

Self Employed research survey

ScotPulse: October 2025

Method

- Research was commissioned by a strategic review team – to assess opinions and experience of Self-employed adults throughout Scotland on Debt and Insolvency issues.
- An online survey was sent to a representative sample of Self-employed adults through the ScotPulse panel.
- **All respondents not selecting the answer ‘self-employed’ were screened out of the survey.**
- 3 screening / classification questions and six main questions on experience and attitudes towards self-employed business debt were served to the sample of self-employed adults.
- The sample also ensured that responses by Ethnicity were representative within in the overall survey completions.
- Results are unweighted.

Fieldwork

- 13th-19th October 2025.

Completed Responses

- Invitations: 3,348
- Completions – Self-employed: 406

Screening

- 406 self-employed adults completed the survey, with 270 being Sole Traders (67%), 43 being in a Partnership (11%) and 84 (21%) having a Limited company.
- There is a good spread of respondents by gender (45% Male / 55% Female), by socio-economic grouping (ABC1 45% / C2DE 55%) and across all of Scotland. Self-employed respondents also tended to be in the more mature working age groups.
- We also got a wide range of respondents across business sector/category - most prominent being Creative arts and design (43 adults), Health and Social care (35), Property / Estate agency / Construction / Surveying (33) and Teaching / Education (26).

Recruitment

- 154 adults said that they would be interested in taking part in further research. 110 have provided the details to proceed.

Bills / Payments

- 21% (86 respondents) are behind with any payments, 17% with any personal bills and 10% with any business bills.
- The areas where self-employed adults are behind are: Credit card (9%), Overdraft (6%), Council tax/water (5%) and Energy (4%).
- Mobile phone and internet are relevant for a very high proportions, but only 1% are behind.
- The most common business bills/payments by self-employed are to HMRC. 57% are up to date with HMRC and 6% overall are behind, with 5% being 3 months or more behind.
- We can see that those in Partnerships are more likely to be behind on any payments – across all categories and for both personal bills and business bills.
- Sole traders are slightly less likely to be behind on business bills.

Organisations - awareness

- 89% are aware of Citizens Advice, followed by Business Gateway on 60%. Almost half of respondents are aware of Scottish Enterprise and only 12% are aware of Step Change and 4% Business Debtline.
- Citizens Advice is best known among Sole Traders (91%)
- Scottish Enterprise is better known among those with Limited companies (61%) and Business Gateway also has highest awareness among the same group. Step Change awareness seems lower among Partnerships.

Likely to turn to for help

- Citizens Advice (56%) remains top as the most likely to turn to, followed by My bank (49%) and an Accountant (44%).
- Business Gateway (24%), Scottish Enterprise (15%), Lawyer (14%) and Business Debtline (12%) are picked by a smaller % overall with Insolvency practitioner further down the list picked by 8% of the total respondents.
- We can see that self-employed in Limited companies are far more likely to turn to My bank or an Accountant than Sole traders.
- 75% of those in a Limited co. would be likely to turn to an Accountant – compared to 33% of Sole traders.
- Sole Traders and those in a Partnership are more likely to turn to Citizens Advice (60% / 65%).

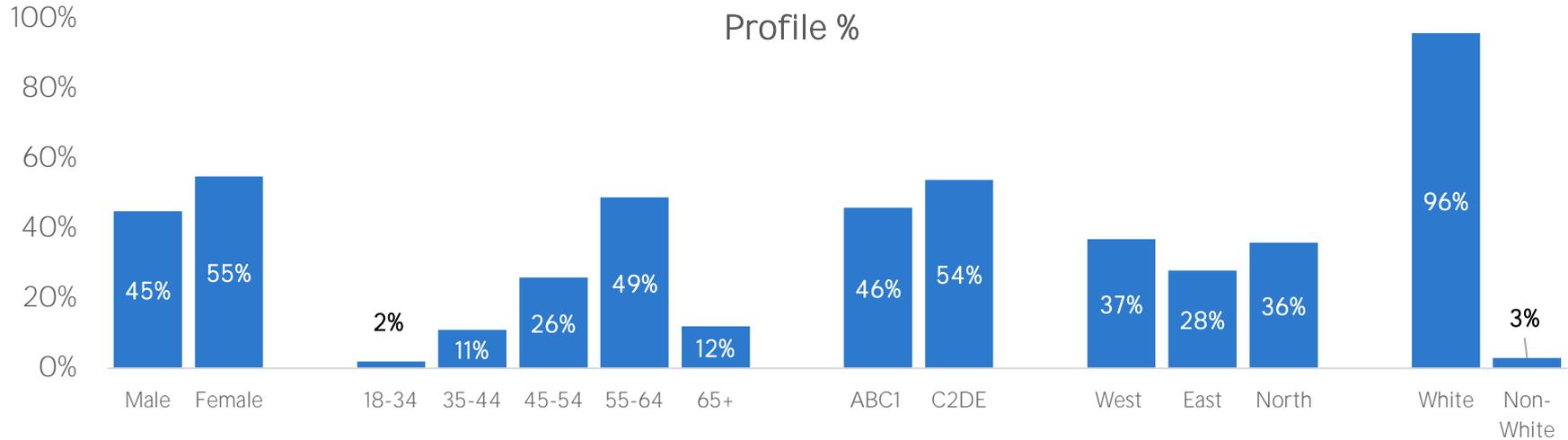
Important characteristics for a debt solution

