**Example questions for an employee survey on financial wellbeing**

These example questions can be used to gain an insight into your employees’ current financial wellbeing and provide some baseline data before implementing any financial wellbeing support.

The survey should ensure it collects the demographic characteristics of your workforce to analyse if there are any particular and consistent differences in responses.

Suggested demographic characteristics: [Ensure your demographic questions do not jeopardise the anonymity of the respondent.]

* Age bracket, eg 18–24/25–34/35–44/45–54/55+
* Gender
* Marital status
* Work grade/level
* Region [if multi-site employer]
* Work status – full-time or part-time

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| **1 As a reminder, financial wellbeing is about feeling secure and in control. It is about being able to make the most of your money day-to-day, while dealing with the unexpected and planning for the future. How does your financial wellbeing compare now with how it was in *[insert date, for example, January 2020?]*** | My financial wellbeing is a lot worse |  |
| My financial wellbeing is a little worse |  |
| My financial wellbeing is unchanged |  |
| My financial wellbeing is a little better |  |
| My financial wellbeing is a lot better |  |
| Don’t know |  |

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| **2 How do you predict your financial wellbeing will be in the next 12 months?** | (a) My financial wellbeing will be a lot worse |  |
| (b) My financial wellbeing will be a little worse |  |
| (c) My financial wellbeing will not change |  |
| (d) My financial wellbeing will be a little better |  |
| (e) My financial wellbeing will be a lot better |  |
| (f) Don’t know |  |

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| **3 To what extent do you agree with the following statements?** | **1 = Strongly agree** | **2 = agree** | **3 = Neither agree nor disagree** | **4 = disagree** | **5 = Strongly disagree** |
| (a) I feel secure and in control of my finances |  |  |  |  |  |
| (b) Nothing I do will make much difference to my financial situation |  |  |  |  |  |
| (c) My health is suffering as a result of financial worries |  |  |  |  |  |

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| **4 Have money worries ever affected your ability to do your job?** | No, never |  |
| Yes, a little bit |  |
| Yes, a lot |  |
| Prefer not to say |  |

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| **5 Which one of the following statements BEST describes how well you are keeping up with your bills and credit commitments at the moment?** | I am keeping up with all bills and credit commitments without any difficulties |  |
| I am keeping up with all bills and credit commitments, but it is a struggle from time to time |  |
| I am keeping up with all bills and credit commitments, but it is a constant struggle |  |
| I am falling behind with some bills or credit commitments |  |
| I am having real financial problems and have fallen behind with many bills or credit commitments |  |
| I don’t have any bills or credit commitments |  |
| Don’t know/prefer not to say |  |

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| **6 On a scale from 1 to 5 (where 1 is not important and 5 is very important), how important are the following aspects of financial wellbeing to you?** | Being able to develop and progress my career and increase my future pay |  |
| Being able to understand money better, so I know how best to borrow, spend, save, and invest it |  |
| Having access to employee benefits that increase my spending power or protect me and my family should I fall ill |  |
| Being able to save for the future (for example for retirement, a first home) |  |
| Feeling fairly rewarded for my efforts through pay rises, bonuses, promotions, and so on |  |
| Being able to comfortably pay off existing debts, such as credit card or mortgage |  |

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| **7 To what extent, if at all, do you agree or disagree with the following statements about your employer?** | I would like support with my financial wellbeing from my employer |  |
| My employer is doing enough to support my financial wellbeing |  |
| The benefit package on offer supports me at different stages of my life |  |
| It’s quick and easy for me to access the benefits offered |  |
| I understand the benefits package on offer |  |
| My pay is enough to help me save for my retirement |  |
| If I were facing financial problems, I would feel comfortable asking for help from my employer |  |

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| **8 Apart from increasing your pay, which of the following things would you like from your employer in order to improve your financial wellbeing? Please select up to 5 options.** | Improve annual leave/paid time off |  |
| Introduce/improve staff benefits that protect me and my family (for example occupational sick pay, private medical insurance, dental insurance, life assurance) |  |
| Introduce/improve benefits that allow me to save for the future |  |
| Introduce/improve flexible working opportunities |  |
| Invest more in my training and development |  |
| Introduce/improve the benefits package to help me cut my fuel and energy costs |  |
| Introduce/improve the benefits package to help me buy retail items at a discount (for example, food, clothes, housewares, and so on) |  |
| Introduce/improve benefits to help me buy travel items at a discount (for example, public transport season ticket loans, train ticket discount, or cycling schemes) |  |
| Introduce/improve financial education/guidance |  |
| Other |  |
| Don’t know |  |
| Not applicable – I do not want my employer to do anything to improve my financial wellbeing  |  |

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| **9 You previously said you would like your employer to introduce/improve financial education/guidance in the workplace. On what topics would you like support?** | Pensions and retirement |  |
| Debt management |  |
| Avoiding financial fraud |  |
| Budgeting |  |
| Childcare issues |  |
| Savings and investments |  |
| Wills |  |
| Estate planning |  |
| Getting married/divorced |  |
| Flexible benefits |  |
| Financial planning |  |
| Insurance and protection |  |
| Tax |  |
| Mortgages |  |
| Being a carer |  |