



Backing your people through the **cost of living squeeze**

How finances continue to affect mental health and the true cost to employers

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We're in a cost of living squeeze

It's hard to escape the 24-hour news cycle telling us that inflation is at its highest in 30 years, prices for everyday essentials are climbing, and almost everyone is feeling the cost of living squeeze.

At Salary Finance, we understand the profound impact personal finances have on our health and happiness both at home and at work. And we want to help millions of people become financially healthier and happier. That's why we commissioned this research and put this report together for you. We wanted to find out just how much employees need support with their financial wellbeing right now and how we can help.

We know that a blanket wage rise across the board isn't feasible and won't combat all areas of employees' everyday expenses. We also know that more money doesn't necessarily lead to better financial wellbeing. What we *can* do, is provide employees with options and give them access to the financial tools that they need, when they need them.

Together, we can have a huge positive impact on our employees' lives by making financial wellbeing part of our overall wellbeing strategies. A sentiment backed by the CIPD, who recommend that: "All employers need a financial wellbeing policy that sets out its commitment to supporting people to achieve a decent standard of living."

By reading this report, you'll get a unique look into how employees across the UK are feeling about their finances, so you can make informed decisions on how best to support your workforce. There are also a range of resources at the end of this report for you to use.

Together, we can back your people through the cost of living squeeze.

Asesh Sarkar, Co-founder & Global CEO, Salary Finance

The headline stats

53%

of UK employees are struggling more with their finances since Covid-19 – that's 15.6 million working people.

70%

find themselves short by at least £600 annually with 2 in 3 of those short by £1,200 each year.

1 in 4

women use buy now pay later schemes when they need extra money – twice the amount of men.

14.5M

employees say they're worried about their financial situation over the next six months – half the UK workforce (49%).

58%

of women are worried about their financial situation in the next six months compared to 37% of men.

2 in 3

Over 2 in 3 women 42–57 are worried about their finances in the next six months – with 43% of them taking from their savings when short of money.

51%

spend time worrying about their financial situation every day of the week – with 23% worrying multiple times a day.

2x

Twice as many UK employees worry about their financial situation every day compared to last year – 51% now compared to 26% in 2021.

95%

who worry about their financial situation say it has a negative impact on their mental health – that's 23 million people.

3 in 4

Nearly 3 in 4 (71%) agree that their mental health would improve if their employer gave them immediate financial wellbeing support and benefits.

38.9M

hours are being lost each week to poor financial wellbeing – costing businesses £28 billion a year.

11.8M

employees who say their financial situation affects their ability to be productive at work.

Before we start... what actually *is* financial wellbeing?

You'll be well aware of how much the world is kicking against peoples' finances. A global pandemic has drained savings and driven people towards more debt, issues which are being compounded by the increased cost of living.

When financial stressors have a negative impact on overall wellbeing, it's important to understand exactly what we mean when we talk about financial wellbeing. Only then can we really help people through the cost of living squeeze.

We believe that financial wellbeing is how much control, empowerment and freedom a specific individuals' financial situation gives them in life. It isn't one-size-fits-all – financial wellbeing needs to be tailored to the individual's relationship with money at that specific moment in time.

Even in our research we see just how individual financial wellbeing is. Each respondent has a specific relationship with money which informed the answers they gave, and you'll see how that has shaped the data.

We're all unique and our financial wellbeing is affected by a wide-range of factors. These can include: our relationship with money as a child, how old we are, our gender, our earning history, life events, where we live and who our friends are.

Beyond those, there are many more factors to consider when understanding why people have different definitions of financial wellbeing – explaining why it means different things to people depending on their circumstances.



“

It'll surprise no one that major health or financial crises can cause greater rates of stress, anxiety, and depression. But these findings paint a stark picture: it's clear the cost-of-living crisis is having a major impact not just on quality of life, but what we can or cannot do on a day-to-day basis. This and worrying about money can have a significant effect on our mental wellbeing.

Dr Sofia Gerbase, Clinical Psychologist, Unmind

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Employees are running out of money

Pandemic fallout

We've all had a pretty tough time of late. There's been a global pandemic which has drained peoples' savings, pushed them towards debt and created economic caution.

And now, we're facing escalating expenses which are putting millions of us through a cost of living squeeze. It all feels a bit like being kicked when we're already down.

In fact, 53% of UK employees say they're struggling more with their finances since Covid-19. That's 15.6 million working people who find themselves already at a financial disadvantage due to the pandemic.

“

My daughter Elena was recently born. We've had to focus on her a lot, buying baby supplies such as bottles, formulas, creams and nappies. My husband also lost his job due to Covid so we have far less income than before.

Male 21–25, from London, working in law

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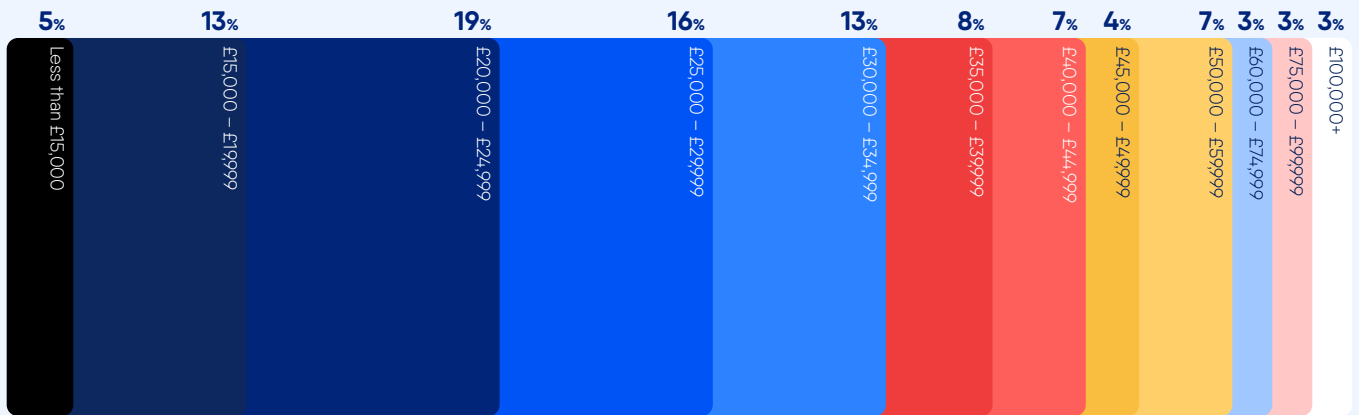
Women say they're struggling more than men (58% vs. 47%), widening the discussion around how the gender pay gap has affected women's ability to absorb financial emergencies. This is backed up by 61% of the women surveyed saying they earn below the average UK annual salary of £31,906, compared to 53% of men.

