

# The impact of money worries

Survey results 2026



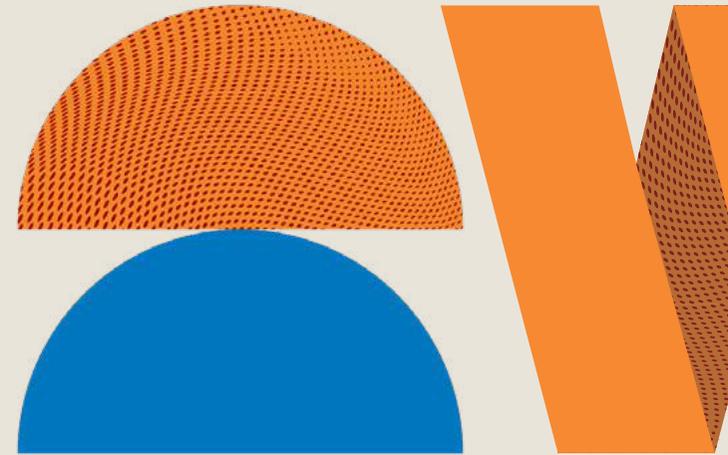
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# 01

## Financial concerns and worries



## Workers said that their biggest financial concerns for the year include...

**47%** not being able to save enough for the future.  
This has risen from 37% a year ago



**45%** not have enough savings  
for unexpected costs



continued...

**30%** not being able to afford  
to retire when they want

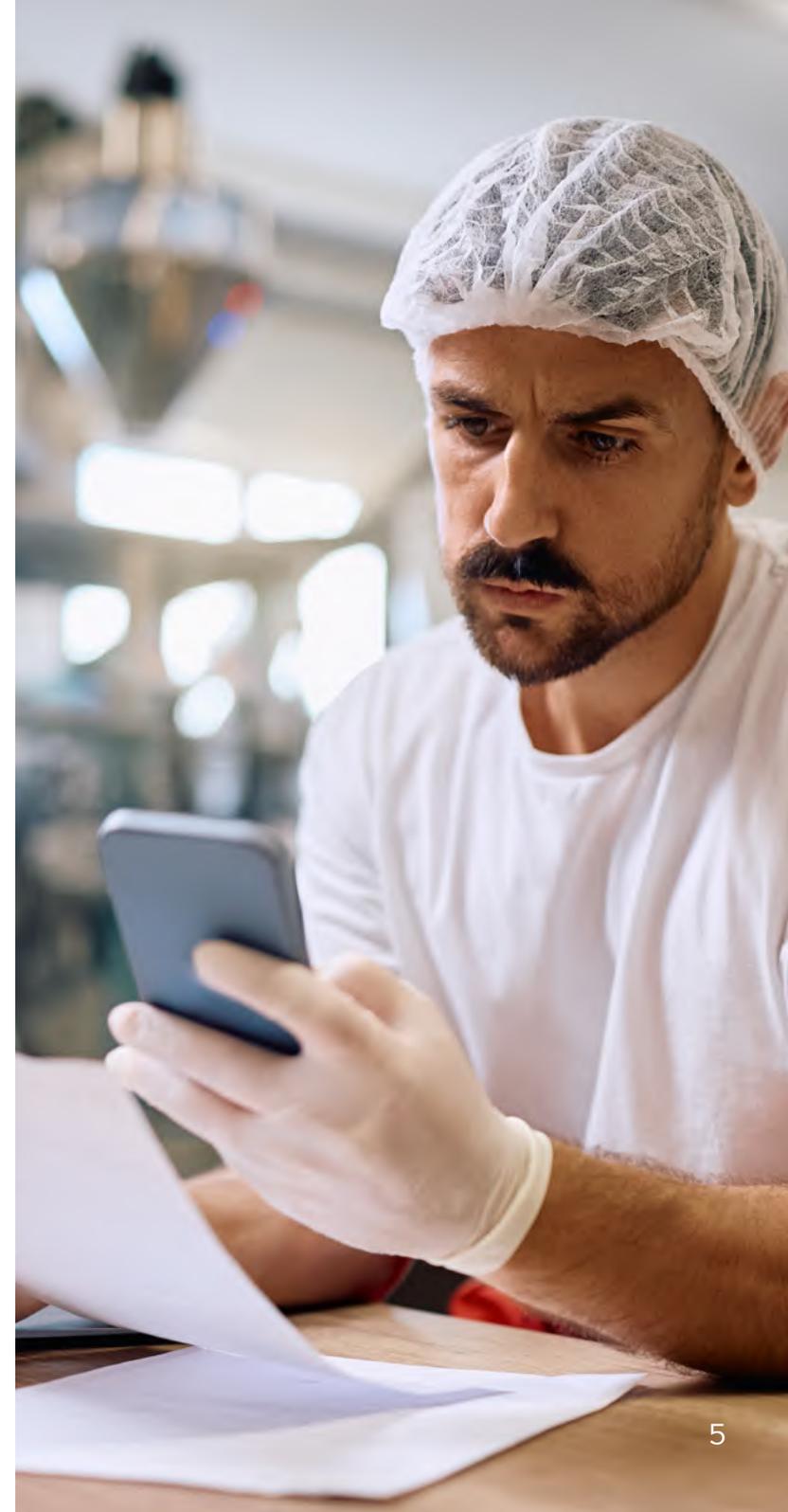
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**29%** not being able to pay  
basic living costs

