

**CAMPAIGN  
AGAINST  
LIVING  
MISERABLY**

# MONEY TALKS

ALONE IN THE ALGORITHM

**um** + **MONEYSUPERMARKET**



# Foreword

We're proud to continue our partnership with CALM and support their vital work to prevent suicide through our joint campaign, Money Talks, which aims to break the taboo that stops people talking about money worries and encourages people to seek trusted support before reaching crisis point.

This year's Money Talks report highlights a clear shift: financial anxiety is no longer associated with a specific moment of crisis. It has become a constant for many. Half of people say they are more worried about money than they were 12 months ago, with daily financial stress continuing to rise.

At the same time, the way people seek support is changing. Influencers and generative AI are now go-to sources for financial guidance - valued for being immediate, accessible and judgement-free. But while these channels can help people take a first step, they also carry real risks when content is unverified or oversimplified.

That is why the need for trusted, transparent

and responsible sources of financial information has never been greater. At MONY Group, we believe we have a role to play in helping people navigate this complexity - providing clear information, impartial tools and signposting to reliable support when it matters most.

Because improving financial wellbeing today is not just about access to information - it's about confidence in where that information comes from.

*Peter*

**Peter Duffy, CEO, MONY Group**





# Foreword

When we first started working with MoneySuperMarket and UM, the cost of living crisis was a new term - something that felt urgent but temporary. Three years on, those four little words are still impacting us, and the effects are clear. This research reflects the financial struggle so many of us are grappling with, and the impact it's having on the nation's mental health.

As a suicide prevention charity, we see that impact every day. Our helpline speaks to hundreds of people who are struggling. And money and the pressures that surround it - like housing, jobs, debt and affording the basics - come up time and time again.

Financial stress is no longer an outlier. It has become normalised, affecting people across income brackets, ages and job sectors. But while money worries may have become part of everyday life for many, the mental toll of living in survival mode should never be accepted as normal.

As this report highlights, these worries are

making people feel anxious, stressed and unable to enjoy life. Most alarmingly, 1 in 5 report having suicidal thoughts as a result of their money stress. The cost of living crisis is no longer new, but it's clear we need a new approach to financial struggles - one that helps people across society get the support they need, so fewer people reach crisis point.

The good news is that individuals and communities are willing and able to help. Support does not always need to start in formal spaces. People are already part of communities where the right information and signposting could make a real difference. By working together across sectors, we can make talking and accessing financial support easier to find, easier to trust and easier to act on.

*Simon*

**Simon Gunning, CEO, CALM**





# Foreword

At UM - an agency within Omnicom Media - we have built a legacy in helping brands connect authentically with people, through understanding the social and cultural factors that impact how they feel and behave.

In this third iteration of our Money Talks research series, we're proud to support MoneySuperMarket and CALM in their mission to help UK households save money and alleviate some of the pressure and anxiety caused by financial worries.

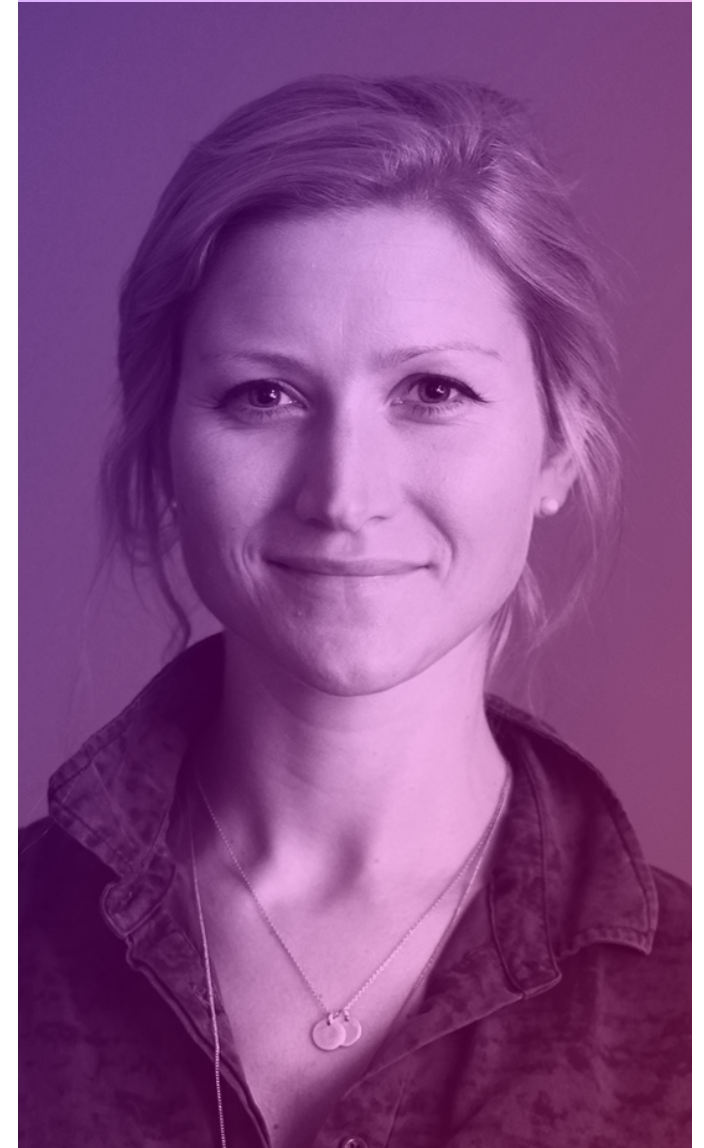
We remain firm in our belief that brands and agencies have a responsibility to speak to customers in a way that is authentic,

compassionate and respectful of people's individual circumstances.

I hope that marketers find the insights we have uncovered both informative and actionable.

*Sarah*

**Sarah Nugent, CEO, UM UK**



# Introduction

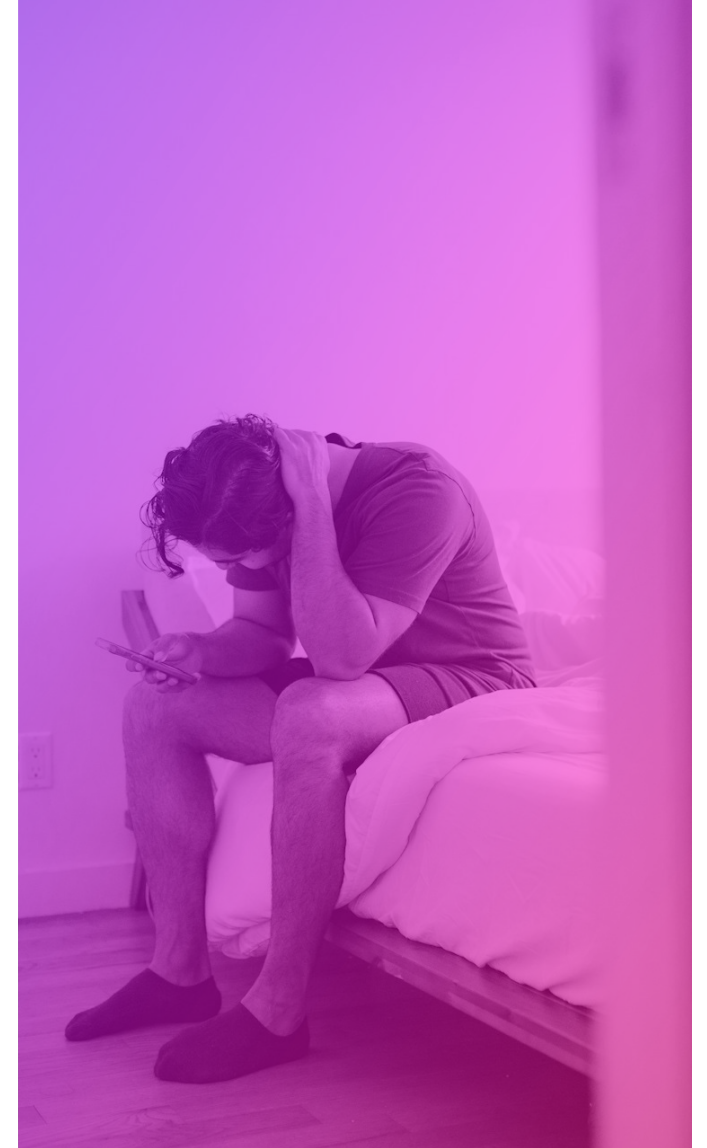
For three years, we've tracked the link between financial stress and mental health.

This year, we're not just measuring the crisis. We're exploring how people are trying to survive it. GenAI is playing a growing role in helping people find information about money and a new channel for opening up about money worries.

Money Talks exists to break down the stigma that stops people talking about money worries. We're also highlighting the risks of misinformation on GenAI and social media, encouraging people to speak to someone they trust and seek advice and support, for both their money and mental health, from trusted sources.

## Core research questions:

- How has financial anxiety changed?
- Is the crisis worsening or improving?
- Why are financial struggles still taboo, and what is the mental health cost?
- Where (and how) are people seeking help? What role do influencers, AI, and community play?
- What interventions could shift this narrative and provide early support?



# Five findings shape this year's report

## 01

### **The invisible crisis: when survival becomes normalised**

- Financial anxiety has become normalised; it affects every demographic
- The mental toll of living in survival mode is eroding wellbeing and hope

## 02

### **Shame silences the struggle**

- The shame cycle perpetuates itself – driven by fear of judgement
- People still don't feel safe sharing their financial worries
- People have a desire to talk – but a fear of being seen as a failure
- To break this cycle, we need emotionally safe spaces where vulnerability is met with respect, not judgement

## 03

### **There's danger in misinformation and unverified advice online**

- GenAI and influencers have democratised financial information but without regulation
- This risks misinformation and amplifying comparison anxiety
- GenAI has emerged as a new coping channel – 1 in 5 people have used GenAI to express their financial worries
- GenAI can help as a first step but should not replace human support and connection

## 04

### **The bridge already exists – it needs signposting**

- Nearly half the UK feels part of a community
- Trusted, informal spaces such as cafés, gyms and libraries are where shame breaks
- They just need the right resources signposted within them

## 05

### **How brands can amplify trusted support**

- Brands have both the credibility and the reach
- They can bridge the gap if they act transparently and genuinely

# Our third report builds on a growing body of evidence



**2024:**

Explored how money worries are closely linked to mental health and can increase the risk of suicidal thoughts



**2025:**

Showed that young adults' experiences with money and debt, alongside social media pressure to succeed, are eroding their mental health



**2026:**

Shows the crisis is widening; how GenAI influencers are shaping money worries and mental health; and how we tackle misinformation



# **The invisible crisis: when survival becomes normalised**

# Some green shoots of economic improvement briefly emerged, but continued global uncertainty is still weighing on people's finances

1 in 5

are reporting suicidal thoughts linked to money worries

1 in 3

report that daily financial anxiety is rising (up from 26% in the last two years)

1 in 2

people are more worried about money than a year ago

## But awareness and openness are improving

**40% agree the cost-of-living crisis has made it easier to talk about money**  
(rises to c.50% among 25–34s)

Question: D4B: When, if at all, have you done or experienced any of the following issues with money or money worries? Suicidal thoughts L12 NET (Base: Nat Rep, n=2416)

Question: B13 Worried about money, C2. Daily worry frequency (Base: 2024, n=2005, 2026, Nat Rep n=2416)

B13: And how worried about money are you now compared to 12 months ago?