Generationally, 64% of women 18–25 and 62% of women 42–57 say they're struggling most compared to men of the same age (54% and 44% respectively). This doesn't just further highlight the pay gap, it also shows more may need to be done to financially support women at both the start of their careers and those coming close to the end.

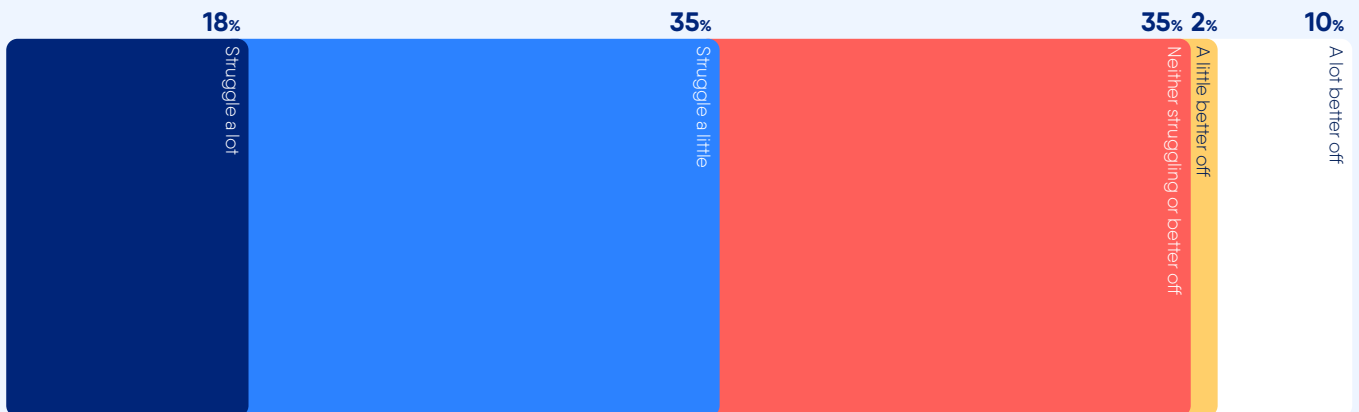
Employees living in Wales are more affected by the pandemic, with 63% saying they're struggling more financially since Covid-19. This compares with 52% in England and 56% in Scotland.



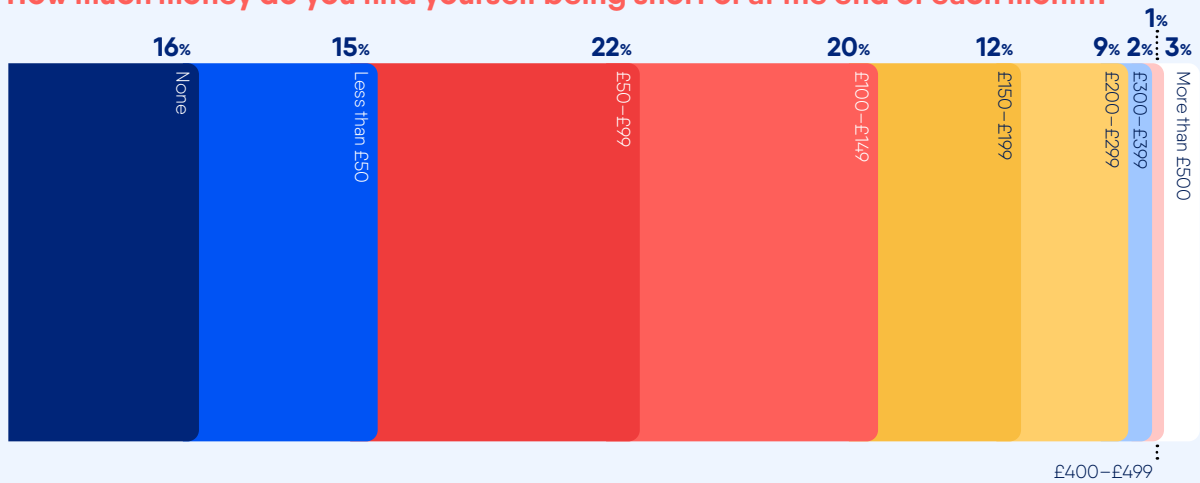
How much do you personally earn each year? (Full-time employees)



How have your finances been affected by Covid-19?



How much money do you find yourself being short of at the end of each month?



Struggling to make ends meet

As inflation rises and pushes the cost of living higher, people’s spending is being stretched and tough decisions are being made to save money. This is reflected by the respondents in our survey.

Not only are people struggling anecdotally, our survey shows that, statistically, people don’t have enough money to cover the cost of living rise. Seventy percent find themselves short by at least £600 annually with 2 in 3 of those short by £1,200 each year. That £1,200 figure adds up to an £16.6 billion shortfall which working people will need to find a way to fund.

In total, 84% of people said they find themselves short of money at the end of each month.



Most of my bills are higher than they were before. I struggle to pay them all and have a decent standard of living too.

Female 51-55, from the West Midlands, working in transportation

Food prices have gone up, utilities have gone up, petrol has gone up, everything has gone up – but my wages have been halved so I can no longer make ends meet.

Female 46-50, from the South West, working in manufacturing

Food shopping, petrol costs, etc., have all risen dramatically however my salary hasn’t. I have noticed I am buying the same as I normally do and putting the same amount of fuel in the car but not getting anywhere near as much as I did previously for my money.