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**27%** being in debt

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# 02

## Reacting to money worries

Financial pressures and concerns over not being able to save enough are reshaping everyday behaviour.



## Due to money worries, in the last year workers have...



cut back on non-essential spending



shopped around to get better deals on household bills



worked more overtime



looked for higher paying jobs



taken on debt



borrowed money from family / friends



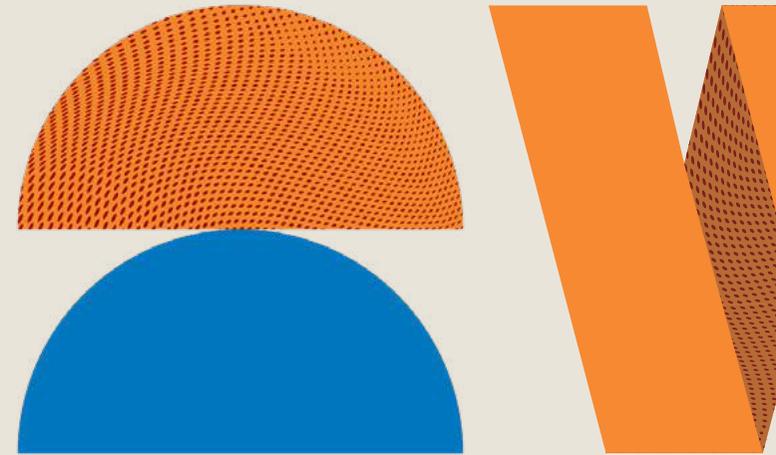
taken on an additional job



changed jobs for a higher salary

# 03

## Saving barriers and preferences



## What makes it most difficult for workers to save regularly?

51%

not having enough spare income

16%

finding it hard to embrace a savings habit

16%

being unsure what products are right for them

15%

savings are unstructured / spread across accounts

15%

forgetting to save consistently

11%

not knowing where to start

11%

not having the time to look into how best to do it

11%

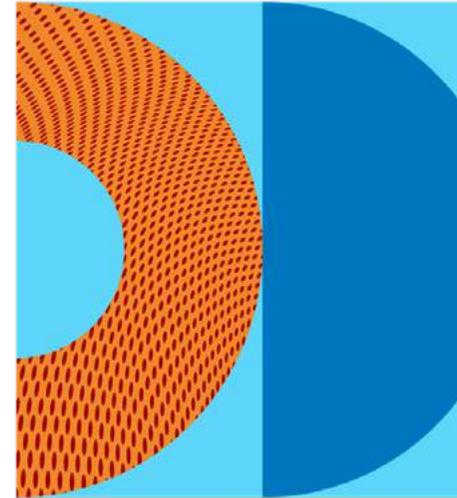
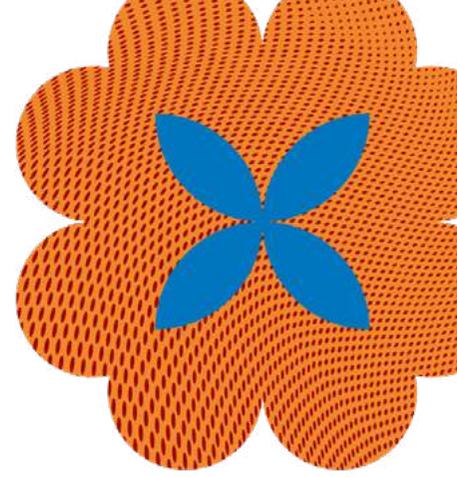
savings feel too complicated

7%

not trusting financial providers

6%

not feeling the need to save regularly



Workers want simple, trustworthy savings options that are easy to access.

