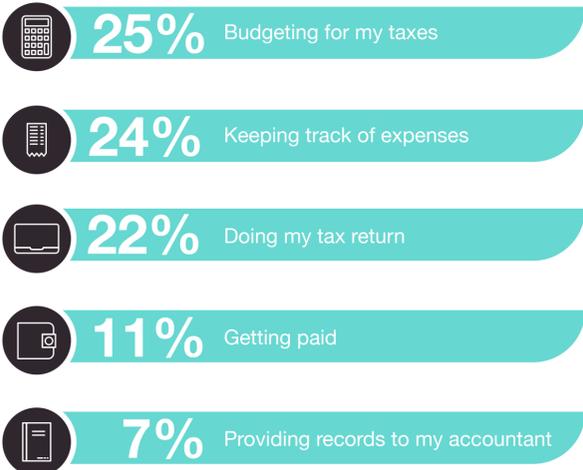
People choose to work for themselves in search of greater flexibility, personal growth and more control over their work.



Striving for security.

Money becomes complicated business when you work for yourself. Unexpected tax bills, unpaid invoices and financial admin are holding people back from finding financial security.

Top 5 headaches when working for yourself:



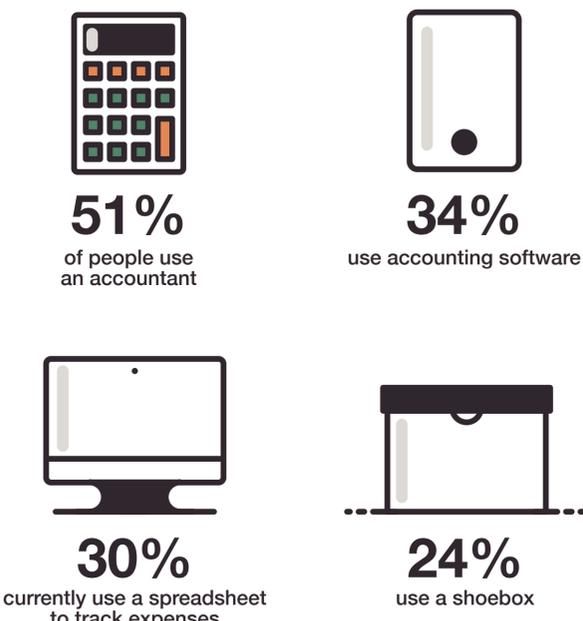
66% of freelancers surveyed have experienced not being paid an invoice

Top 5 reasons for not being paid:



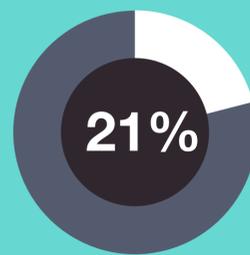
Coping Mechanisms.

People choose to work for themselves in search of greater flexibility, personal growth and more control over their work.



Making tax digital

HMRC is rolling out new requirements for businesses and self-employed people, including digital record keeping and quarterly tax submissions.



Only 21% are aware of this initiative.

Saving for the future.