- Ability to keep trading is the most picked as important characteristic (88% seeing it as important), followed closely by Flexibility in debt repayments (85%) - both very high scores on the importance scale. There is a drop to the other four categories – but for each of them more than half and less than two out of three believe that they are important.
- The top two statements are seen as Important/Very important across all types of self-employed adults
- Continued access to credit scored higher as important among Limited companies, and a Business rescue mechanism is higher among Partnerships followed by Limited companies.

Survey Results

Working status: Self-employed

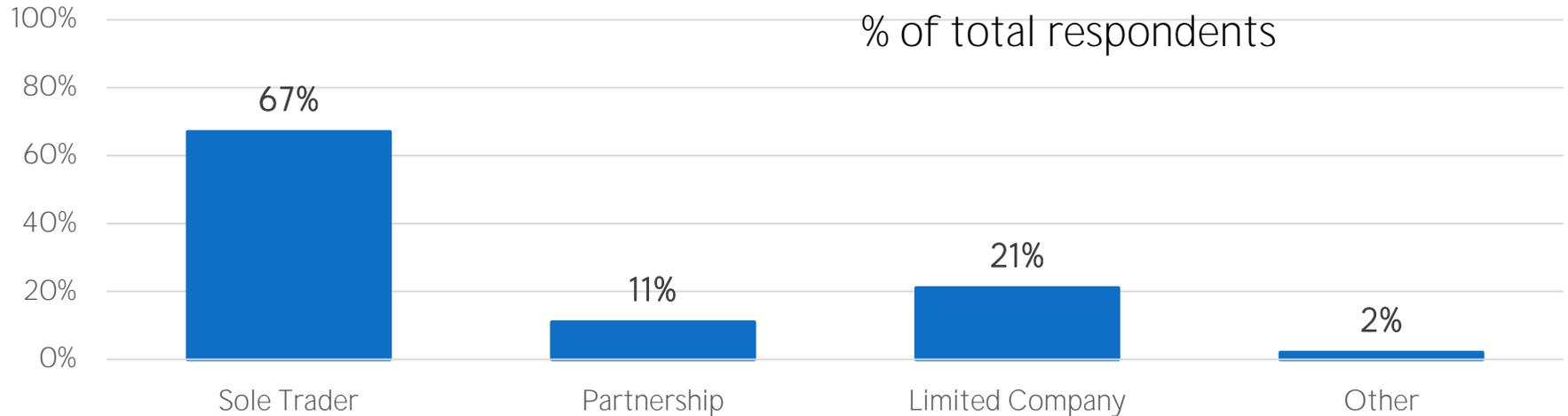
S1: What is your working status?



- Of 406 Self-employed adults – 45% are male and 55% female.
- By age group they are most likely to be aged 55+. 49% are aged 55-64 yrs.
- There is a fairly even ABC1 vs C2DE split. (46% / 54%).
- We have respondents from around Scotland: 37% West Central Scotland, 28% East Central Scotland and 36% North Scotland.
- Ethnic minorities (non-white) are represented in the overall sample.

Working status: Description

S2: Please tell us your self-employed status



- Of the 406 Self-employed respondents, 67% (270) are Sole traders, 11% (43) are in a partnership and 21% (84) are in a limited company.

Total	406	100%
Creative arts and design	43	11%
Health / Social care	35	9%
Property, estate agency, construction, surveying	33	8%
Teaching / education	26	6%
Hospitality /events management	21	5%
Transport / logistics	21	5%
Environment / agriculture	20	5%
Leisure, sport, tourism	18	4%
Sales	15	4%
Accountancy, banking, finance	12	3%
Energy and utilities	12	3%
Media, internet	11	3%
Engineering and manufacturing	10	2%
Information technology	8	2%
Marketing, advertising, PR	7	2%
Public services and admin	6	1%
Charity and voluntary work	5	1%
Law	3	1%
Recruitment and HR	3	1%
Law enforcement / security	0	0%
Science	0	0%
None of these	97	24%

S3: Which, if any, of the following areas do you work in?

The 406 self-employed adults who completed the survey work across a broad range of sectors.

