

**CAMPAIGN  
AGAINST  
LIVING  
MISERABLY**

# MONEY TALKS

SUPPORTED BY



+

**MONEYSUPERMARKET**



# Foreword

As a suicide prevention charity with a helpline answering a call every 59 seconds, we know the impact the current financial situation is having on the UK. And how important it is for organisations like CALM and MoneySuperMarket to offer practical advice to keep people going.

Every day, our helpline staff speak to people who feel trapped, alone, and unable to find a way forward. It was imperative to understand the situation and find ways to help. The insights from this research are helping us do just that.

75% of people said they hadn't spoken to anyone about their money worries – and keeping it in is having an impact, with loneliness, anxiety and guilt all cited as effects of money worries. Financial strain can be a risk factor for suicidal ideation – so it's pivotal we do something to ensure people can cope.

We know talking can help people feel better and more in control. So, alongside this research, we've created practical support to help people navigate this difficult period – from our Money Talks videos to guides around all things money and mental health.

Our new content hopes to open up this conversation and get the nation talking about cash. This campaign is proof that by working together across industries and issues, we can provide vital support to people, whatever they're facing.

**Simon Gunning**  
CEO, Campaign Against Living Miserably (CALM)

We're proud to support CALM in their work to help prevent suicide, in partnership with UM. Money Talks is our new campaign with CALM, aiming to break the stigma attached to talking about financial issues. The Money Talks report evaluates how people across the UK are feeling about their financial situation. It explores how money worries affect our relationships, our physical and mental wellbeing and the reasons why it can be difficult to open up about financial pressures.

More than four in five people across the UK worry about money. One in four people told us that they worry about money every day, with debts, credit cards and making it to the end of the month coming top of the list of concerns. And three quarters of people haven't talked to anyone about their money worries.

The taboo that surrounds financial difficulties is bigger than talking about mental health, gambling or politics. However, more optimistically, people who have talked about their money worries told us they felt supported, relieved and hopeful.

We've developed The Money Talks hub, filled with first hand money experiences, expert guides and tips on how to have conversations about money and how to make it easier to ask for support if you need it. Together we want to break the taboo of talking about money worries and make it easier to access support.

**Peter Duffy**  
CEO, MoneySuperMarket Group

At UM, we are extremely proud of our legacy in connecting authentically with diverse audiences, and in understanding the cultural, political and socio-economic factors that impact how consumers feel and behave.

In this latest piece of research, Money Talks, we are delighted to be partnering with MoneySuperMarket and CALM to understand the direct impact that the cost-of-living crisis is having on consumers. The results that we have uncovered in this report are both shocking and very sad. We have a mental health crisis on our hands, and money pressures are a very real factor in that.

Part of our role at UM is to advise our clients on how best to navigate this reality, and we believe that brands have a responsibility to speak to consumers in a way that is sensitive and respectful of people's circumstances.

I hope that marketers find the data we have uncovered to be interesting and informative, and we will certainly be using it to guide the work that we do on behalf of our own clients.

**Kara Osborne**  
CEO, UM UK & Ireland



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# Executive Summary

The cost-of-living crisis is entering a new phase and the cost of many everyday items, like food, energy, travel, and household bills, are more expensive than before. Some people are sheltered financially from these unsettling times, but for many the new financial reality is creating an anxious and troubled mood across the nation - scarring the UK's mental health.

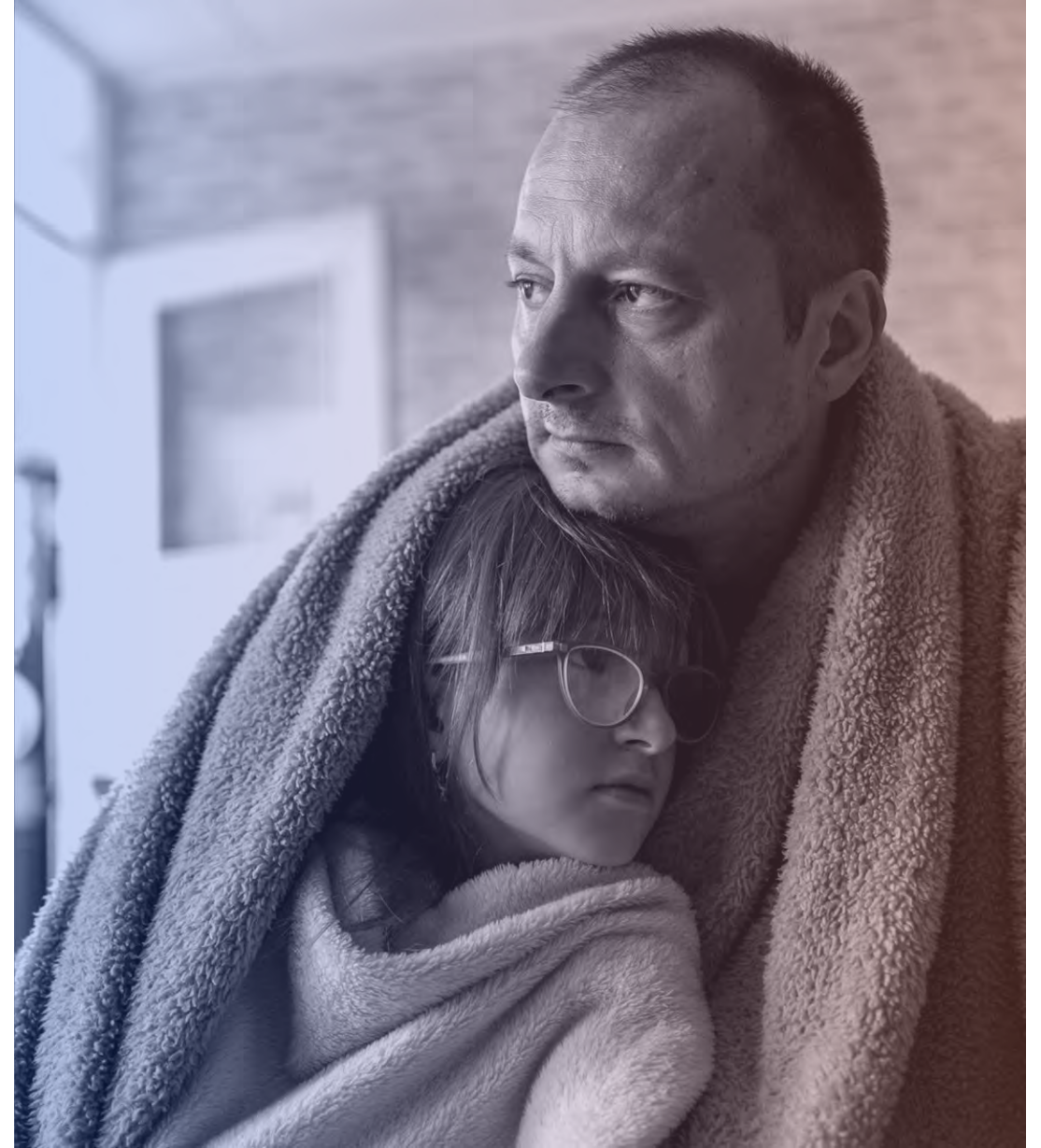
People are having to make large and small sacrifices as they strive to get by and balance their household finances. The impact these sacrifices have on peoples' well-being is stark. 1 in 2 people with a mental health condition have had suicidal thoughts because of money worries in the last 12 months.

It's difficult to talk about money. It's wrapped in secrecy as people don't want to be seen to be struggling or to be looked down on.

But, as people adjust to these new financial realities, there's a growing desire to break the taboo and talk about the effect that money is having on our mental health. Not only do we want to talk more – we want to listen and support – but we don't know how to.

So, it's time to start the conversation. We can all play a part – as individuals, businesses, and marketers.

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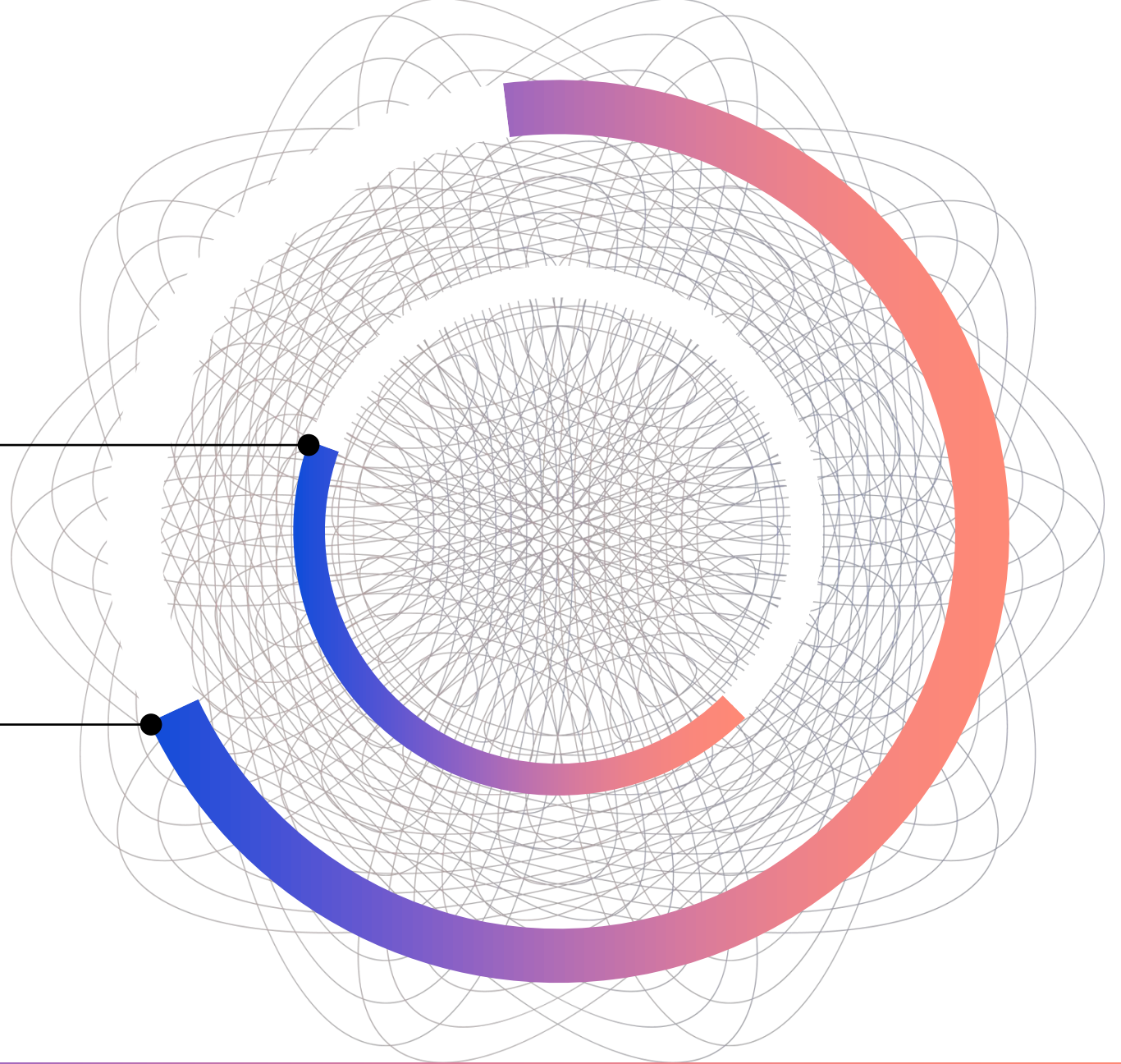
# Why money? Why now?

**43%**

increase in calls about cash to CALM's helpline.

**70%**

of income is spent on household bills.



A background image showing a business meeting. A person's hands are visible, one holding a document and the other pointing at a calculator on a desk. There are papers, a laptop, and a calculator on the desk. The image is overlaid with a semi-transparent blue and orange gradient.

# Our objectives



## To understand:

- **The social dynamics that exist around money**
- **Whether people feel able to talk about it**
- **The impact that money worries can have on our lives and mental health**
- **What can be done to tackle the stigma**

## How we did it



# Survey

In January 2024 we surveyed N = 2,004 members of the UK population via an online nationally representative survey

# Interviews

Eight 1-hour long interviews with people from across the UK



A grayscale photograph of a person's hands holding a dark wallet. The person is positioned in the foreground, and a radiator is visible in the background. The image is overlaid with a semi-transparent dark blue and purple gradient.

# Money on our mind



# Money on our mind

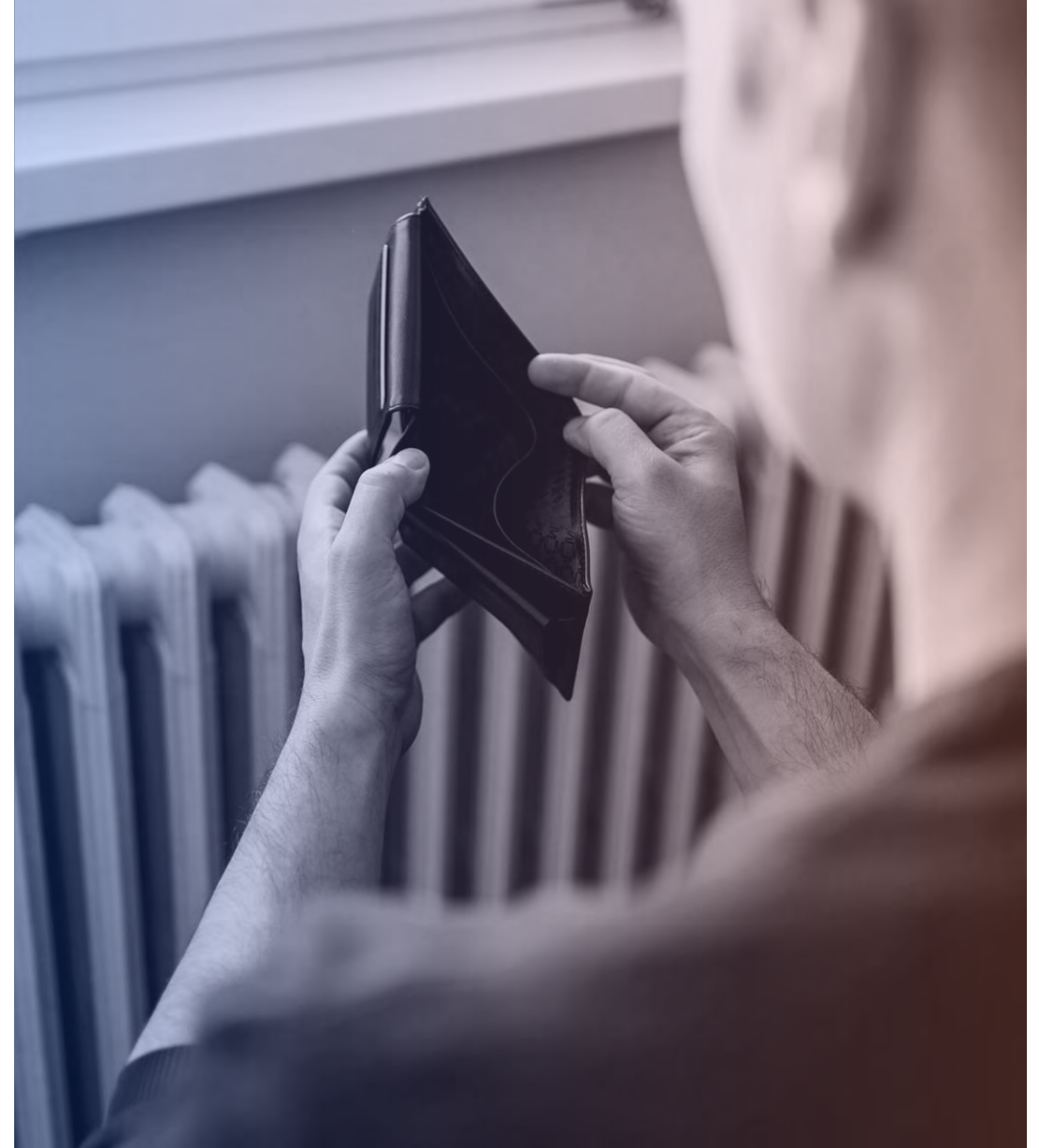
It's not new news that people are feeling the pinch: inflation has been stubbornly high over the last 2 years hitting a 41-year high of 11.1% in October 2022. This means that prices for goods and services have increased. To try to combat inflation, interest rates have risen to their highest level in 15 years.

There are signs that inflation is stabilising. This means prices are rising less quickly, but people are still feeling poorer. High interest rates mean borrowing money – particularly mortgages – is more expensive. Millions of property owners are affected, with many landlords passing higher mortgage costs to renters.

The effect that financial uncertainty and hardship is having on people's mental health is an after-shock of these macro financial changes. 1-in-2 people are more worried about money than they were 12 months ago.

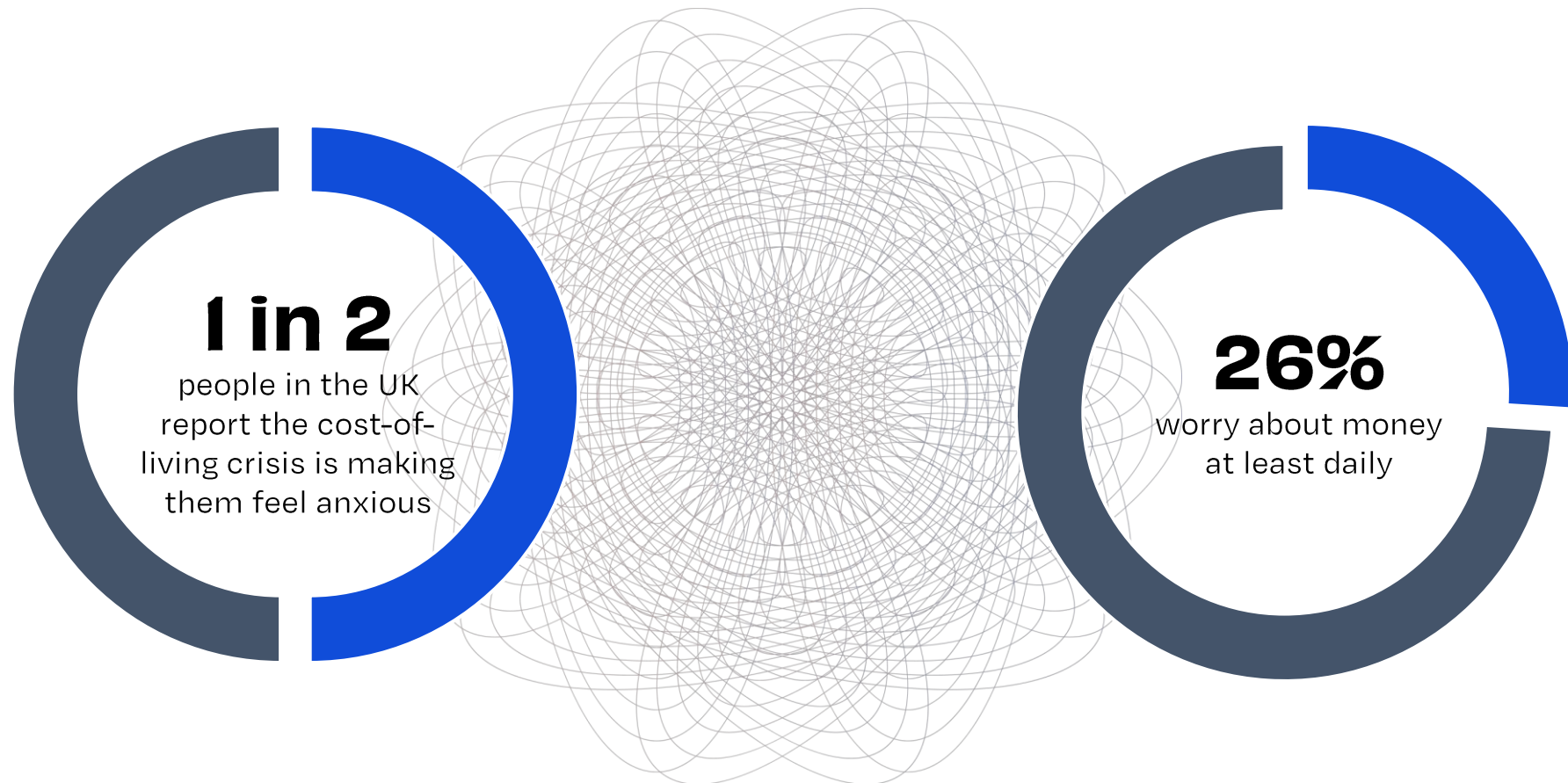
And, we see that parents of kids under 18, single parents and 18–24-year-olds are finding things particularly challenging on their wallets and on their mental health forcing them to make difficult financial decisions about what to cut back on.

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# The UK is worried about cash...



