

# Money and Pensions Service (MaPS)

## Financial Wellbeing Key Questions

**Key**

**Blue** – question numbers do not display to people answering the questions

**RED** – instructions, do not display to people answering the questions

**Black Bold** – Intro text to the demographics section to explain why it's there, display

**INTRO PAGE**

PARTNER ORGANISATION TO ADD INFORMATION HERE ABOUT WHY THEY WANT THEIR EMPLOYEES/ CUSTOMERS / STAKEHOLDERS TO TAKE PART AND ABOUT CONFIDENTIALITY AND DATA PROTECTION.

MAPS WILL NOT RECEIVE ANY PERSONALLY IDENTIFIABLE DATA.  
PARTNER ORGANISATIONS MAY ASK FOR THIS IF THEY FEEL IT'S NEEDED / USEFUL.  
IF SO THEY MUST TAKE THE NECESSARY STEPS IN TERMS OF DATA PROTECTION AND INFORMING RESPONDENTS.

The Money & Pensions Service (MaPS) helps people manage their money. It is a free and impartial service which was set up by government. We've put together this short survey about how people manage their money and bills both day to day and longer term. Once you've filled it in you will be given your Financial Wellbeing score out of 100 and some links for useful information that might help you find out more about managing your money.

The survey should take you no more than 10 minutes to complete.

**B1**

ASK ALL, SINGLE CODE NB THIS IS A WARM UP QUESTION - NO SCORING

How satisfied are you with your life nowadays?

Please answer on a scale of 0 to 10, where 0 is 'not at all satisfied' and 10 is 'completely satisfied'

Answer options:	Code	Points / Scoring	Display Instructions
0 Not at all satisfied	1		
1	2		
2	3		
3	4		
4	5		
5	6		
6	7		
7	8		
8	9		
9	10		
10 Completely satisfied	11		
Don't Know	12		

**B2****ASK ALL, SINGLE CODE**

How satisfied are you with your overall financial circumstances?

Please answer on a scale of 0 to 10, where 0 is 'not at all satisfied' and 10 is 'completely satisfied'

<b>Answer options:</b>	<b>Code</b>		<b>Display Instructions</b>
0 Not at all satisfied	1		
1	2		
2	3		
3	4		
4	5		
5	6		
6	7		
7	8		
8	9		
9	10		
10 Completely satisfied	11		
Don't Know	12		

**B3****ASK ALL, SINGLE CODE**

How confident do you feel managing your money?

Please answer on a scale of 0 to 10, where 0 is 'not at all confident' and 10 is 'very confident'

<b>Answer options:</b>	<b>Code</b>		<b>Display Instructions</b>
0 Not at all confident	1		
1	2		
2	3		
3	4		
4	5		
5	6		
6	7		
7	8		
8	9		
9	10		
10 Very confident	11		
Don't Know	12		

**J1**

ASK ALL, SINGLE CODE, IF POSSIBLE ALTERNATE THE ORDER THAT THE ANSWER CODES APPEAR AS PER TEXT IN BLUE. IF NOT POSSIBLE, DISPLAY AS PER FIRST TABLE TO ALL RESPONDENTS

How well are you keeping up with bills and credit commitments at the moment? Are you...

Answers – 50% selected at random see codes in this order

Answer options:	Code		Display Instructions
keeping up with all bills and commitments without any difficulties	1		
keeping up with all bills and commitments, but it is a struggle from time to time	2		
keeping up with all bills and commitments, but it is a constant struggle	3		
falling behind with some bills or credit commitments	4		
having real financial problems and have fallen behind with many bills or credit commitments	5		
Not applicable - don't have any bills or credit commitments	6		FIXED
Don't know	7		FIXED
Prefer not to say	8		FIXED

Answers – 50% selected at random see codes in this order

Answer options:	Code		Display Instructions
having real financial problems and have fallen behind with many bills or credit commitments	5		
falling behind with some bills or credit commitments	4		
keeping up with all bills and commitments, but it is a constant struggle	3		
keeping up with all bills and commitments, but it is a struggle from time to time	2		
keeping up with all bills and commitments without any difficulties	1		
Not applicable - don't have any bills or credit commitments	6		FIXED
Don't know	7		FIXED
Prefer not to say	8		FIXED

19

**ASK ALL, SINGLE CODE**

Imagine you/you and your partner have to pay an unexpected bill within the next seven days from today.