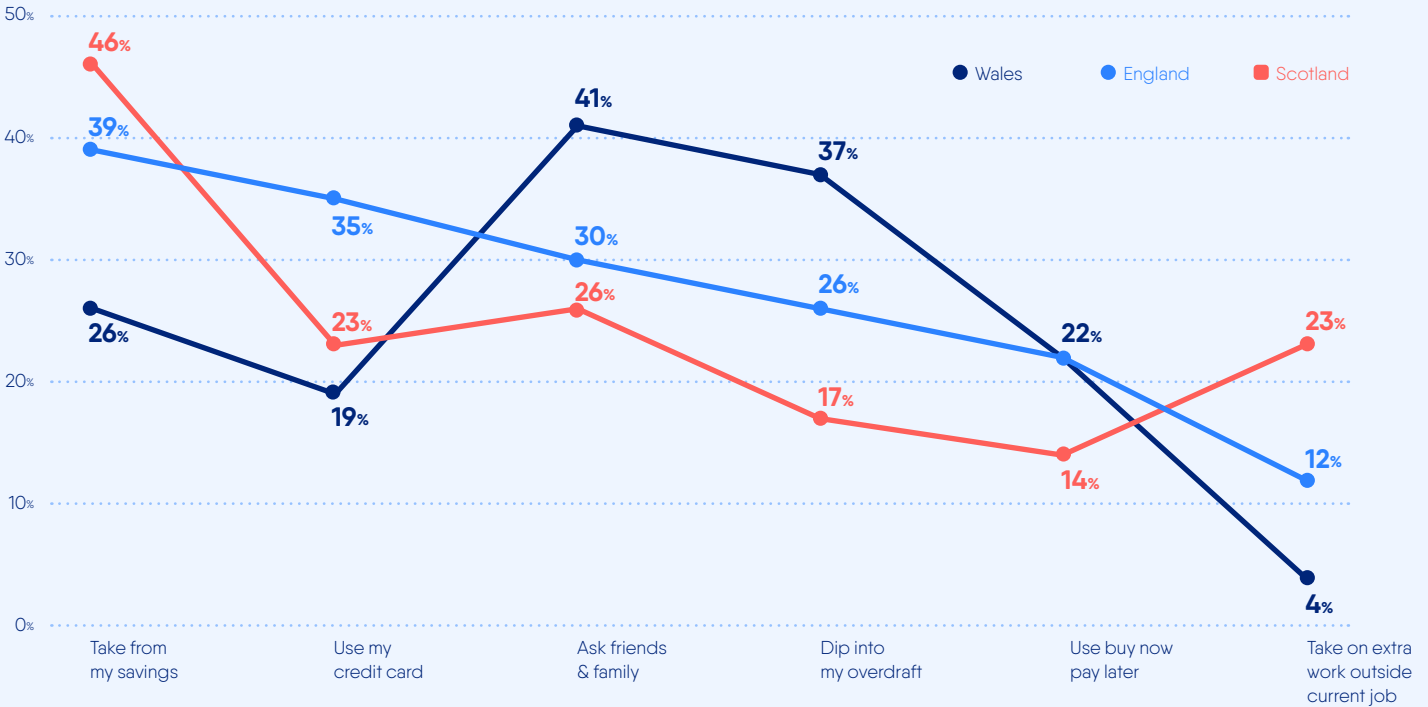
Female 41-45, from Scotland, working in social services



When needing extra money, which of the following have you done in the last year?



Where people find extra money by country



Country-wise, 52% of employees in Wales say they're short by £1,200 annually compared to 48% in England and 38% in Scotland.

There are then big differences between employees in those countries when they need to find extra money.

Those in Wales are much more likely to ask friends and family for money as well as dip into their overdraft, but much less likely to take on extra work outside of their current jobs. Workers in Scotland favour taking from their savings and working second jobs, and employees in England are much more likely to use their credit cards.

This illustrates just how personal people's approach to their finances can be. It's worth keeping in mind that any approach you take to helping employees with their financial situation should be as broad as possible to give the biggest positive impact.

One cause for alarm

1 in 5 working people use buy now pay later (BNPL) schemes when they need extra money, increasing to 1 in 4 women – close to twice the amount of men.

There's increasing thought that people's lack of awareness of the debt created when using BNPL schemes has already started a wave of problems which is going to hit very soon. Firms who provide BNPL have also stated they will now start telling credit agencies who pays on time and who falls behind – potentially affecting peoples' credit ratings and ability to secure affordable financial support in the future.



Buy now pay later schemes can easily seduce people to accumulate expensive consumer debt – particularly on goods deemed non-essential. What starts off as a ‘convenient’ means of payment can quickly become too much to control, weighing them down for years.

Employees who have access to advances of earned pay and fairly priced salary-deducted loans will find themselves better placed to navigate life’s financial curveballs than those using buy now pay later.

Jason Butler, our Head of Financial Education and Chartered Financial Planner



Finances continue to affect mental health



There's a human and economic imperative for organisations to support employee wellbeing at all times – especially in times of crisis. And, while soaring costs will make many people feel powerless, there are lots of things employers can do to help.

This could be open and honest conversations, so staff feel heard and you break down the taboo. You can signpost help in or outside the company, offer flexible work to save on commuting costs and commit to giving people security over their hours.

It can also be more in-depth action, such as mental health training for managers or, if company budgets allow, financial measures like advanced salary or enhancing benefit packages.

Dr Sofia Gerbase, Clinical Psychologist, Unmind



Worries over the next six months

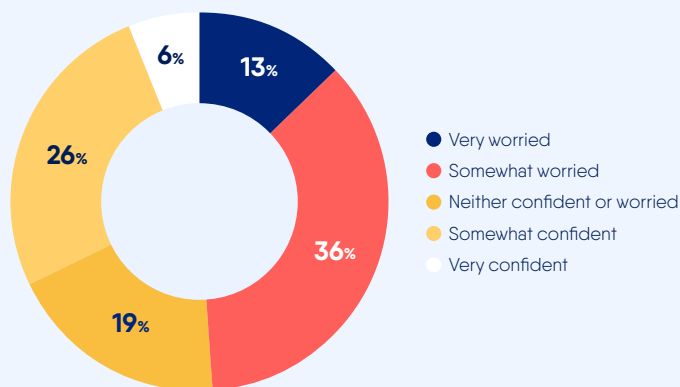
It's clear that the cost of living squeeze has many working people concerned about their finances in the short term. 14.5m employees say they're worried about their financial situation over the next six months – half the UK workforce (49%).

Drilling down, this increases to 58% of women who are worried about their finances compared to just 37% of men. These worries grow between each generation as over 2 in 3 women 42–57 (71%) are worried about their finances in the next six months. This compares to 41% of men of the same age, and 39% of women and 24% of men 18–25.

It's possible that women 42–57 are worried about the next six months as they become more aware that additional spending now will affect what they have to live on when they retire. Along with buy now pay later, this is another potential crisis coming down the line, as having to draw down on their savings now is jeopardising their future.

Our survey backs this up as 43% of those same women say they take from their savings when short of money, as does research by Standard Life. Their research who found that 48% of women 42–57 have a gap of at least 10 years in their pension contributions.

Thinking about the next six months, how do you feel about your financial situation?



Of those who said they're worried about their finances over the next six months, the three areas of overwhelming concern were energy bills, food bills and petrol prices.

These concerns are also shown anecdotally by our survey respondents. They aren't asking to live extravagant lifestyles, they're struggling to survive on the bare minimum with petrol prices even impacting their ability to work – as shown by the sentiments to the right.

Worries about the increasing cost of food are also greater for employees depending on the industry they work in. Seventy percent of retail & hospitality employees are worried most about increased cost of food bills – this is closely followed by healthcare (67%) and public sector (66%). This is hardly surprising when food bills are already 6% higher than they were this time last year and there's a warning that households will see the cost of groceries rise by £271 per annum.