## ...and in the last 12 months for many these worries have worsened

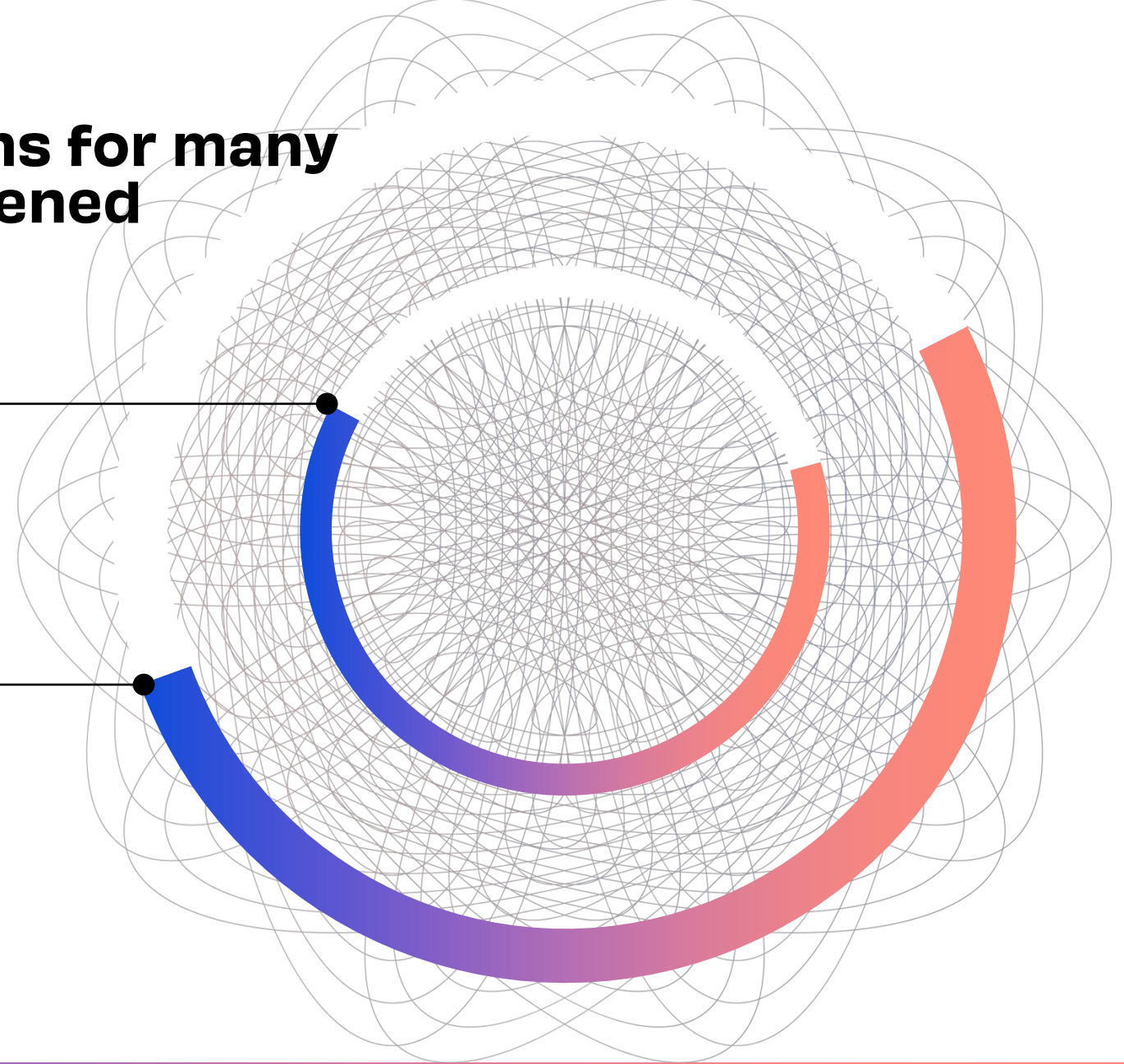
**52%**

of the UK population are more worried about money than 12 months ago.

This increases to

**62%**

of parents of kids <18, 18-24-year-olds and people living with a disability.



Q. And how worried about money are you now compared to 12 months ago?

Base: Nat Rep n=2,004, Single Parents n=75, Families n=598, 18-24-year-olds n=234, Living with a disability n=344



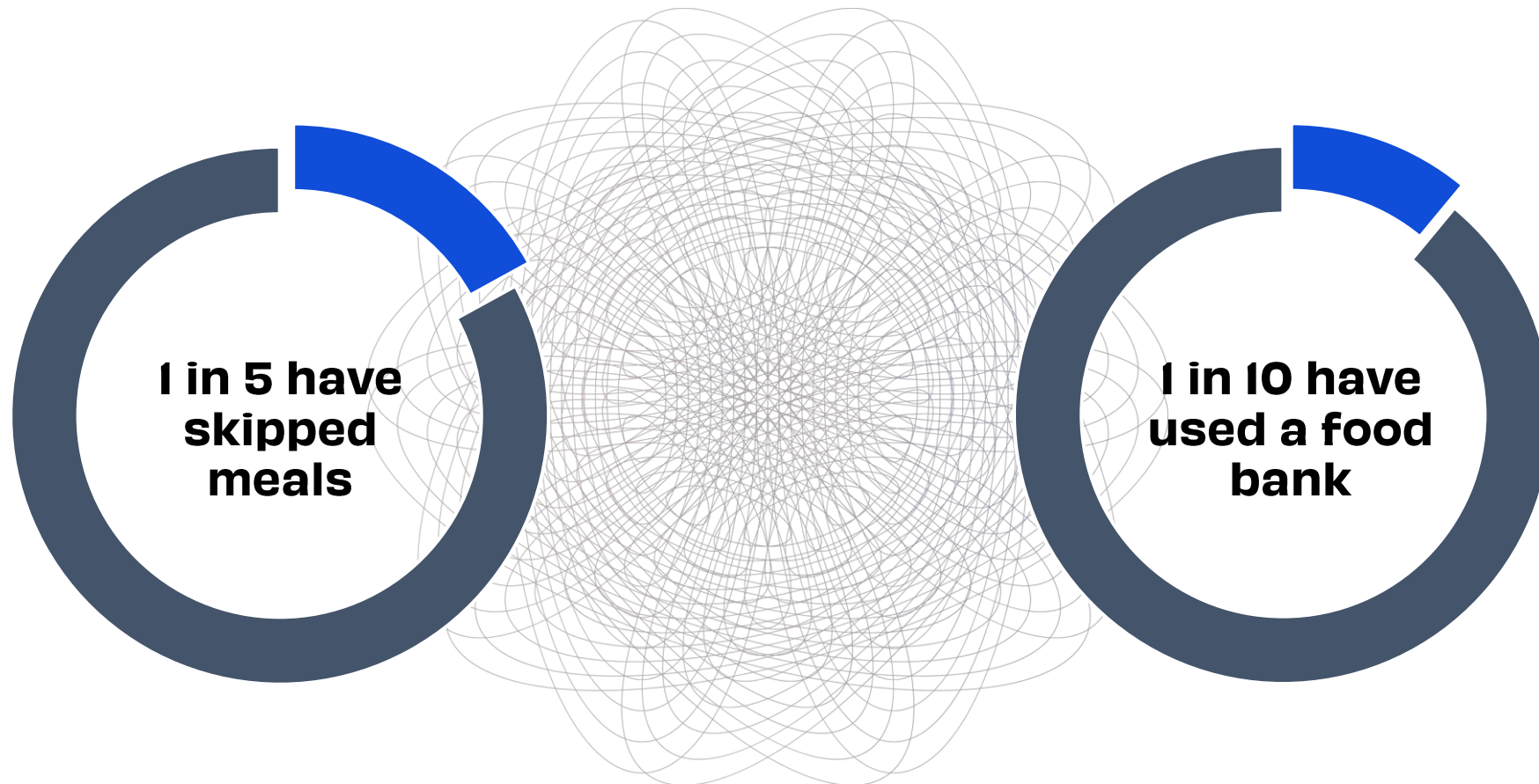
*"I am becoming neurotic counting costs and how much money I will have. The energy bills are the worst, I watch the clock to the minute to time how long the heating has been on for, certainly no more than an hour. I am so much more stressed."*



Q. In a sentence or two, how would you say the cost-of-living crisis has impacted your day-to-day life, if at all?

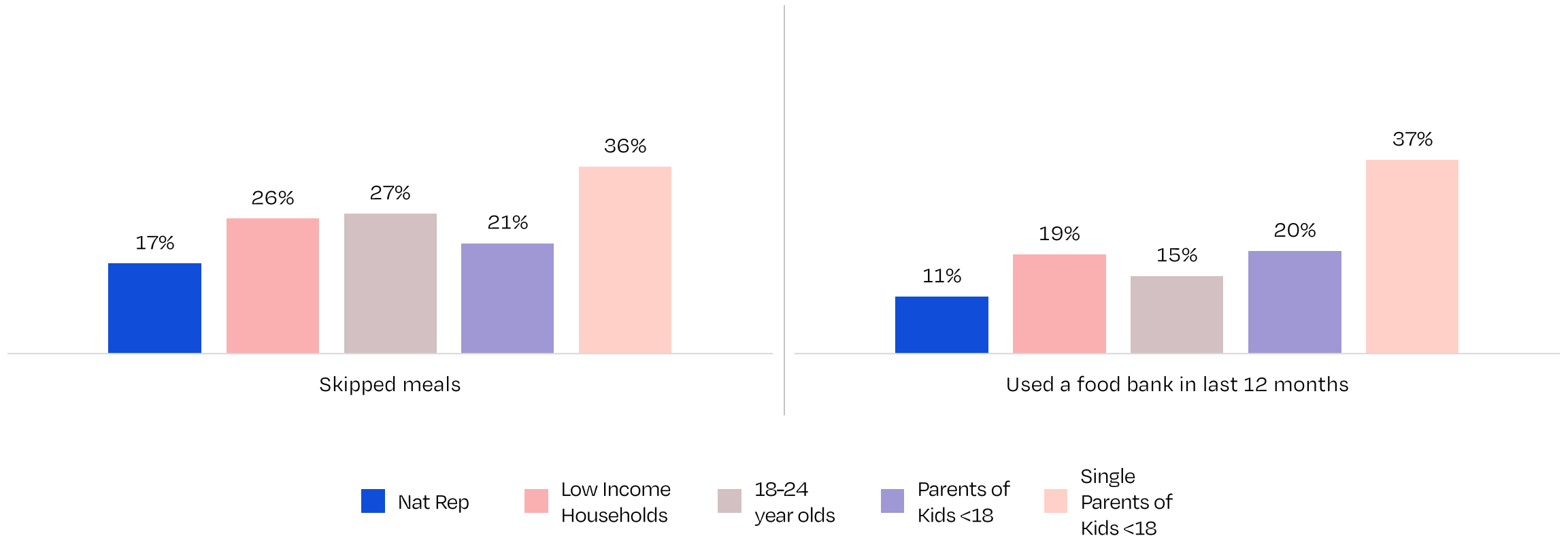


# Even covering the basics is tough for some



Q. Now thinking about your shopping habits, which, if any, of the following actions have you taken to reduce or manage costs during the cost-of-living crisis? / Q. How often, if at all, have you done the following in the last 12 months? Base: Nat Rep n=2,004, Single Parents n=75, 18-24-year-olds n=234

# Low-income households, 18–24-year-olds and families are more likely to have struggled to afford food

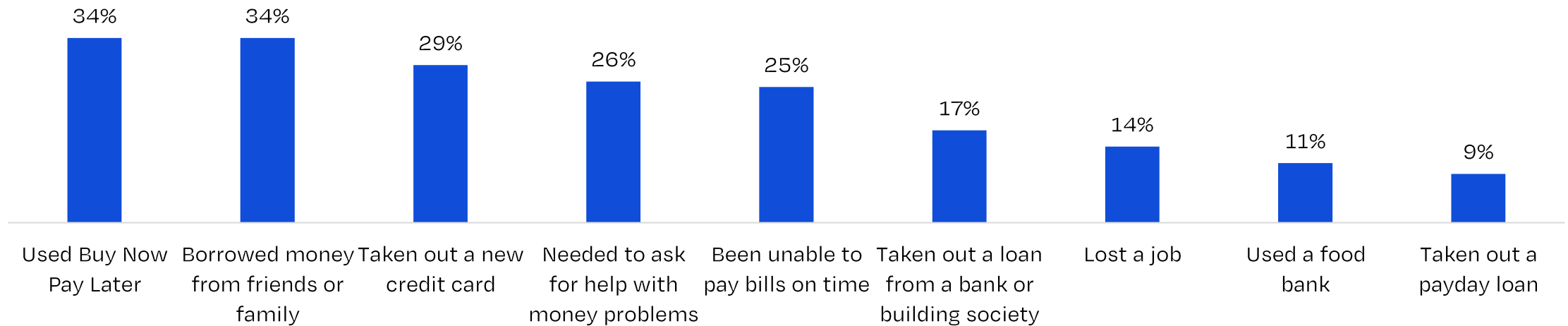


Q. Now thinking about your shopping habits, which, if any, of the following actions have you taken to reduce or manage costs during the cost-of-living crisis? / Q. How often, if at all, have you done the following in the last 12 months? Base: Nat Rep n=2,004, Low Income Households >£21k n=435, 18–24-year-olds n=234, . Parents of Kids <18 n=598, Single Parents n=75



# 1-in-3 have had to borrow money or take out credit to access cash

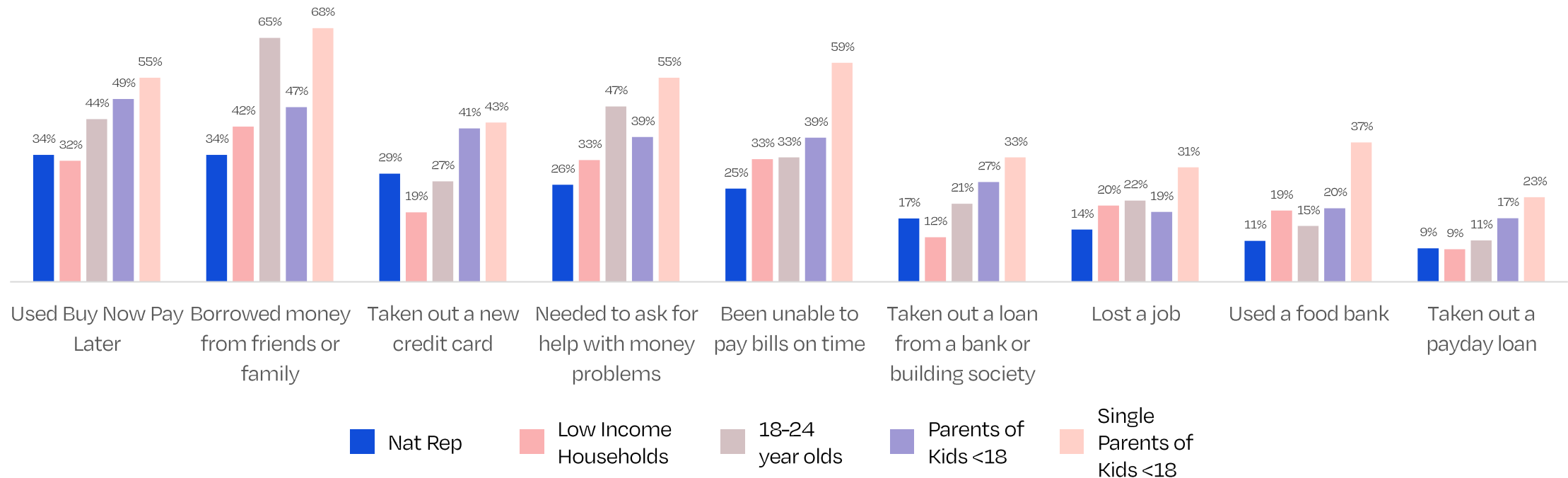
## Methods used to borrow money in the last 12 months





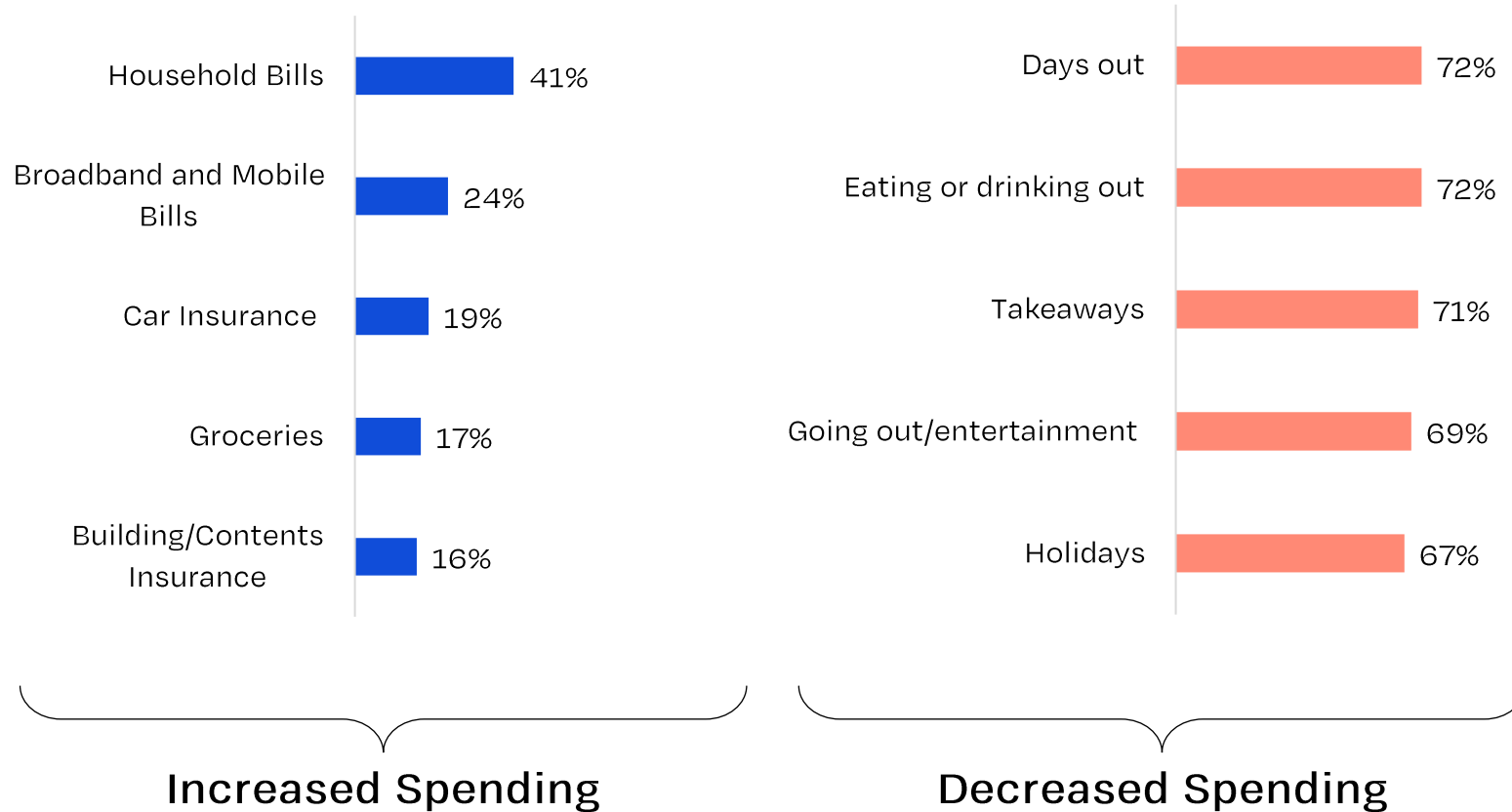
# Single parents and 18-24-year-olds are especially likely to have borrowed money in the last 12 months

Methods used to borrow money in the last 12 months



Q. How often, if at all, have you done the following in the last 12 months? Base: Nat Rep n=2,004; Low Income Households >£21k n=435; 18-24-year-olds n=234; . Parents of Kids <18, n=598; Single Parents n=75

# People are cutting back on things they enjoy to make ends meet



*"It makes it **harder to do the enjoyable things** that make life worth living, rather than just getting by."*

*"It's made life a constant struggle. **There is no pleasure anymore.**"*

# It's difficult to balance the books at the moment, which means people are forced to choose heating over treating

*"We have very little money to treat our daughter and **all our money goes on bills.**"*

– Female, 35-44 years old

*"All money put to one side for a holiday has now been spent on outrageous electric bills, council tax, insurance hikes and vast increase in food prices. So **no holidays for me in 2023 or 2024..!**"*

– Male, 45-54 years old

*"I'm saving less and having to dip into my savings. I'm also spending more on necessities and **spending less on luxury items.**"*

– Female, 25-34 years old

A person wearing a white protective suit is shown from the chest down, holding a small white object in their hands. The background is a blurred, high-angle view of a building's facade. The entire image is overlaid with a semi-transparent blue and purple gradient.

# Life in black and white



# Life in black and white

Rising prices are forcing people to make tough choices and prioritise the basics over those small but important things that add a bit of colour to life. Meeting up with a friend for coffee, going to the cinema, travelling home to see family.

Costs that were a normal part of life are now becoming unaffordable luxuries.

These small things take a toll on our mental health. 1-in-4 told us they feel lonely or isolated because they cannot afford to socialise as much. Loneliness takes a toll not just on people's mental but also physical health, with studies showing social disconnection is as

harmful as smoking 15 cigarettes a day.

This gradual erosion of the things that bring us joy and connect us with others is draining the colour from life.

For some, it takes a grave toll with 1 in 2 people with a mental health condition experiencing suicidal thoughts because of money worries over the past year.