- The most prominent are Creative arts and design (43 adults), Health and Social care (35), Property / Estate agency / Construction / Surveying (33) and Teaching / Education (26).
- 97 (24% of completions) did not see any categories that applied to themselves.

Personal Bills: How up to date are you?

Q1: Are you currently up to date or behind on your scheduled payments for any of the following?

Bill	Up to date	Behind	N/A
Mobile phone	96%	1%	3%
Internet	94%	1%	5%
Energy	91%	4%	4%
Council tax/water	90%	5%	4%
Credit card	59%	9%	32%
Mortgage	38%	2%	61%
Overdraft	26%	6%	68%
Rent	24%	2%	74%
Personal loan	21%	1%	79%
Buy now pay later schemes	17%	1%	82%

- Looking first at personal bills – the areas where self-employed adults are behind are: Credit card (9%), Overdraft (6%), Council tax/water (5%) and Energy (4%).
- Mobile phone and internet are relevant for a very high proportions, but only 1% are behind for each of these bills.
- Credit card is also highest for being 3 months or more behind – with 16 (4%) being well behind on payments.
- Only 2% of all adults are behind on their Mortgage and 2% are behind on their Rent.

Business Bills: How up to date are you?

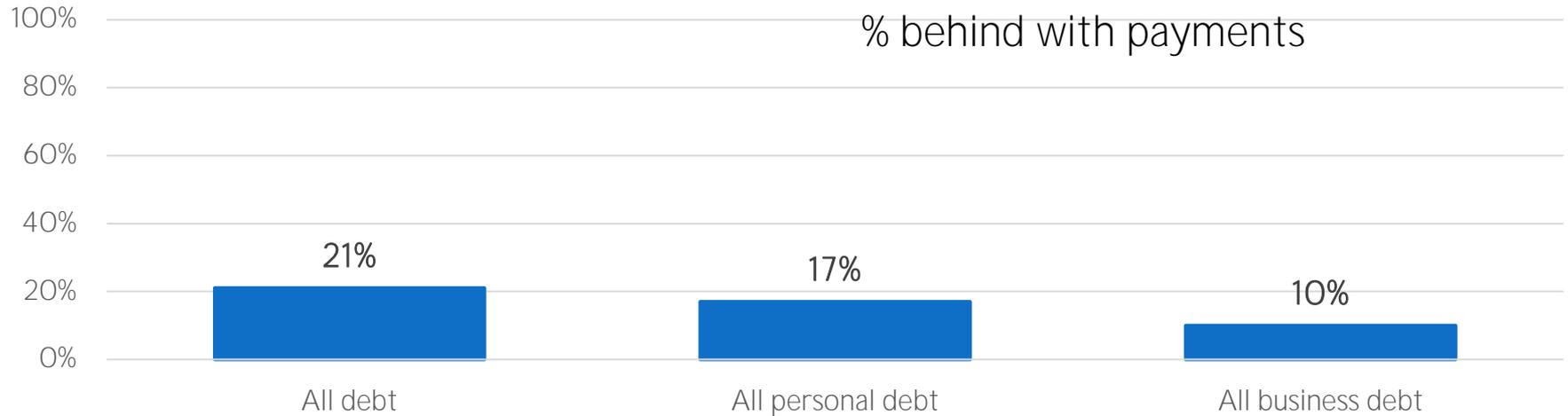
Q1: Are you currently up to date or behind on your scheduled payments for any of the following?

Bill	Up to date	Behind	N/A
HMRC debts	57%	6%	37%
Trade credit	20%	3%	77%
Business credit card	17%	2%	81%
Covid-19 loans	13%	1%	86%
Business loan from bank	9%	1%	90%
Business rates	18%	0.5%	81%
Start-up loan	3%	0.5%	96%

- When we look at specific business bills and debt, the most common bills/payments by self-employed are to HMRC.
- 57% are up to date with HMRC and 6% overall are behind, with 5% being 3 months or more behind.
- 3% are behind for Trade credit and 2% are behind on a business credit card.
- Only 1% overall are behind for Covid-19 loans or Bank business loans, and less than 1% are behind on Start-up loans or Business rates.