I work less days now and it is usually caused by the rising price of petrol.

Female 36–40, from the South East, working in education

Bills for utilities are a worry, as is food which I sometimes go without and often buy the cheapest variations off.

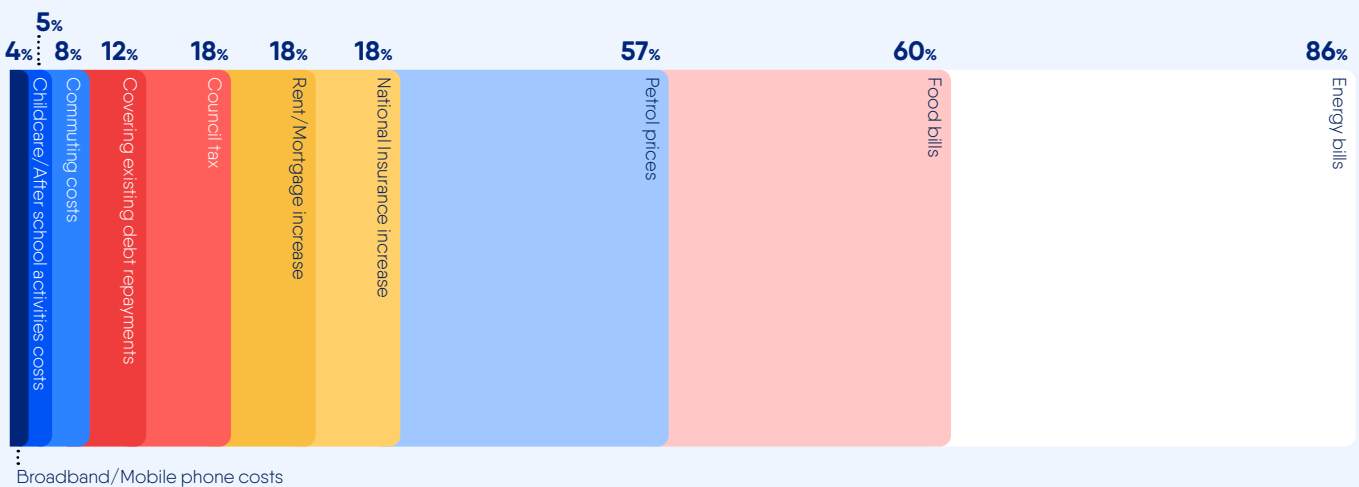
Male 21–25, from Yorkshire & Humber, working construction

When all my bills are paid, I only have a bit left for food so I have to be very careful.

Female 46–50, from the South West, working in retail



**Which of the following are you most worried about in the next six months?
Please choose your top 3**





Across all our employers and partners, we're seeing increased appetite to re-communicate existing benefits and highlight areas where money can be put back into employees' pockets.

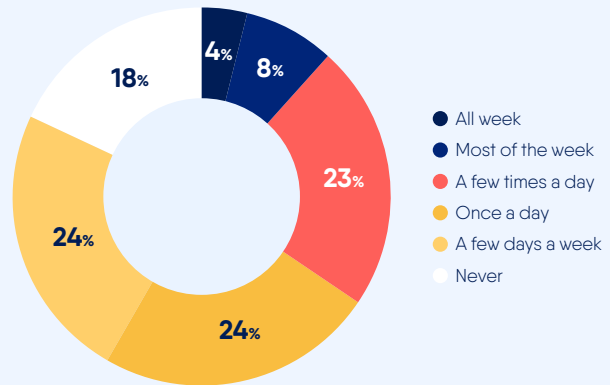
No one can hide from the cost of living squeeze – it's affecting absolutely everyone. While it's difficult to know exactly how to support employees during this difficult time, everyone knows action needs to be taken. Employers are working hard with partners like ourselves to create bespoke communications approaches for their existing offerings, as well as addressing the financial wellbeing gap.

Hopefully this report shows employers where to start and reiterates the urgency for doing so. The time to be there for employees has never been more urgent.

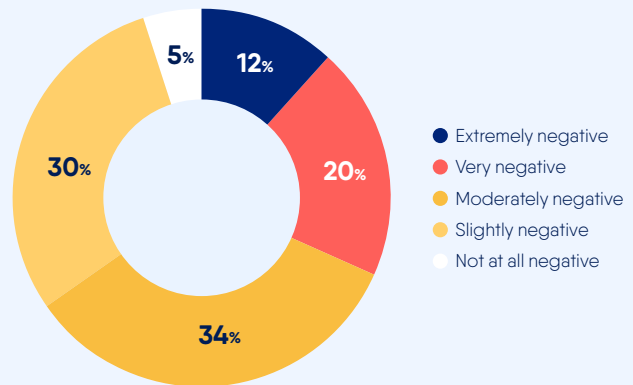
Philip Morris, Head of Client Success, Salary Finance



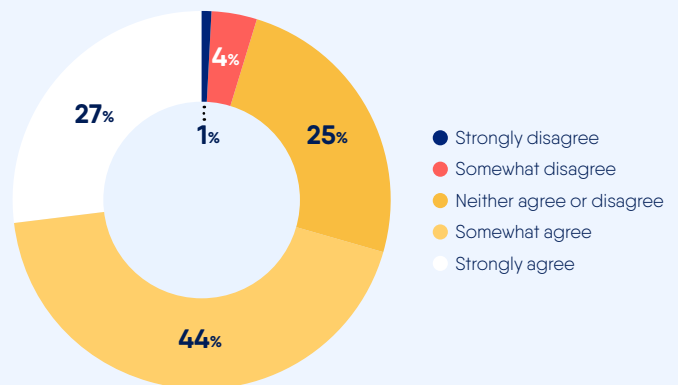
In a typical week, how often do you spend worrying about your financial situation?



How much of a negative effect do your finances have on your mental health?



Do you agree that your mental health would improve if your employer gave you immediate support and benefits to help your financial situation?



Negative mental health impact

Twice as many UK employees worry about their financial situation every day compared to last year. This comes from 51% of people saying that they worry daily versus [26% in our financial wellbeing survey from last year](#). In total, 82% of respondents said they worried about their finances at least one day a week.

From that total, 95% of UK employees who worry about their financial situation say it has a negative impact on their mental health. That equates to 23 million working adults in the UK whose mental health is being negatively impacted by their financial situation.

This extends to 1 in 3 people seeing severe negative effects on their mental health (respondents who said 'very negative' and 'extremely negative') – equating to 7.7 million working people.

When looking at the mental health impact in your place of work, it's important to understand that it affects both men and women equally, despite more women worrying about their finances overall.

