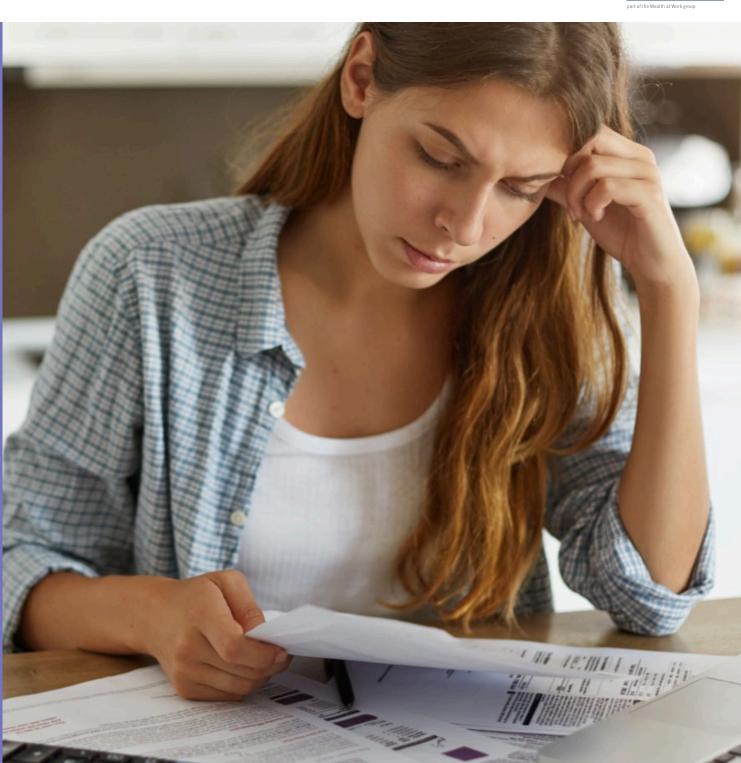




1. financial concerns and worries.



financial concerns and worries.

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

40%

not having enough savings for unexpected costs

38%

not being able to save enough for the future

34%

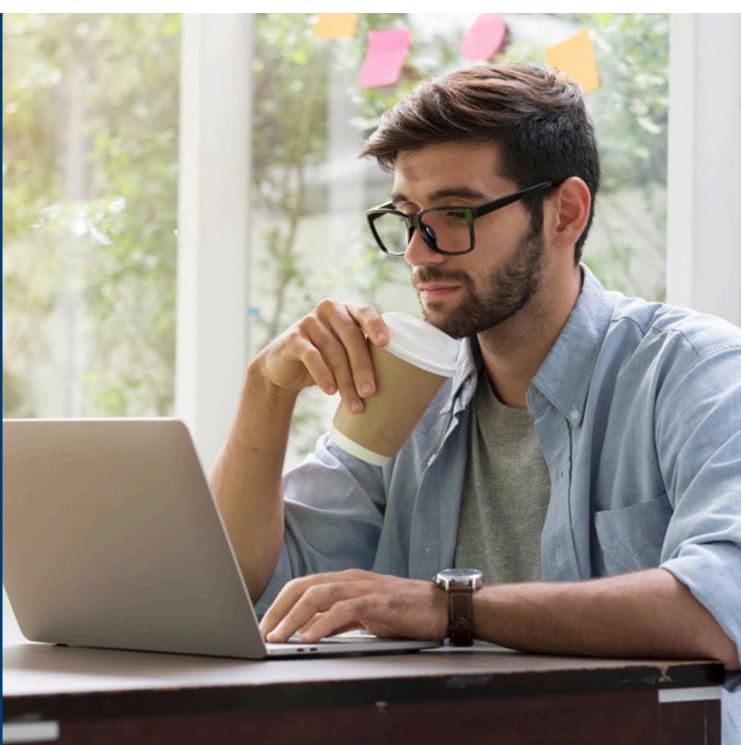
not being able to pay basic living costs such as rent, mortgage payments, energy bills food etc 29%

being in debt





2. reacting to money worries.





reacting to money worries.