Features which workers value the most in a savings product include...

44%

easy access to money

35%

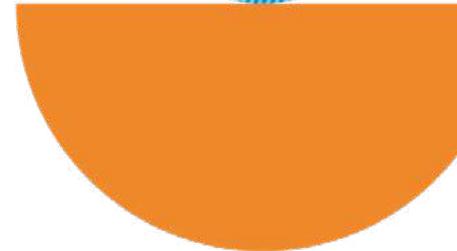
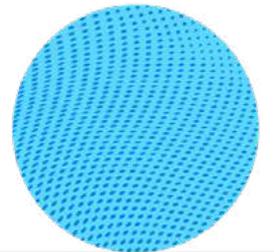
a higher interest rate than standard savings

31%

being able to manage it easy via an app or online

28%

knowing savings are protected through regulation



continued...

**24%**

clear, simple terms  
with no jargon

---

**20%**

being able to save  
directly from their  
salary

---

**15%**

guidance to make  
good savings  
decisions

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**13%**

employer  
contributions or  
rewards

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**13%**

tools that help them  
save automatically

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**7%**

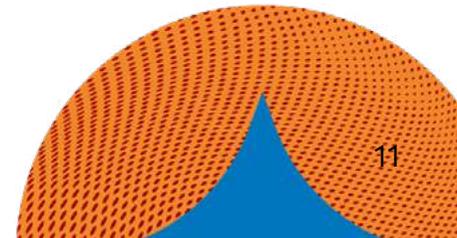
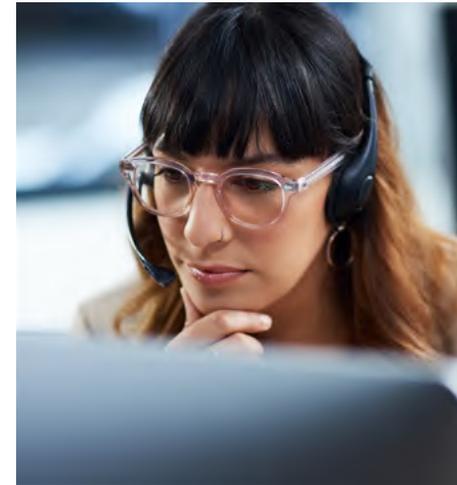
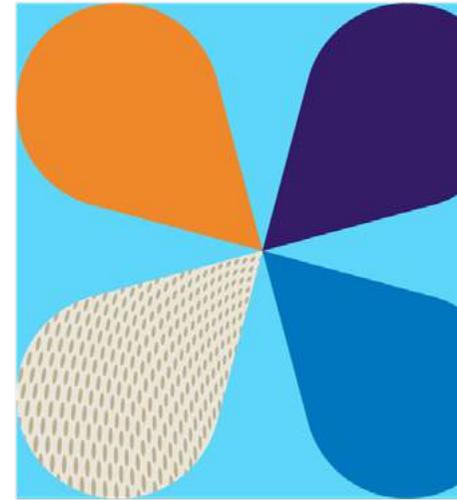
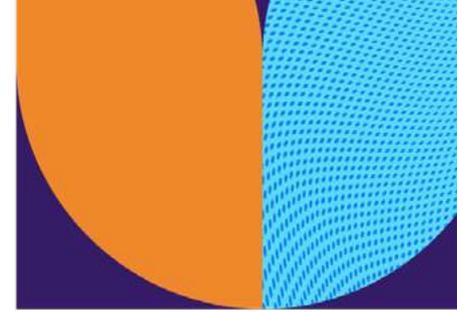
everything managed  
in one place through  
an employer

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**6%**

knowing the product  
is employer backed

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# 04

## Impact on workplace productivity

Financial strain is extending directly into the workplace.