# Financial worries span every demographic

**Financial instability is now so widespread it has become invisible.**

**It's just... normal.**

## Age

As many 18–24-year-olds (21%) worry as 45–54-year-olds (20%)

## Income

Worrying about money is common across age brackets: 23% of <£25k, 42% of £25k–£50k, 25% of £50k–£100k and 10% £100k

## Employment

49% of money worriers work full-time

## Relationships

43% of married people worry; 32% of single people worry

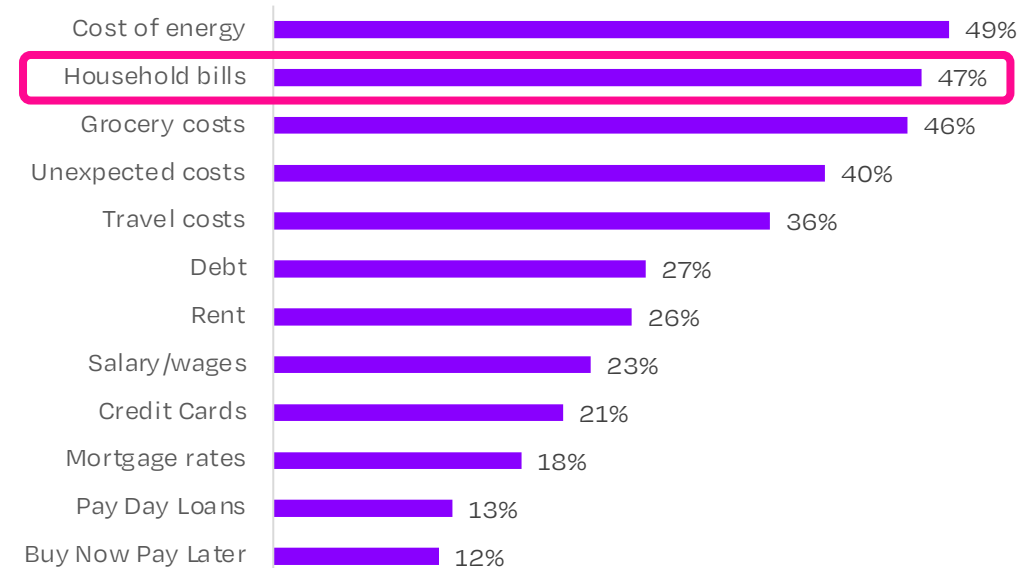
# Global events are affecting everyday bills and stretching people to the limit, leaving little room to absorb unexpected costs or save for the future

# 51%

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

Notably, 41% of this group are financially stable, meaning they still have a small amount left at the end of the month.

## L12M Worries (Extremely/very worried T2B)





## It's one step forward, two steps back. People are trapped on a treadmill where effort no longer equals progress

"My income is roughly the same but rent, council tax and food have gone up 25 to 30 percent."

– Female, 46

"It's very one step forward two steps back. Once you get one thing sorted they put the price of beef up a ton or petrol or rent or whatever."

– Female, 53

"I'm living with my parents, however I still feel as if I'm missing a good opportunity to save money."

– Male, 24

# People are having to constantly calculate every basic decision. It isn't just financial anxiety, it is the cognitive burnout of living in survival mode

1 in 3

on a daily basis are mentally calculating whether they can afford something

61%

of those who do daily calculations are exhausted from this

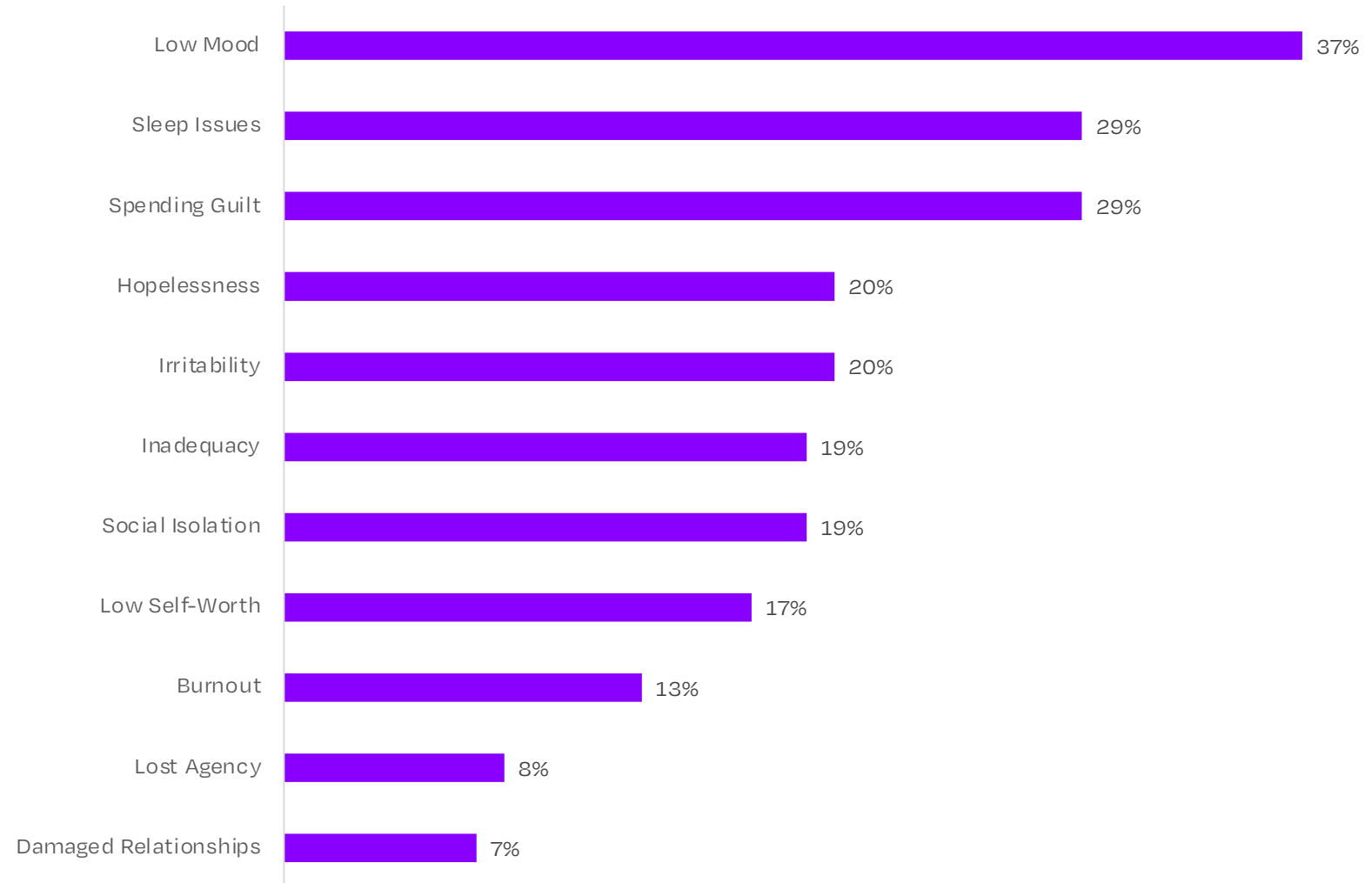
*"It just eats you up [money worries]. It can distract you from getting tasks done. It can make someone struggle to know what tasks to prioritise. It feels mentally heavy having to either think about budgeting or ways to make extra money. Usually it's only short-term fixes and you can't plan for the long-term. So you just feel day-to-day like you are surviving."*

**– Female, 33**

**Financial pressure isn't just a problem in people's bank accounts.**

**It spills into daily life – disrupting sleep, lowering mood and making people feel guilty about spending.**

**It erodes hope and resilience.**



Question. 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=n2416)

# Women are trapped in an additional financial squeeze

## The pressure is constantly multiplying

Lower earning power combined with heavy caregiving demands creates an exhausting financial squeeze for women.

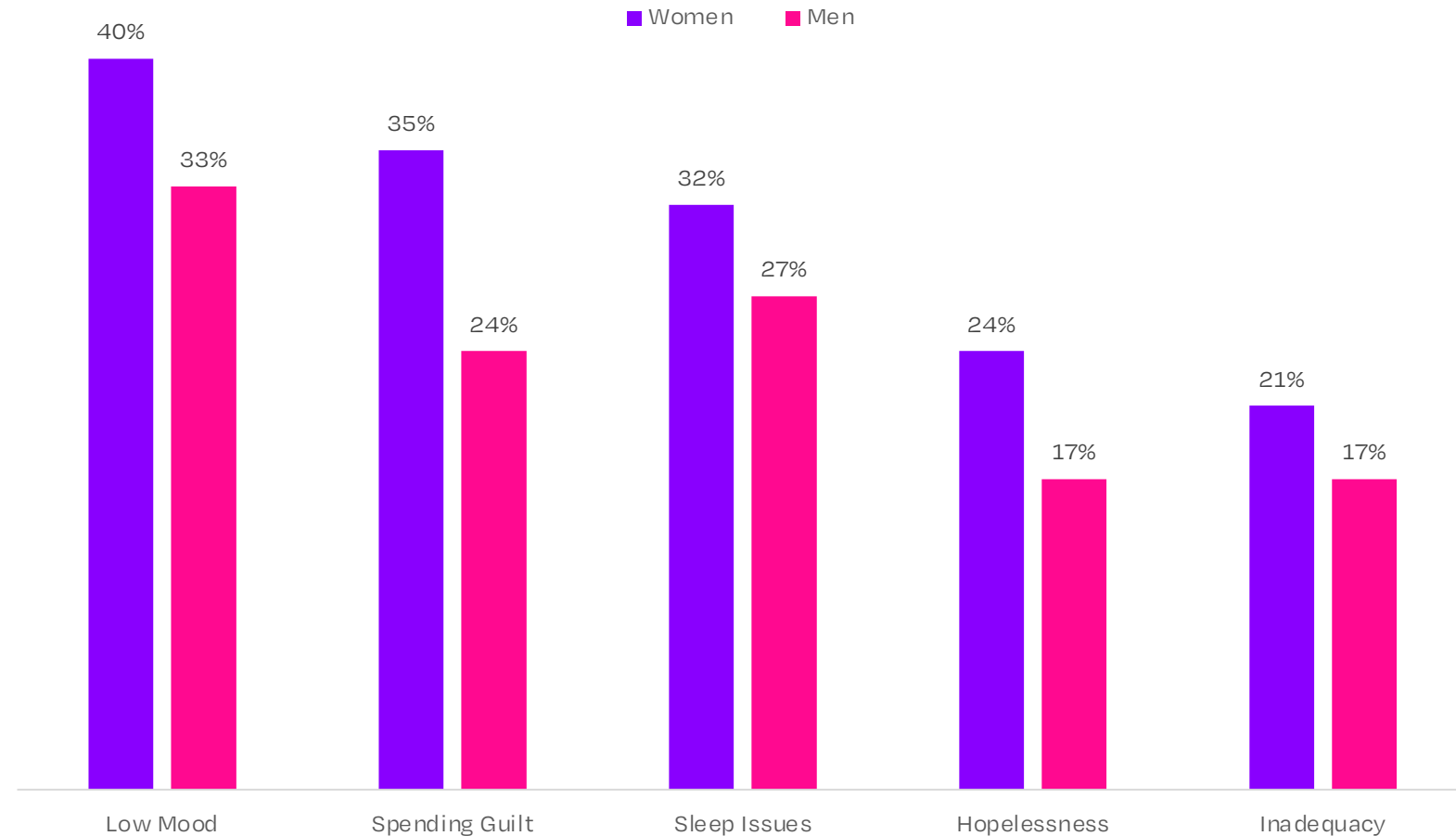
## It triggers a deep cycle of guilt

Women are facing much higher rates of hopelessness and overwhelming guilt over basic, everyday spending.