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# People are feeling lonely and socialising less because of financial constraints, and giving up small things that bring them joy

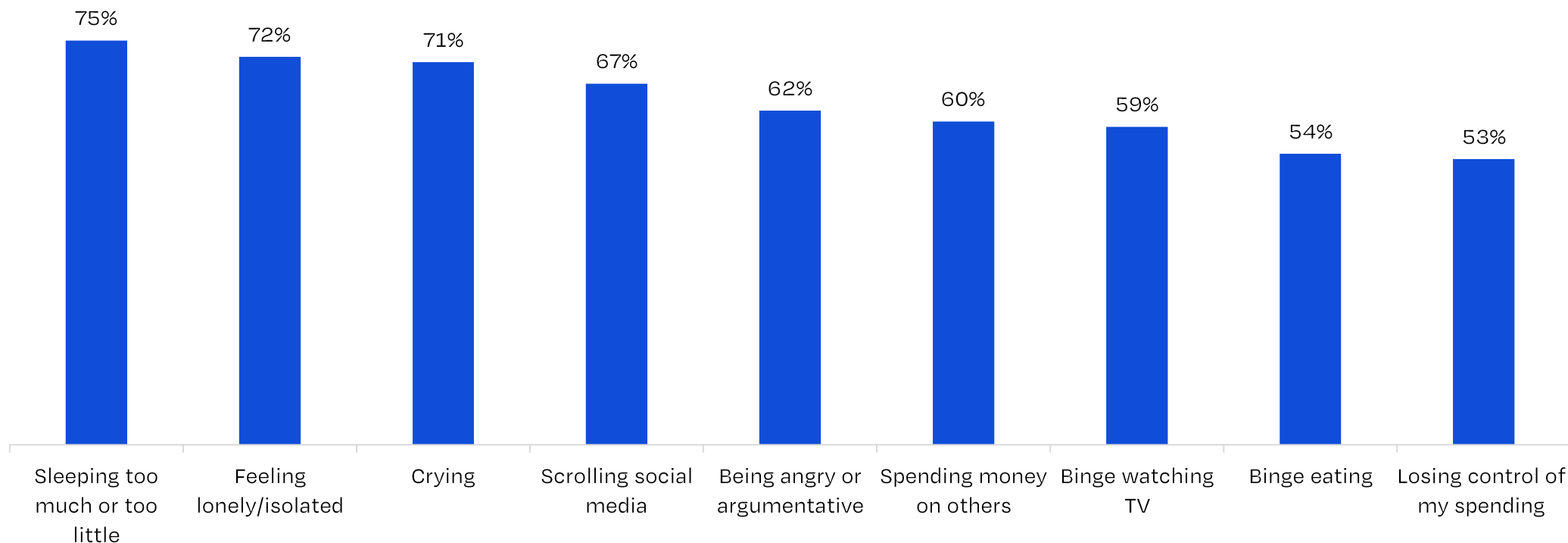


Q. Which, if any, of the following actions around have you taken to reduce or manage costs during the cost-of-living crisis? / Q. When, if at all, have you done or experienced any of the following due to issues with money or money worries? / Q. In the last 12 months, have you done or felt any of the following in relation to your mental health and financial pressures? Base: Nat Rep n=2,004


# Money worries are exacerbating poor mental health among those who already suffer from a mental health condition

## Actions or emotions felt due to money or money worries

(Base: Among those who suffer from a mental health condition)



Q. When, if at all, have you done or experienced any of the following due to issues with money or money worries? In last year Base: n=530



## The last year of financial pressures has also worsened the mental health of those who find talking about money hard, leading them to feel trapped and not know where to turn

**51%** feel trapped about their financial situation & don't know where to turn

**70%** say financial pressures of last year have worsened their mental health





**This gradual erosion is taking its toll with 1-in-2 people with a mental health condition having had suicidal thoughts because of money worries in the last 12 months.**



A photograph of a person's hands gently cradling a baby's head. The image is semi-transparent and serves as a background for the text. The person's hands are visible, with one hand supporting the baby's neck and the other supporting the back of the head. The baby's head is resting on the hands. The overall tone is soft and caring.

**So why aren't we  
talking about it?**



## So why aren't we talking about it?

Money can be a tricky subject to talk about, which makes it especially hard to open-up when times are hard. 4-in-10 feel that the financial pressures of the last year have worsened their mental health, yet only 21% have shared this with anyone.

People don't want to share their worries for fear of being an emotional burden and because they think that money worries are universal.

It can also be awkward to talk about money because it's often wrapped up in fears of judgement and feelings of embarrassment.

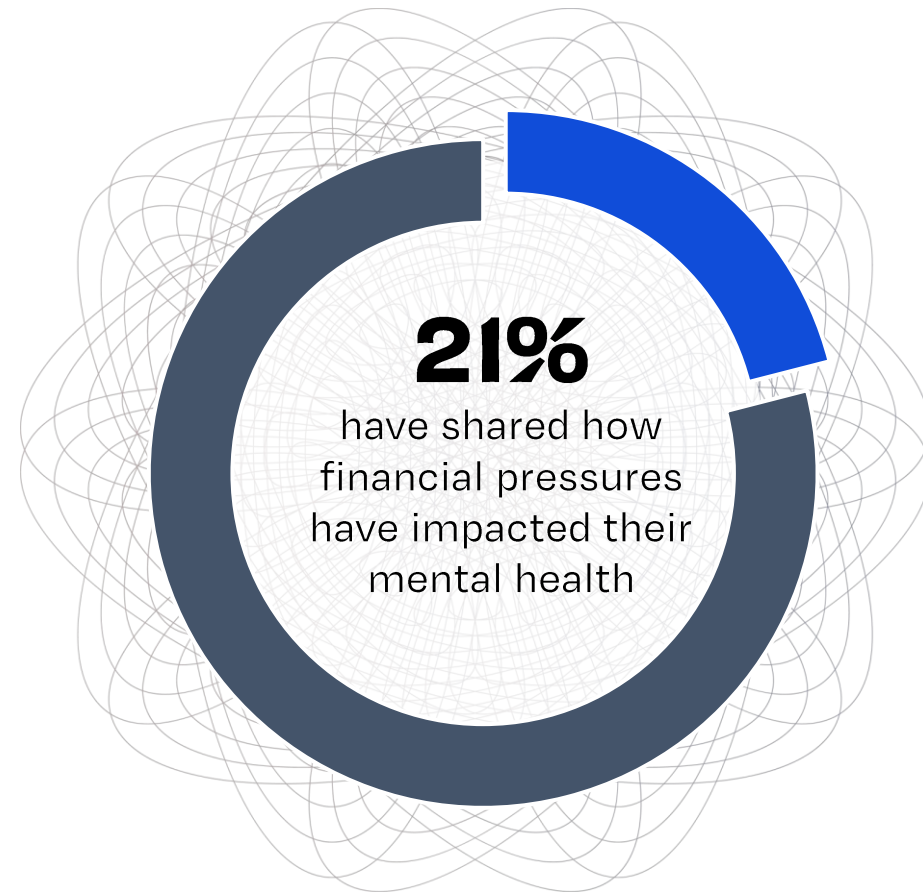
However, when financial pressures are impacting our moods and eroding our self-worth it becomes an issue we can't afford to ignore.

A third of people wish they could talk about their financial situation because it would improve their mental health, so it's time we spilled the tea.

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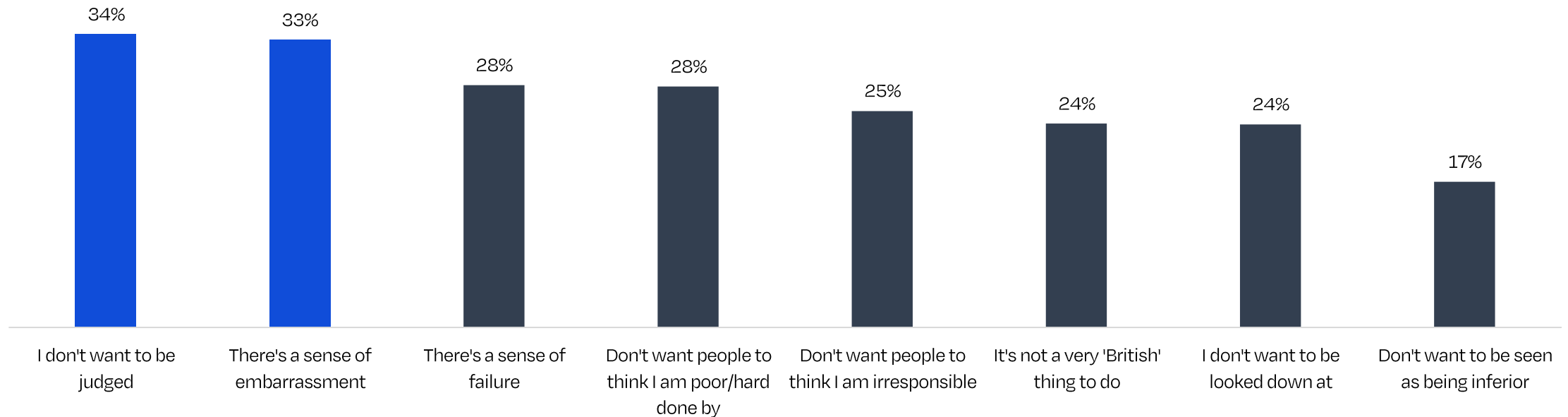



Only **1-in-5** have shared how financial pressures have impacted their mental health.



# Talking about money is hard because it is rooted in judgement and embarrassment – we don't want to be seen as inferior

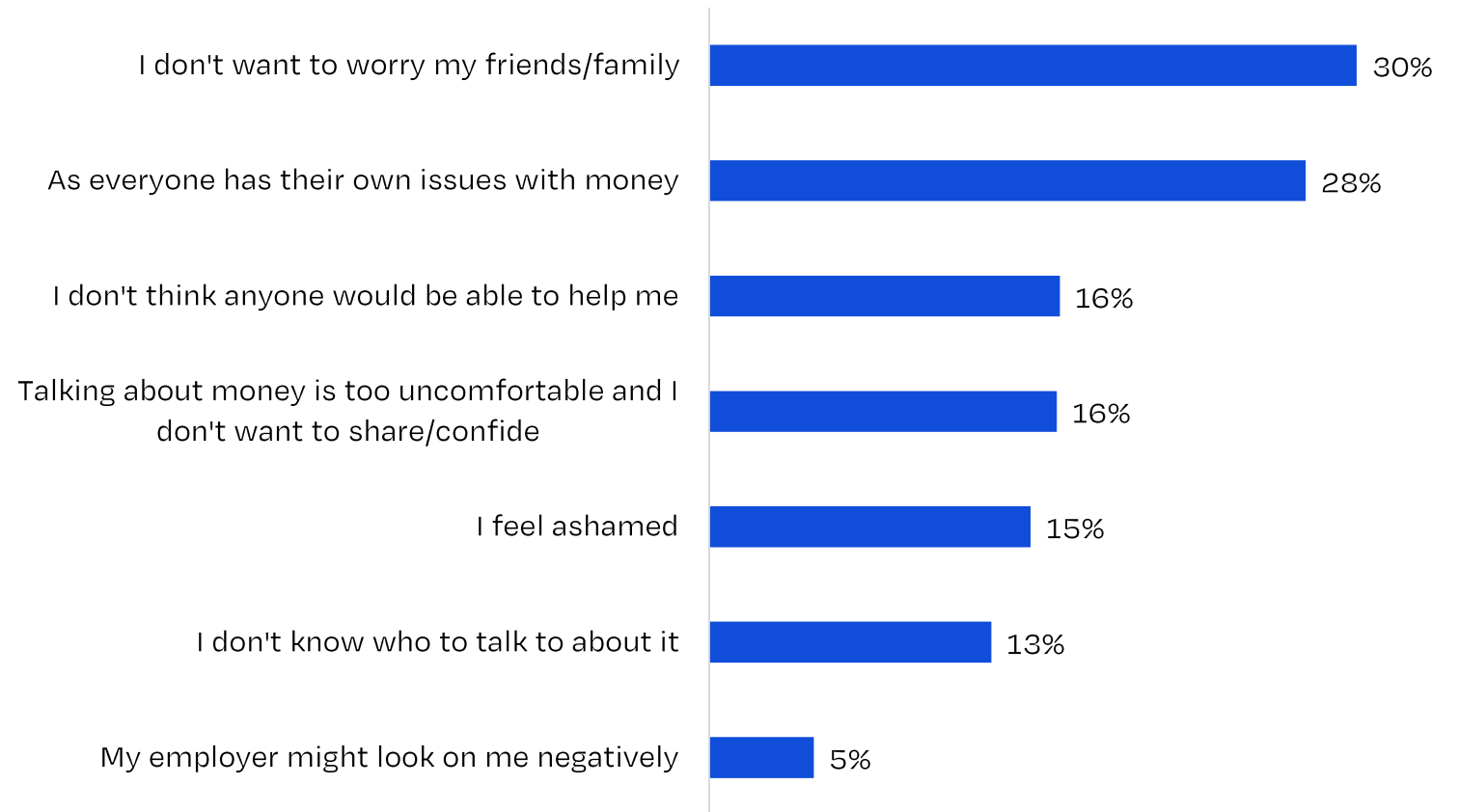
What makes it difficult to talk about money





**People tend to not share their money worries because they don't want to be an emotional burden or because they think money worries are something we all have.**

### Reasons for not sharing with anyone



# Talking about money can be awkward because it is often wrapped up in secrecy

## A belief that money worries are universal

*"Everyone has their struggles and I don't want to make them feel worse"*

**Female, 50-59 years old**

## A worry of unintentionally 'showing off'

*"My finances are better than most of my friends and I would feel as if I was boasting if I discussed my finances with them"*

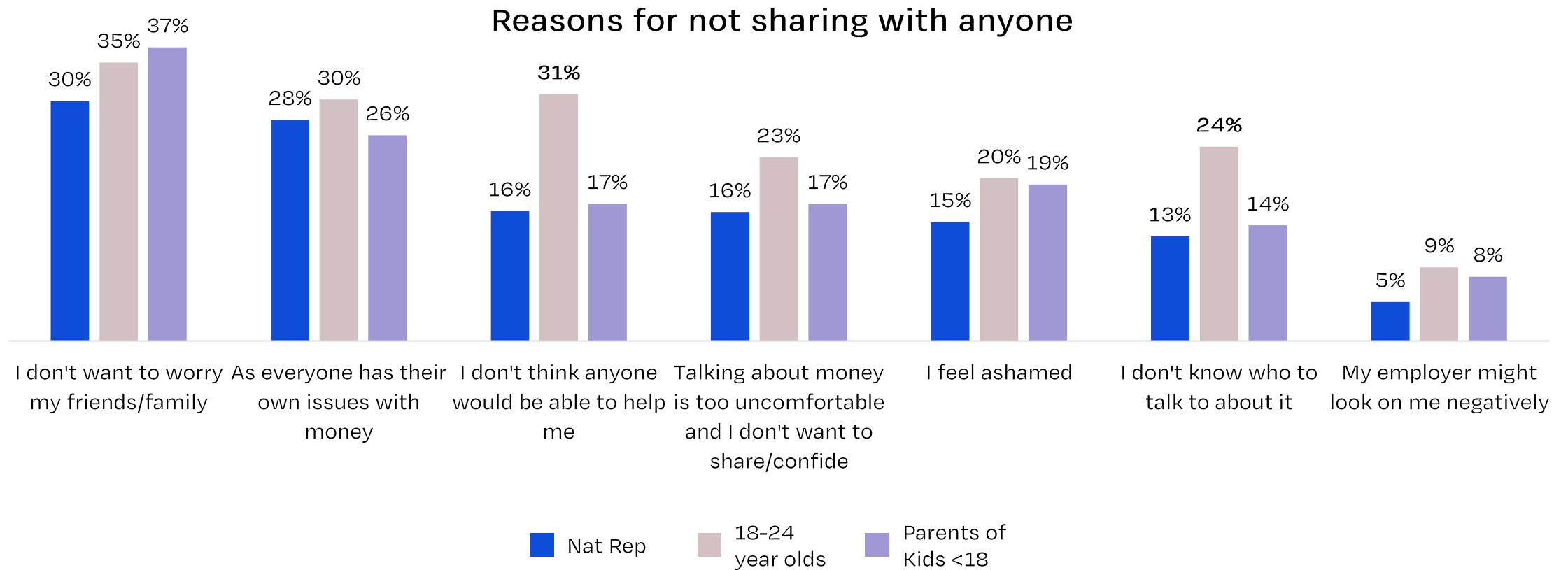
**Male, 18-24 years old**

## Worrying you'll be perceived as flush

*"I think finances are an awkward subject with friends. The perception of what you have, can be the reason for this. I think people can perceive you're better off than them"*

**Female, 25-30 years old**

# Young people don't know how to navigate their finances and struggle knowing who to turn to

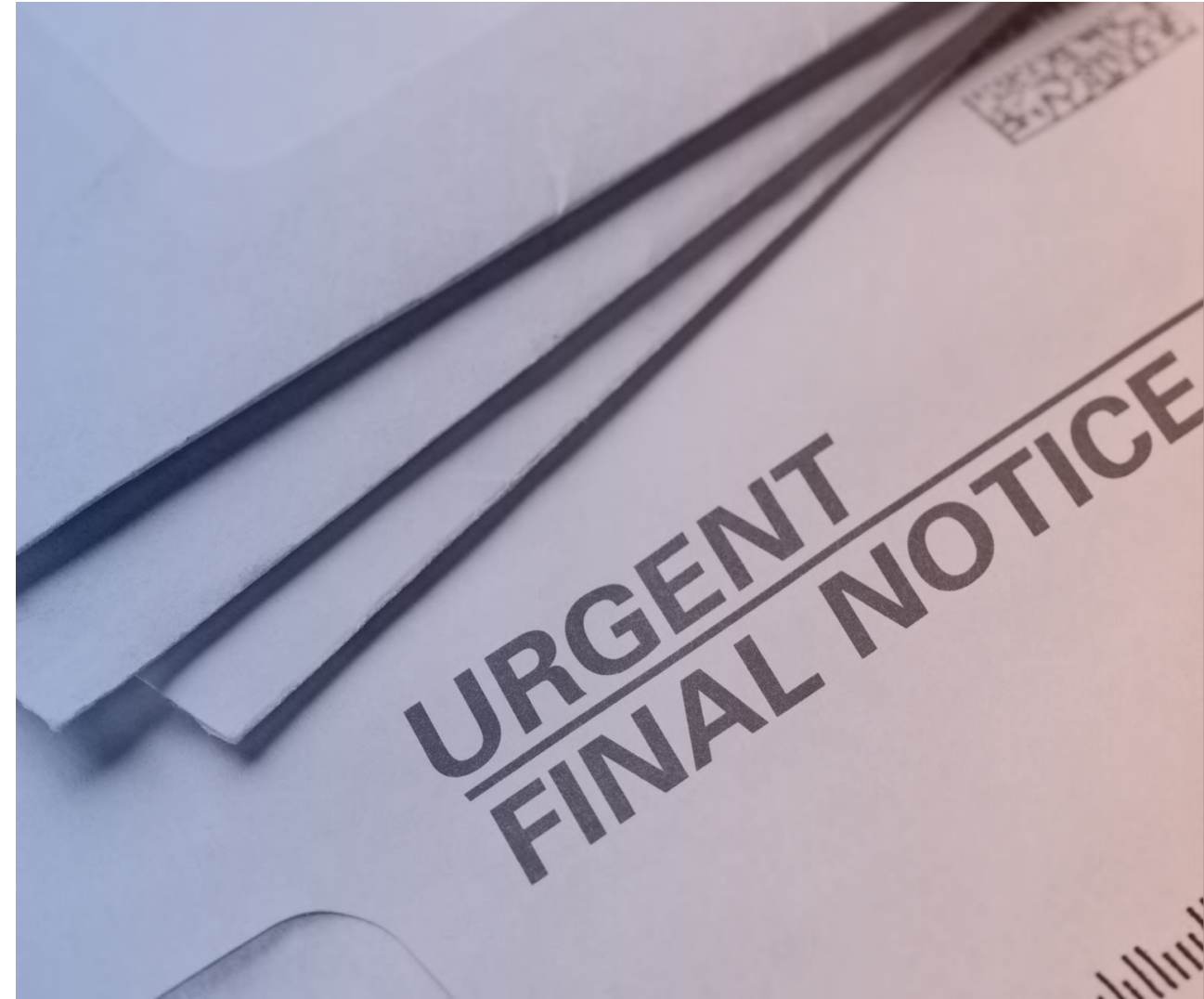
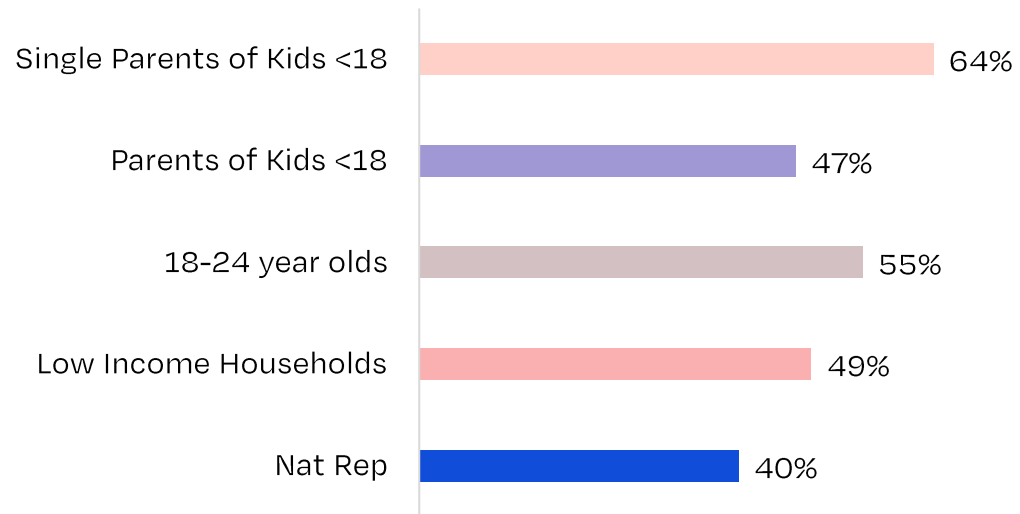


Q Why have you not shared with anyone? Base: Nat Rep n=1,490, 18-24-year-olds n=153, Families n=375