From those who worry about their financial situation, 1 in 3 men and women say it has a severe negative effect on their mental health. This underlines the fact that mental health issues from money worries are indiscriminate and equally as compounding.

You can help your people, though.

Nearly 3 in 4 employees (71%) agree that their mental health would improve if their employer gave them immediate support and benefits to help their financial situation – such as low-interest loans, salary advances and payroll savings.

More than half of respondents in all industries agree that their mental health would improve with employer intervention, showing that appetite for support is incredibly high. Employees in the five industries listed below had the biggest appetite for support:

- 86%** Transport & Logistics
- 78%** Banking, Accounting & Professional Services
- 75%** Healthcare
- 75%** Public Sector
- 73%** Manufacturing

If you find yourself working in one of the industries above, it's likely a large portion of your employees would be highly appreciative of immediate financial support and benefits.

At the end of this report, you'll find three steps with resources to help improve the financial situation and mental health of your people. This is especially important now as [research by Headspace Health](#) found that 71% of employees say their company increased focus on mental health because of the pandemic but only 25% say they've kept that focus up.

Worries are bleeding into work

Reduced productivity

With all the evidence pointing to how financial worries are impacting mental health, our survey also found that 40% of UK employees say their current financial situation affects their ability to be productive at work.

That's 11.8 million employees whose work is suffering due to the state of their finances. At a time when business margins are wafer thin, finding productivity gains of up to 40% should cause employers to take note.

The productivity hit we see has a bigger impact depending on age and gender. About half of women 18–25 and men 26–41 say that their productivity is affected by their finances.

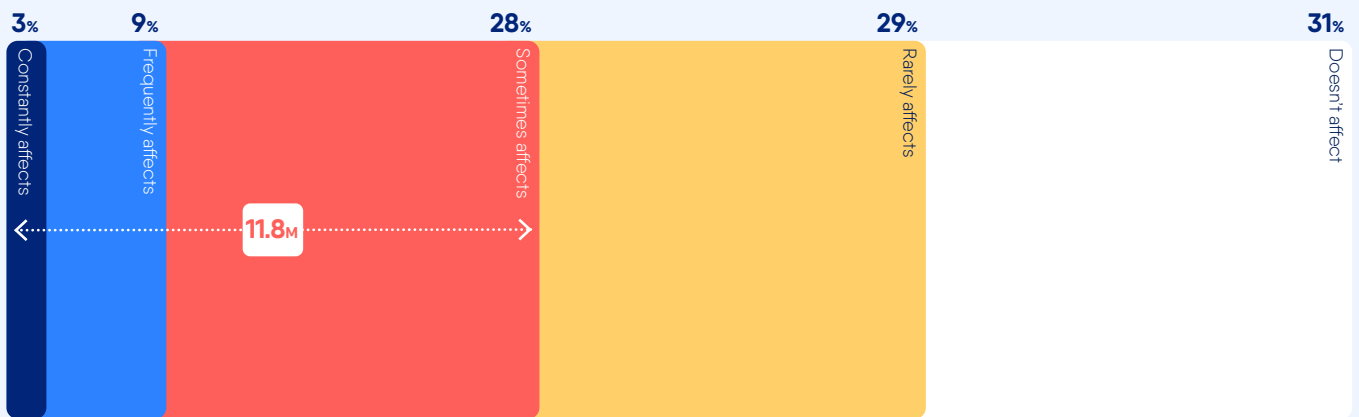
Varying levels of reduced productivity are also seen depending on the industry. Half of those working in banking, accounting & professional services (51%) and healthcare (49%) say their financial situation affects their ability to be productive at work. The next closest are those working in retail & hospitality (42%) and transport & logistics (40%).

It's also worth noting that 1 in 5 of those working in the public sector (20%) and banking, accounting & professional services (19%) say they take on extra work outside of their current job to earn more money.

In total, 13% of UK employees are working a second job for extra money – 3.8 million people. This rises to 24% for women 18–25 – twice as likely as men in the same age group. Geographically, those in Scotland (23%) are six times more likely to take on a second job compared to workers in Wales (4%) and twice as likely as employees in England (12%).



How does your current financial situation affect your ability to be productive at work?

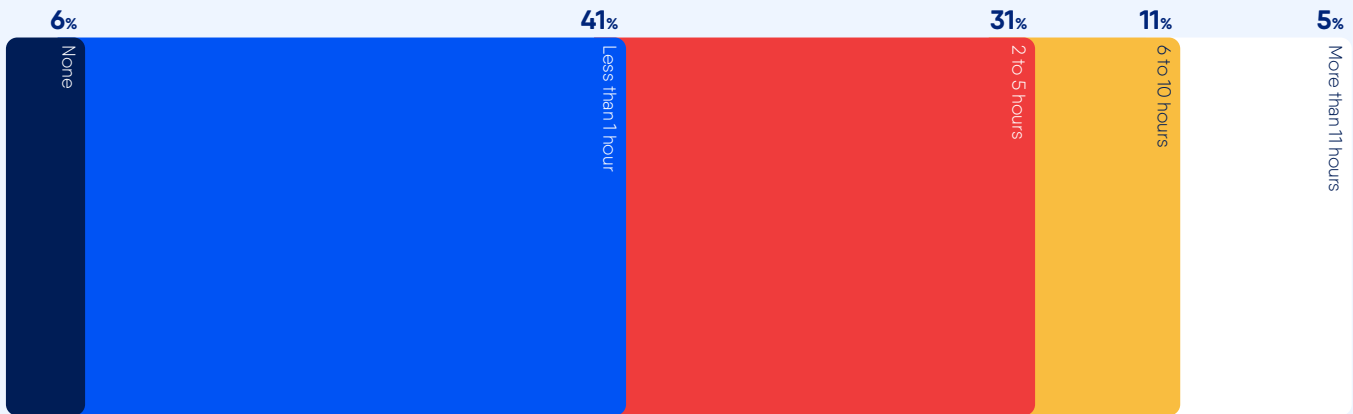


The respondents to our survey say they take on extra work outside of their current job purely for extra money. While this may provide a financial cushion, it could lead to burnout and leave them with even greater mental health issues.

Providing impactful financial support and benefits may eliminate the need for employees to work second jobs. Doing so will help to redress their work-life balance, boost mental health and improve productivity.

You may also find this has a knock on effect in increasing retention, especially at a time when vacancies in the UK are at the highest level in 50 years and close to a quarter of employees are looking to change jobs within three to six months.

Thinking about the past week, how many hours did you spend thinking about or dealing with personal financial issues while at work?

