

Q2021M_Q2001	23 Financial knowledge	M	multiple choice (binary per answer)	Which paid services do you use? – None	Y=checked, empty/first	
Q2021M_Q2002	23 Financial knowledge	M	multiple choice (binary per answer)	Which paid services do you use? – Accountants	Y=checked, empty/first	
Q2021M_Q2003	23 Financial knowledge	M	multiple choice (binary per answer)	Which paid services do you use? – Accounting software (e.g. Acco, mytaxi)	Y=checked, empty/first	
Q2021M_Q2004	23 Financial knowledge	M	multiple choice (binary per answer)	Which paid services do you use? – Tax advice (tax consultant or adviser)	Y=checked, empty/first	
Q2021M_Q2005	23 Financial knowledge	M	multiple choice (binary per answer)	Which paid services do you use? – Legal advice (lawyer, legal advice)	Y=checked, empty/first	
Q2021M_Q2006	23 Financial knowledge	M	multiple choice (binary per answer)	Which paid services do you use? – Insurance broker or adviser	Y=checked, empty/first	
Q2021M_Q2007	23 Financial knowledge	M	multiple choice (binary per answer)	Which paid services do you use? – Business coaching or consultant	Y=checked, empty/first	
Q2021M_Q2008	23 Financial knowledge	M	multiple choice (binary per answer)	Which paid services do you use? – No answer	Y=checked, empty/first	
Q2021M_other	23 Financial knowledge	M	multiple choice (binary per answer)	Which paid services do you use? – Other		
Q2021S	23 Financial knowledge	L	single choice (radio)	What is the main reason why you do not use an accountant or bookkeeper?	ACSE-H don't have the budget for it. ACSE-H prefer to do my bookkeeping myself. ACSE-H's administration is limited, so I can't find it necessary. ACSE-H's answer	
Q2021S_other	23 Financial knowledge	L	open "Other" text	What is the main reason why you do not use an accountant or bookkeeper? Other. Free text.		
Q2021S_Q2001	23 Financial knowledge	K	multiple numeric input	How would you rate your overall financial knowledge? Indicate on the scale – 1 = Not at all, 5 = Very much (5 = maximum knowledge)	numeric	Niklas, Rilling & Omer (2020) – subjective financial knowledge (between 1-5) instead of 1-7.
Q20217	24 Concluding questions	L	single choice (radio)	As it thanks you for your participation and for completing the survey, we will donate €25 to a charity. Please indicate your preference below. Many information can be found on the following websites: Nederlandse Organisatie voor Wetenschappelijk Onderzoek (NWO) , ACSE-H , The Red Cross , Crisis Foundation . An independent disaster organization that provides assistance in emergency situations, supports vulnerable people in Flanders who experience difficulties. ACSE-H have no preference, the researcher may decide	ACSE-H Network Against Poverty – Belgian network fighting poverty and giving a voice to people in poverty. ACSE-Hing Brussels Foundation – Independent foundation supporting projects on social justice and poverty. ACSE-H The Red Cross Foundation – An independent disaster organization that provides assistance in emergency situations, supports vulnerable people in Flanders who experience difficulties. ACSE-H have no preference, the researcher may decide	
Q20215	24 Concluding questions	T	long free text	The questionnaire has been completed. Thank you very much for your participation! Do you have any general comments about this questionnaire? (optional)		
Q202112	24 Concluding questions	L	single choice (radio)	I would like to be kept informed of the results of this study (email addresses will be stored separately from the questionnaire responses)	ACSE-H No, thank you.	
Q202112_other	24 Concluding questions	L	open "Other" text	I would like to be kept informed of the results of this study (email addresses will be stored separately from the questionnaire responses) Other. Free text.		