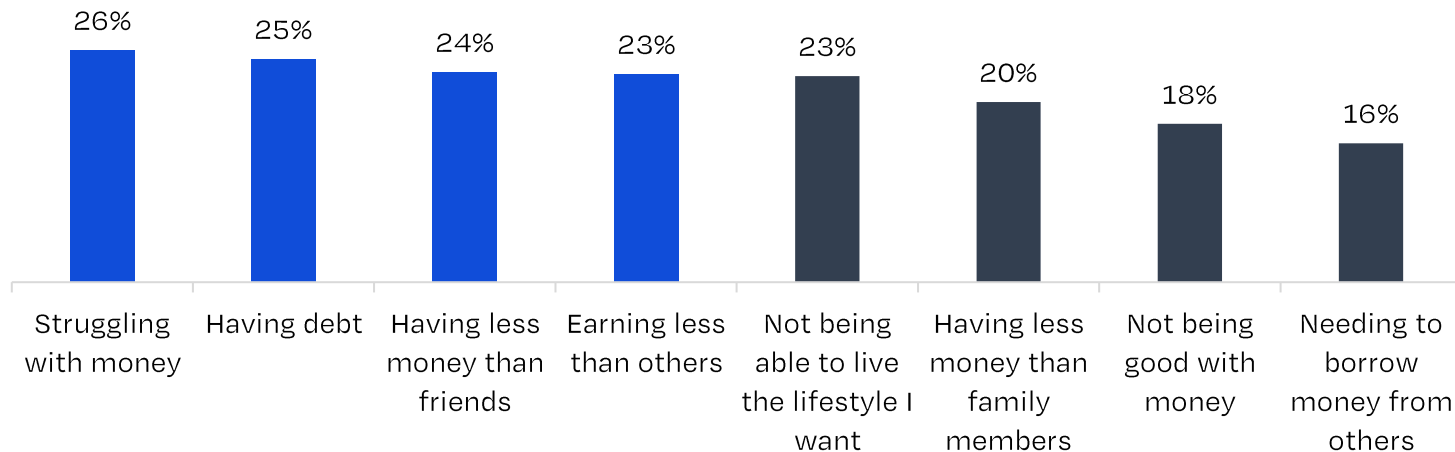
# People say that money worries over the last 12 months have made their mental health worse

% of people who believe financial pressures of the last 12 months have made their mental health worse



# People are ashamed of struggling with money, being in debt or having less money than others

What things are people ashamed of when it comes to money

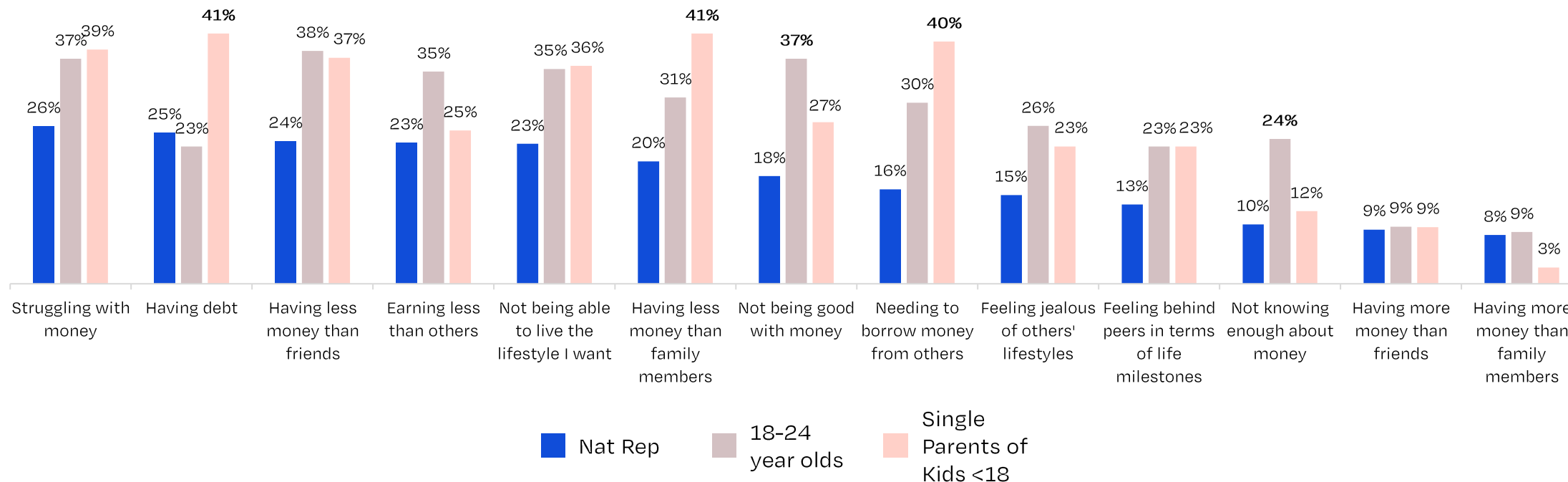


*"The general assumption is that you should have this all figured out... you should be knowing how to handle your money and if you don't it's a little bit of a shameful thing."*

**- 24, Male**

# Single parents are more ashamed of having debt or less money than family, while 18–24-year-olds are more ashamed of not being good with money or not knowing enough about it

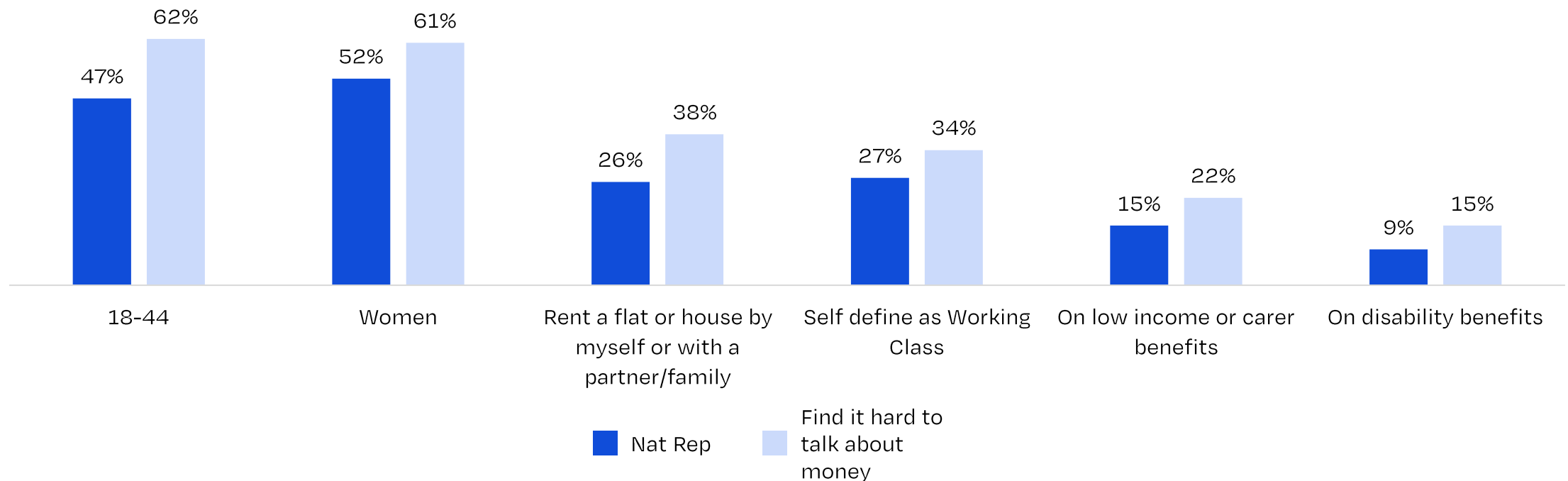
What things are people ashamed of when it comes to money



Q Which - if any - of the following have you previously been / are still ashamed of? Base: Nat Rep n=2,004, Single Parents n=75, 18-24-year-olds n=234

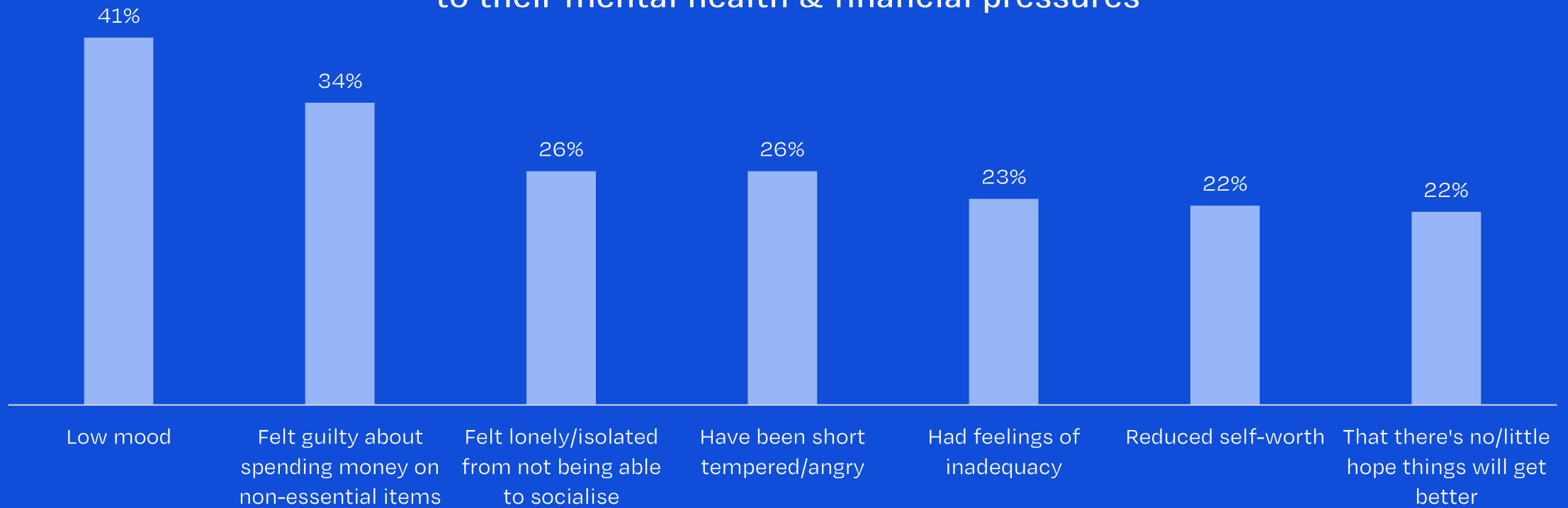
# Talking about money is harder for some groups than others: younger adults, women, and renters find it particularly hard

Profile of those who struggle to talk about money



# Financial pressures are impacting our moods and for some eroding at their self-worth

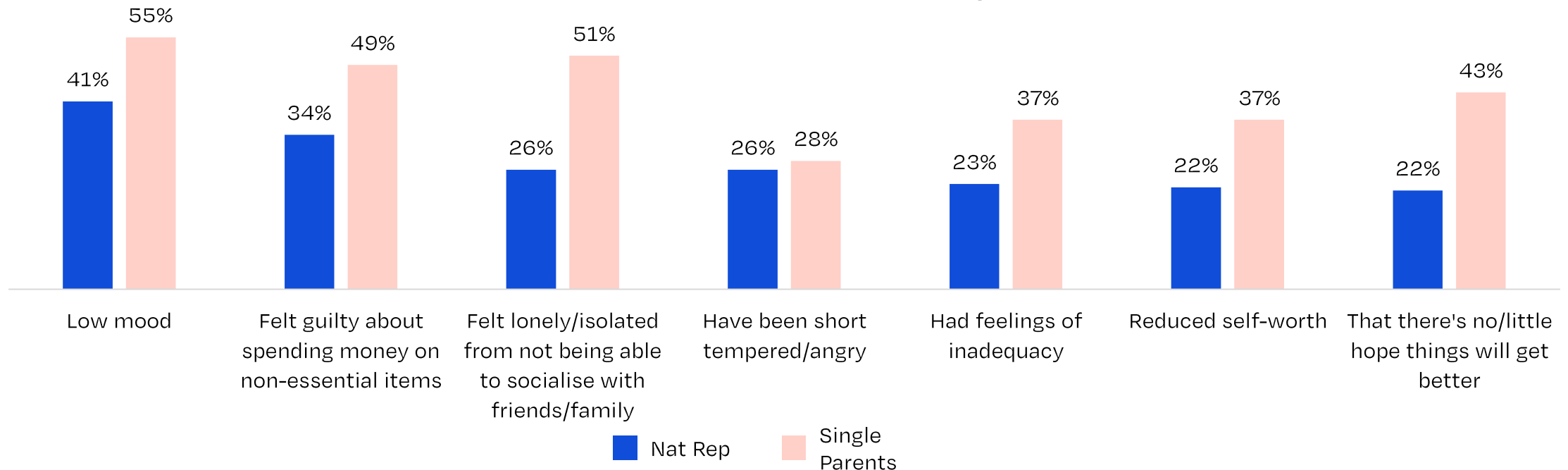
Activities or feelings people have had in relation to their mental health & financial pressures



Q In the last 12 months, have you done or felt any of the following in relation to your mental health and financial pressures? Base: Nat Rep n=2,004

# Single parents really feel the tension here, experiencing feelings of isolation, low mood and inadequacy

Activities or feelings people have had in relation to their mental health & financial pressures

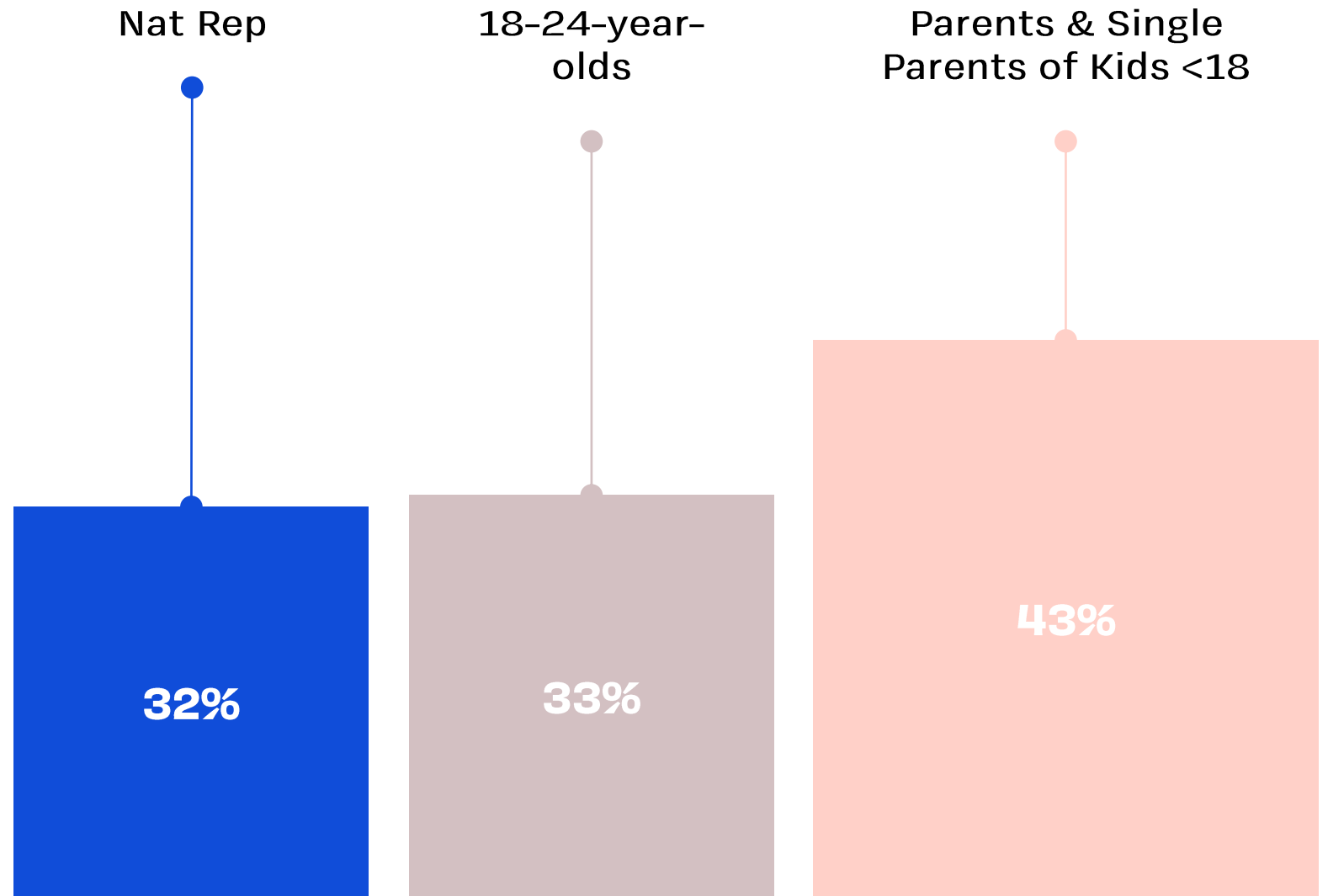



Q In the last 12 months, have you done or felt any of the following in relation to your mental health and financial pressures? Base: Nat Rep n=2,004, Single Parents n=75

# There's a desire to talk about our financial situation as it would improve our mental health

Agree:

'I wish I could talk openly about my financial situation as it would improve my mental health'





## Whilst there's a greater sense of urgency among single parent families, who feel trapped by their financial situation and don't know where to turn for help

**44%** feel trapped about their financial situation & don't know where to turn

**56%** are often afraid to look at their bank balance





A grayscale photograph of a group of people sitting together in a circle, engaged in conversation. The image is semi-transparent and serves as a background for the text. The central figure is a woman wearing a hijab, smiling warmly at the camera. Other individuals are visible around her, some looking towards her and others looking away.

**It's time to start  
talking cash**



# It's time to start talking cash

It's time to smash the stigma that exists when it comes to talking about cash. As we've seen in this research, talking about money is wrapped up in secrecy and the research has highlighted that knowing that others are also suffering with financial difficulties would make us feel more comfortable in opening up.

On top of this, 1-in-3 feel that talking about their financial situation would help their mental health and 1-in-2 wish the stigma about talking about money didn't exist.

People who have confided in others have felt supported and relieved while few

have felt judged. If people were to have a friend or family member confide in them, 3-in-4 said they would listen to them and 2-in-3 would be glad they confided in them, showing that people don't need to have all the answers or fix the situation but rather just being a listening ear helps.

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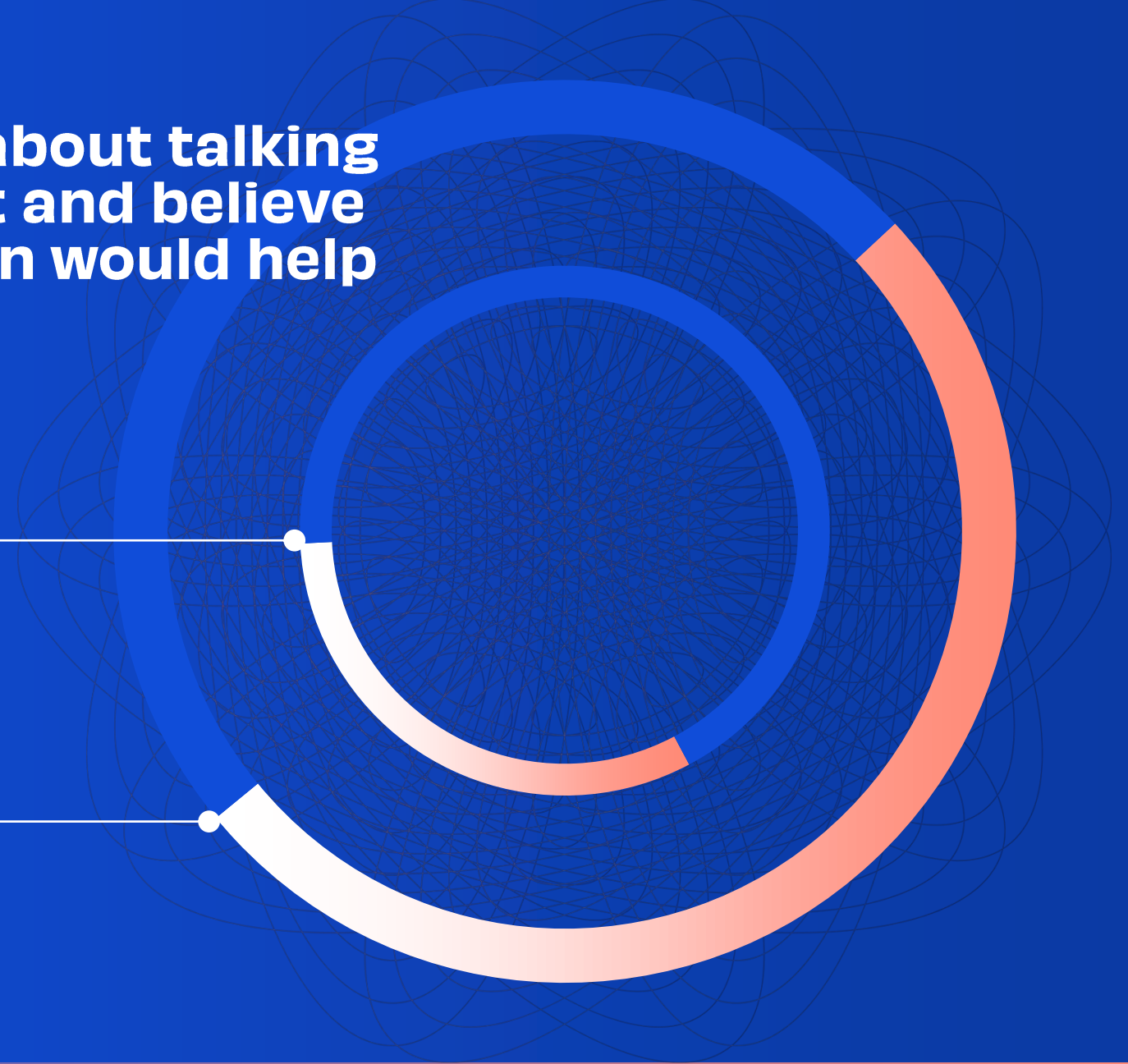
# People wish the stigma about talking about money didn't exist and believe starting the conversation would help their mental health

