

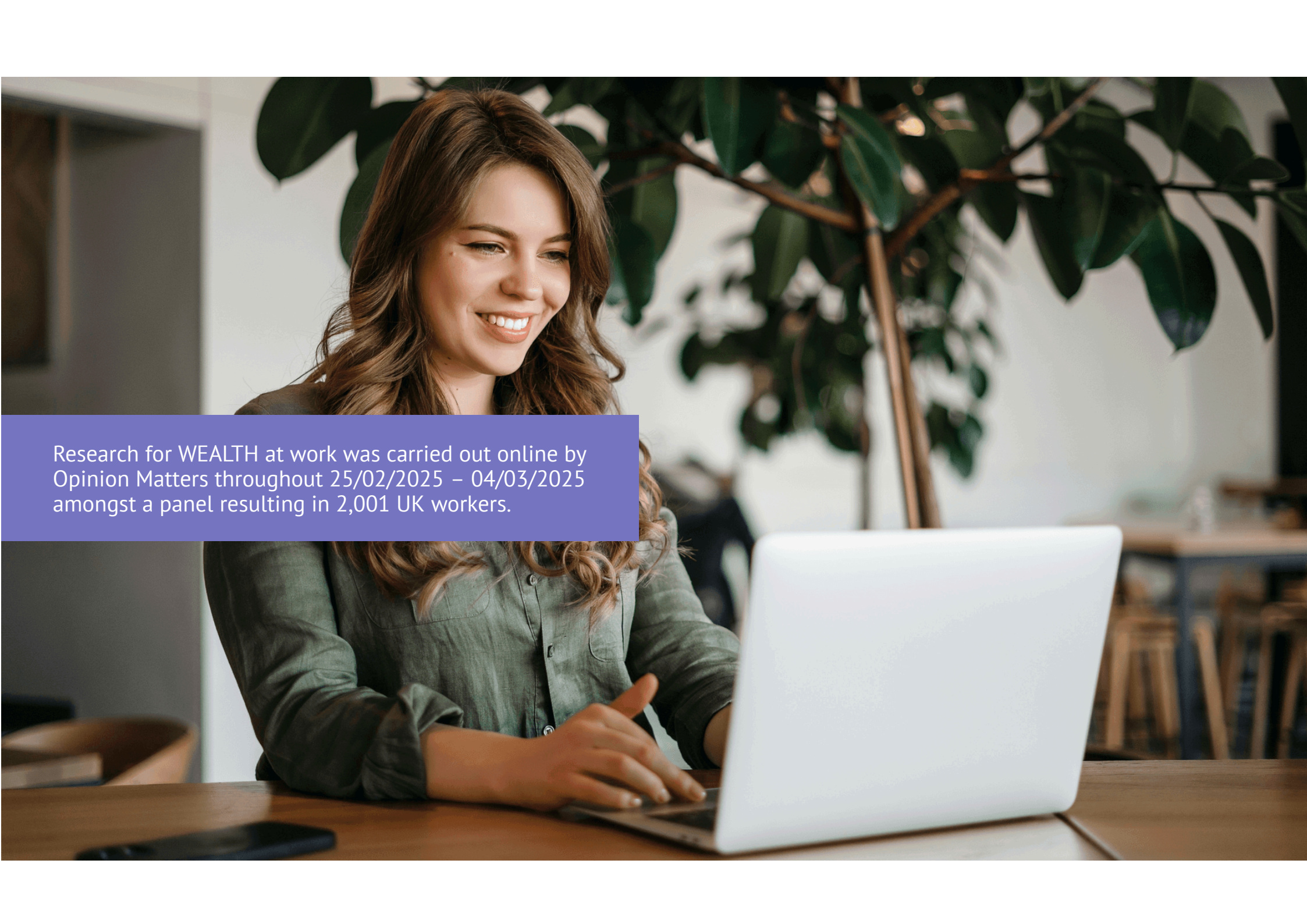
the impact of money worries.

Survey Results 2025



WEALTH at work

part of the Wealth at Work group



Research for WEALTH at work was carried out online by Opinion Matters throughout 25/02/2025 – 04/03/2025 amongst a panel resulting in 2,001 UK workers.



1. financial
concerns and
worries.

financial concerns and worries.

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



42%

not having enough
savings for unexpected
costs

37%

not being able to save
enough for the future

34%

not being able to pay
basic living costs such
as rent, mortgage
payments, energy bills,
food etc

29%

being in debt



2. reacting to money worries.

reacting to money worries.

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

28%

worked more overtime

23%

borrowed money from
family or friends



18%

taken on debt

13%

taken on an additional
job



3. impact on
workplace
productivity.

impact on workplace productivity.

Money worries have affected work performance by causing...

40%

increased stress
levels

35%

mental
exhaustion

26%

decreased
motivation

25%

physical
exhaustion

22%

reduced focus and
concentration

10%

increased sick
days





4. a brighter
outlook.

a brighter outlook.

43%

believe their financial situation will improve.

If they had spare cash more would...



42%

save it for a rainy day i.e. such as in an ISA

35%

pay off debt

34%

spend on essential bills

26%

save it for retirement, rather than...

25%

spend it on something they want



5. the
employer
employee gap.

the employer employee gap.

61%

say they feel supported by their employer to understand their finances

40%

say they are comfortable discussing money worries or debt-related issues with their employer yet only...

13%

...would seek debt support from their employer.



5%

of those age 55+ would seek debt support from their employer

The onus is on workplaces to remove the stigma around money worries and offer employees easily accessible support.

contact us.

wealthatwork.co.uk

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