

# Money & Mindset

## A UK Financial Wellbeing Report

2025/26

*Revealing how money worries impact our work, health, and home life, what's holding people back and how employers can help*

Report Extract



lifetime

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## CONTENTS

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- 3 Emotions and Mental Health
  - 4 Confidence, Advice and Behaviour
  - 5 Cost of Living and Financial State
  - 6 Literacy, Regret and Aspirations
  - 7 What You Need to Know
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### **At Lifetime, we don't just talk about financial wellbeing, we listen.**

Our survey of 1,000 people revealed what many already know but rarely say: money worries are keeping people up at night, straining relationships, and fuelling shame. Most would rather talk about their weight, mental health, or even sex life than their finances.

But there's also hope. People want support, and most believe a workplace financial wellbeing solution could make a real

difference. That's exactly why Lifetime exists: to help individuals feel confident with money, and to give employers the tools to support them.

This extract shares a snapshot of what we found. If you're interested in how you can help your employees in a way that really matters, get in touch for the full report.

#### **Keerti Baker**

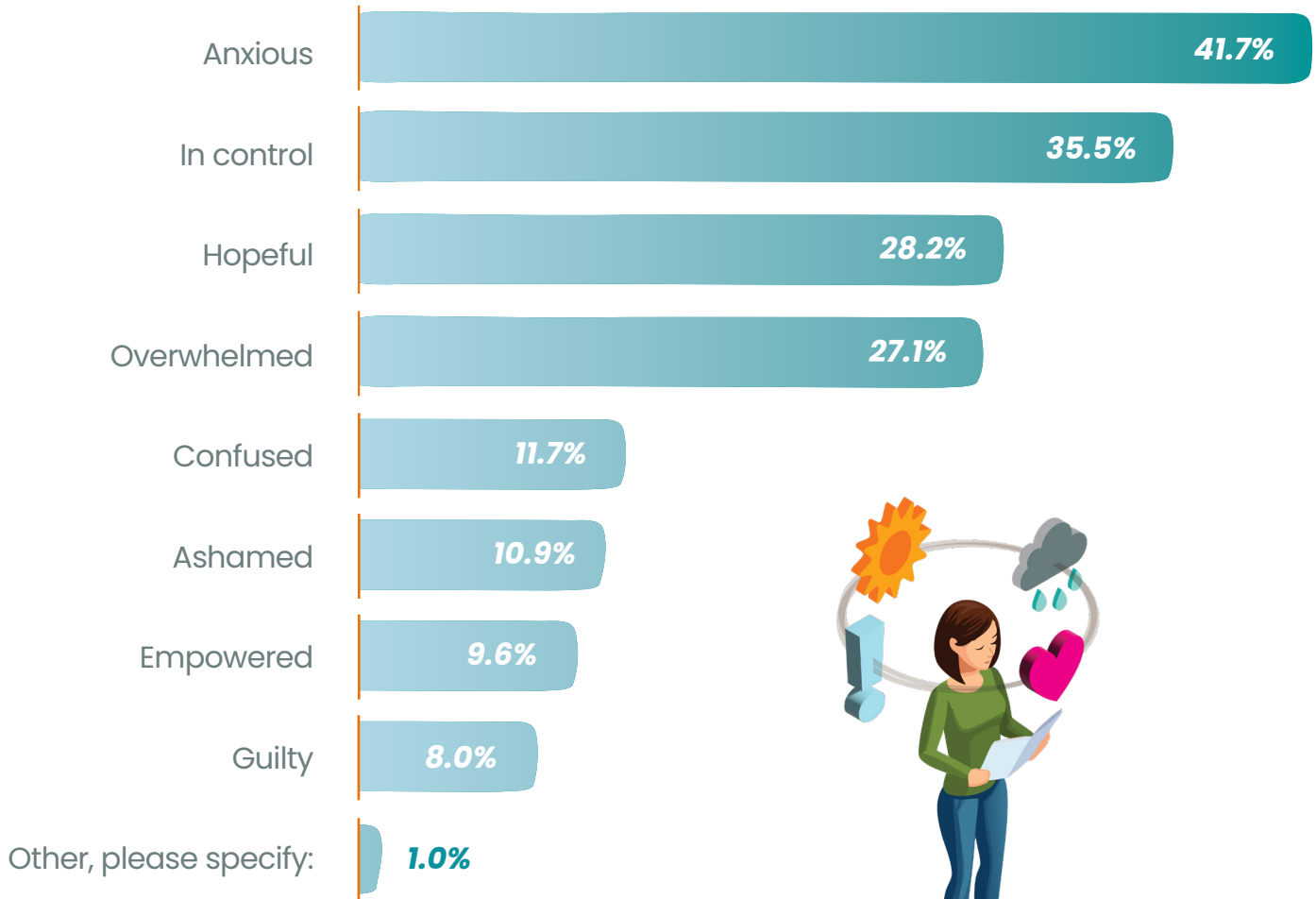
Marketing Director  
Lifetime





## *Which emotions best describe how you feel about your finances?*

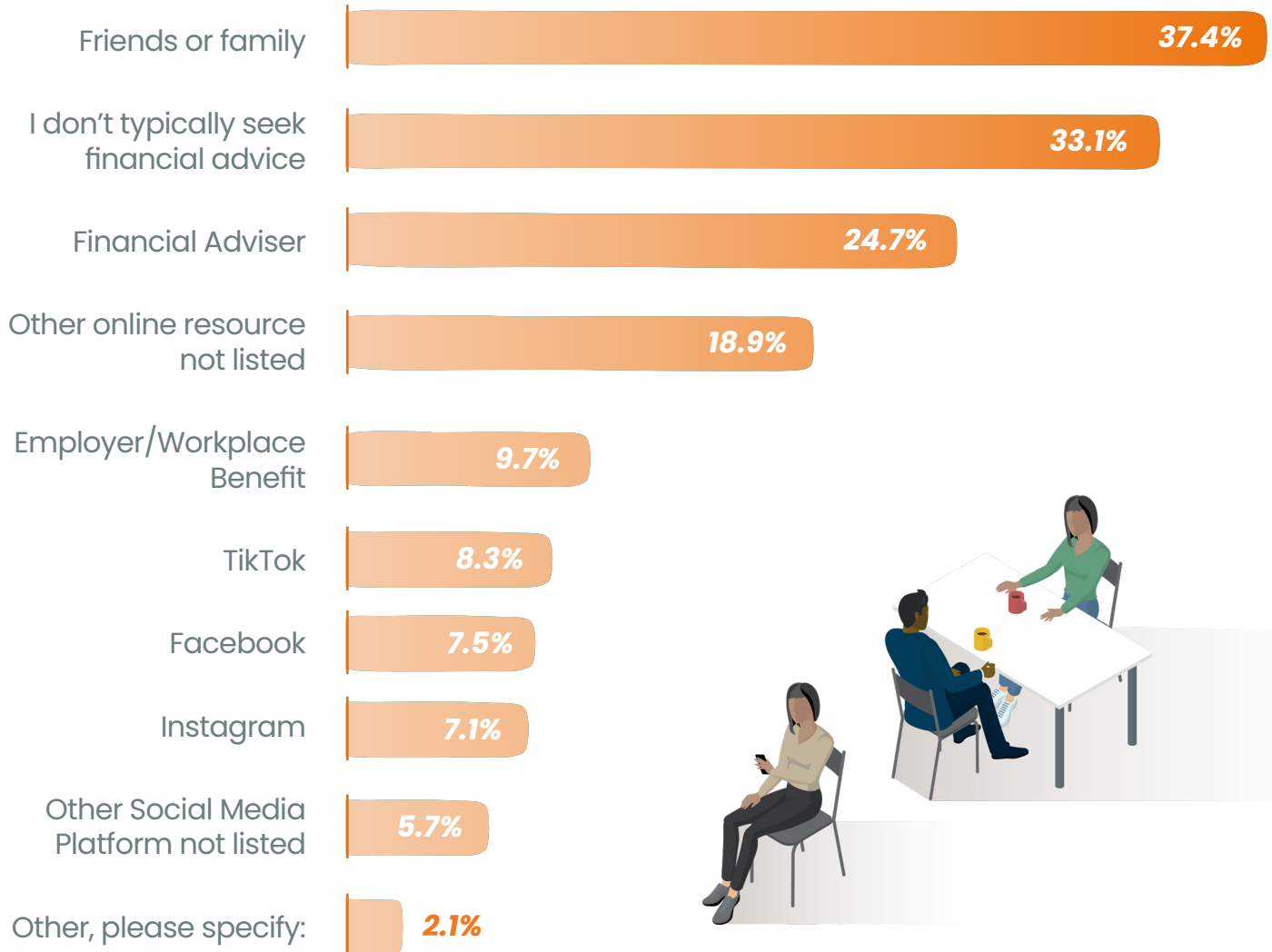
Money isn't just a numbers game – it's deeply emotional. The first part of our survey explores how finances impact people's mental health, relationships, and sense of self. From sleepless nights to self-judgement, this section reveals the invisible toll that money can take, and the social stigma that still surrounds talking about them.