## Generic fixes won't work

Standard financial advice is useless unless it explicitly targets and validates the specific realities women are dealing with.

## L12M Worries (Extremely/very worried T2B)





# Shame silences the struggle



# When money problems feel like a personal flaw, people shut down

"I distanced myself from everyone really, split up with my fiancé, barely left the house for months, got washed maybe once a week."

– Male, 35

"I sleep a lot less and I tend to be a lot more anti-social. So I would avoid gatherings."

– Male, 31

"I was keeping everything inside, I was isolating myself, alone with my problem."

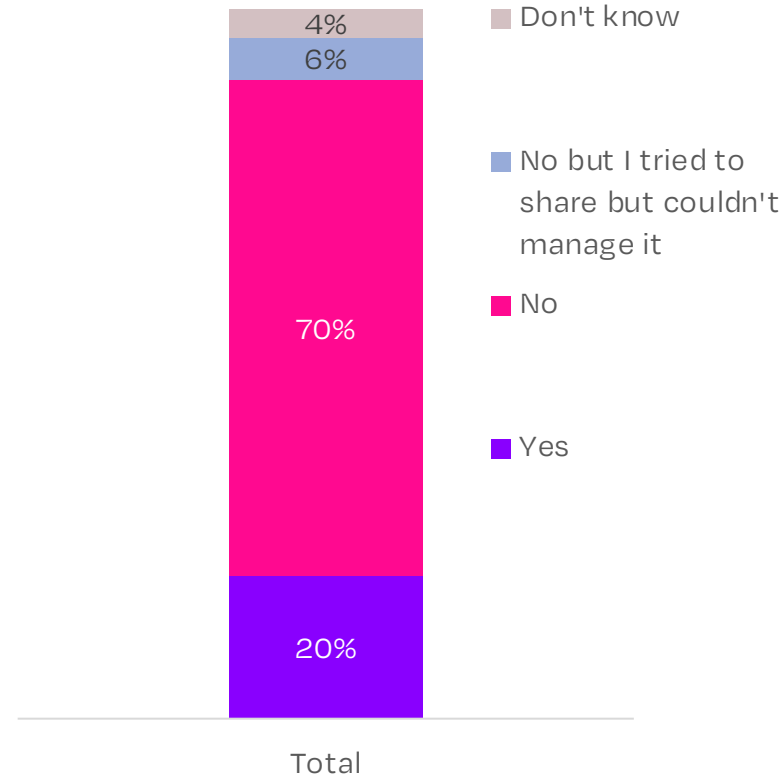
– Female, 50

**Most people aren't staying silent about financial stress by choice – they're afraid of being judged**

**Only 1-in-5 have opened up about its impact on their mental health.**

**The barrier isn't willingness to talk, it's the fear of judgement.**

**% who have opened up about financial stress**



**13% of 18–24-year-olds want to open up about financial stress but feel unable to.**

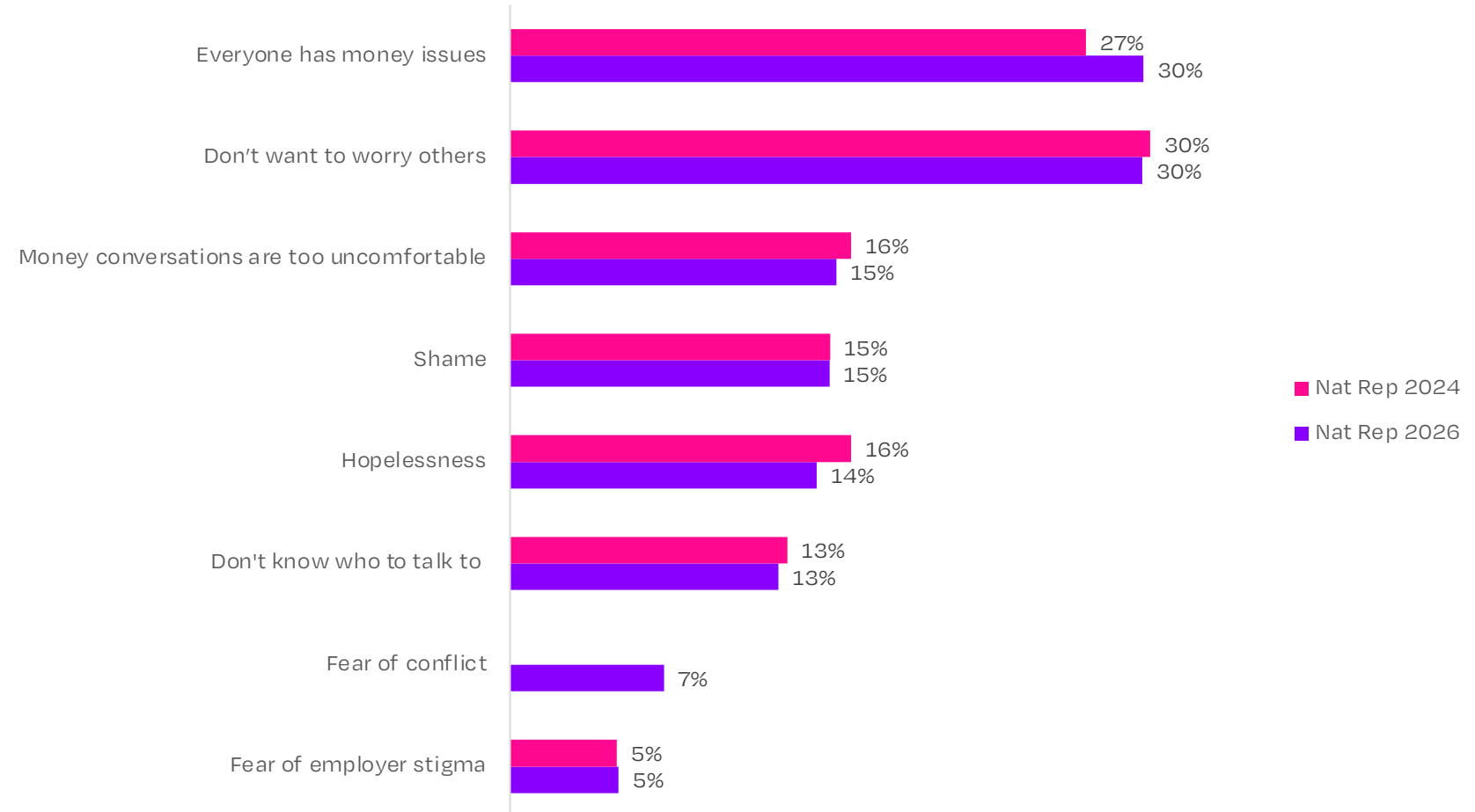
*“Financial stability can be seen as a sign of success, if you let people know you're struggling then it's like saying 'I'm a failure'”*

**– Male, 35**

**The fear of judgement, combined with concerns about becoming a burden, prevents many people from reaching out.**

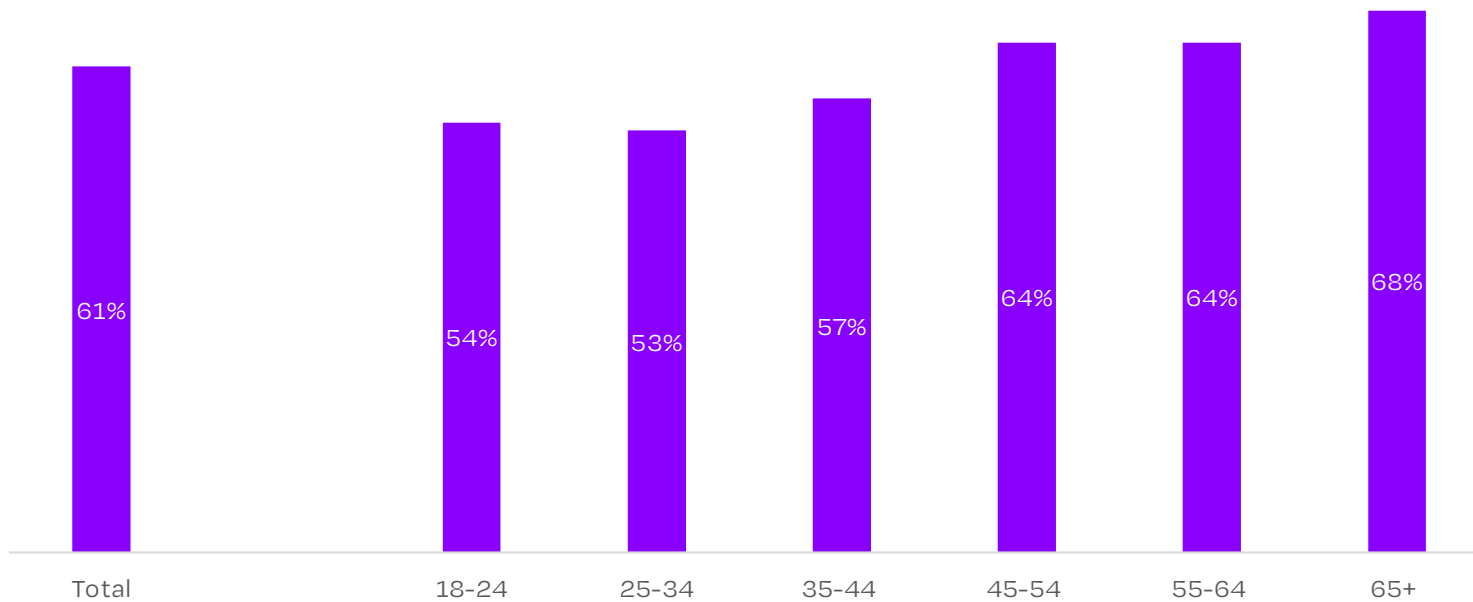
**This reluctance can trap individuals in a damaging cycle of silence, delaying access to support and allowing their situation to deteriorate further.**