**32%**

wish they could talk openly about their financial situation as it would help their mental health

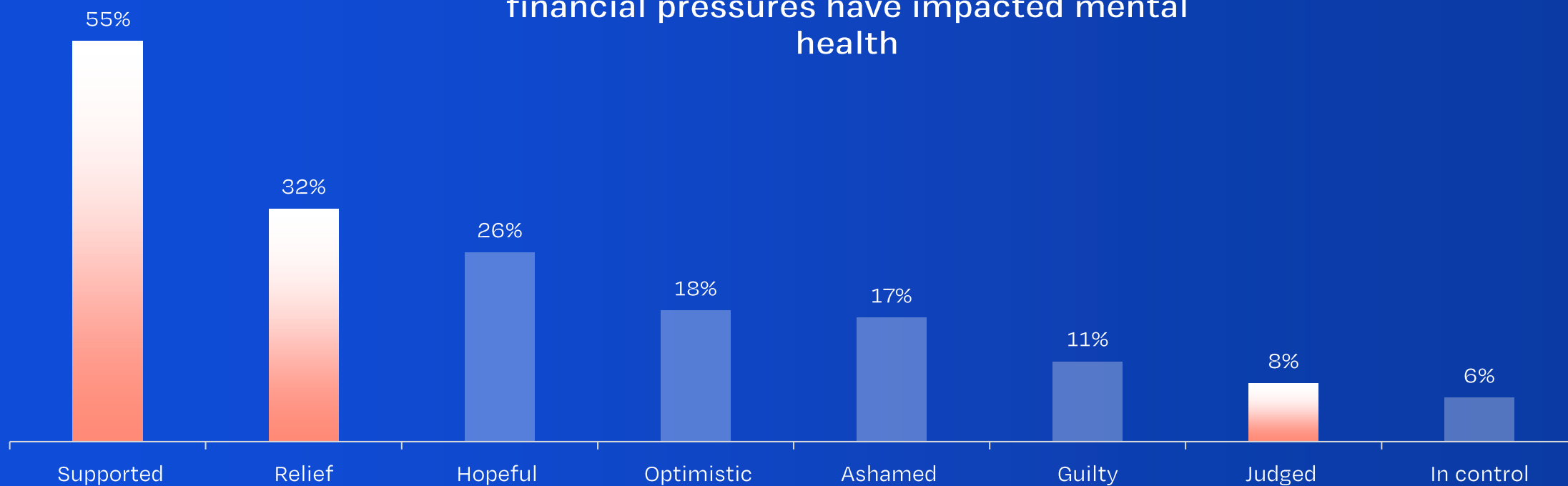
**51%**

wish the stigma about talking about money didn't exist



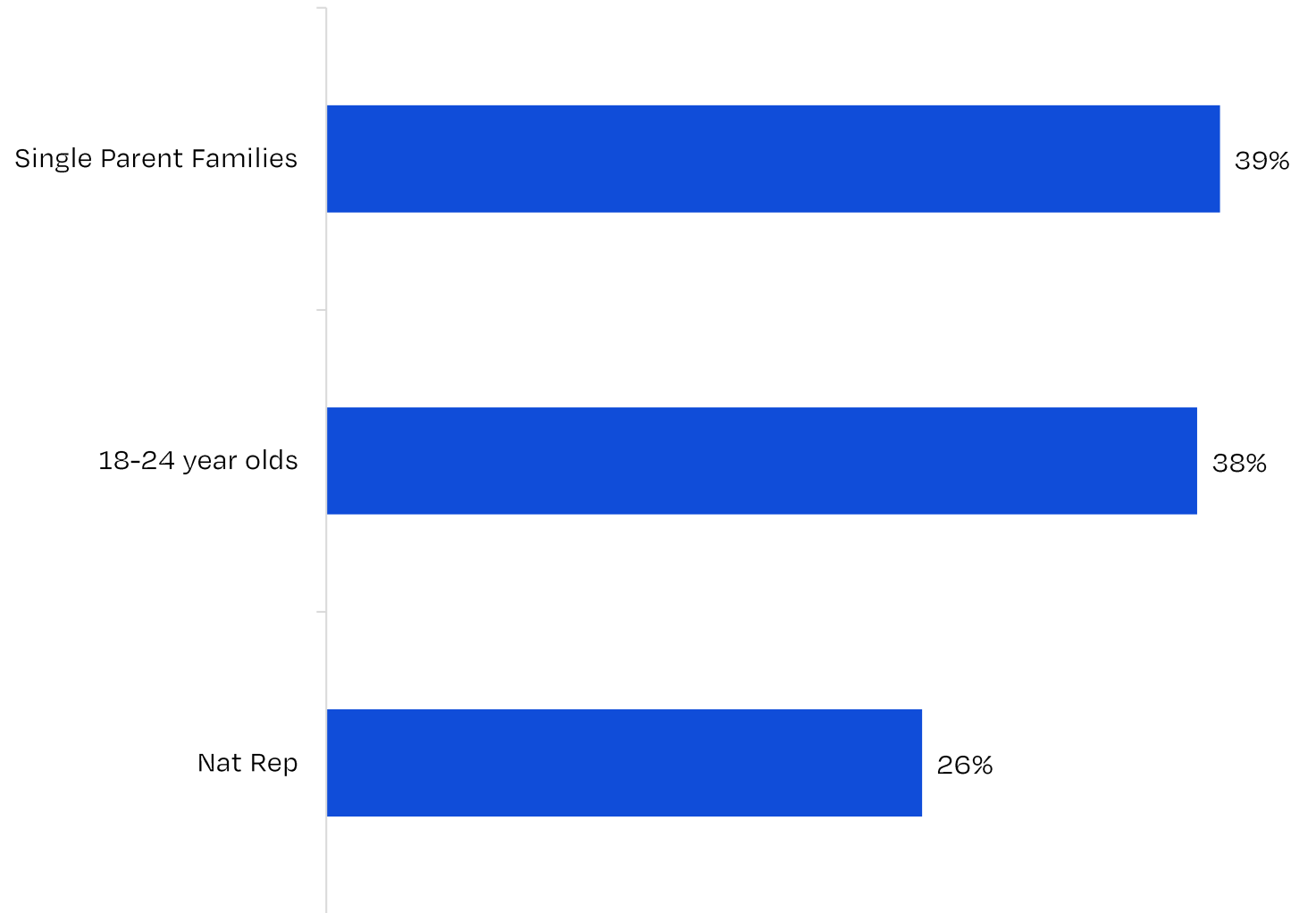
# Those who do open up feel supported and a sense of relief, few feel judged

Feelings & emotions felt after sharing how financial pressures have impacted mental health



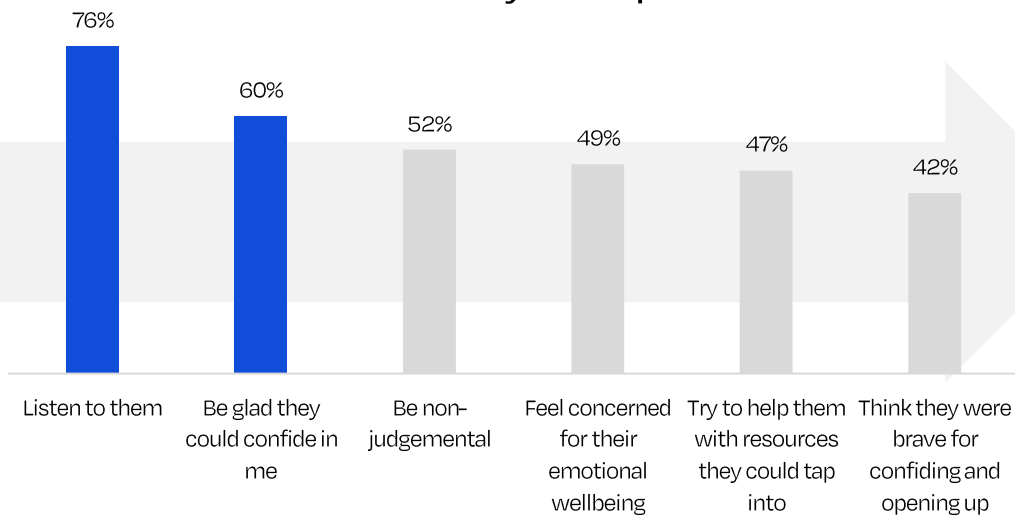
Q. You said you have shared with someone how financial pressures are impacting your mental health. How did you feel after you had shared with them? Base: Nat Rep n=424

**1-in-4 say that knowing they were not alone in experiencing money worries would make it easier to talk about the impact it's having on mental health**



# And if someone were to confide in us, we would be a listening ear and wouldn't be judgmental

If a friend/family member was to open up to you to tell you about how they were worrying about money, how would you respond?



A large, dark, circular area with a complex, spiderweb-like pattern of cracks radiating from a central point, resembling shattered glass. The background is a gradient of dark blue and purple.

# Breaking the money taboo



# Breaking the money taboo

We can all play a part in helping to break the taboo of talking about money.

As individuals we can be listening ears and have open conversations with our friends, families, and other acquaintances.

And as organisations we can provide or signpost trustworthy and up-to-date resources on how to address money worries and mental health, and information on how money worries and mental health are linked to our customers or employees.

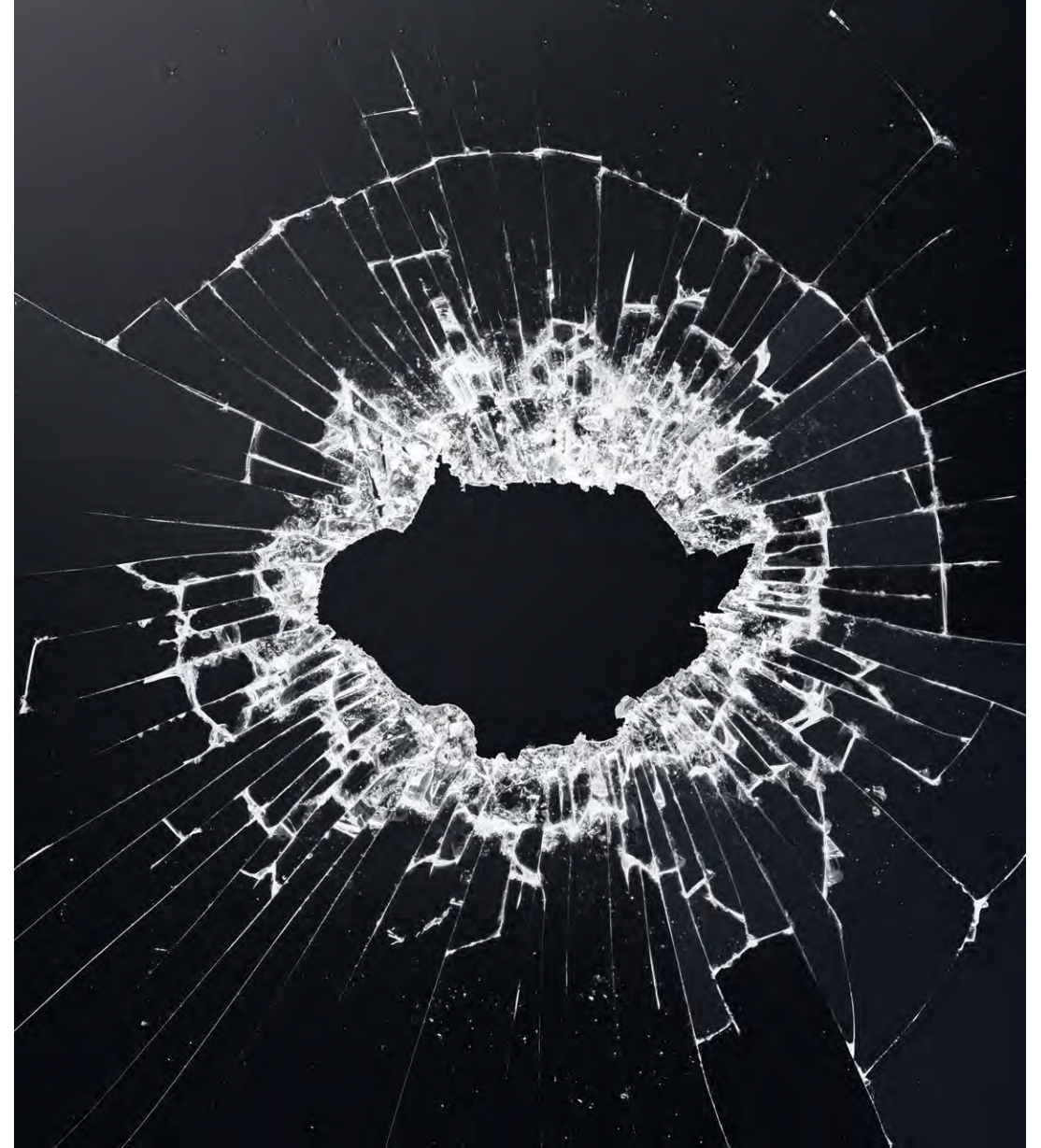
Marketeers have a role in ensuring the

narrative around helping customers through financial hardship is not one they shy away from.

Their customers or members want to hear from them about how they're providing value and how they can help.

Tone matters, so thoughtful creative work is required.

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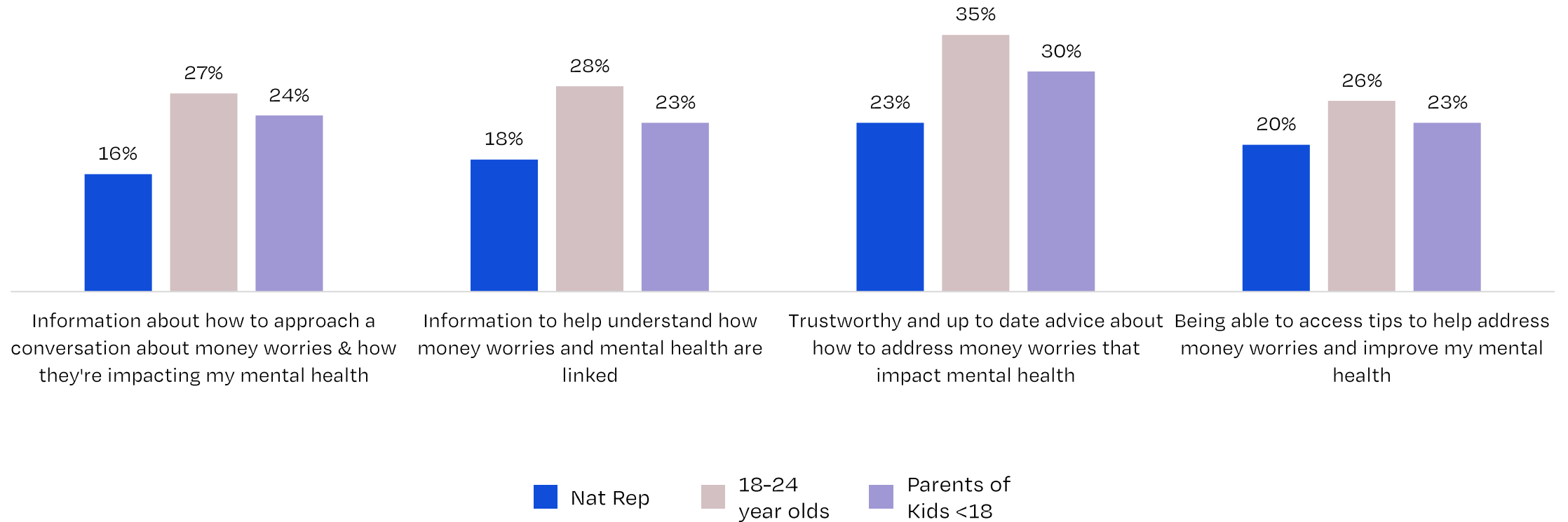


# Get comfortable being uncomfortable. It's time to start the conversation.

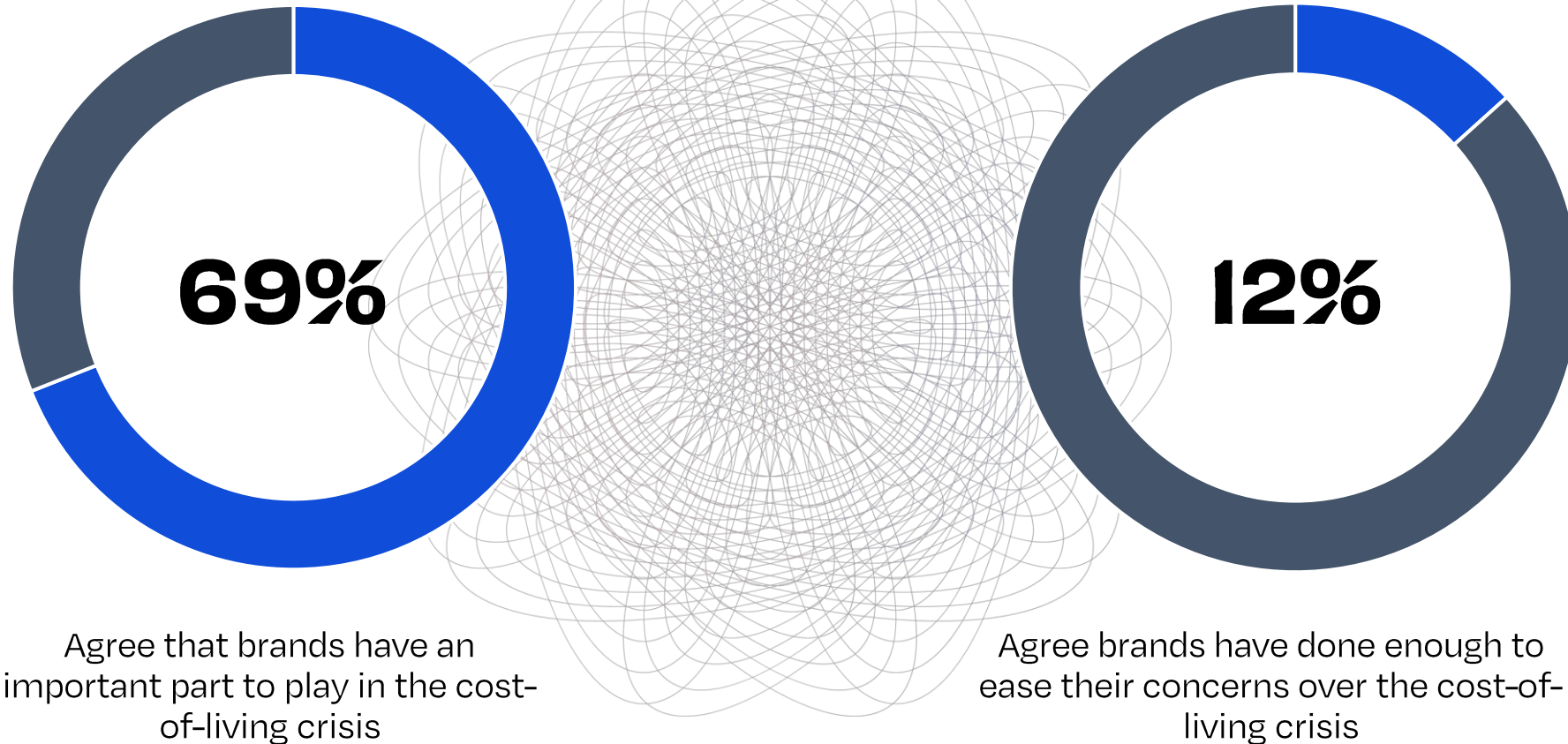


# People want trustworthy information about how to address money worries and their mental health, especially those aged 18-24

What initiatives would make it easier to talk about financial difficulties & mental health?