## Confidence, Advice and Behaviour

# Where do you usually go for financial advice, education or support?

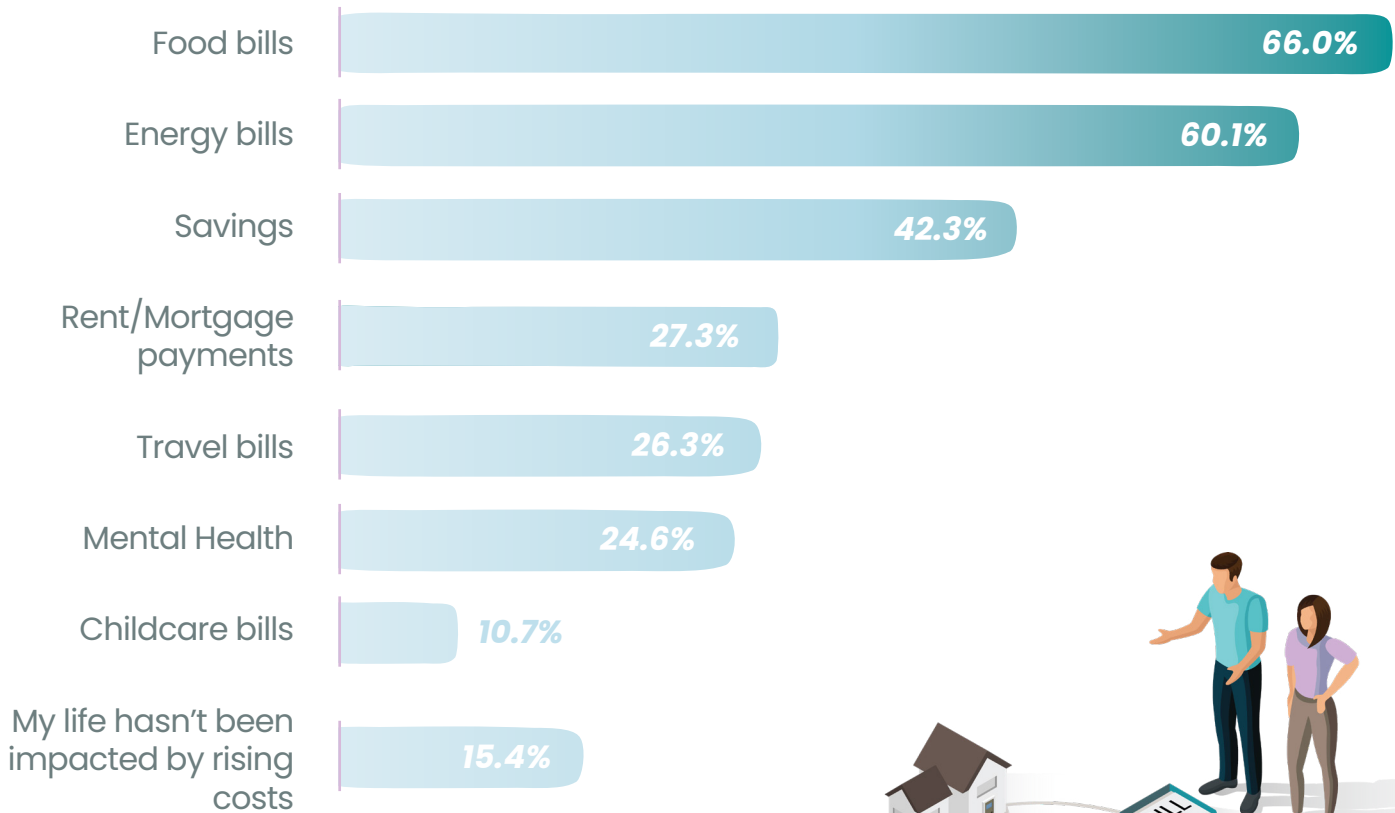
Financial wellbeing isn't just about how people feel, it's also about what they do. In this section, we explore people's confidence in making financial decisions, how comfortable they are seeking advice, and the everyday behaviours that shape their financial lives.