### Reasons for not sharing





% who prefer to deal with money worries on their own rather than talk to others



**Younger people are more willing to open up about financial stress – but they're surrounded by a culture that still defaults to silence.**

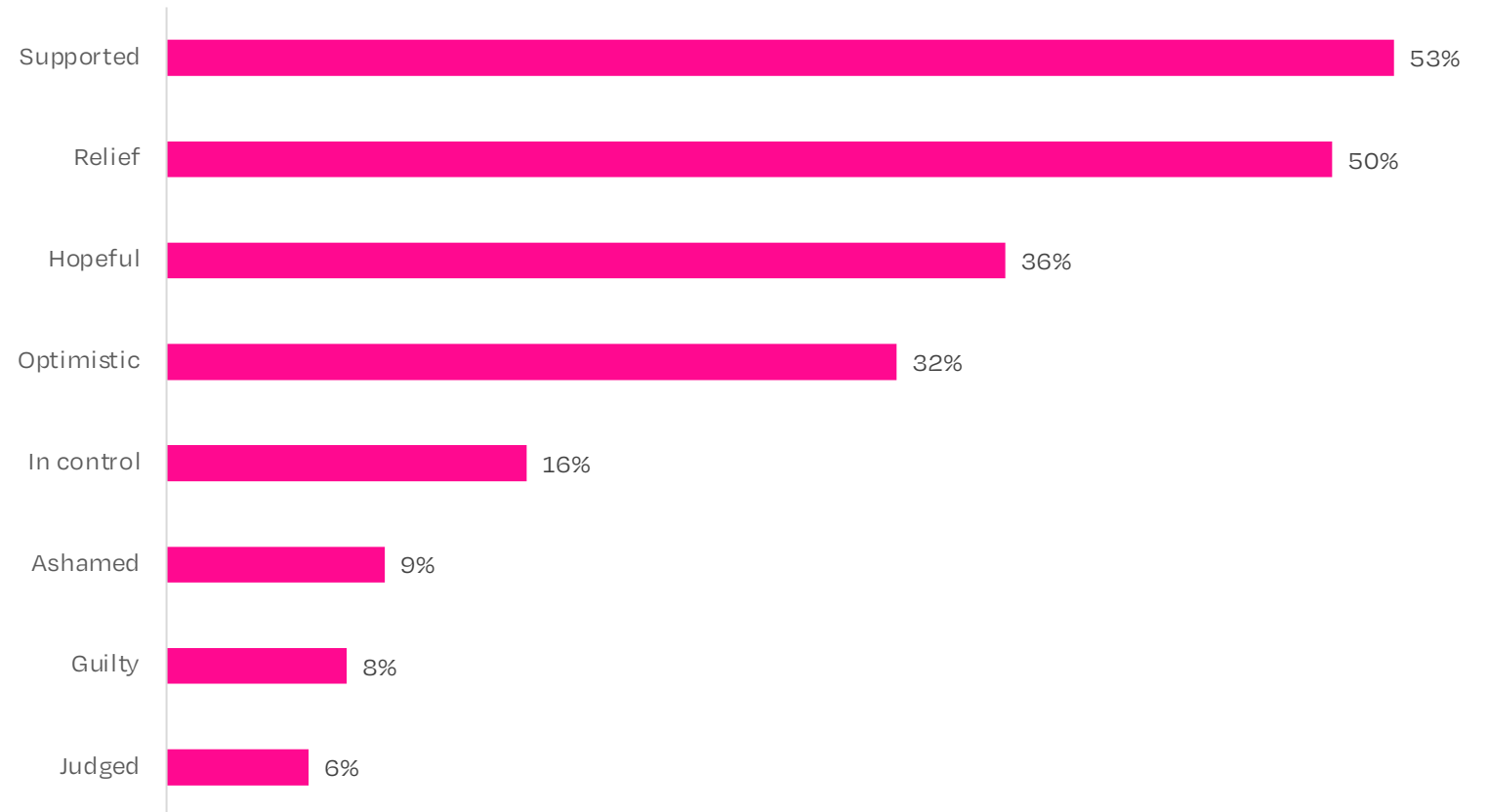
**Without shared openness, those conversations can't take hold.**

# Breaking the silence pays off

**Opening up leads to support – not judgement.**

**Support and relief are the most common responses, far outweighing shame and judgement.**

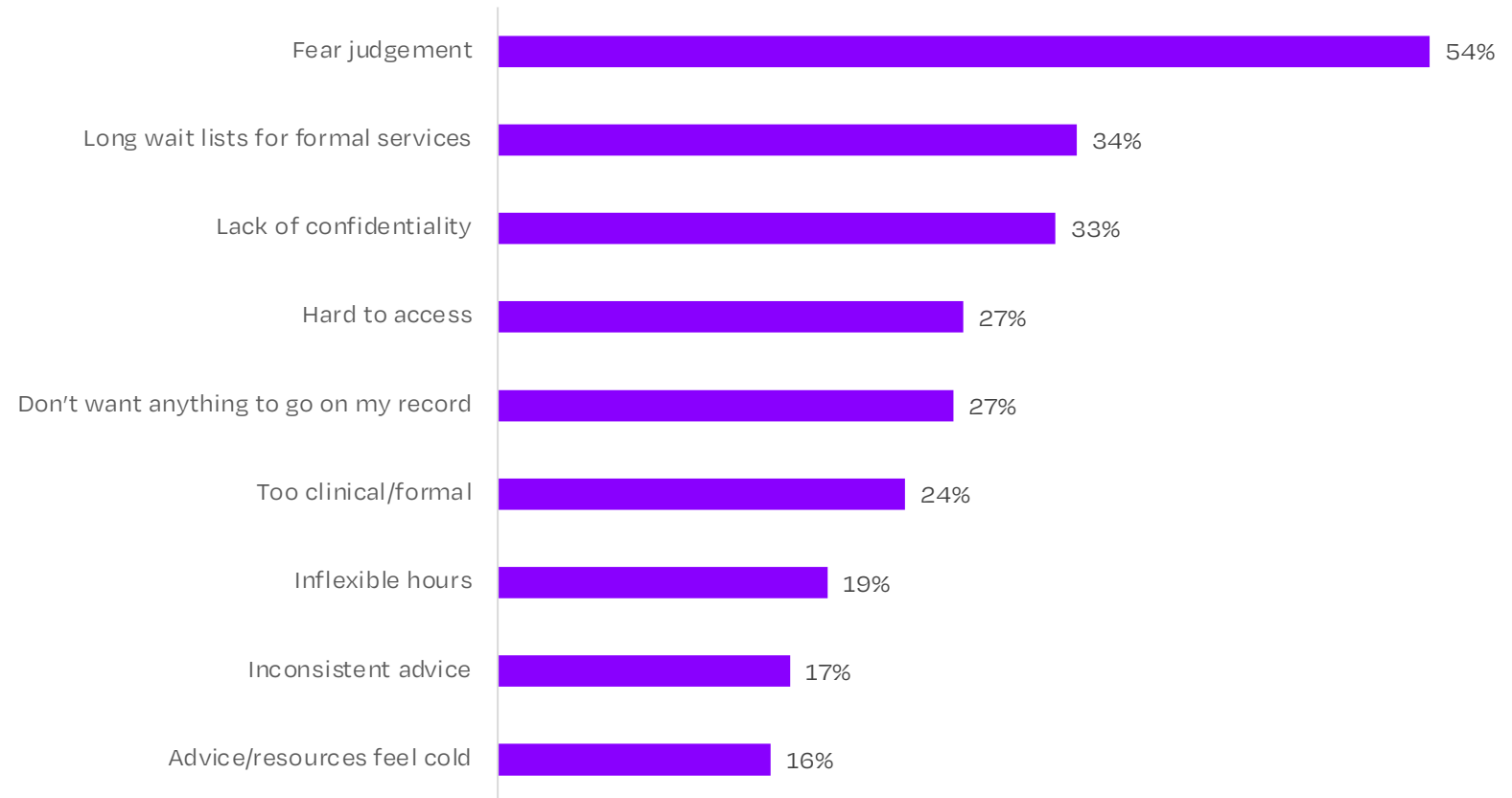
Feelings after opening up about financial stress



**Even when formal support is available, people don't feel safe using it**

**Long waits and rigid systems keep people out, while fear of judgement and privacy concerns push them away.**

### What prevents people from accessing formal support?





**Unverified advice is filling the gap – and it's risky.**



# GenAI and influencers are increasingly the default for financial information – fast, accessible and judgement-free

54%

use influencers/creators for  
financial information

86% of 18–34-year-olds

25%

use GenAI for  
financial information

33% of 18–24-year-olds

56% 25–34-year-olds

39% 35–44-year-olds

# Influencers and GenAI are becoming the go-to for financial information because they are relatable, accessible and actionable

## Top uses across both channels

- Investment advice
- Budgeting & spending tracking
- Saving goals & advice
- Income/side hustle ideas
- Lifestyle money hacks

## Why this works

- Accessible – 24/7
- Relatable – influencers sharing lived experience. GenAI is non-judgemental
- Actionable – practical tips
- Low barrier – no formal processes, no shame in asking
- Simplified – easy to digest

"I think it makes [financial advice] more relatable, and you can see [influencers] who are in the same financial situations as you and not feel as alone."

"I just feel like I trust [influencers] more than banks or official websites because the tips they give seem to be better and more specific, less general like banks."

# These channels are changing how people manage, save and grow their money

Daily money management	Future planning and saving	Wealth building and investment	Behavioural shift
<ul style="list-style-type: none"> <li>• 42% use GenAI to budget and track spending</li> <li>• Influencer advice prompted 44% to create a budget – with 92% reporting improved management</li> </ul>	<ul style="list-style-type: none"> <li>• 36% use GenAI to set savings goals</li> <li>• Influencer advice led 35% to start saving – with 92% reporting a positive impact</li> </ul>	<ul style="list-style-type: none"> <li>• 45% started investing after taking advice from an influencer</li> <li>• 43% use GenAI for investment information</li> <li>• 33% use GenAI to find investment products</li> </ul>	<ul style="list-style-type: none"> <li>• Influencers helped 36% rethink their approach to money</li> <li>• Influencers helped 25% switch to cheaper alternatives</li> </ul>

# The problem isn't that people are using these channels – it's the lack of verified information

Accessibility, relatability and algorithm-driven reach creates a false sense of credibility around unregulated information.