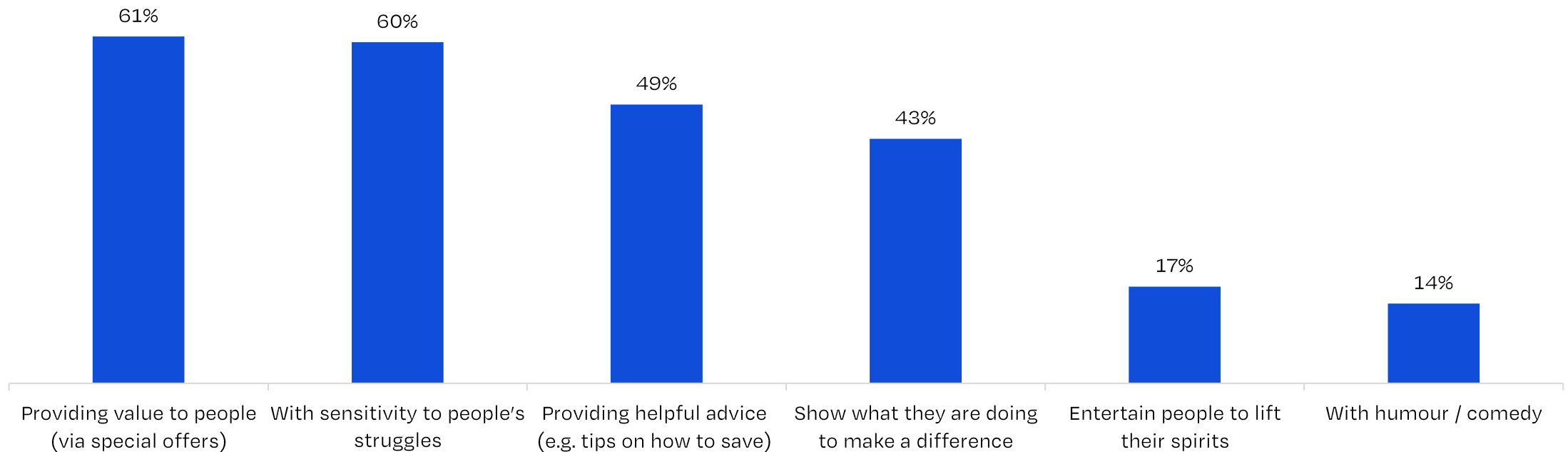
# People want brands to step up & do more to help ease financial concerns; with 9-in-10 having the belief they could do more



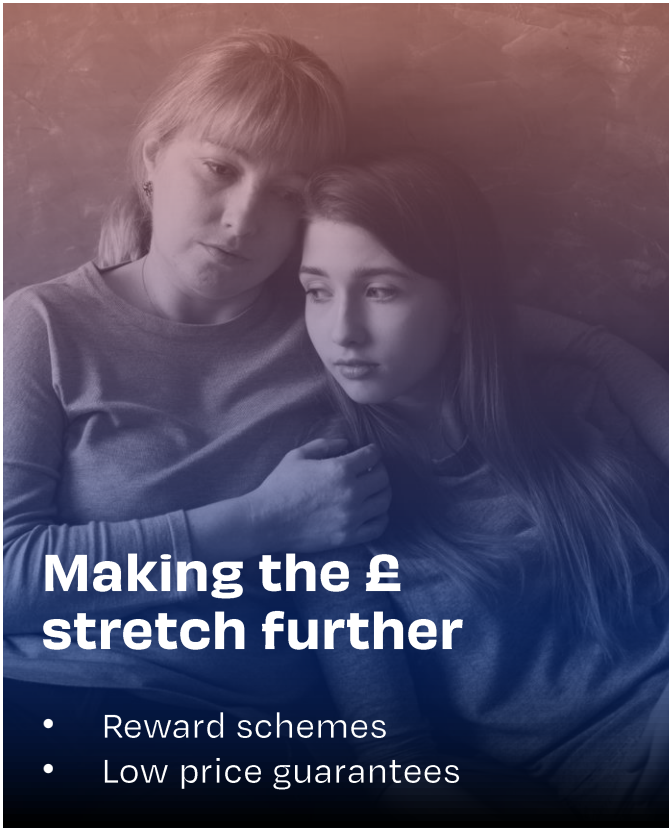


# When it comes to advertising, brands have an opportunity to talk about how they can provide value, communicate with sensitivity and provide helpful advice

How should brands advertise?

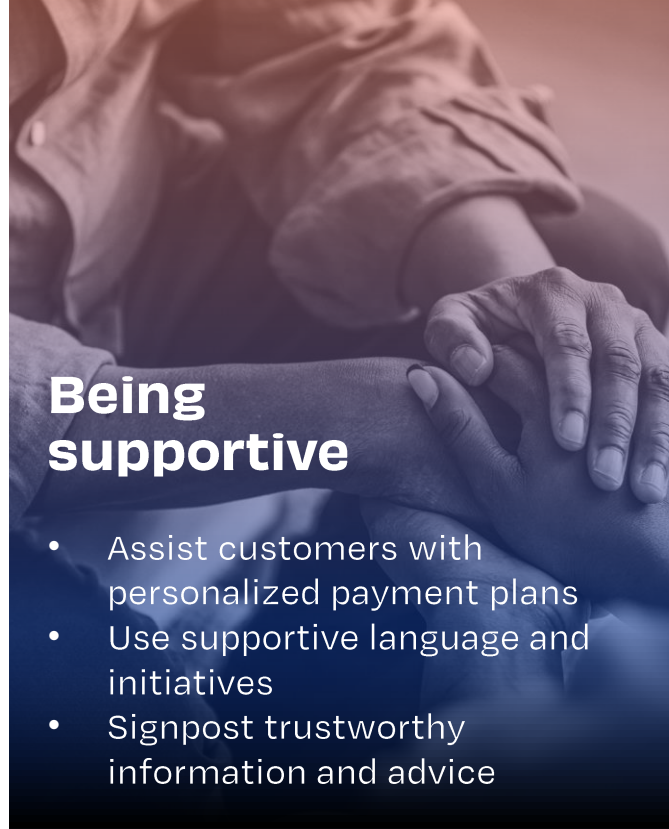


# How brands can help



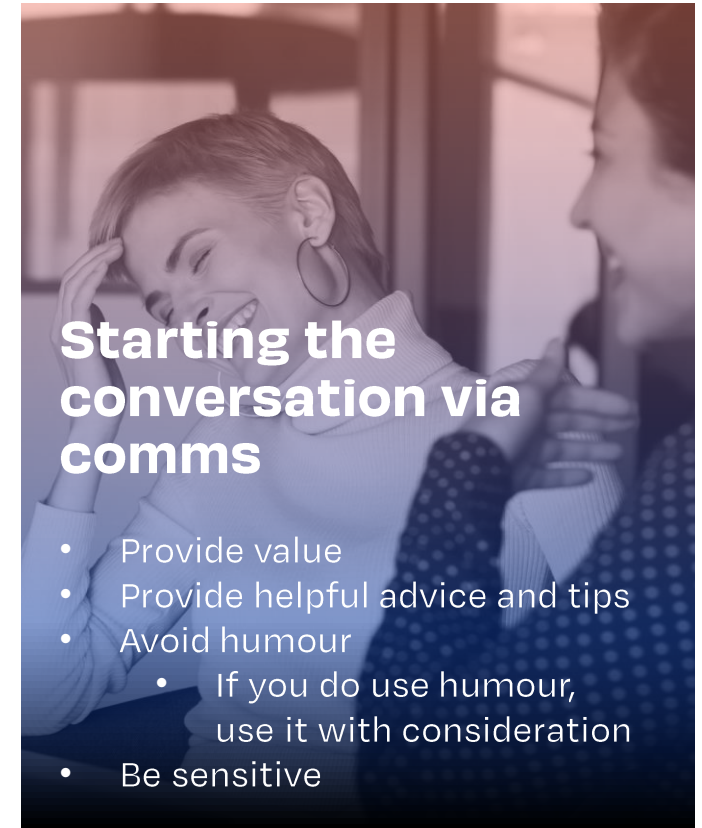
**Making the £ stretch further**

- Reward schemes
- Low price guarantees



**Being supportive**

- Assist customers with personalized payment plans
- Use supportive language and initiatives
- Signpost trustworthy information and advice

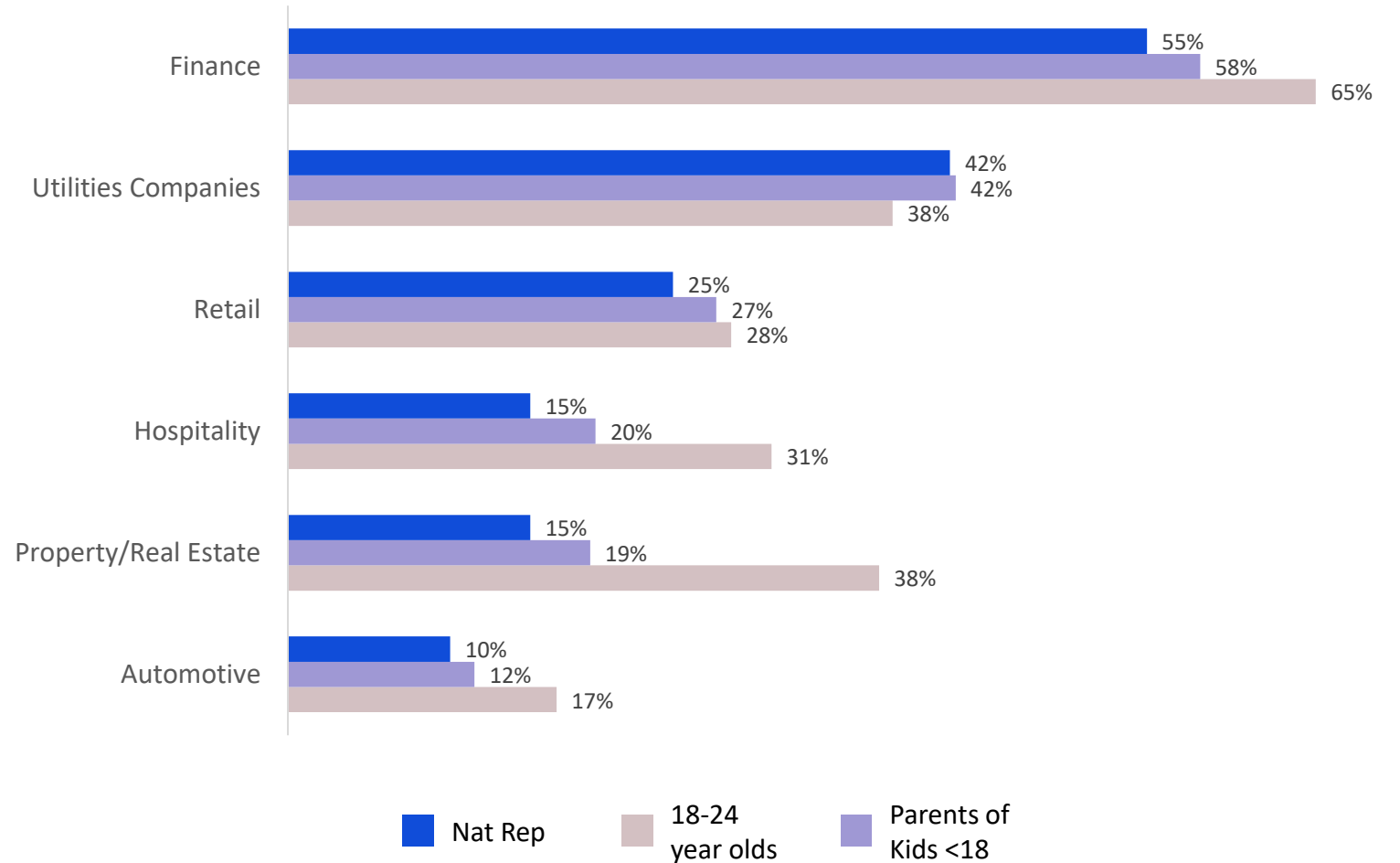


**Starting the conversation via comms**

- Provide value
- Provide helpful advice and tips
- Avoid humour
  - If you do use humour, use it with consideration
- Be sensitive

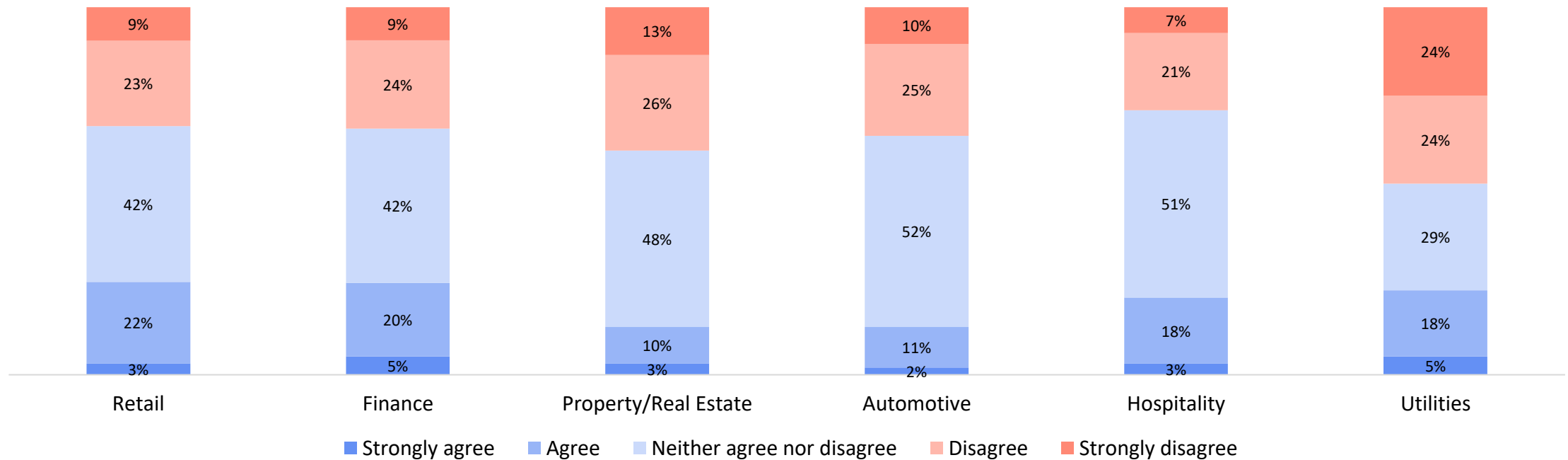
**People would like advice from brands from a wide variety of different sectors: 18–24-year-olds are particularly open to hearing from financial brands.**

Which, if any, of the below businesses/brands would you welcome financial advice from?



# There's opportunity for all brands from all industries to do more to support their customers during the COLC

% who agree that businesses/brands are living up to their responsibilities during the cost-of-living crisis



# It's time to break the taboo



## Start a conversation about cash & get support

[thecalmzone.net/money-talks](https://thecalmzone.net/money-talks)

- How to: talk about cash (WIP)
- [CALM Guide: Financial Stress](#)
- [Ask CALM: Money Worries](#)

Moneysupermarket  
Group

## Money Talks Hub

[moneysupermarket.com/moneytalks](https://moneysupermarket.com/moneytalks)

- How to start a conversation if you're worried about money
- Our social scripts when you need to ask for financial help
- How to talk to children about the cost of living
- Money and the mind
- Mortgages
- Money and relationships



## Advice for brands on tackling difficult conversations

[umwww.com/moneytalks](https://umwww.com/moneytalks)

- UM can help support brands to show up and have difficult conversations through communicating with sensitively and engaging in a credible and authentic way.



A black and white close-up photograph of a person's face, looking upwards and to the right. The person's hand is partially visible near their chin. The image is overlaid with a semi-transparent dark rectangle containing white text.

# Spotlight on marginalised communities



# Spotlight on marginalised communities

The cost-of-living crisis has not impacted people equally. Communities whose mental health has been impacted more acutely because of worries about their financial hardships include those living with a disability, LGBTQ+ people and people with minority ethnic heritage.

These communities are more likely vs. the rest of the UK population to find 'life hard right now' and worry about money multiple times a day. As a result, the mental health of community members tends to be worsening and more people are reporting that they have experienced suicidal thoughts in the last week vs. the total UK population.

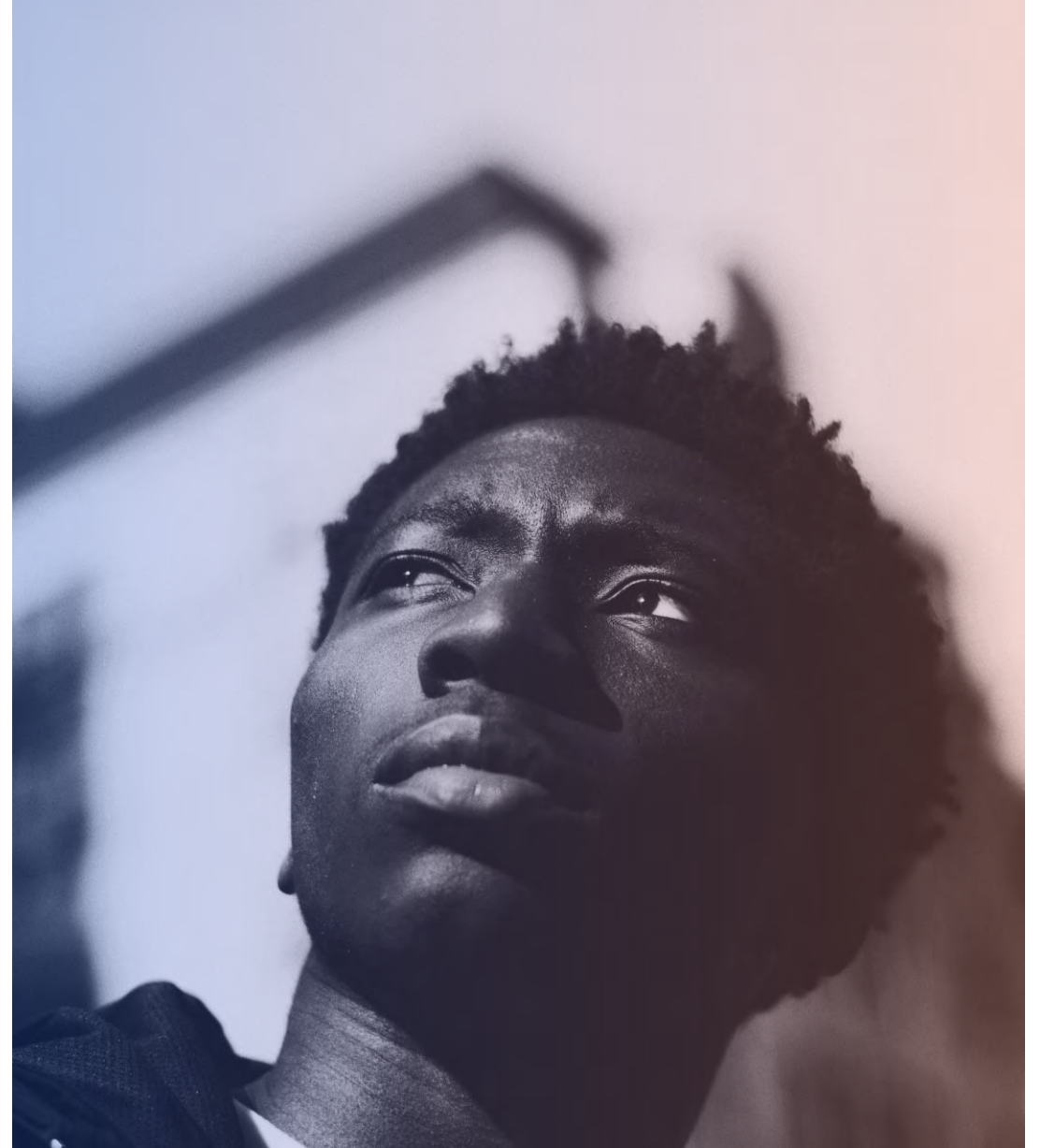
Few have shared how financial pressures are impacting their mental health because they don't want to be a burden to their

friends/family and because of the belief that money worries are something we all have.

There's a greater sense of shame and reluctance to confide in anybody, meaning they internalise financial stressors. However, being able to talk about how financial pressures impact their mental health and knowing others are also struggling could greatly improve their mental health.

As the crisis enters a new phase there's a role for brands to reach out to these community members providing value and helpful advice and to communicate in a sensitive way and to not shy away from the topic of money worries.