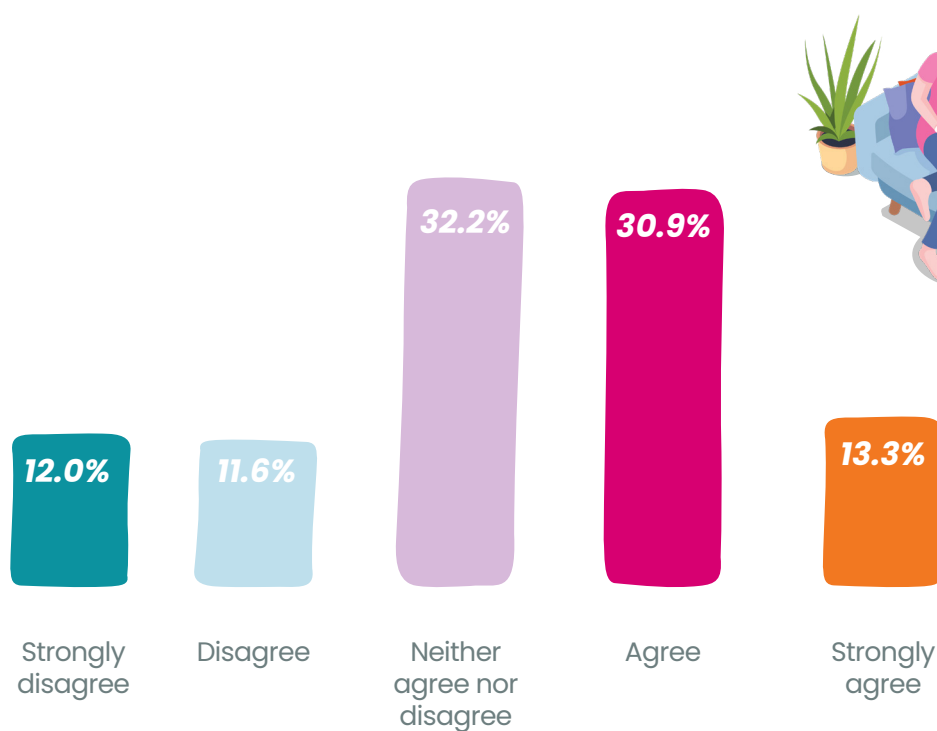
# In the past 12 months, which areas of your life have been most affected by rising costs?

Rising costs are touching every part of people's lives – from the dinner table to their sense of financial security. This section explores the real-world impact of the cost of living crisis and how equipped people feel to weather unexpected financial shocks.



**Q** *How much do you agree with the following statement: "I would benefit from a workplace 'financial education and wellbeing' benefit, such as money management, financial planning, access to wellbeing coaches and other financial education resources"?*

Behind every financial choice is a story – of what we know, what we wish we'd done differently, and what we're still hoping to achieve. This section looks at how confident people feel navigating financial concepts, the decisions they regret and how supported they feel in building a better future.



# What You Need to Know

**This report reveals a stark picture of financial wellbeing in the UK. Many people feel anxious, ashamed, and under-equipped to manage money, particularly Gen Z, Millennials, and women. The impact is clear: lost sleep, strained relationships, and lower confidence at work.**

Yet people want support. Most believe workplace financial wellbeing could make a real difference, but stigma and uncertainty often stop them from asking. For employers, this isn't just a wellbeing issue, it's about resilience, productivity, and retention.

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## **Key takeaway:**

*embed financial wellbeing into your culture, treat literacy as a core skill, and meet employees where they are. People don't just want more money, they want to feel in control of it.*

*This extract is only a snapshot. The full 60-page report goes deeper into the findings and what they mean for employers. To download the full report, get in touch with our team.*

*[hello@lifetime-fm.co.uk](mailto:hello@lifetime-fm.co.uk)*

# About the research:

- 1,000 nationally representative UK adults took part in an online survey about their finances, money habits and wellbeing.
- Respondents included a balanced mix across gender (49% male, 49% female, 2% other/prefer not to say), generation (Gen Z, Millennials, Gen X, Boomers and the Silent Generation) and all major UK regions.
- Participants came from across the UK, including London, the North West, South East, East Midlands, South West, Yorkshire & the Humber, West Midlands, East of England, Scotland, North East, Wales and Northern Ireland.
- The average age of respondents was 37.8 years. Generational breakdown included 291 Gen Z, 308 Millennials, 231 Gen X, 155 Boomers, and 15 from the Silent Generation.



All research was conducted by Appinio in July 2025

*Telephone:*

0333 920 5888

*Media & General enquiries:*

hello@lifetime-fm.com

*Website:*

lifetime-fm.com

**in.** lifetimefm  
**X** LifetimeFM  
**f** LifetimeFM  
**@** lifetime\_fm



Lifetime House, Great Cliffe Court, Barnsley, S75 3SP

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