## Financial risk

- 44% consume investment advice from influencers
- 21% from crypto creators

### The issue:

Unverified financial information creates the illusion of expertise. Complex topics are simplified, leaving individuals to carry the risk.

## Mental health risk

- 50% feel "not doing enough" after seeing financial content
- 42% feel anxious comparing themselves
- 50% see financial content via algorithm daily

### The issue:

Repeated algorithm-driven content reinforces comparison and unhelpful behaviours – distorting how people see their own financial situation and what they perceive as achievable or normal.

# Without guardrails, these channels carry real risks

These channels have real potential, but without responsibility, that potential becomes risk.

The same accessibility and engagement that makes digital powerful also creates vulnerabilities.

For people already overwhelmed - and remember, we know that 37% are exhausted from daily financial calculations - digital can deepen the crisis rather than solve it.

This isn't theoretical. The risks are documented, and they're concentrated among the most vulnerable.

## Influencer risks

- Unregulated advice spreads as fact
- Comparison FOMO
- Oversimplification of complex financial situations
- Financial incentives drive exaggerated claims – often misaligned with followers' needs

"They have the power to ruin as well as make rich given their 'influence.'"

– Female, 27

## AI risks

- Misinformation and hallucinations can be presented with confidence
- Could delay seeking professional help
- Data privacy concerns
- Vulnerable people most exposed

"The outcome is what determines the effect, some people may dive all in as a result and then fall so hard they may never recover"

– Male, 23

# Even when people don't trust influencers, they still follow what they see

**Scepticism alone doesn't protect people.**

**Even when they know influencers are profit-driven, people still follow the information, learn from it and act on it.**

60%

agree influencers are more interested in making money than helping their followers

48%

say financial content from influencers has taught them practical money management skills they wouldn't have learned elsewhere



# 1 in 5

## are turning to GenAI instead of other people to talk about money worries

Women are significantly more likely to do so vs. Men: 23% vs. 16%

### The Reality

GenAI offers a safe, judgement-free space to talk about money worries people may not share elsewhere.

This shows a clear intent to seek help – but without industry safeguards, it could do more harm than good.

### The Problem

There is an accountability gap.

GenAI can present false information confidently, oversimplify complex issues and validate decisions without consequence.

### The Solution

This leaves people feeling heard but not truly helped or supported.

While GenAI may help break the shame cycle, it can also lead to misinformation and delayed access to real help.

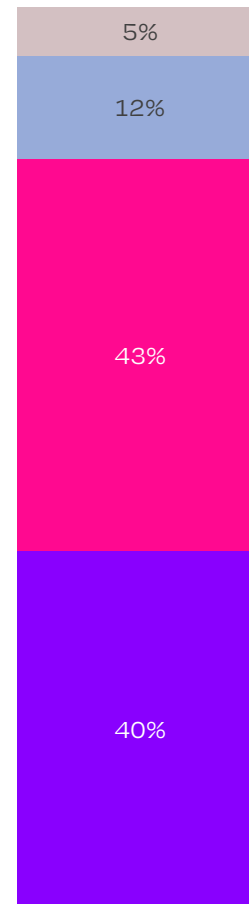
Clear safeguards are needed, alongside practical guidance on using GenAI safely and signposting to verified financial information.

# 60% don't consistently verify AI-generated information – and verification isn't always reliable

People aren't protected either way.

Those who don't verify tend to trust the information or assume it has been checked.

But those who do verify often rely on the same sources, creating a false sense of confidence.



■ Always verify    ■ Sometimes verify  
■ Rarely    ■ Never

## Reasons for not verifying

Trust what it's telling me	26%
Assumed it's already fact checked	25%
Use it for low-risk decisions	24%
Don't have the time	21%

#1 place people do verify is through search engines (46%). They could be fact checking with the same unreliable sources through AI generated content, sponsored content.

# What regulation should look like: the public demand is clear people want professional qualifications, transparency and labelling of content

## Influencers

- 63% require professional qualifications
- 60% demand transparent prioritization of helping over profit
- 49% want legal penalties for misleading information
- 46% want FCA authorization
- 46% want high-risk content warnings
- 42% want sources cited
- 41% want conflicts of interest disclosed

## Gen AI

- 50% require transparency on data use/storage
- 50% require sources shown
- 49% want sponsored content labeled
- 48% want high-risk content warnings
- 46% want clear complaints process
- 37% want AI to meet financial adviser standard

F9: Do you think financial content creators or influencers need regulation?

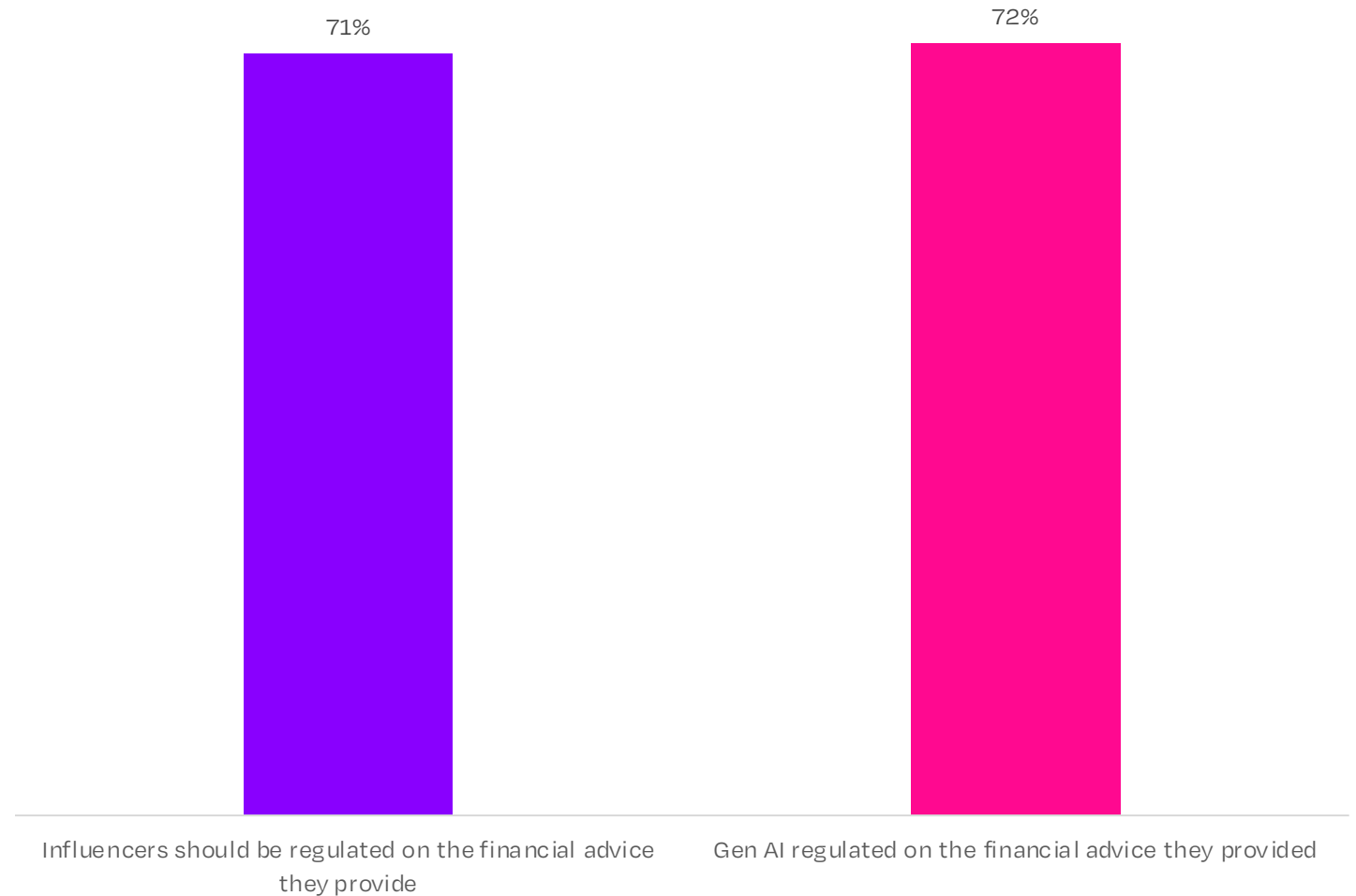
F13

influencer Regulation Demanded (F9, F9b):

AI Regulation Demanded (F13, F13b):