Behind on any payments

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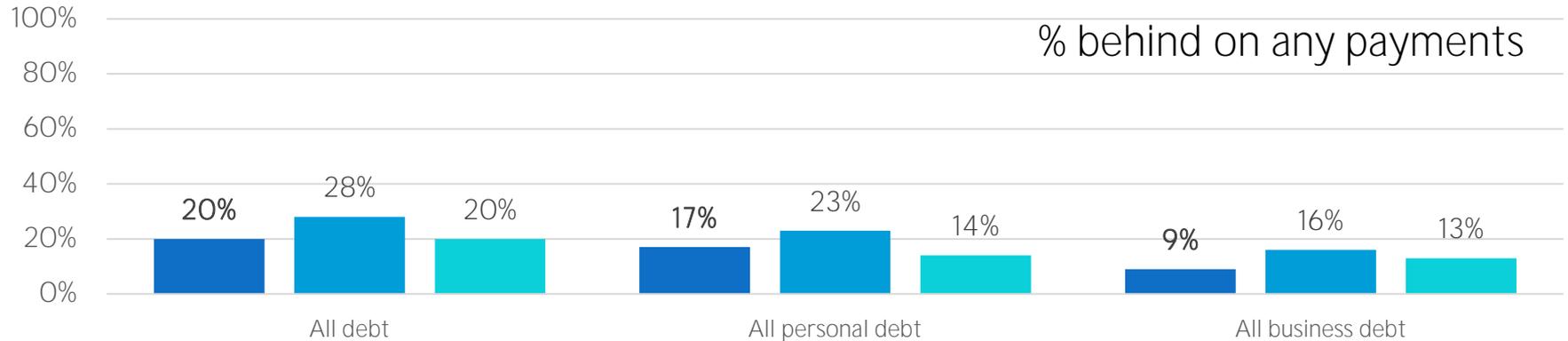


- Of 406 self-employed adults, 21% (86 adults) are behind with any payments, 17% with personal bills and 10% business bills.

Behind on any payments

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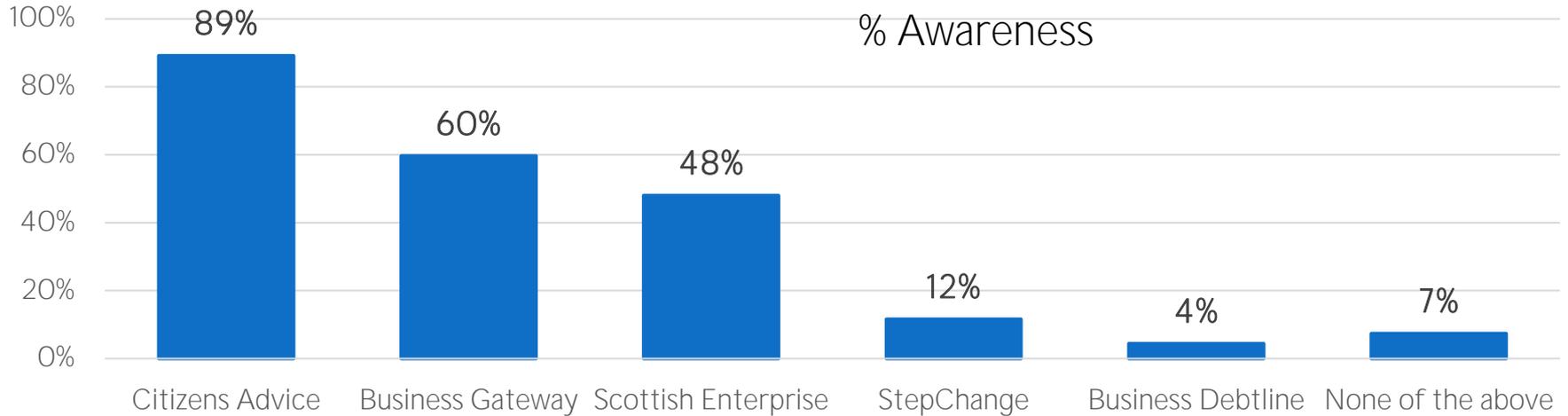
■ Sole trader ■ Partnership ■ Limited Co.



- We can see that those in Partnerships are more likely to be behind on any payments – across all categories and for both personal bills and business bills.
- Sole traders are less likely to be behind on business bills.

Organisations: Awareness

Q2: Below is a list of organisations you could turn to if your business got into financial difficulties. Which of the following are you aware of?