Niklas, M., Rilling, A., & Omer, B. (2020). Self-employment, gender, financial knowledge, and high-cost borrowing. *Journal of Small Business Management*, 58(4), 659–705. <https://doi.org/10.1080/03677718.2019.1659885>

Source key	Full reference	Link
Declerck, De Witte & De Cuyper (2006)	Declerck, V., De Witte, H., & De Cuyper, N. (2006). Motieven voor tijdelijk werk en uitzendarbeid. Waarom accepteren tijdelijke werknemers en uitzendkrachten een 'flexibel' contract? Over.Werk. Tijdschrift van het Steunpunt WAV, 16(1-2), 147-151. Leuven: Steunpunt WAV / Uitgeverij Acco.	https://www.steunpuntwerk.be/files/publications/OW/OW_2006_12/overwerk_2006_1-2_26.pdf
De Witte — questionnaire	De Witte, H. & Declerck, V. Vragenlijst 'Motieven voor tijdelijk werk en uitzendarbeid'. Onderzoeksgroep Stress, Gezondheid en Welzijn, Departement Psychologie, KU Leuven. Instrument of the 2005 study reported in Declerck, De Witte & De Cuyper (2006).	[unpublished instrument, obtained from the authors]
EU-SILC 2019	Statbel / Eurostat. EU Statistics on Income and Living Conditions (EU-SILC), Belgian questionnaire 2019. Items on activity status, occupation, contract, income, working hours, job satisfaction, job search, social contributions and pension saving.	[add link]
EU-SILC 2022	Statbel / Eurostat. EU Statistics on Income and Living Conditions (EU-SILC), Belgian questionnaire 2022. Items on household income, making ends meet, arrears and material and social deprivation (household level).	[add link]
LFS	Statbel / Eurostat. Labour Force Survey (LFS), Belgian questionnaire. Items CH2a-CH19 on self-employment with/without staff, contract type and duration, and part-time work.	[add link]
LFS ad-hoc module BE 2017	Statbel. Labour Force Survey, ad-hoc module on self-employment, Belgium 2017. Items on economic dependence (Q106), client concentration, motives for self-employment (Q110) and preference for salaried work (Q120).	[add link]
QLFS 1999 (Spring)	Office for National Statistics (UK). Quarterly Labour Force Survey, Spring Quarter (March-May) 1999. Reasons for becoming self-employed (pull/push factors).	[add link]
EWCS 2024	Eurofound. European Working Conditions Survey (EWCS) 2024. Items on income predictability (Q113), hours predictability and likelihood of leaving the current job.	[add link]
ISCO-08	International Labour Organization (2012). International Standard Classification of Occupations (ISCO-08). Major groups used as sector categories.	https://www.ilo.org/public/english/bureau/stat/isco/isco08/
BABEL	Laenen, T., Mulayi, M.-L., Francisco, C., & Van Lancker, W. (2021). Basic Income in Belgium (BABEL) Survey Codebook. Leuven: Centre for Sociological Research, KU Leuven.	[add link]
Gezinsenquête	Departement Welzijn, Volksgezondheid en Gezin, Vlaamse overheid. Gezinsenquête. Items on housing, household composition, background characteristics and financial situation.	[add link]
SHED 2018	Board of Governors of the Federal Reserve System (2018). Survey of Household Economics and Decisionmaking (SHED). Items on month-to-month income variation, pay frequency and amount saved last month.	[add link]
Zhang & Sussman (2024)	Zhang, C. Y., & Sussman, A. B. (2024). Income predictability and budgeting. Journal of Consumer Affairs, 58(1), 304-341. Items on income predictability (1-7), the perceived wellbeing index (4 items) and amount saved last month.	https://doi.org/10.1111/joca.12568
Nitani et al. (2020)	Nitani, M., Riding, A., & Orser, B. (2020). Self-employment, gender, financial knowledge, and high-cost borrowing. Journal of Small Business Management, 58(4), 669-706. Subjective financial knowledge (SFK), 7-point self-rating.	https://doi.org/10.1080/00472778.2019.1659685