## People know the gaps exist; they're asking for guardrails



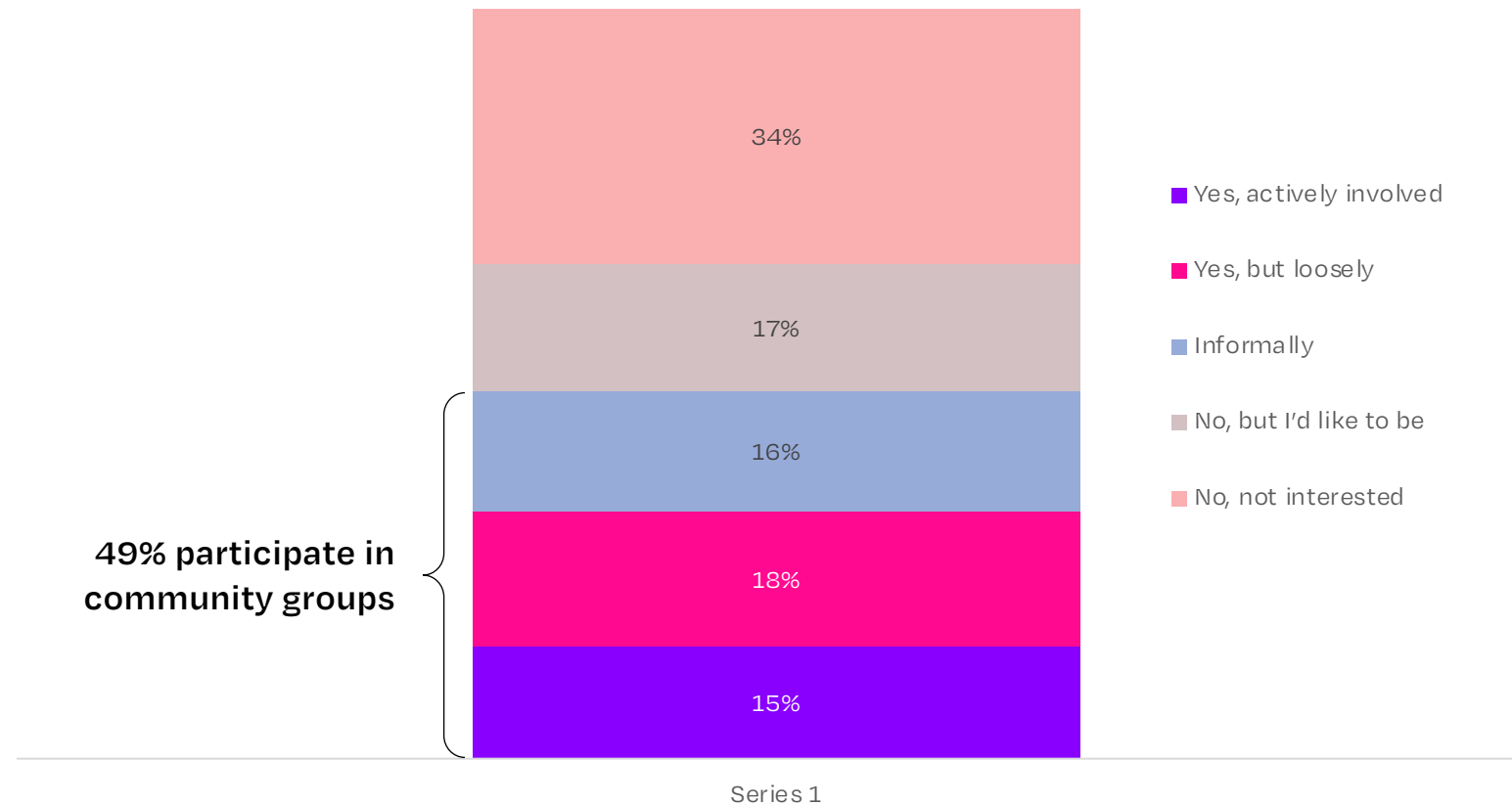


**With the right guardrails, digital tools can become trusted and accessible pathways to support**



**People should be able to see  
and access support for money  
worries and credible  
information wherever they  
spend their time day to day**

# Nearly half of the UK already feels part of a community or a community group



Over a quarter of Gen Z (26%) want to be part of a community but aren't currently involved.

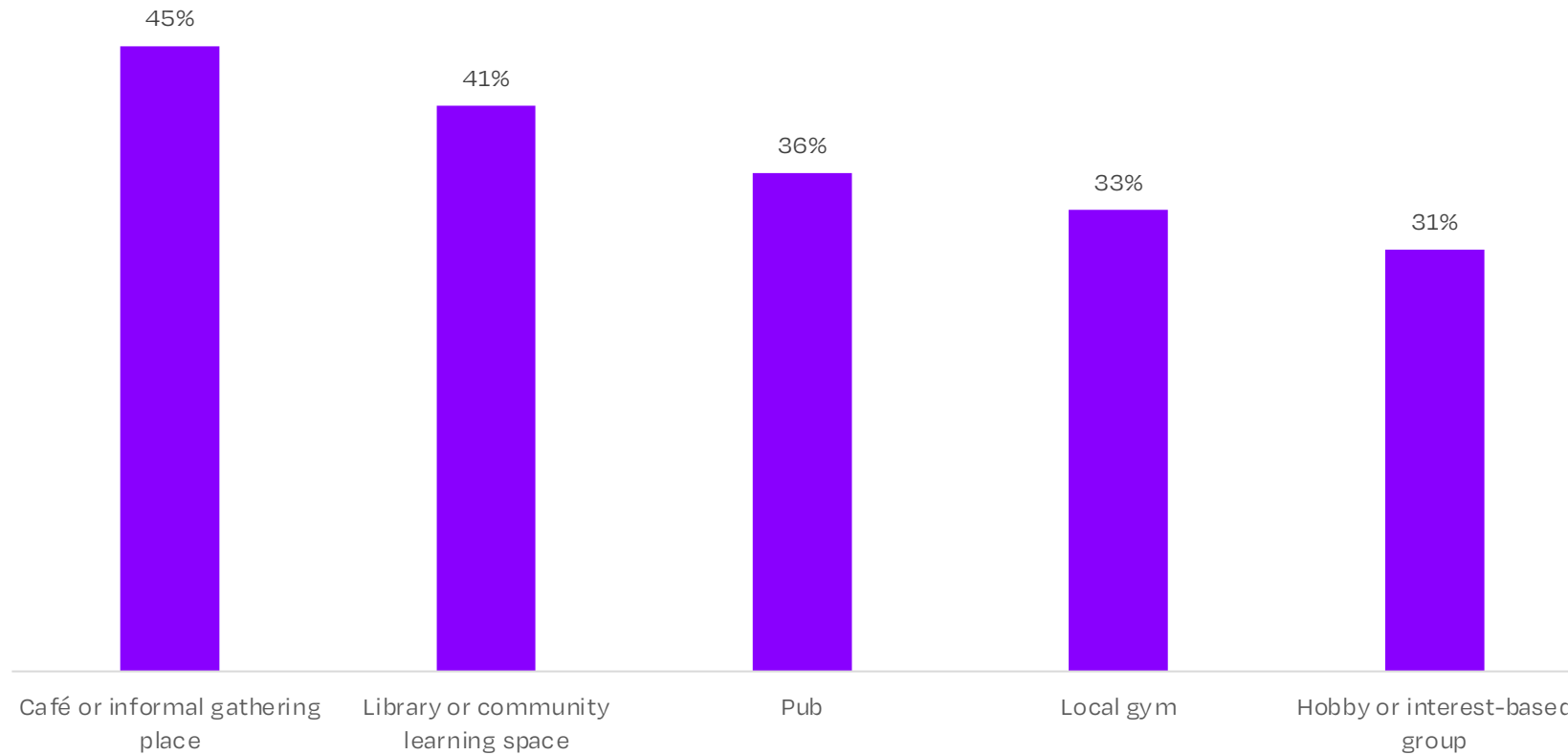
At the same time, 31% aren't sharing their struggles because they feel hopeless.

Community spaces offer a powerful alternative – trusted, judgement-free environments that can signpost and connect people to the support they need.



# People are already in the community spaces they trust – support just needs to be visible there

Community spaces perceived as trusted spaces (Top 5)



E3b: Of the following, which do you perceive as safe, welcoming, and accessible spaces – whether you currently use them or not?



# The opportunity lies in making support for money worries and credible sources visible in community spaces – so people will act on it

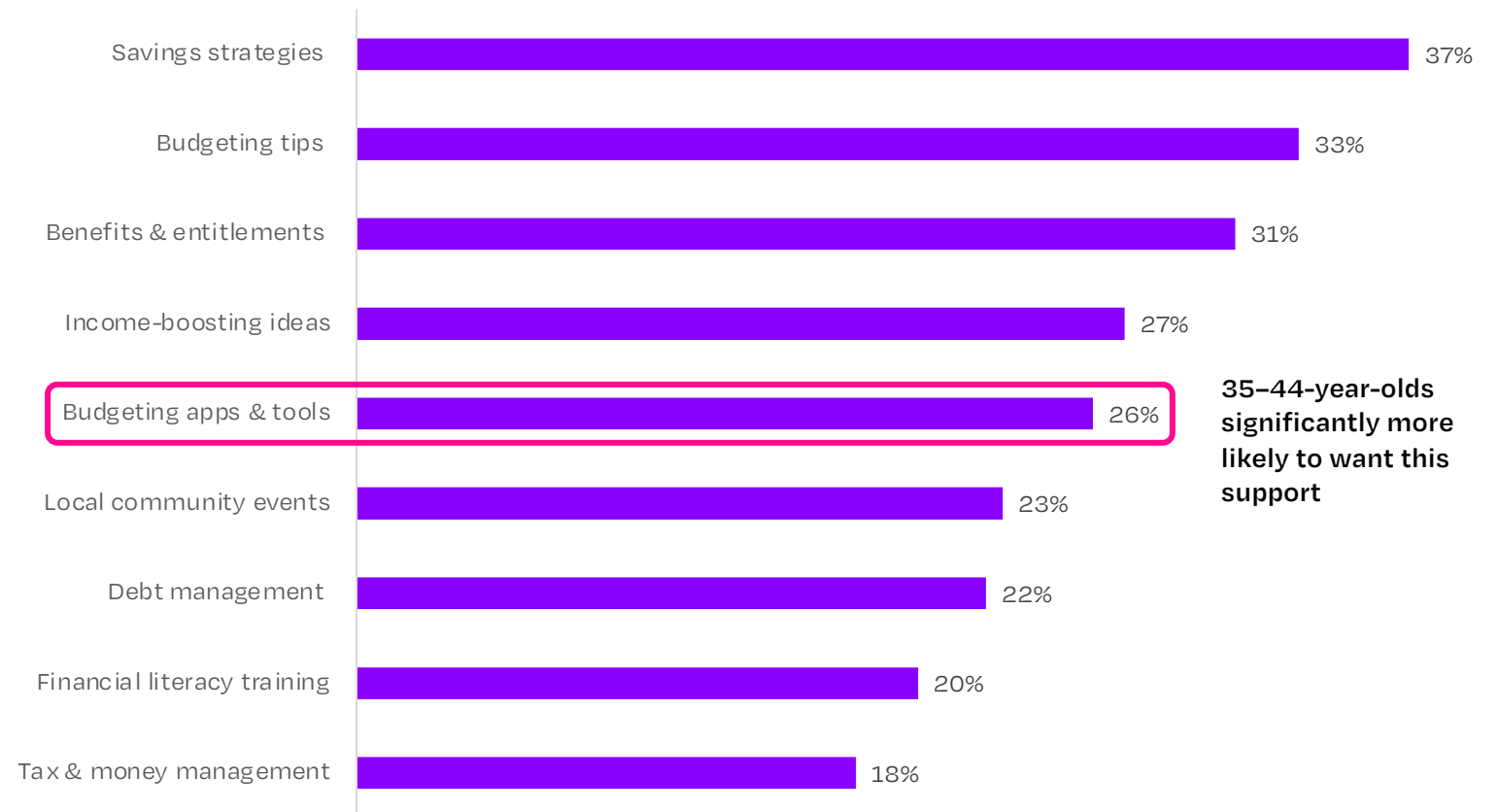
57%

agree community groups can signpost services and offer practical help with money worries, beyond emotional support

48%

agree they would reach out for financial support with visible, welcoming information in their community

## What signposting and information would you value seeing in community spaces?



**When it comes to support, people are looking for a mix of practical savings and budgeting advice, alongside clear signposting to online tools.**

## It's the warmth, familiarity, and discretion of these spaces that makes people feel comfortable enough to open up

"I remember talking to a friend in a pub once and feeling a sense of comfort to be able to share lots of worries. I have also found more comfortable, intimate community centers to feel safe and welcoming."

– Male, 42

"I think I get support out of being in these communities as daily life can feel quite lonely."