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**Some groups in society are finding it particularly hard right now and are more likely to worry about money.**

Agree with the statement 'Life is hard right now'

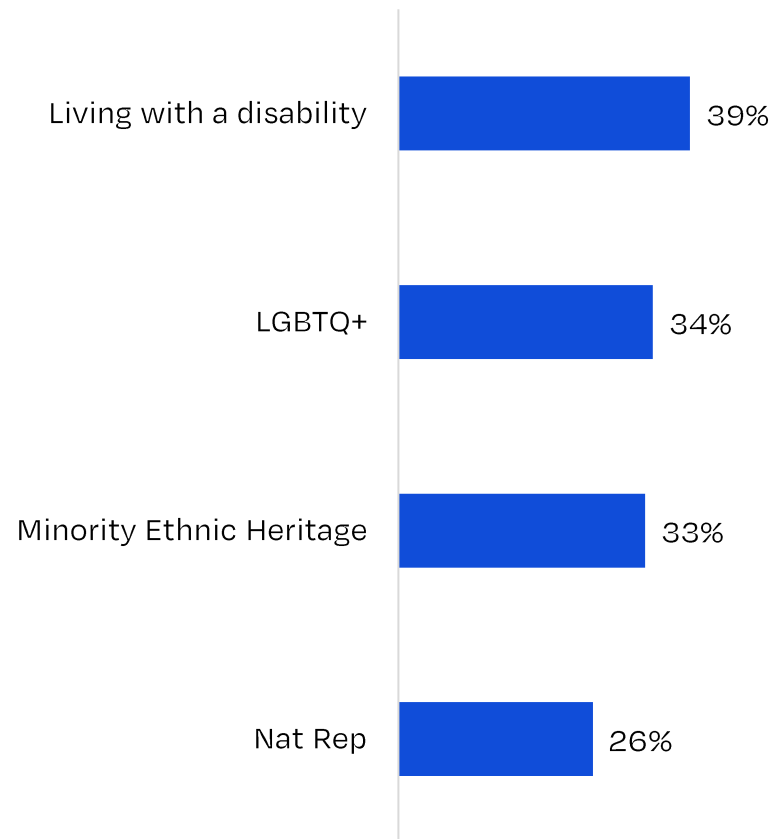
**67%** Living with a disability

**63%** LGBTQ+

**55%** Minority Ethnic Heritage

**49%** Nat Rep

% who worry about money multiple times a day

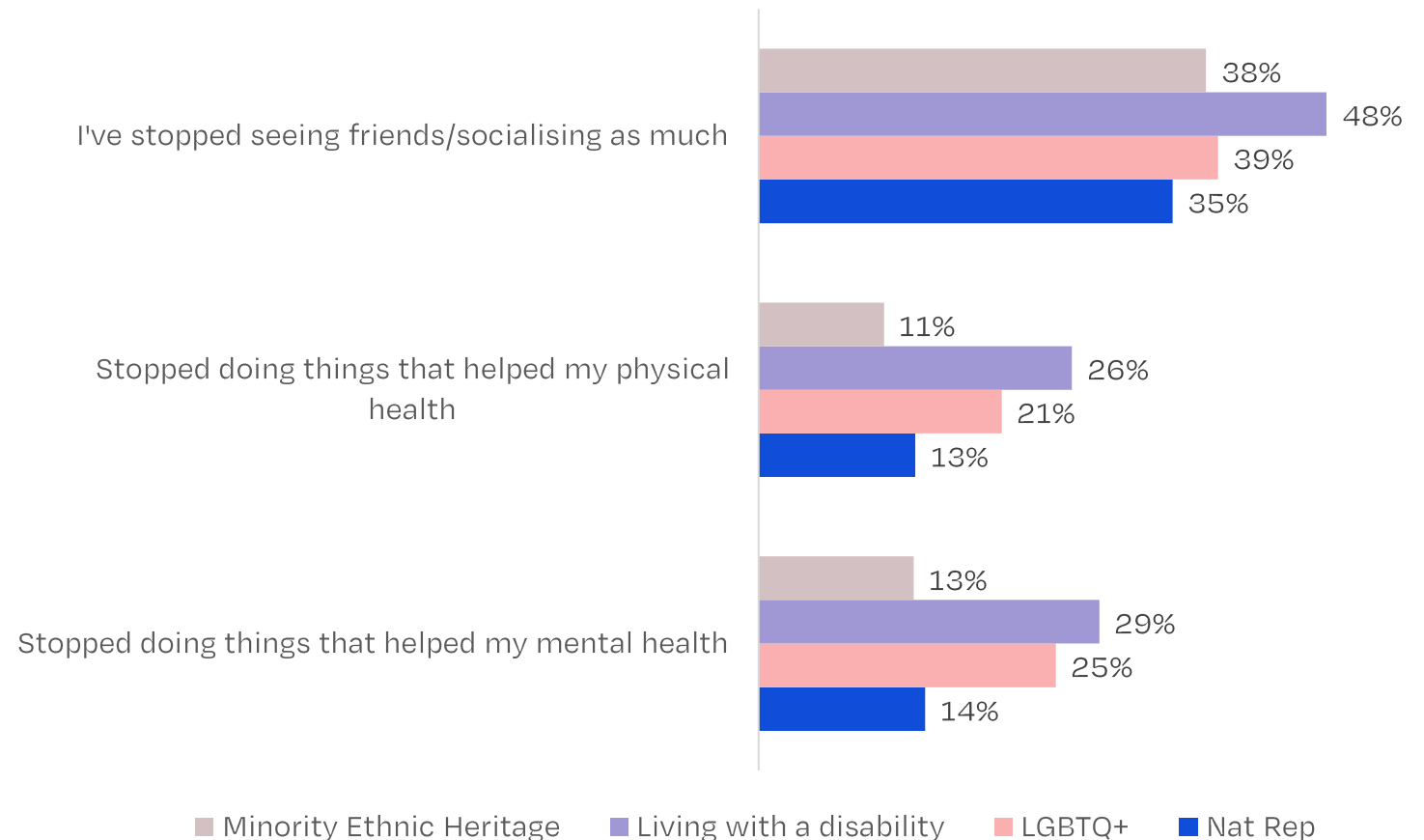


Q. How far do you agree with the following statements? Life is hard right now. / Q. How often, if at all, do you worry about money? Base: Nat Rep n=2,004, Living with a disability n=344, LGBTQ+, n=219, Minority Ethnic Heritage n=397

**These communities are more likely than the rest of the UK to have given up activities that helped their physical or mental health to reduce their spending.**

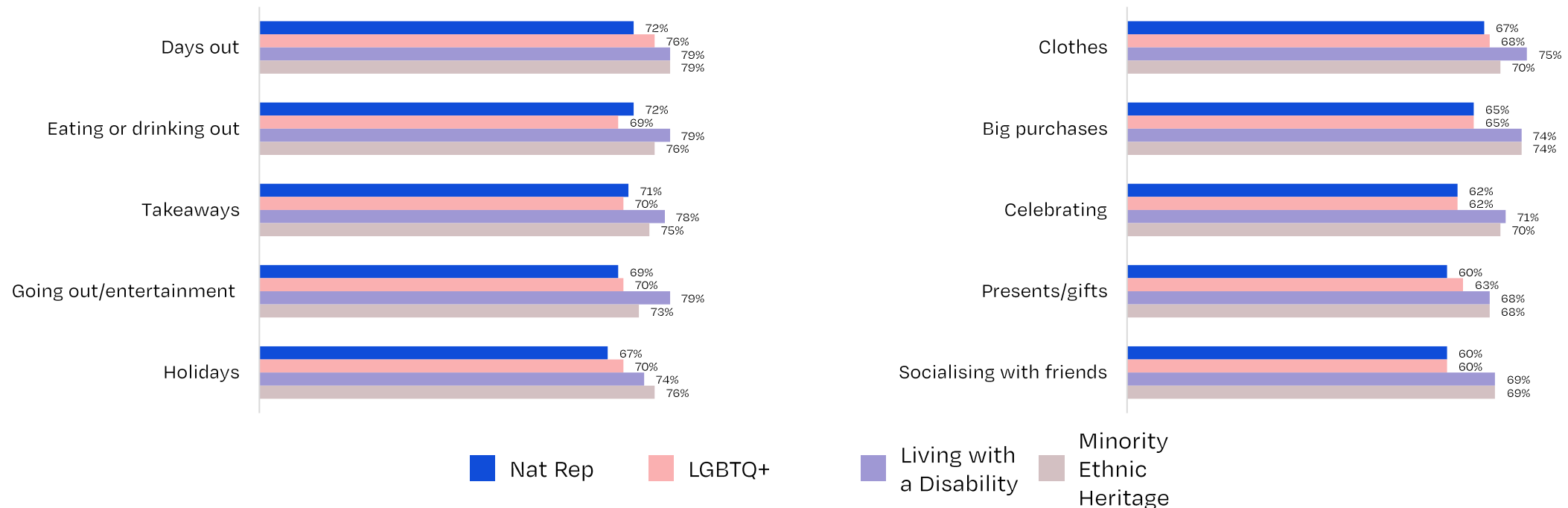
People living with a disability are also more likely to have reduced social contact to manage house-hold costs.

**Actions taken to reduce or manage costs during the cost-of-living crisis**



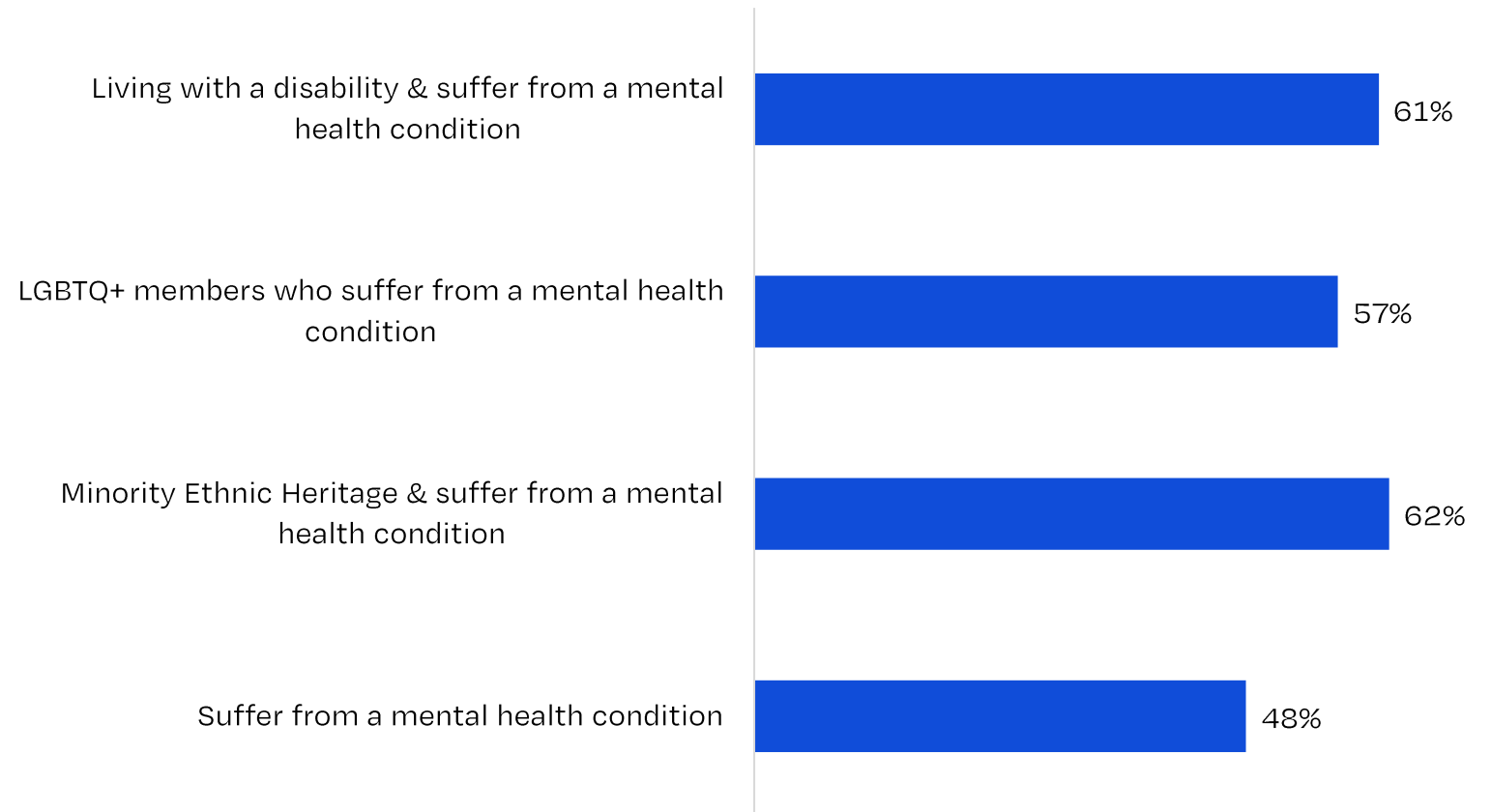
# Those living with a disability or from minority ethnic heritage are more likely to have cut back on big purchases, celebrating and socialising

Where people have cut spending (Top 10)



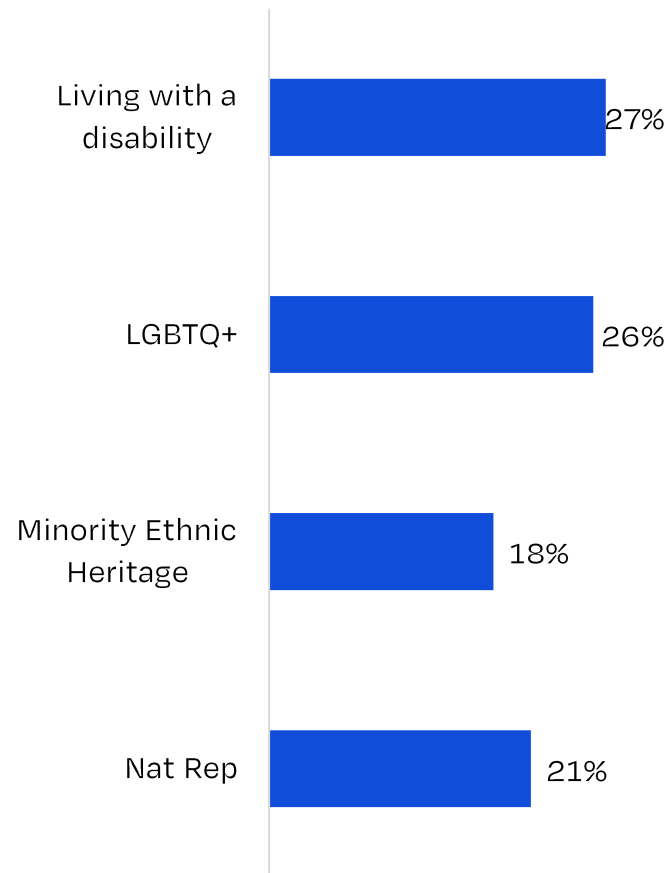
**Money worries are therefore taking a toll on the mental health of these communities, with over half who suffer from a mental health condition having had suicidal thoughts in the last year.**

**% those who suffer from a mental health condition and have had suicidal thoughts in the last year (NET)**

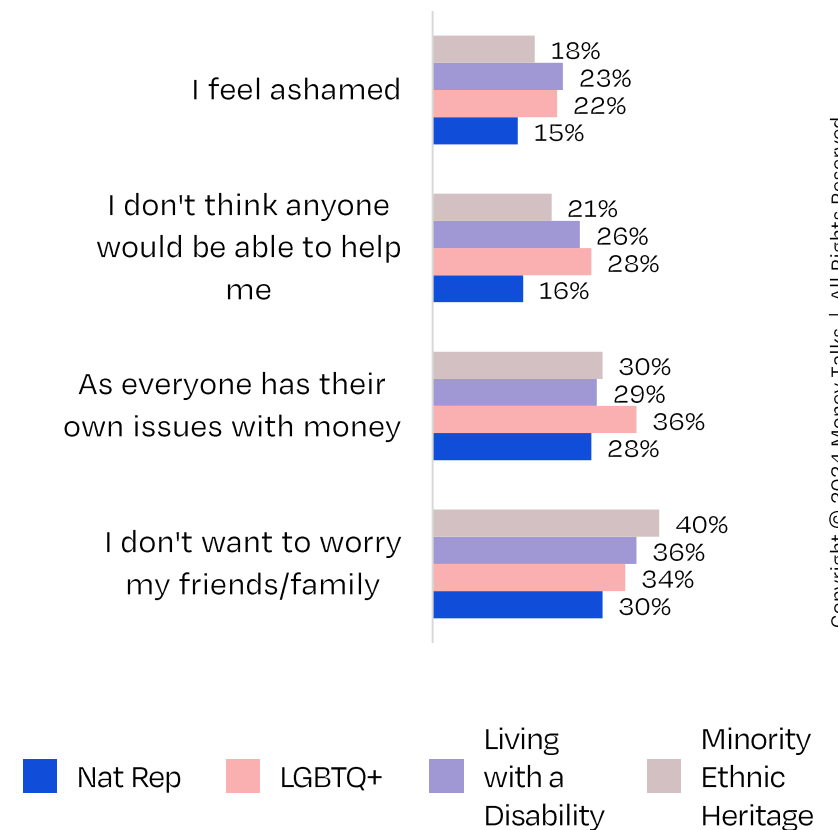


**Few have shared how financial pressures are impacting their mental health, with the minority ethnic heritage community being least likely to share, as they don't want to worry family/friends.**

**% who have shared how financial pressures have impacted their mental health**



**Reasons for not sharing**

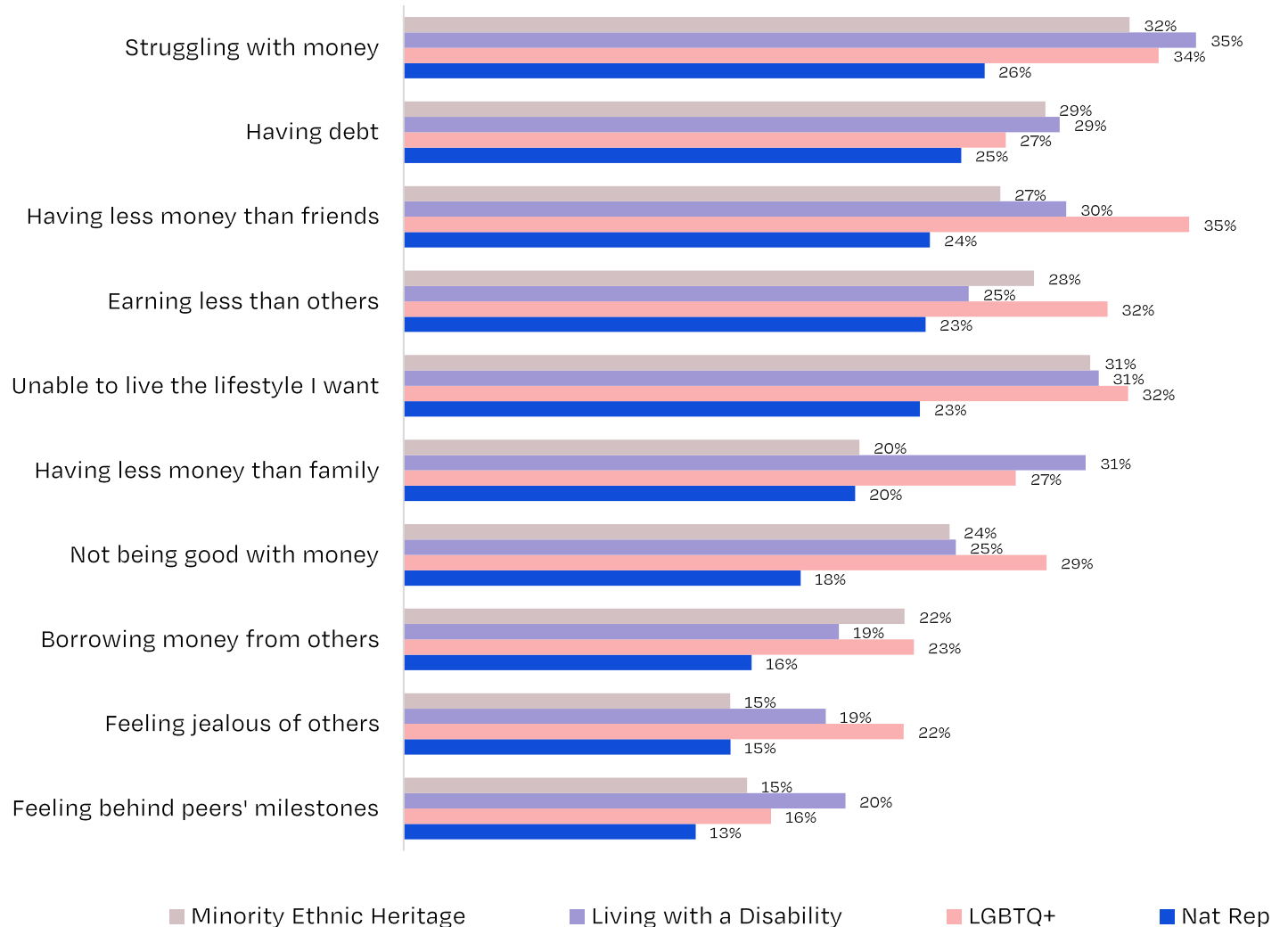


Q. Have you shared with anyone how financial pressures have impacted your mental health? Base: Nat Rep, n=2,004; Living with a disability n=344; LGBTQ+, n=219; Minority Ethnic Heritage n=397

# One of the reasons why people don't talk is because there's a sense of **shame**.

Shame manifests in similar ways across the communities: being seen as inferior to friends/family because they earn less or struggling with money and being in debt.

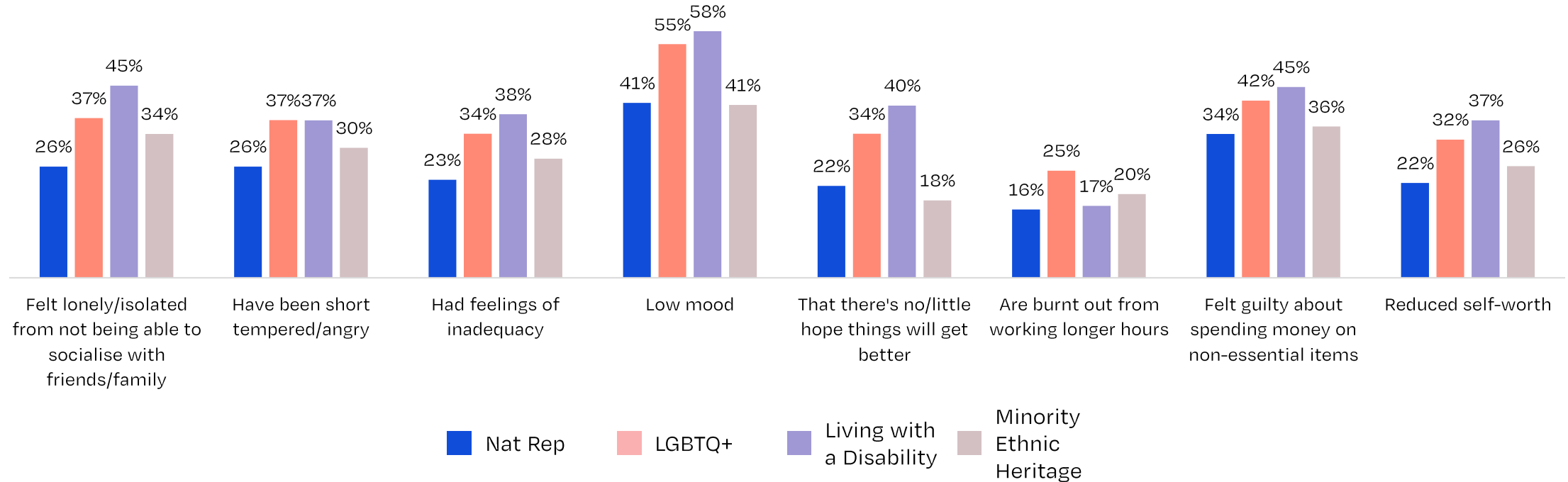
Added to this is the fact that they feel they're unable to live the lifestyle they want which also hurts their sense of pride.