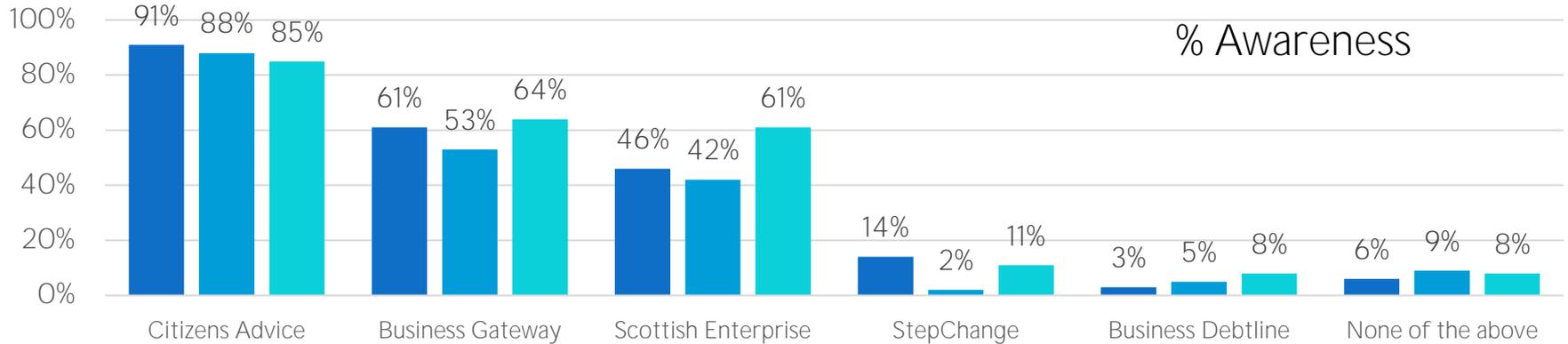


- 89% are aware of Citizens Advice, followed by Business Gateway on 60%.
- Almost half of respondents are aware of Scottish Enterprise.
- Only 12% are aware of Step Change and 4% Business Debtline.
- 7% are not aware of any of the organisations listed.

Organisations: Awareness

Q2: Below is a list of organisations you could turn to if your business got into financial difficulties. Which of the following are you aware of?

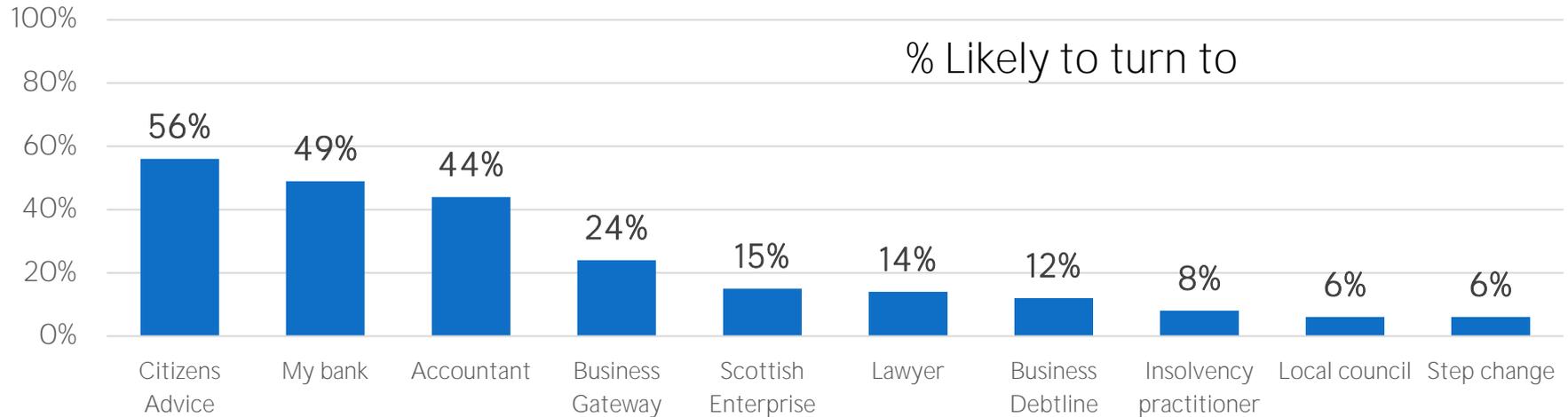
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- Citizens Advice is best known among Sole Traders (91%)
- Scottish Enterprise is better known among those with Limited companies (61%) and Business Gateway also has highest awareness among the same group.
- Step Change awareness seems lower among Partnerships.

Likely to turn to for help

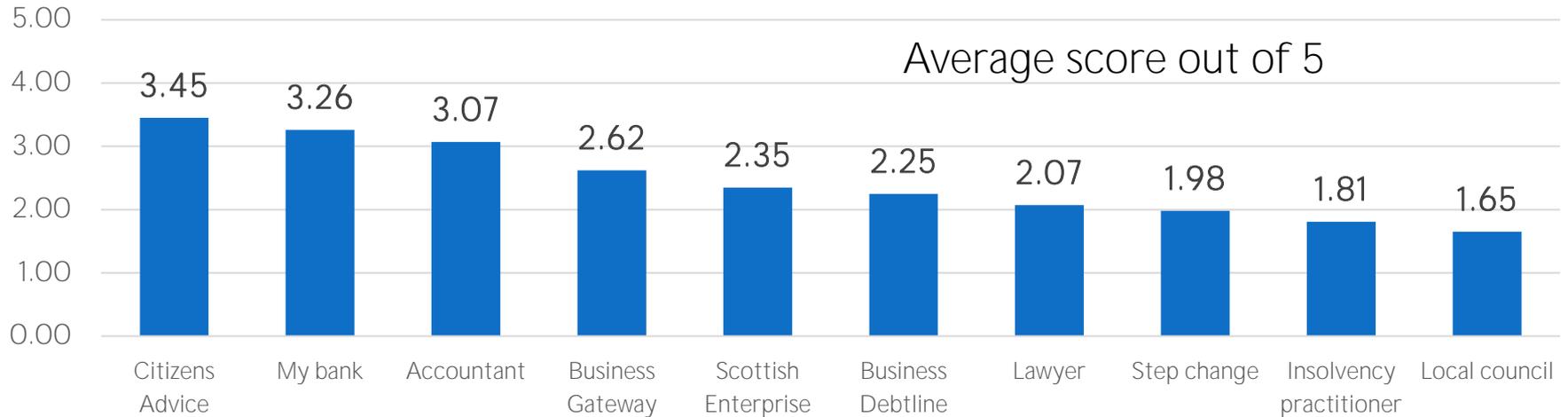
Q3: If your business got into financial difficulties how likely would you be to turn to each of the following organisations for help?