## Money worries have affected work performance by causing...



increased stress levels



mental exhaustion



decreased motivation



physical exhaustion



reduced focus and concentration



reduced quality of work output



increased sick days

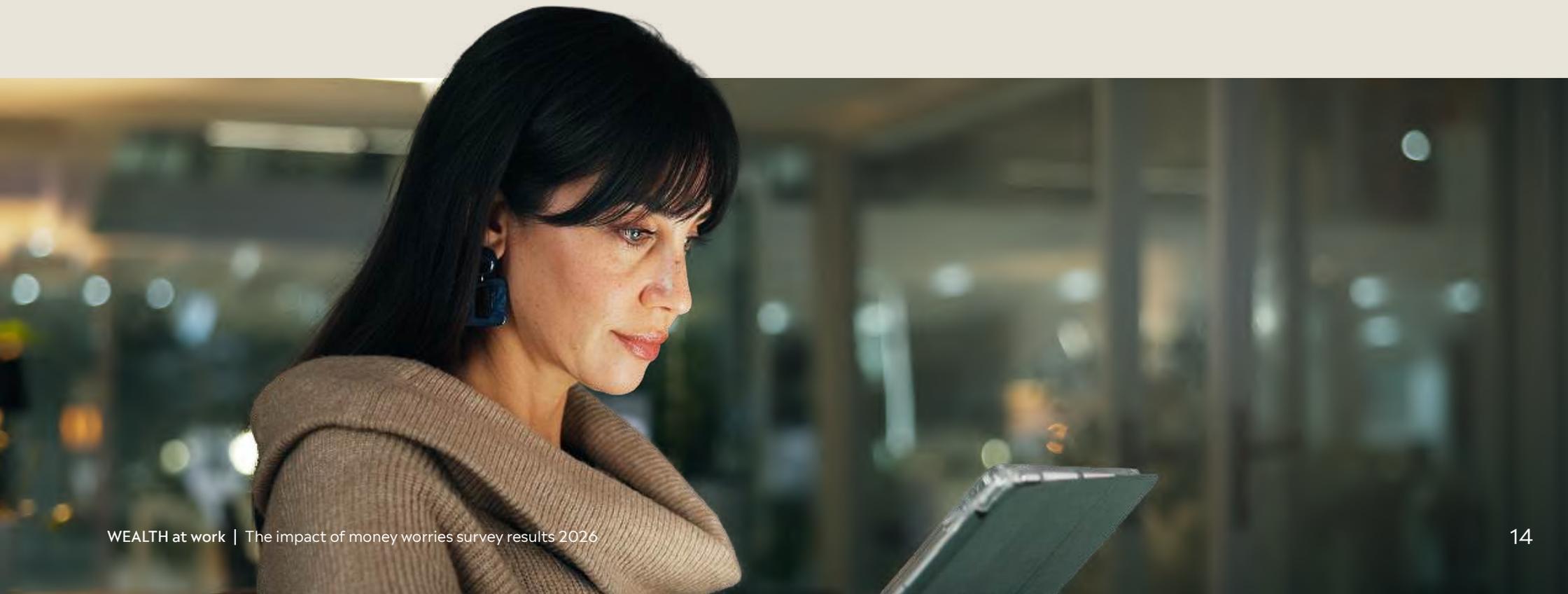


struggling to arrive at work on time

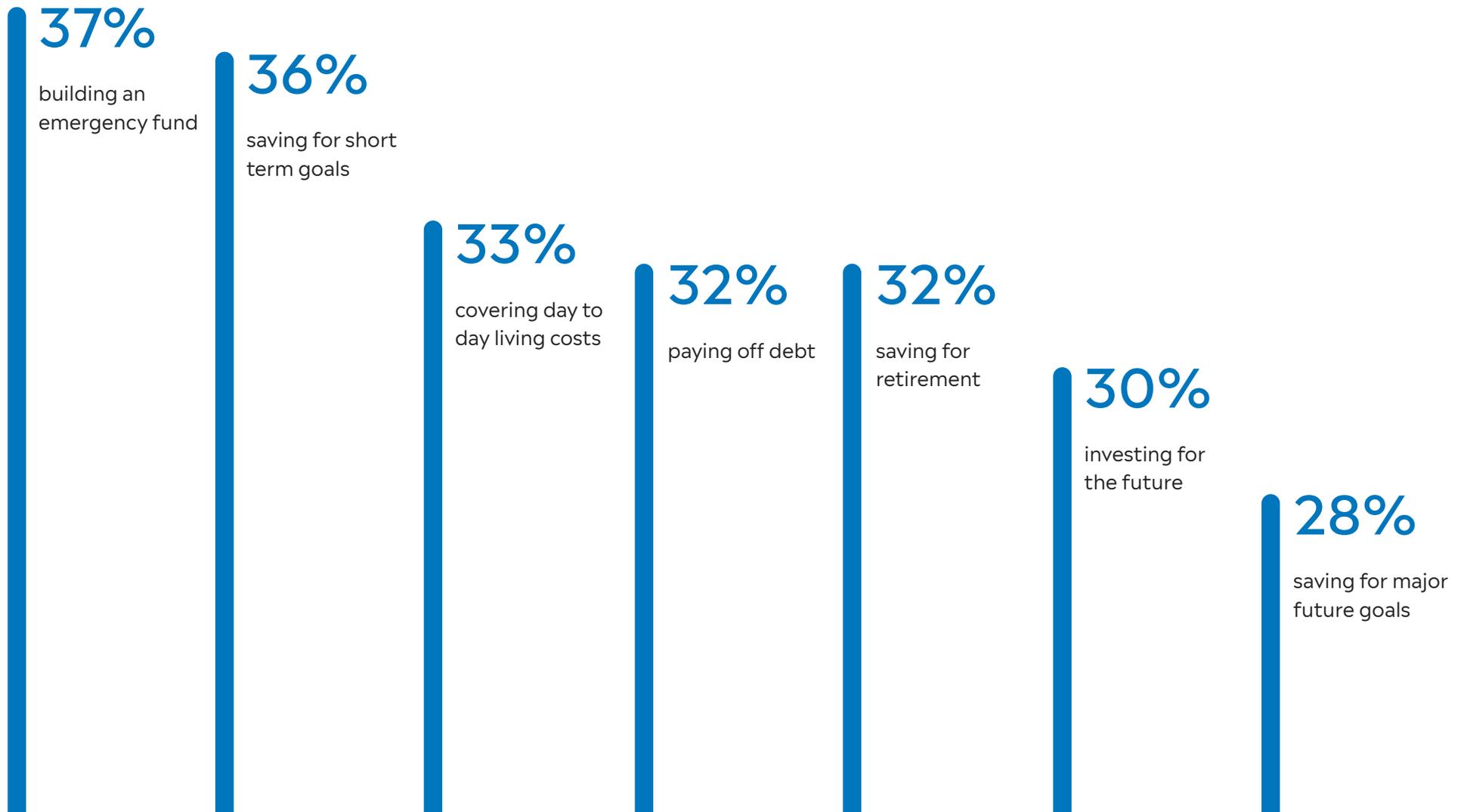
# 05

## Financial priorities

Many workers are prioritising building their financial resilience and ‘saving’ is taking priority over ‘spending’.



## Workers top financial priorities for this year include...



If workers had spare cash,  
they are most likely to...

**43%** build an emergency fund for  
unexpected costs



**42%** save for future goals



**33%** pay off debt



**31%** save for retirement



**29%** spend it on essential costs



**17%** spend it on non-essential