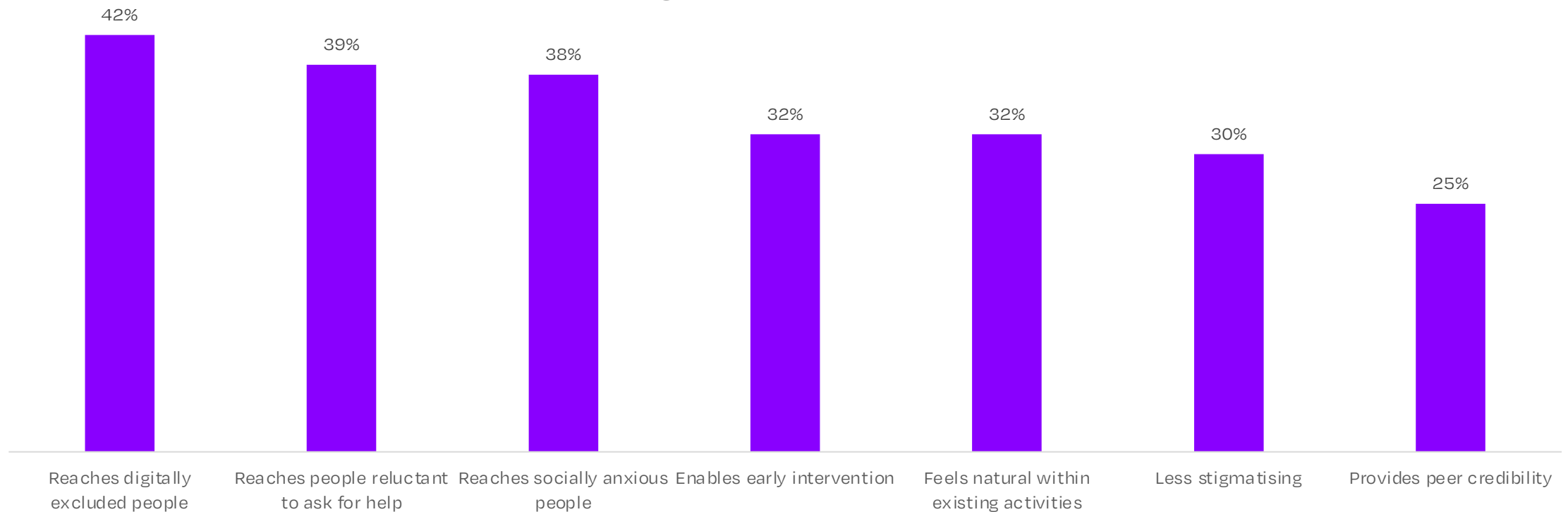
– Female, 26

"A community center or café – they feel like the most relaxed, welcoming and inviting places."

– Female, 44

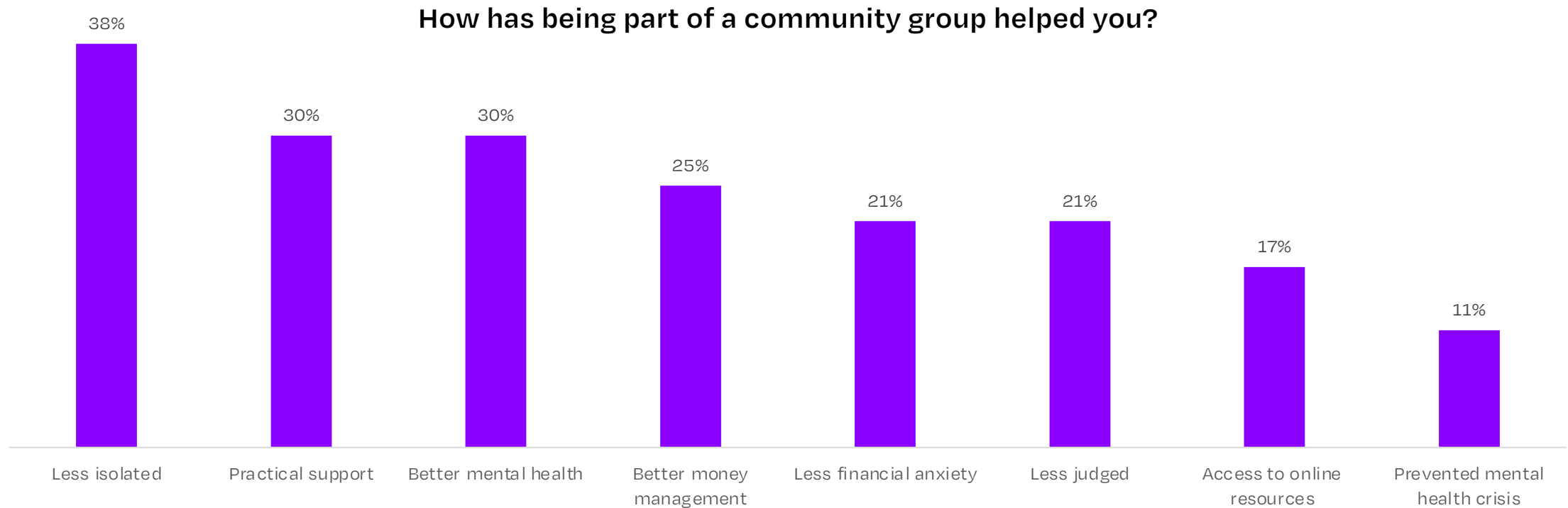
# Community spaces can engage those who are less likely to seek help – including the digitally excluded and socially anxious

Why community settings reach more people with money worries



E13: Below are some reasons people believe community settings and support can help reach more people who have money worries. Please select the options below that you agree with.

# Connecting people to help through their community works. People feel less isolated, more supported and better able to manage their finances



E9: Has being part of a community group or space helped you with any of the following?



**Embedding trusted financial support  
in community spaces can break the  
shame cycle.**

**At a time when people are turning to unverified  
sources, making credible support, information and  
guidance visible has never been more important.**

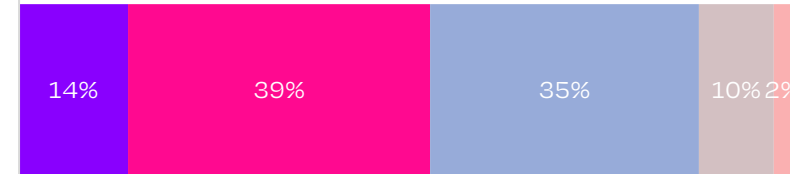


# How Brands Can Amplify Trusted Support



## People expect brands to step up on financial hardship – but only if the support is genuine and authentic.

Brands have a responsibility to support people facing financial difficulties



Brands talking about people struggling with money in their ads or on social media, feels genuine rather than just a marketing tactic.