- Citizens Advice (56%) remains top as the most likely to turn to, followed by My bank (49%) and an Accountant (44%)
- Business Gateway (24%), Scottish Enterprise (15%), Lawyer (14%) and Business debtline (12%) are picked by a smaller % overall.
- Insolvency practitioner was picked as likely to turn to by 8% of the total respondents.

Likely to turn to for help

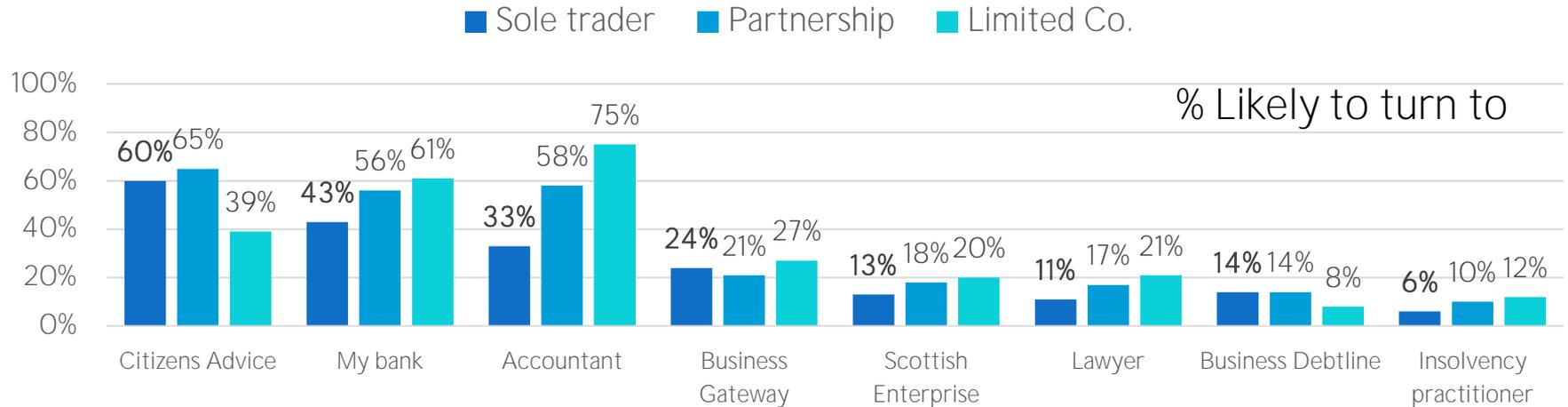
Q3: If your business got into financial difficulties how likely would you be to turn to each of the following organisations for help?



- Citizens Advice also has the highest overall average score out of 5 with 3.45, followed by My Bank (3.26) and Accountant (3.07).
- Local council scored the lowest of the ten options available, followed by Insolvency practitioner.

Likely to turn to for help

Q3: If your business got into financial difficulties how likely would you be to turn to each of the following organisations for help?