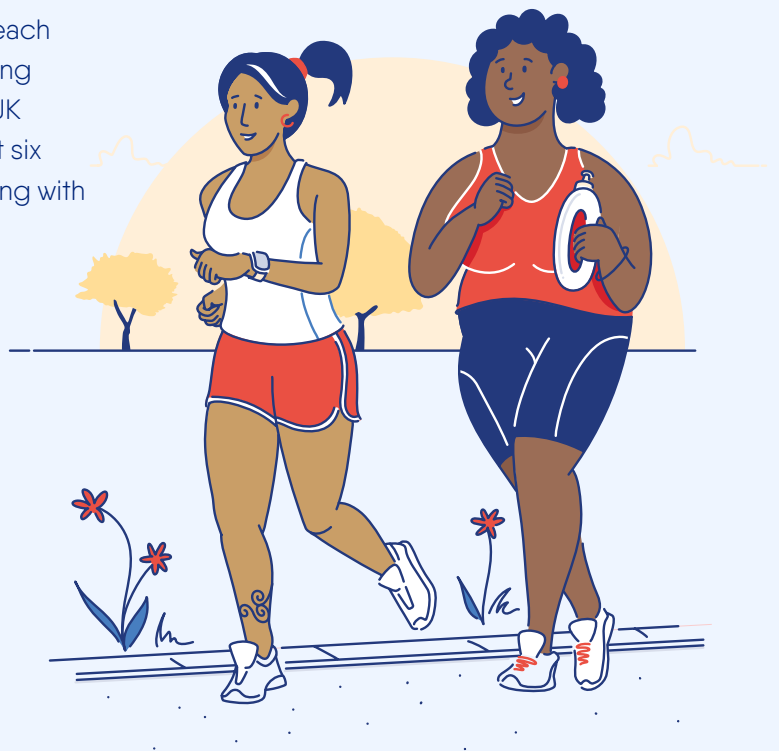


True cost of worries for employers

Saying that employees feel less productive is one thing, being able to quantify that loss is even more important. To do that, we asked employees to tell us how long they spent thinking about and dealing with financial issues at work each week.

Almost 38.9 million hours are being lost each week to poor financial wellbeing – costing businesses £28 billion a year – as 1 in 5 UK employees (22%) say they spend at least six hours each week thinking about or dealing with personal financial issues while at work.

More of those hours are being lost in Scotland and Wales as 28% of employees in those countries say they spend at least six hours of work time each week to deal with their personal finances, compared to 21% in England.



How money worries are affecting productivity per industry

Industry	Percentage of employees	Hours lost per week	Yearly cost to industry
Banking, Accounting & Professional Services (1.1M employed)	26%	1.7M	£27M
Retail & Hospitality (5.7M employed)	26%	8.9M	£133M
Transport & Logistics (1.5M employed)	24%	2.2M	£32M
Healthcare (1.8M employed)	21%	2.3M	£34M
Education (1.5M employed)	19%	1.7M	£26M
Manufacturing (2.7M employed)	17%	2.8M	£41M
Construction & Engineering (2.7M employed)	12%	1.9M	£29M
Public sector (5.7M employed)	11%	3.8M	£56M

The moment to change lives

Focus now on financial wellbeing

You, your business and other employers across the UK have done amazing work to improve the physical, mental and social wellbeing of your employees in the last decade or so.

A huge emphasis was placed on mental and social wellbeing during the Covid-19 pandemic, and now there's an opportunity to focus on financial wellbeing. The cost of living squeeze is another painful layer on top of the fallout from the pandemic, furlough and reduced income.

We know that a blanket wage rise across the board isn't feasible and won't combat all areas of employees' expenses. But, what you can do now is provide employees with options which are the most cost-effective for your business – giving them the tools they need, when they need them.

For example, the support and benefits we offer at Salary Finance cost you absolutely nothing can give employees control over their finances through flexible choices which are relevant to their financial situation.

We saw a lack of employer focus on financial wellbeing reflected in the anecdotal comments made by respondents in our survey:

“

They look after physical and mental health very well followed by social wellbeing but do not have much around personal finance.

Male 61–65, from the East of England, working in healthcare

There is limited to no personal finance support and my employer has not responded to feedback about this in the past.

Male 21–25, from the East Midlands, working in banking

They have started to talk about mental health more recently as a company but not in conjunction with financial support and the future uncertainty we're facing.

Female 41–45, from the South West, working in HR

”



This need to maximise financial wellbeing support is also evident in the data.

Employees rank financial wellbeing last for how much support is provided by their employers compared to all other areas of wellbeing:

Please rank, in order, which of the following you feel most comfortable talking to your manager about:

- 1** My physical health
- 2** My social wellbeing
- 3** My mental health
- 4** My personal finances

Please rank, in order, which of the following your employer communicates with you the most:

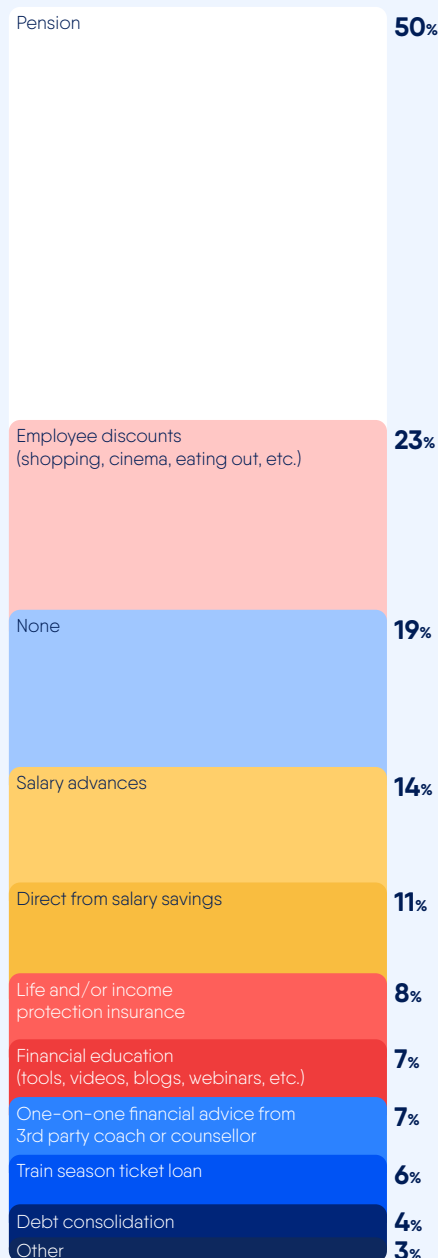
- 1** My physical health
- 2** My social wellbeing
- 3** My mental health
- 4** My personal finances

Please rank, in order, which of the following your employer provides the most support and benefits for:

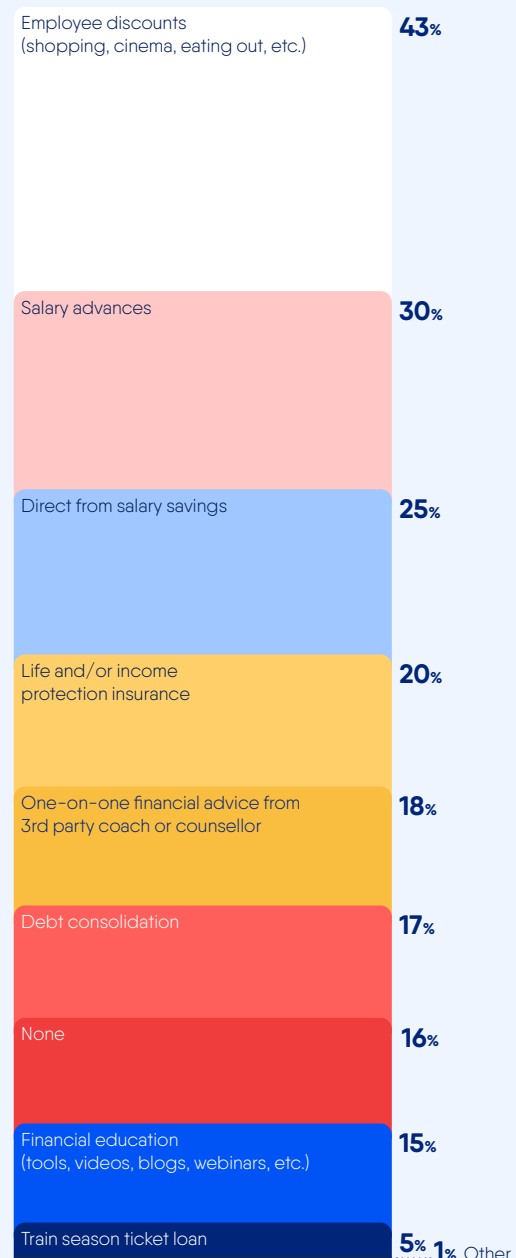
- 1** My physical health
- 2** My social wellbeing
- 3** My mental health
- 4** My personal finances

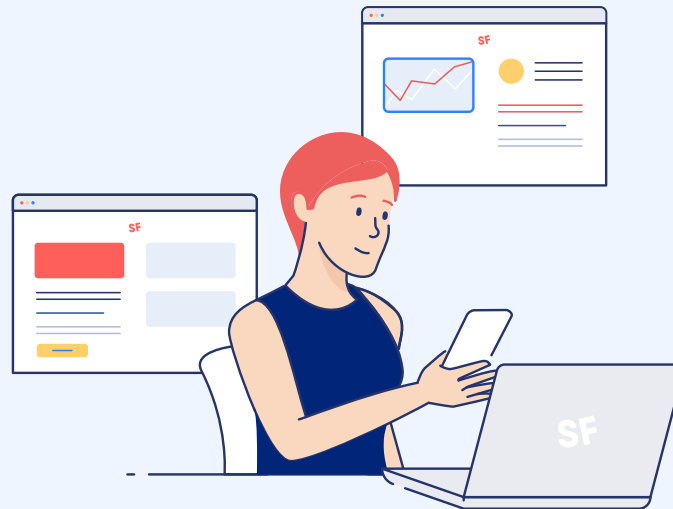


How does your employer currently support your personal finance? Tick all that apply

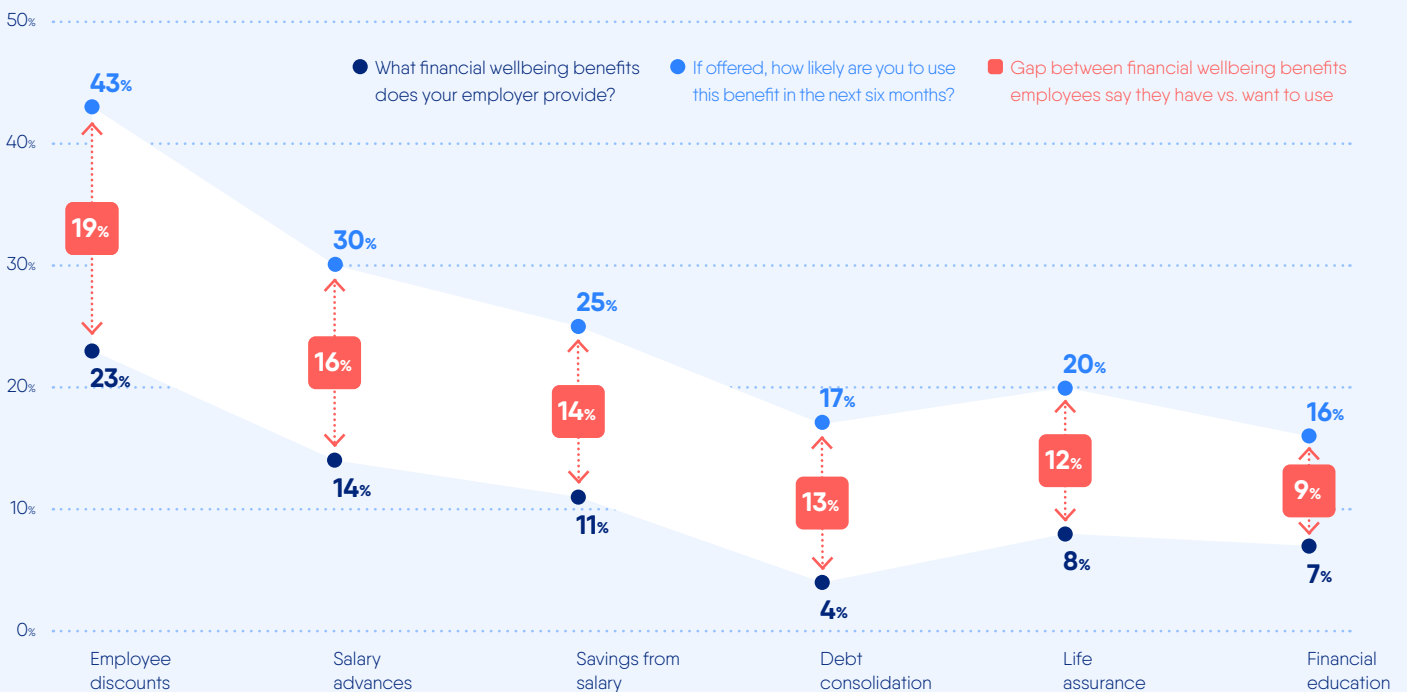


If offered by your employer, how likely are you to use the following benefits in the next 6 months? Please choose your top 3





Employee appetite for financial wellbeing benefits in the next six months



The widening financial wellbeing gap

To find out how many people want greater financial wellbeing support from their employers in the short term, we asked what benefits they currently have access to vs. how likely they are to use them in the next six months if offered.