items



# 06

## The employer employee gap



## Many workers are not accessing formal financial support



do not seek help from anywhere in particular when managing their money



rely primarily on friends or family



speaking to a financial adviser



approaching their employer for support

This disconnect is reflected in overall employee sentiment



of workers feel unsupported by their employer when it comes to understanding their finances\*.

This has risen from 39% a year ago\*.

\* Combining answer options "Not very supported" and "Not at all supported".

# 07

## A brighter outlook



## How workers feel about their financial future...

31%

making progress but could do with more support

21%

not sure where they stand

20%

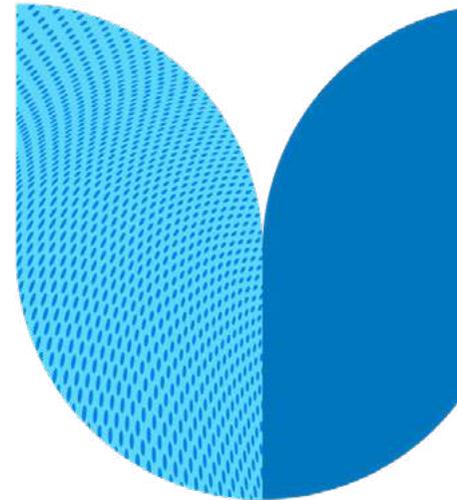
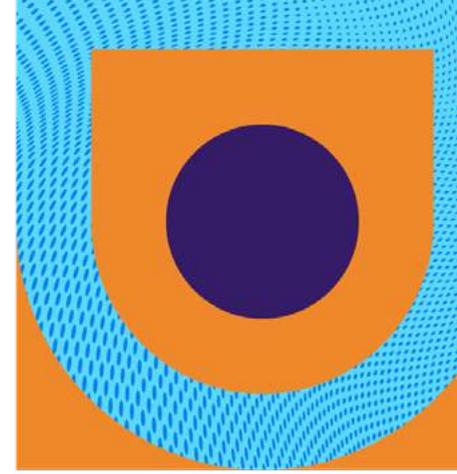
on track to meet their goals