# Feelings of financial shame also impact day-to-day mood, with 1-in-2 of those living with a disability or from the LGBTQ+ community experiencing low mood due to financial hardship

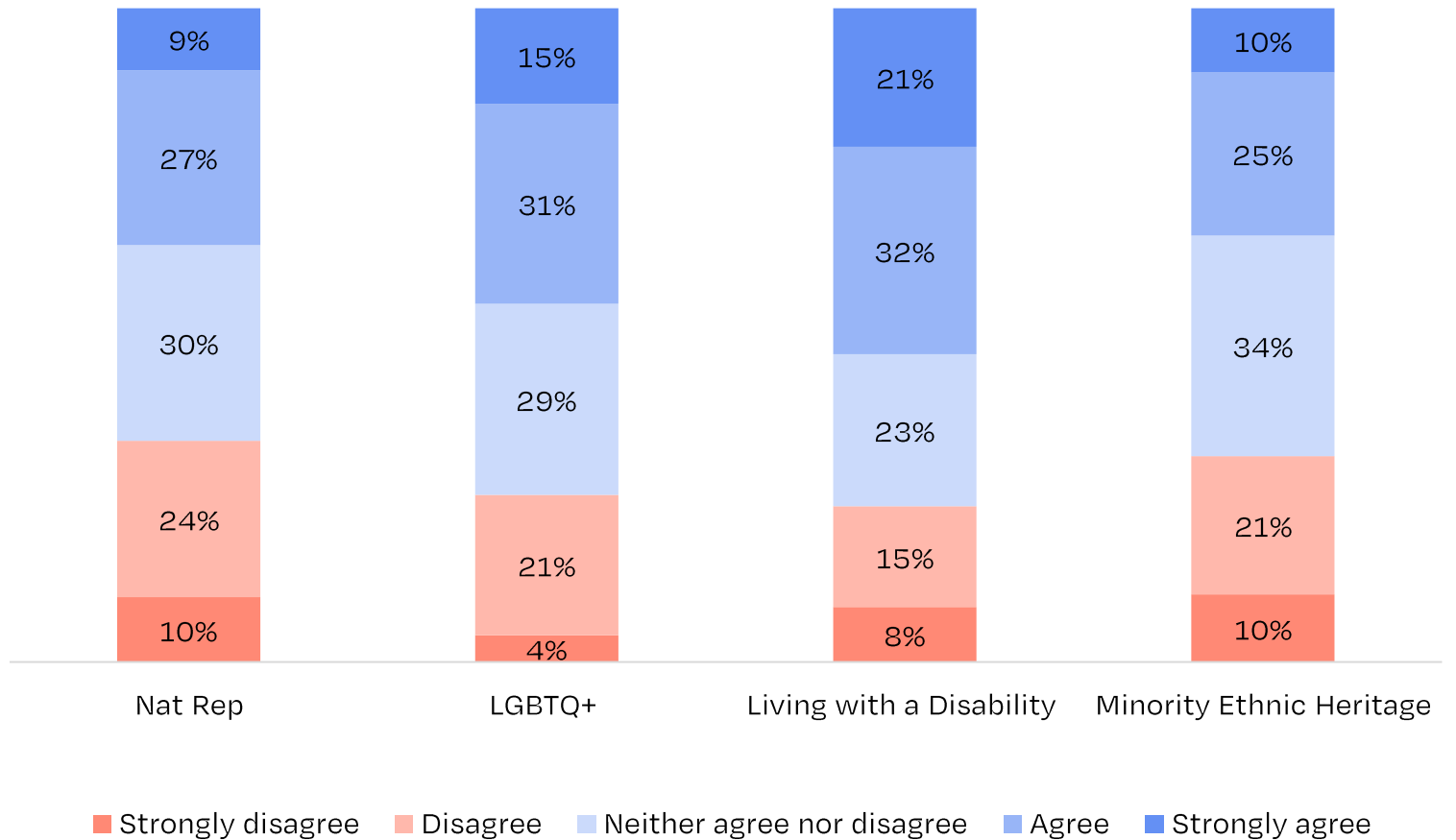
Activities or feelings people have had in relation to their mental health & financial pressures



Q. In the last 12 months, have you done or felt any of the following in relation to your mental health and financial pressures? Base: Nat Rep n=2,004, Living with a disability n=344, LGBTQ+ n=219, Minority Ethnic Heritage n=397

# 1-in-2 people with a disability feel powerless to change their financial situation.

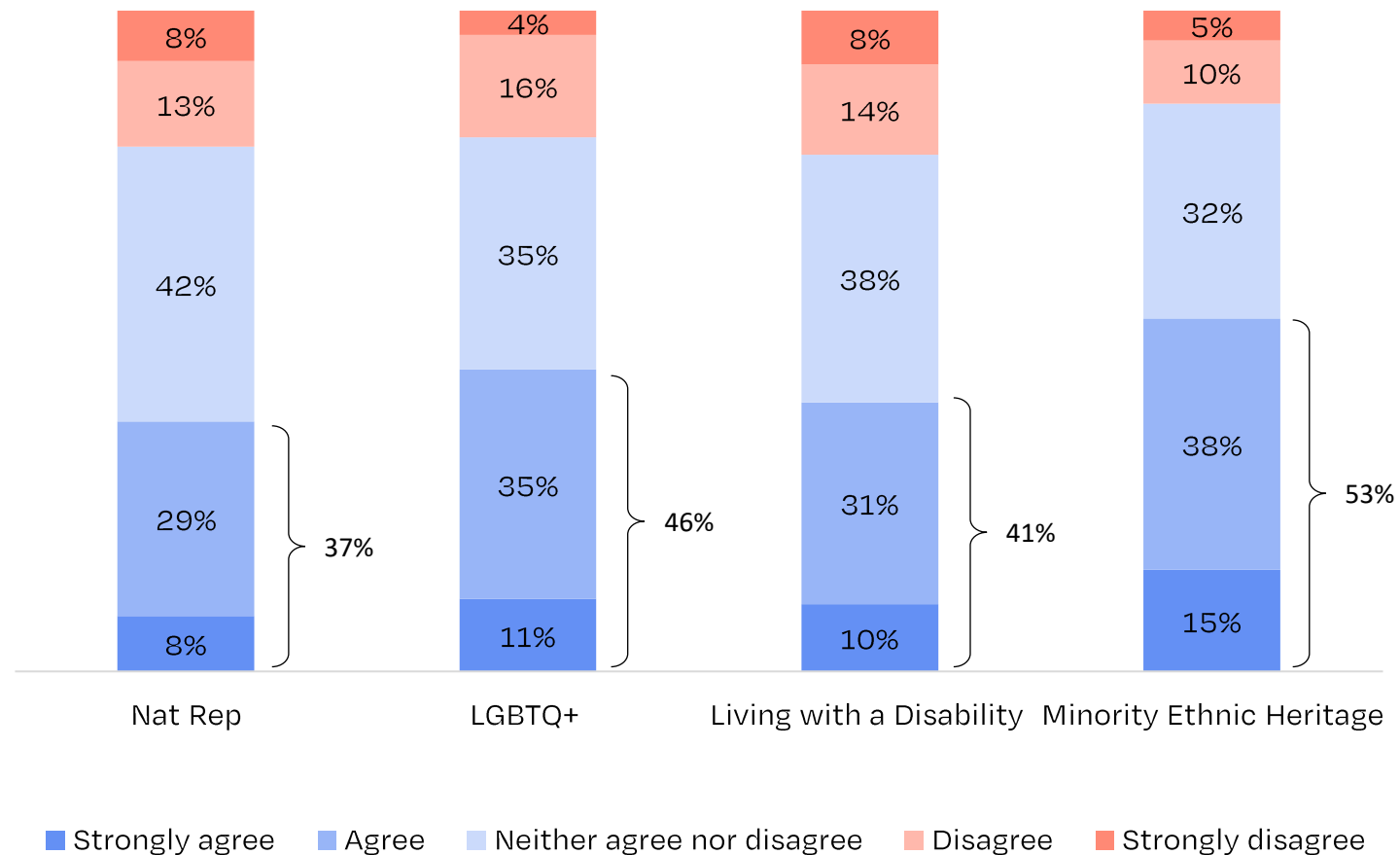
Agree 'I feel powerless to change my financial situation'



# However, people wish they could talk about their financial situation as it would help improve their mental health.

In particular, those from the minority ethnic heritage community wish that they could confided in someone.

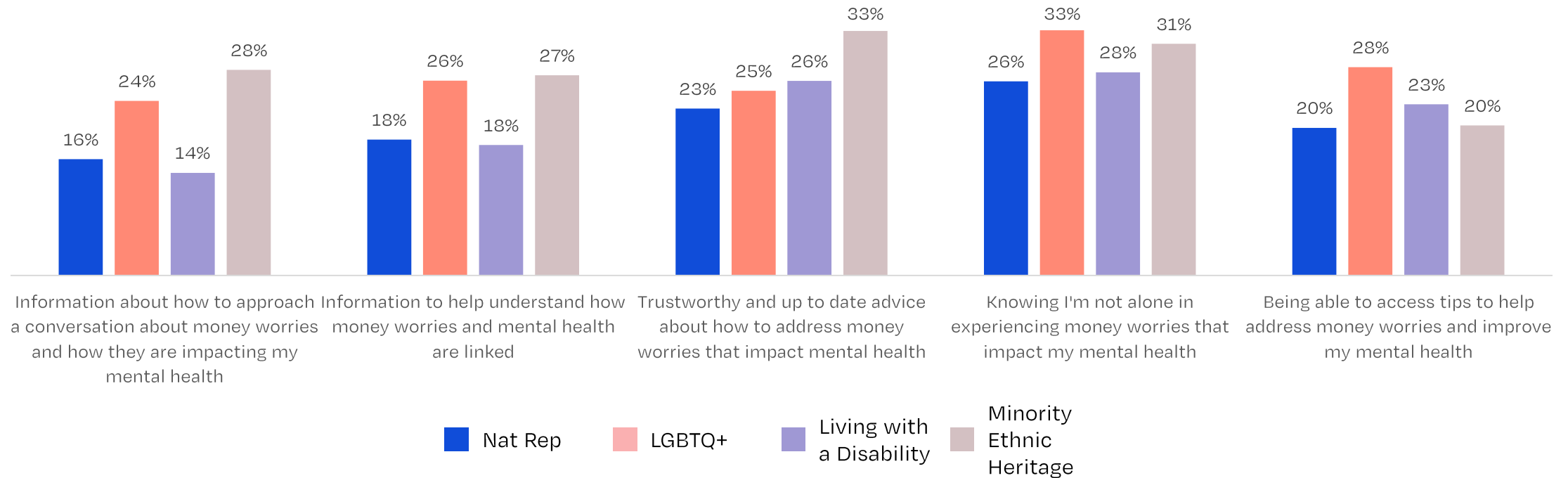
% who agree being able to be honest about my finances would improve my mental health



Q. Agreement with statements 'Being able to be honest about my finances would improve my mental health' Base: Nat Rep n=2,004, Living with a disability n=344, LGBTQ+ n=219, Minority Ethnic Heritage n=397

# Knowing that you are not alone in suffering from money worries & trustworthy and up-to-date advice would make it easier for people to start the conversation

What would make it easier to talk about how financial difficulties are impacting your mental health?



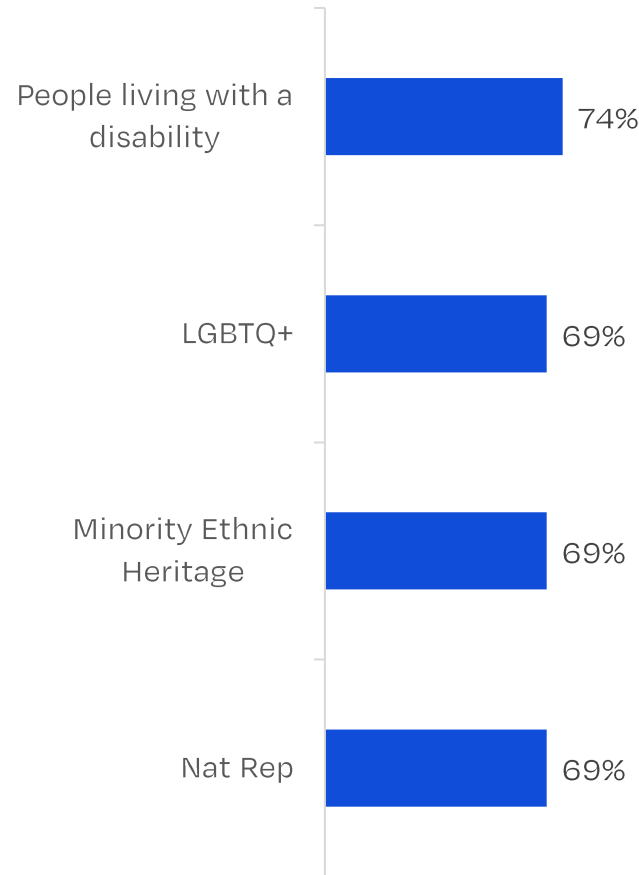
Q. What would make it easier to talk about how financial difficulties are impacting your mental health? Base: Nat Rep, n=2,004, Living with a disability n=344, LGBTQ+ n=219, Minority Ethnic Heritage n=397

# People believe brands have an important part to play in the current cost-of-living crisis, and few believe they have done enough.

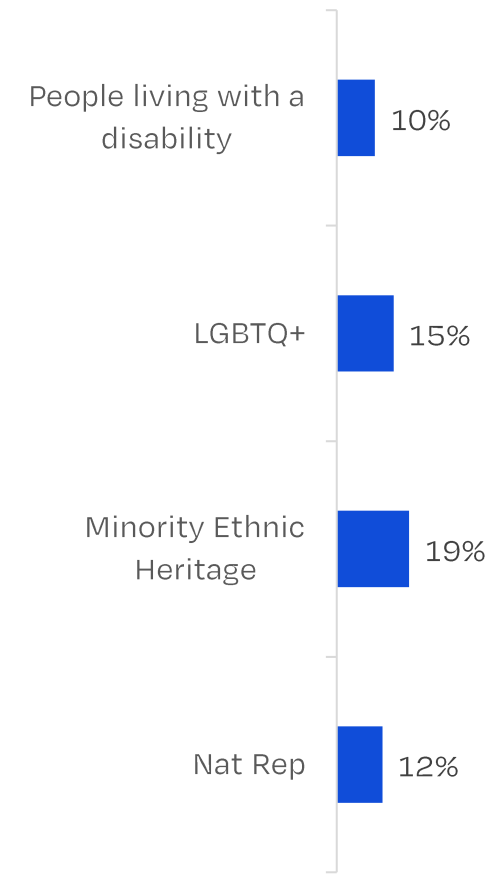
As the crisis enters a new phase this year, it's important that marketers don't become desensitised to this or feel afraid to talk about it from fears of being perceived as exploiting the situation.

It shouldn't be something that's normalised.

'Brands have an important part to play in the cost of living crisis' (Strongly Agree/Agree)

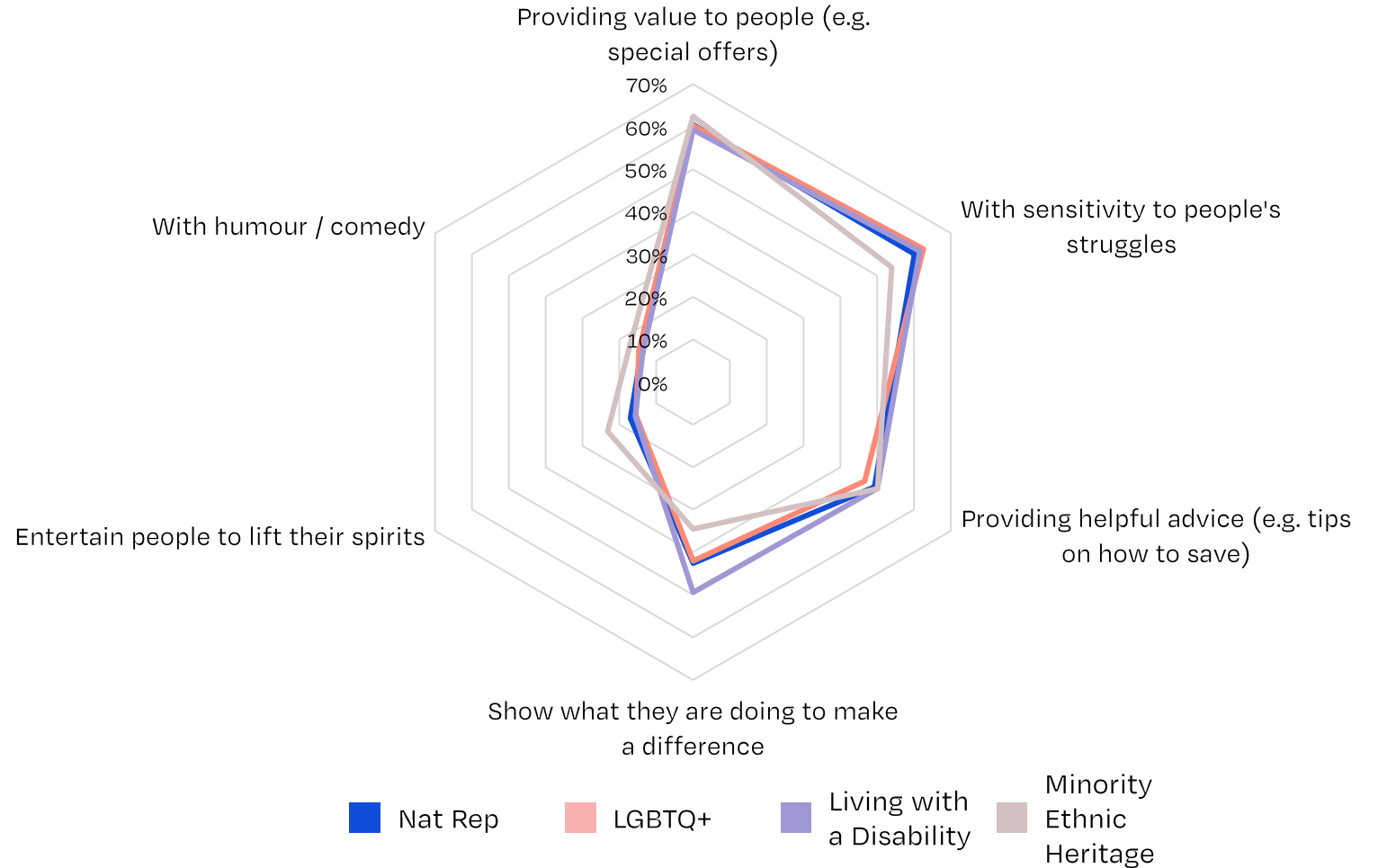


Do you think brands have done enough to ease your concerns over the cost of living crisis?



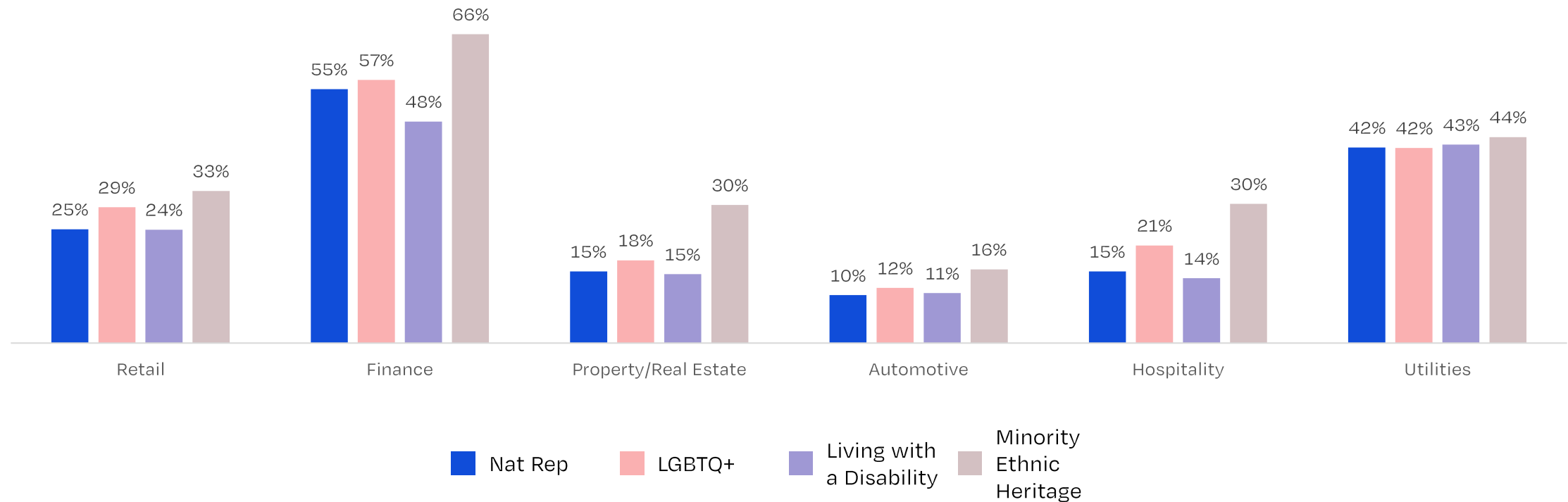
**They want to see how brands are providing value and are looking for helpful advice that is sensitive in its tone and approach. Few want to see brands communicate with humour or comedy.**

In the last 12 months, have you done or felt any of the following in relation to your mental health and financial pressures?



# Most would like to receive financial advice from financial and utilities companies, as well as retail and hospitality

Which, if any, of the below businesses/brands would you welcome financial advice from?





This research was conducted by UM London in partnership with CALM and MoneySuperMarket.

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