What is the biggest bill you/you and your partner could pay, either from money you already have, or money you could easily borrow in a way that you consider affordable?

If you don't know the exact amount your best guess is fine.

<b>Answer options:</b>	<b>Code</b>		<b>Display Instructions</b>
None – I couldn't pay an unexpected bill	1		
£50	2		
£100	3		
£300	4		
£500	5		
£1,000	6		
£2,500	7		
£5,000	8		
£10,000	9		
Don't know	10		
Prefer not to say	11		

G3

**ASK ALL, SINGLE CODE**

Which of these best describes how often you usually save money?

<b>Answer options:</b>	<b>Code</b>		<b>Display Instructions</b>
Every month	1		
Most months	2		
Some months, but not others	3		
Rarely/never	4		
Don't know	5		

NORB10

**ASK ALL, SINGLE CODE**

How often do you use a credit card, overdraft or borrow money to buy food or pay bills because you've run short of money ?

<b>Answer options:</b>	<b>Code</b>		<b>Display instructions</b>
Very often	1		
Fairly often	2		
Sometimes	3		
Not very often	4		
Never	5		
Don't Know	6		

**OEQF13****ASK ALL, SINGLE CODE**

If you lost your **main** source of household income, how long could your household continue to cover living expenses without having to borrow any money or ask for help from friends or family?

**Answers**

<b>Answer options:</b>	<b>Code</b>		<b>Display instructions</b>
Less than a week	1		
More than one week but less than a month	2		
More than a month but less than three months	3		
More than three months but less than six months	4		
6 months or longer	5		
Don't Know/ prefer not to say	6		

**WASOU****ASK ALL, SINGLE CODE**

Do you agree or disagree with the following statement?

I feel I understand enough about pensions to make decisions about saving for retirement

<b>Answer options:</b>	<b>Code</b>		<b>Display instructions</b>
Strongly agree	1		
Tend to agree	2		
Neither agree nor disagree	3		
Tend to disagree	4		
Strongly disagree	5		
Don't know	6		

**D5C****ASK ALL, SINGLE CODE**

How much of a plan do you have for your finances in retirement?

<b>Answer options:</b>	<b>Code</b>		<b>Display instructions</b>
Clear plan	1		
Rough plan	2		
Not much of a plan	3		
No plan at all	4		
Don't know	5		

IT IS UP TO THE ORGANISATION TO DECIDE WHAT DEMOGRAPHIC QUESTIONS ARE APPROPRIATE FOR THEIR USE CASE. THESE ARE SUGGESTED / OPTIONAL QUESTIONS AND ANSWER CODES THAT MAPS HAS FOUND USEFUL WHEN ANALYSING THESE QUESTIONS.

This next section asks some questions about you – it will help you understand how your financial wellbeing compares with other people who have similar characteristics to you.

**A1**

ASK ALL, SINGLE CODE

How old are you?

<b>Answer options:</b>
Enter actual age

**A1a**

ASK ALL, SINGLE CODE

Which of the following describes how you think of yourself?

Answer options:	Code
Male	1
Female	2
In another way	3
Prefer not to say	4

**A5**

ASK ALL, SINGLE CODE

In which of these ways do you occupy your home?

Answer options:	Code
Own it outright	1
Own it with a mortgage	2
Rent it from a private landlord	3
Rent it from a local authority or housing association	4
Part own / part rent the property (shared ownership)	5
Live with your parents/grandparents/other family members	6
Have some other arrangement	7
Don't know	8
Prefer not to say	9

**HH4**

**ASK ALL, SINGLE CODE**

How many children aged 17 or under are financially dependent on you and / or your partner/spouse if you have one?

Please include all children, whether they currently live with you or not.

<b>Answer options:</b>	<b>Code</b>
Numeric – enter a number range 0 - 20	
Don't know	1
Prefer not to say	2

Thank you for taking the time to answer this survey.