14%

worried about their financial future

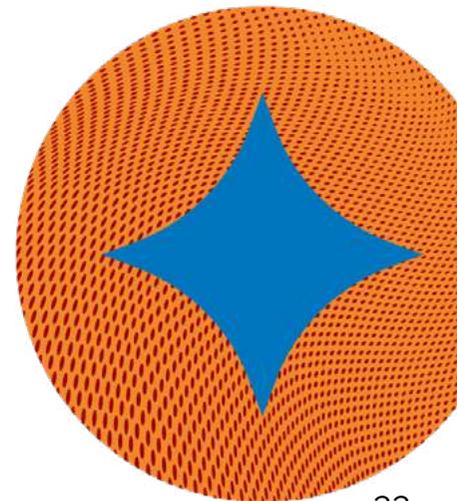
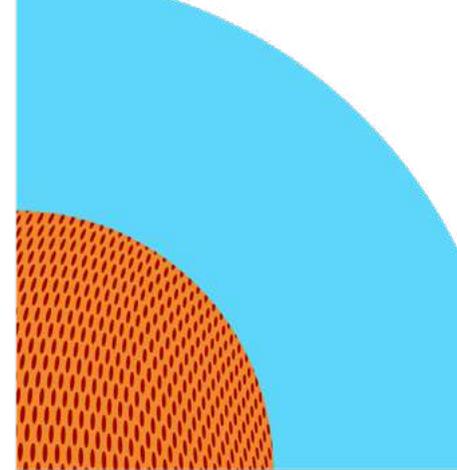
9%

feel they need more support



The workplace is uniquely positioned to offer the kind of practical, trustworthy guidance that employers need.

WEALTH at work supports hundreds of organisations in helping their employees improve their financial future through financial education, one to-one guidance and investment advice - complemented by our Workplace ISA and digital Pension Consolidation service.



# 08

## About the research

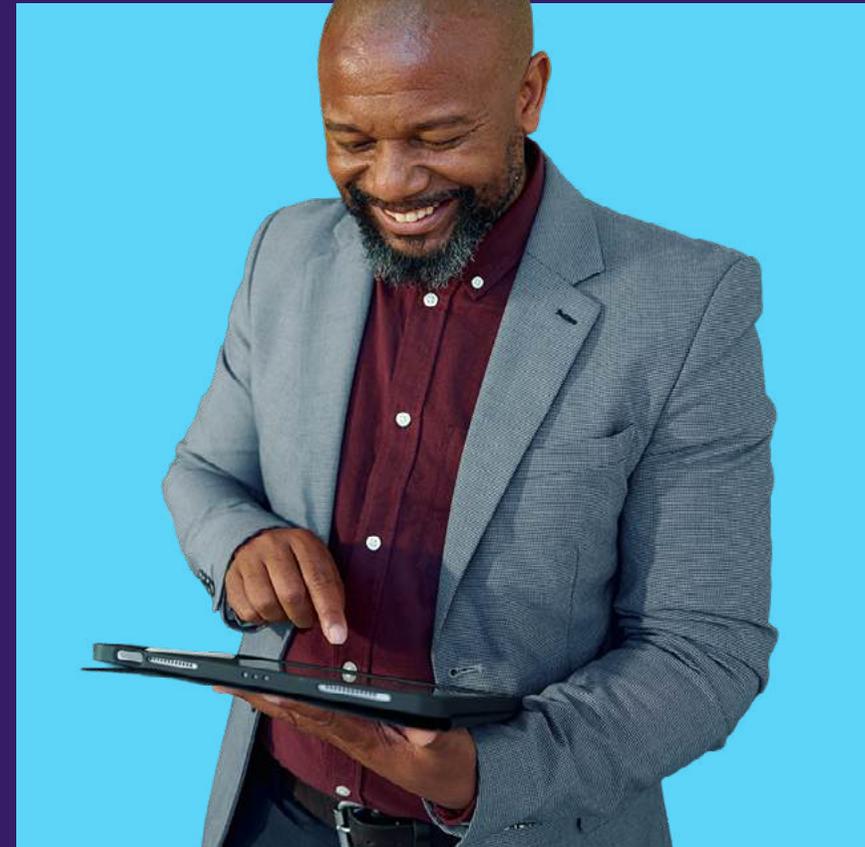
Research for WEALTH at work was carried out by Opinion Matters throughout 25/02/26 - 04/03/26 amongst a panel of 2,000 UK workers, aged 16+.



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