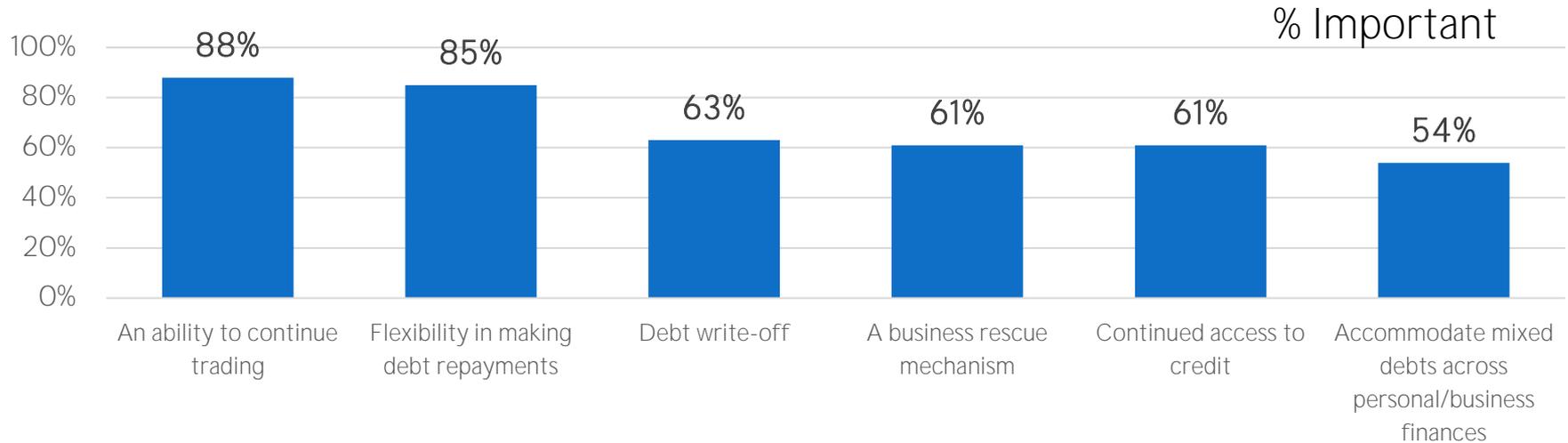
- We can see that self-employed in Limited companies are far more likely to turn to My bank or an Accountant than Sole traders.
- 75% of those in a Limited co. would be likely to turn to an Accountant – compared to 33% of Sole traders.
- Sole Traders and those in a Partnership are more likely to turn to Citizens Advice (60% / 65%).

Q3b: Are there any other organisations that you would be likely to turn to for help? Open-ended

- There are a small number of other comments (27) suggesting ‘other organisations’.
- Family, friends and business colleagues are all mentioned.
- Plus individual mentions for Trade unions / NUJ, The Federation of small businesses, Private investors, Law Society, Equity, Christians against poverty and The job centre.
- The list of all answers is provided within the data tables.

Important characteristics for a debt solution

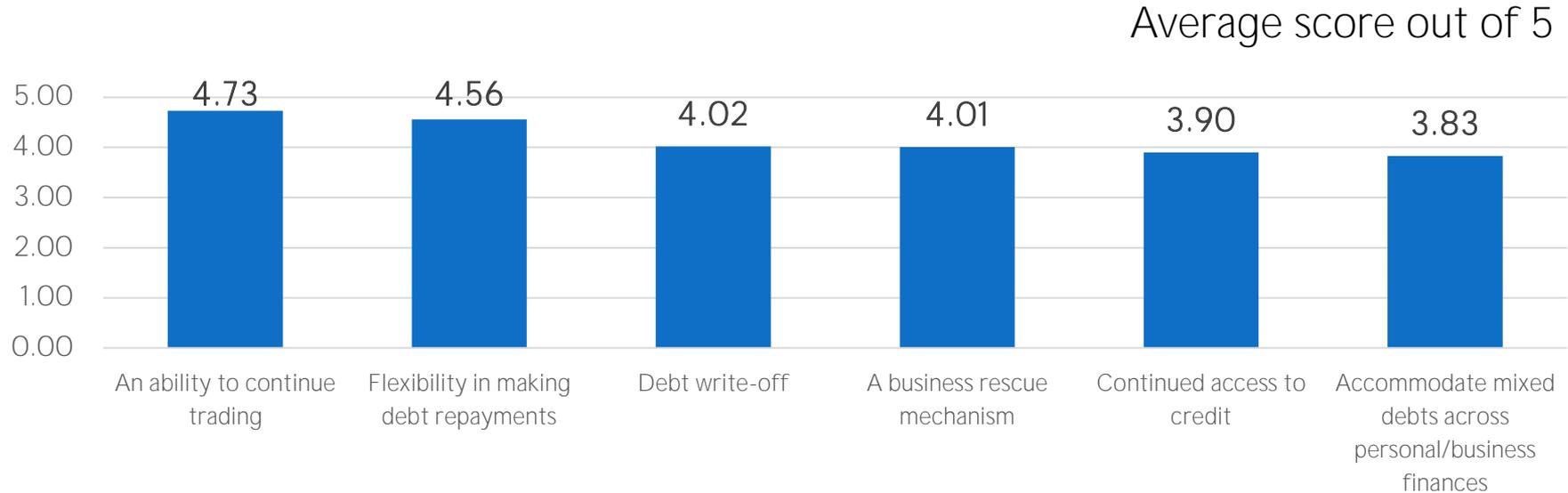
Q4: If you did have to access a debt solution for your business how important would each of the following characteristics be?



- Ability to keep trading is the most picked as important (88%), followed closely by Flexibility in debt repayments (85%).
- There is a drop to the other four categories – but for each of them more than half and less than two out of three believe that they are important.