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

26%

worked more overtime

22%

borrowed money from family or friends

20%

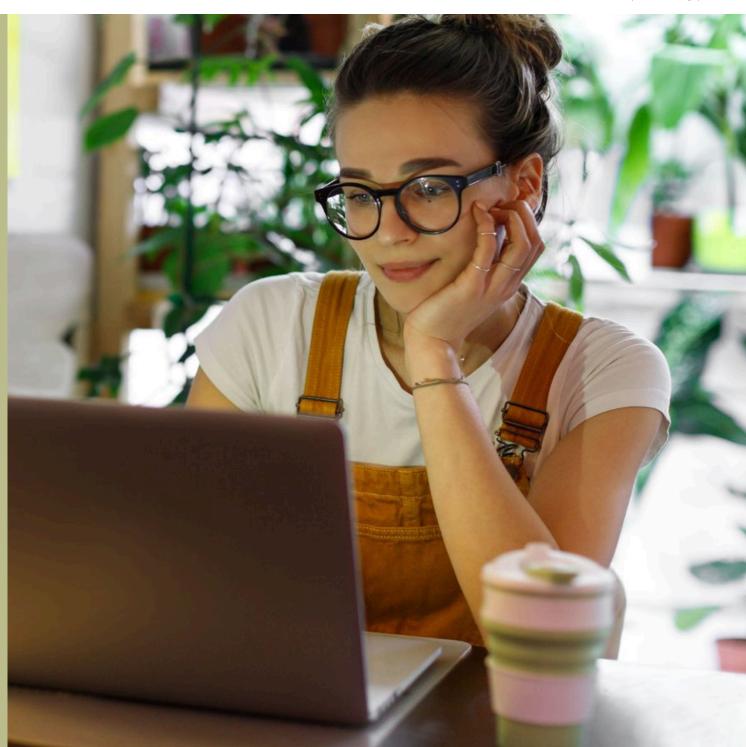
taken on debt

11%

taken on an additional job



3. impact on workplace productivity.



impact on workplace productivity.

Money worries have affected work performance by causing...

38%

increased stress levels

33%

mental exhaustion

26%

decreased motivation

20%

reduced focus and concentration

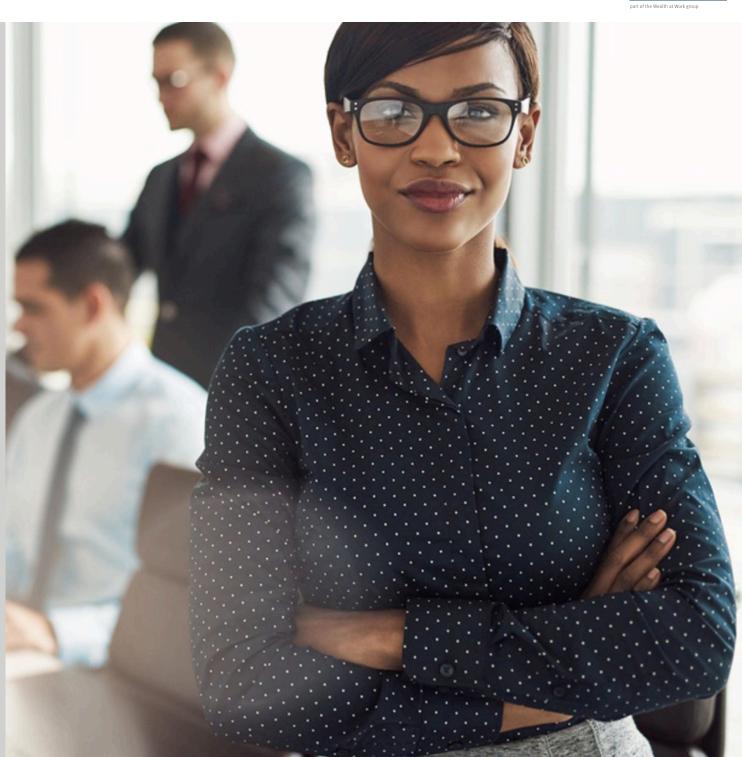
9%

increased sick days





4. the employer employee gap.



the employer employee gap.

If workers were struggling with debt only...

9%

would seek help from their employer

In particular, 16–24 year old workers are more likely to seek help from...

13%

a pay day loan company...

12%

...than from their employer