From what people say they can access to how many want access, there's a clear gap in financial wellbeing support and benefits. This is backed up by research from the CIPD.

They found that 1 in 5 people say their employer is not doing enough to support their financial wellbeing – which also correlates with our findings that 1 in 5 (19%) say their employer currently doesn't support their financial situation.

In the graphic above, you'll see the six benefits with the widest gap, showing where employees believe their employers can support them the most.

How would you prefer your employer tells you about financial support and benefits they offer? Please choose your top 5

57%

Email

44%

Manager tells me directly

32%

Message on my payslip

29%

In-person employee benefits event

29%

Letter sent to my home

27%

Posters in my workplace

21%

Section on intranet/benefits platform

18%

Text/WhatsApp message

18%

Flyers/leaflets in my workplace

13%

Internal social network (Teams, Slack, Yammer, etc.)

9%

TV screens in my workplace

We also asked employees how they prefer their employer to inform them about any financial support and benefits they offer.

The following are the top five channels:

- 57%** Email
- 44%** Manager telling me information directly
- 32%** Message on my payslip
- 29%** In-person employee benefits event/roadshow
- 29%** Letter sent to my home

What stands out from the preferred communication channels is that employees rank being told by their manager as their second favourite choice. This is despite employees ranking financial wellbeing bottom against physical, mental and social wellbeing when asked how comfortable they are speaking with their managers about the topic – as touched on earlier in this report.

Employees seem to want to be more open about their finances at work but don't feel comfortable enough to do so. Cultural shifts take effort, but now is the time to start removing the taboos around talking about money at work and finding ways to support your people.

For guidance on how to do this, we've put together three takeaways from the findings in this report. And, we believe putting them into practice now will help you to support your employees through the cost of living squeeze over the coming months.



Three opportunities to improve financial wellbeing

The mass commitment and willingness to engage in change helped millions of people with their mental and social wellbeing through the pandemic. Now there's an opportunity to help those same people navigate through the cost of living squeeze.

As shown in this report, financial wellbeing has a huge impact on a person's mental health. Prioritising the financial support and benefits you provide for your people should now be considered a key pillar in your overall wellbeing strategy.

To help, we've identified three opportunities to support the financial wellbeing of your workforce – ultimately improving their mental health.



1

Take steps to bridge the financial wellbeing gap



I have previously asked for a personal loan from work. My finances are better now but my employer is very kind and understanding.

Male 41–45, from Wales, working in tech sales



The debate for some time has been whether employers are overreaching by supporting their employees' financial situation – but there's a clear appetite from employees to see some support.

Edelman's [2022 Trust Barometer](#) has again shown that people trust their employer more than they trust banks, and it's clear from this report that there's a gap between the financial support employers offer and what employees want.

We understand that businesses can't just be expected to provide advances and loans to their employees from the company's budget. It's risky, costly and hard to manage if not done through a third party such as Salary Finance. We can provide flexible support when your people need it and in a way that's sustainable for your business.

With the cost of living squeeze only set to increase in the next six to 12 months, now is the time to take action and support your people as they navigate financial uncertainty.

If you'd like to chat with us about all things financial wellbeing, get in touch at getintouch@salaryfinance.com

2

Educate employees on the support available

““

Financial support is rarely mentioned. In 20 years of working at the same institution, we have had only one financial training session.

Female 46–50, from the South West, chose not to disclose industry

””

A great place to start here is by letting people know what resources you already have available to them – be that employee discounts, salary advances, loans or financial education. Starting from now, the next few months will be crucial to ensure employees get the best financial support possible. Signposting them to what’s already available will be a big boost.

It’s also worth letting your employees know about all of the support which is available to them outside of work. This could be with a charity such as [GroceryAid](#), [StepChange](#) or a governing body such as the [Citizens Advice Bureau](#).

Beverly Banahane, Employee Engagement Expert at Salary Finance, had this to share about communicating with employees:

“Communication is never easy and talking about money is one of the hardest things to do right. We work alongside some of the UK’s biggest companies on their comms, with three key themes recurring when we see the most success and engagement:

No nonsense: People are struggling, they just want you to get to the point. Make clear what it is, how it works and why they’ll benefit from it.

Lead with empathy: Help employees at their pace. Up-skill managers and internal influencers with the message that progress is key, not perfection.

Make it relevant: Even the perfect digital comms plan won’t reach employees without an email address. Get creative – you never know who might be suffering in silence!”

3

Provide managers with tools to have conversations



My manager rarely talks about financial struggles with any of their staff. I certainly would never feel comfortable approaching them at the moment.

Female 46–50, from the North West, working in education



Now is the time to make the workplace a safe place for employees to talk about their financial wellbeing because all of us will notice a squeeze on our finances – regardless of income. This doesn't mean that they have to speak to all of their colleagues about how they're doing, but enabling that dialogue between managers and employees can be hugely impactful.

The best way to encourage conversation is to start it. Everyone has a money story to tell – it might even be yours that gets people talking. Find people in your business who are prepared to talk about their money story and be the focal point of honest conversation.

We've seen companies have great success with Wellbeing Ambassadors – nominated people within the business who have an open door to speak about money, point them in the right direction for support and help with wider wellbeing issues.

Training your managers on how to be Wellbeing Ambassadors can encourage employees to talk about their financial situation, give them clarity on what support is available and allow them to get the help they need to bring a more present version of themselves to work.

Join us in bridging the financial wellbeing gap

At Salary Finance, we understand the profound impact personal finances have on our health, happiness, and home and work life – especially when it comes to helping those who need it most in these make-or-break times.

Our mission is to help millions become financially healthier and happier. We do this by partnering with employers to provide a holistic suite of salary-linked employee financial wellbeing benefits. Our comprehensive, award-winning benefits offering currently reaches over 4 million employees, helping them get on top of their finances by learning and building positive financial habits, advancing earned pay to meet unexpected expenses, borrowing responsibly and saving simply.

Over 550 organisations including Tesco, Royal Mail, BT, Goldman Sachs, the NHS and 20% of the FTSE 100 have chosen Salary Finance as their trusted partner to help their employees reduce stress, improve productivity, and be happier and more engaged at work because they have taken control of their finances.

Methodology

We surveyed a nationally representative sample of 1,000 employees across the UK – made up of 727 full-time and 273 part-time workers. The survey was carried out on the Attest platform between April 5th to April 8th 2022. To see the full demographic breakdown and survey results, [please visit here](#).

Please be aware that due to the rounding up and down of percentages, totals may not always add up to 100%.

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