Important characteristics for a debt solution

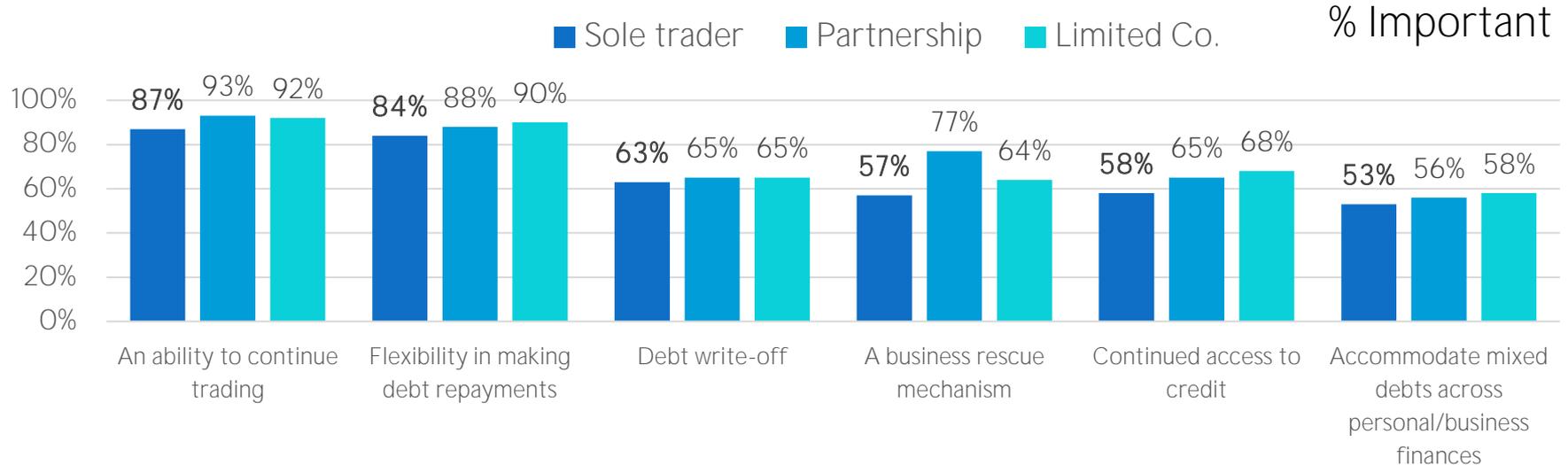
Q4: If you did have to access a debt solution for your business how important would each of the following characteristics be?



- Ability to continue trading also has the highest average score with 4.73 out of 5, followed again quite closely by Flexibility in debt repayments (4.56). These are both very high scores on the importance scale.
- The other four categories are quite close together with average around 4 out of 5 overall..

Important characteristics of a debt solution

Q4: If you did have to access a debt solution for your business how important would each of the following characteristics be?



- The top two statements are seen as Important/Very important across all types of self-employed adults - albeit slightly lower among sole traders.
- Continued access to credit scored higher as important among Limited companies, a Business rescue mechanism is higher among Partnerships followed by Limited companies.

Q4b: Are there any other debt characteristics that you would consider important? OPEN-ENDED

- Again, there were a small number of other characteristics that were mentioned by individuals (17).
- Lower interest rates received more than one mention
- Hibernation of business loans, Confidentiality, An official receiver, Caring banks, A personal adviser, Clear advice – were all mentioned
- And several respondents simply said that they would not get into debt.
- The list of all answers is provided within the data tables.

Unweighted Sample Summary

Unweighted Sample Summary

Total	406	100%
Male	192	47%
Female	214	53%
Age bands		
18-34	8	2%
35-44	46	11%
45-54	106	26%
55-64	195	49%
65+	47	12%
Social grade		
ABC1	184	46%
C2DE	218	54%
Children in household		
No children	318	79%
Children	84	21%
Area		
West central	147	37%
East central	112	28%
North	143	36%
Self-employed		
Sole-trader	270	67%
Partnership	43	11%
Limited Company	84	21%
Other (please describe in the box)	9	2%
Total	345	100%
White	330	96%
Mixed or multiple ethnic groups	2	1%
Asian, Scottish Asian or British Asian	2	1%
African, Scottish African or British African	2	1%
Caribbean or Black	2	1%
Other ethnic group	1	0%
Prefer not to say	6	2%
Further research	406	100%
Consent - Yes	154	38%

- An online survey sent to a representative sample of the Scottish 18+ population, all through the ScotPulse research panel.
- Fieldwork took place from 13th-19th October 2025.
- A total of 3,348 invites were sent out to reach 406 self-employed individuals aged 18+ across Scotland.
- Results are unweighted
- 154 adults opted-in for further research, with 110 supplying full details.