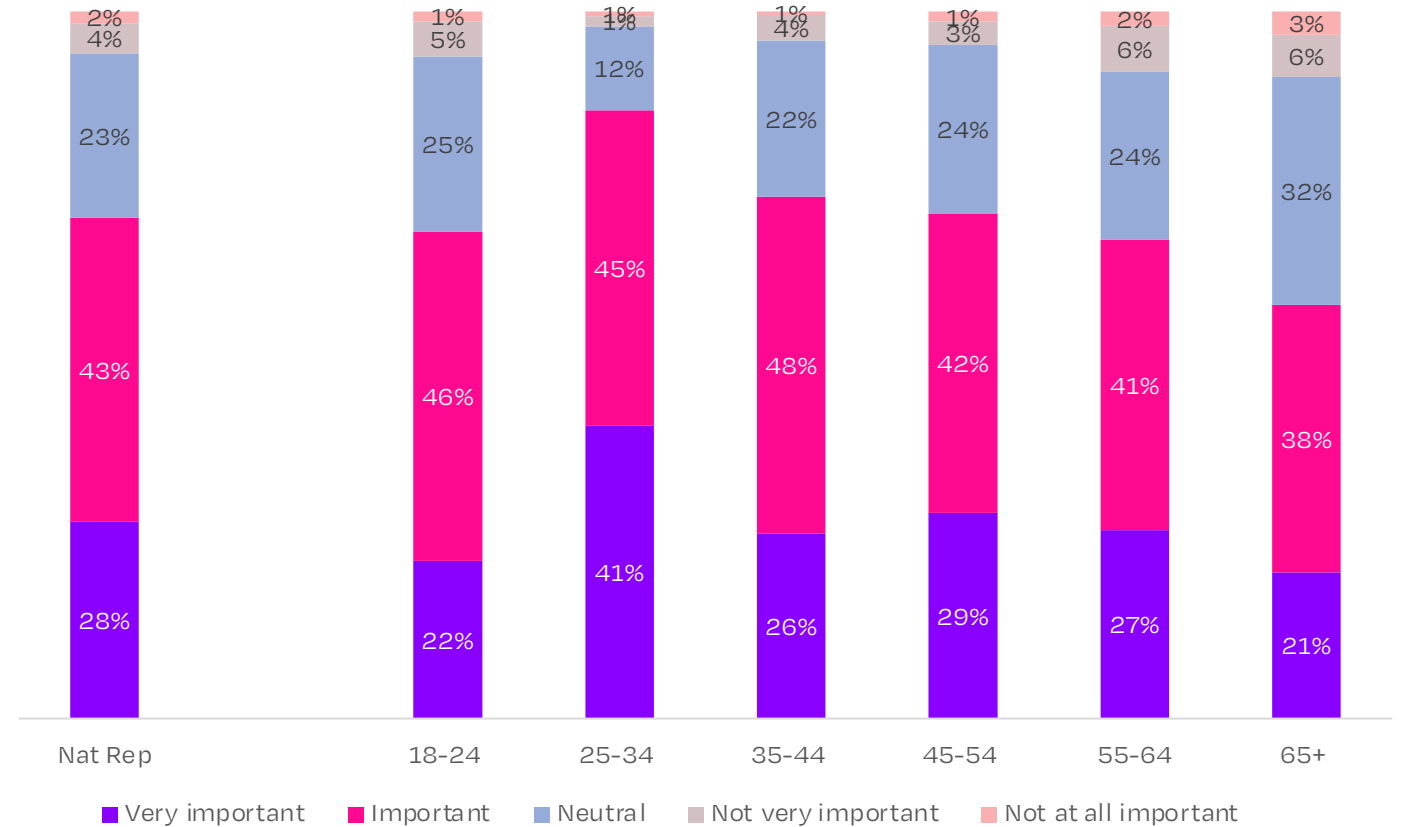


■ Strongly Agree
 ■ Agree
 ■ Neutral
 ■ Disagree
 ■ Strongly Disagree



## The importance of brands being empathetic about financial struggles

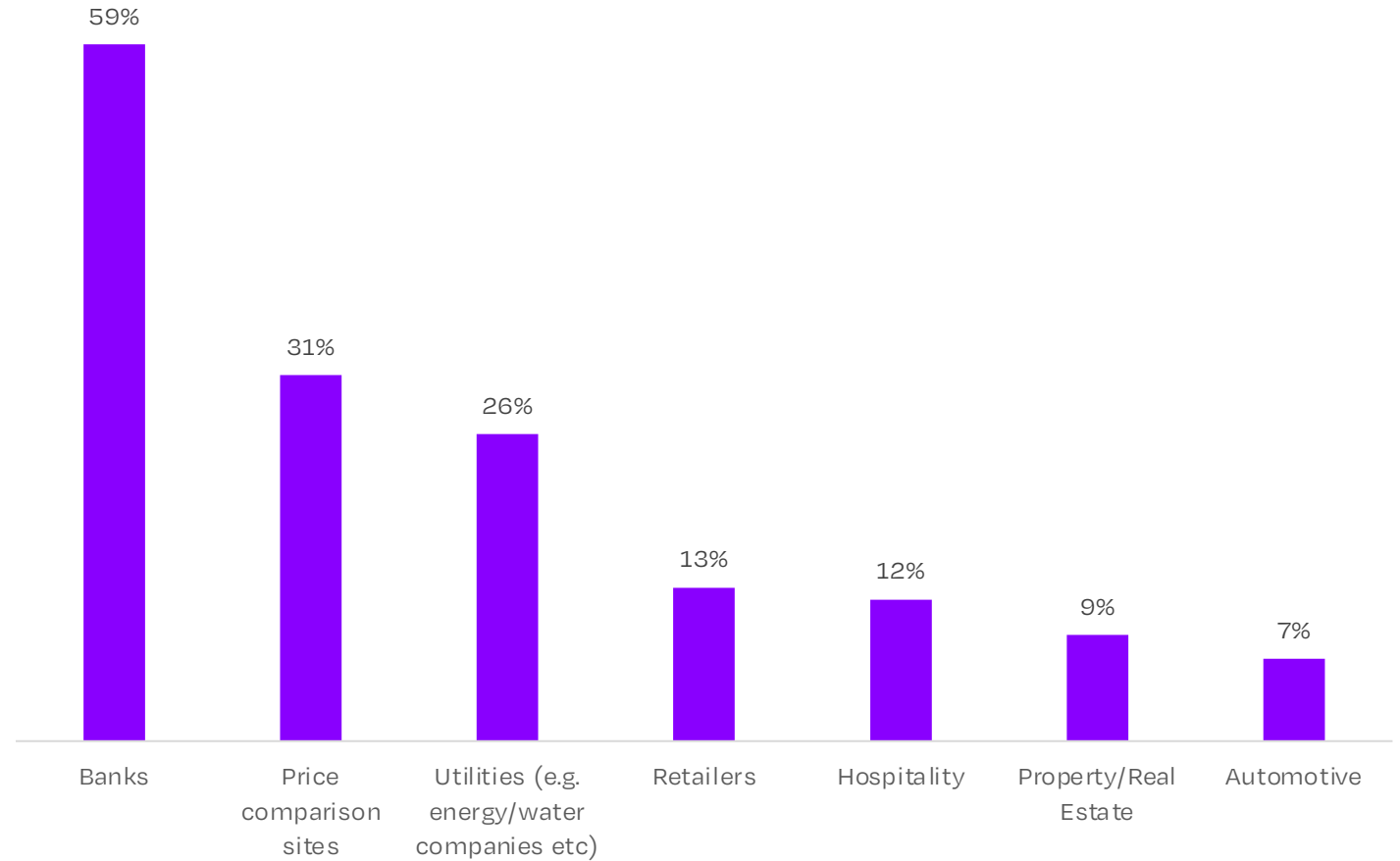
**Nearly three in four people expect brands to show empathy for financial struggles in their advertising.**





**When finances are under pressure, banks are the brand people trust most for help and guidance.**

**Which brands are trusted the most to offer support/advice during financially difficult times**



**Discounts, practical advice and honesty are what people want from brands.**

**Among 25–44-year-olds, there is a clear desire for better access to support, including free money-management tools and apps, alongside community spaces that offer practical help.**

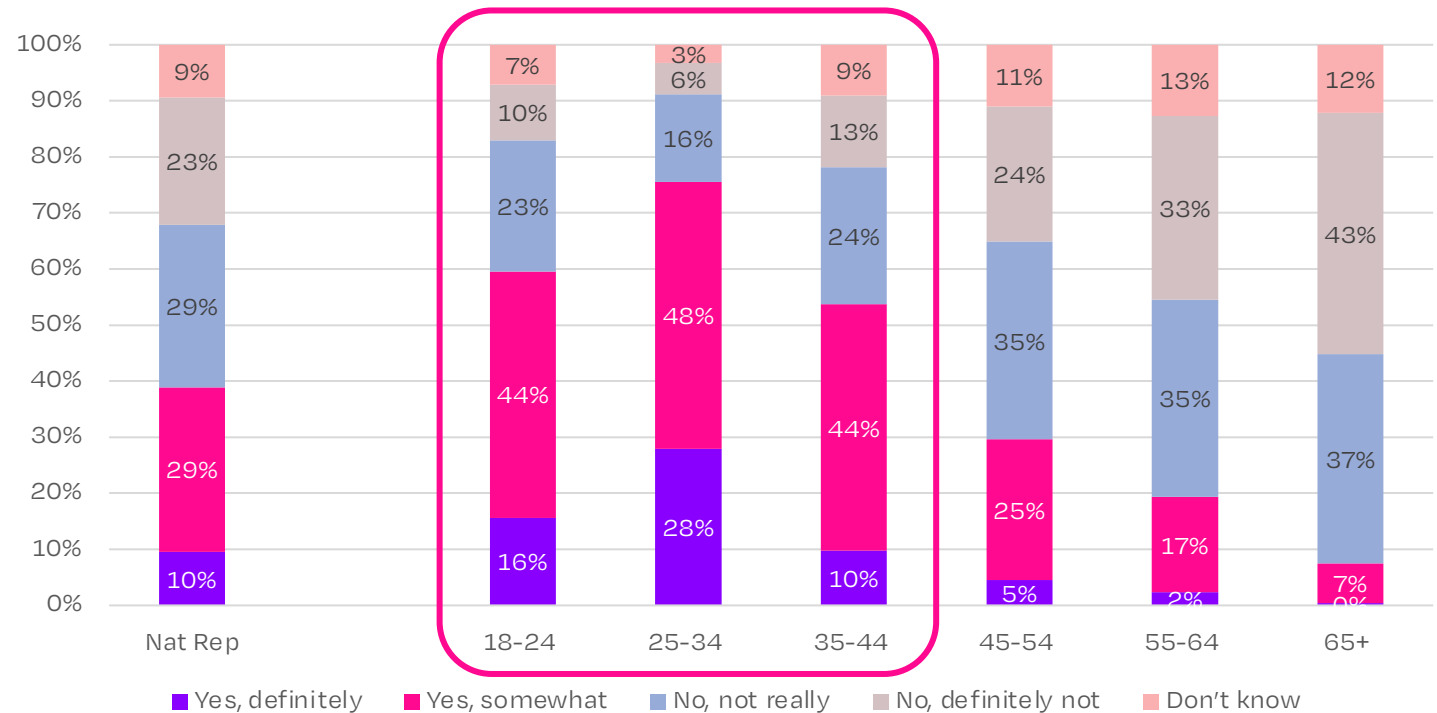
### What people want brands to do





**Younger audiences are looking beyond physical spaces, valuing online community for financial advice.**

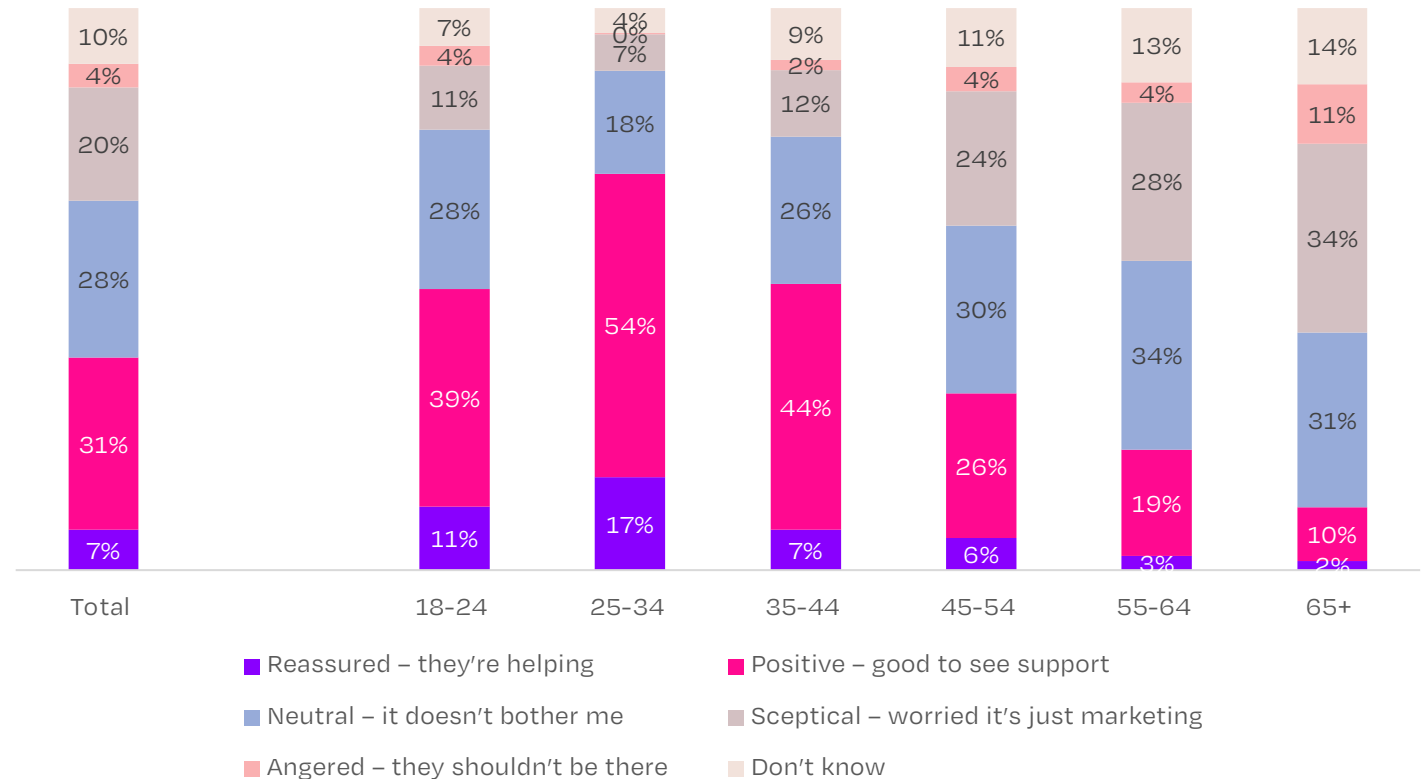
### Are online communities useful for financial advice?





**Younger audiences are open to brands contributing to online money communities – when it's done with genuine intent.**

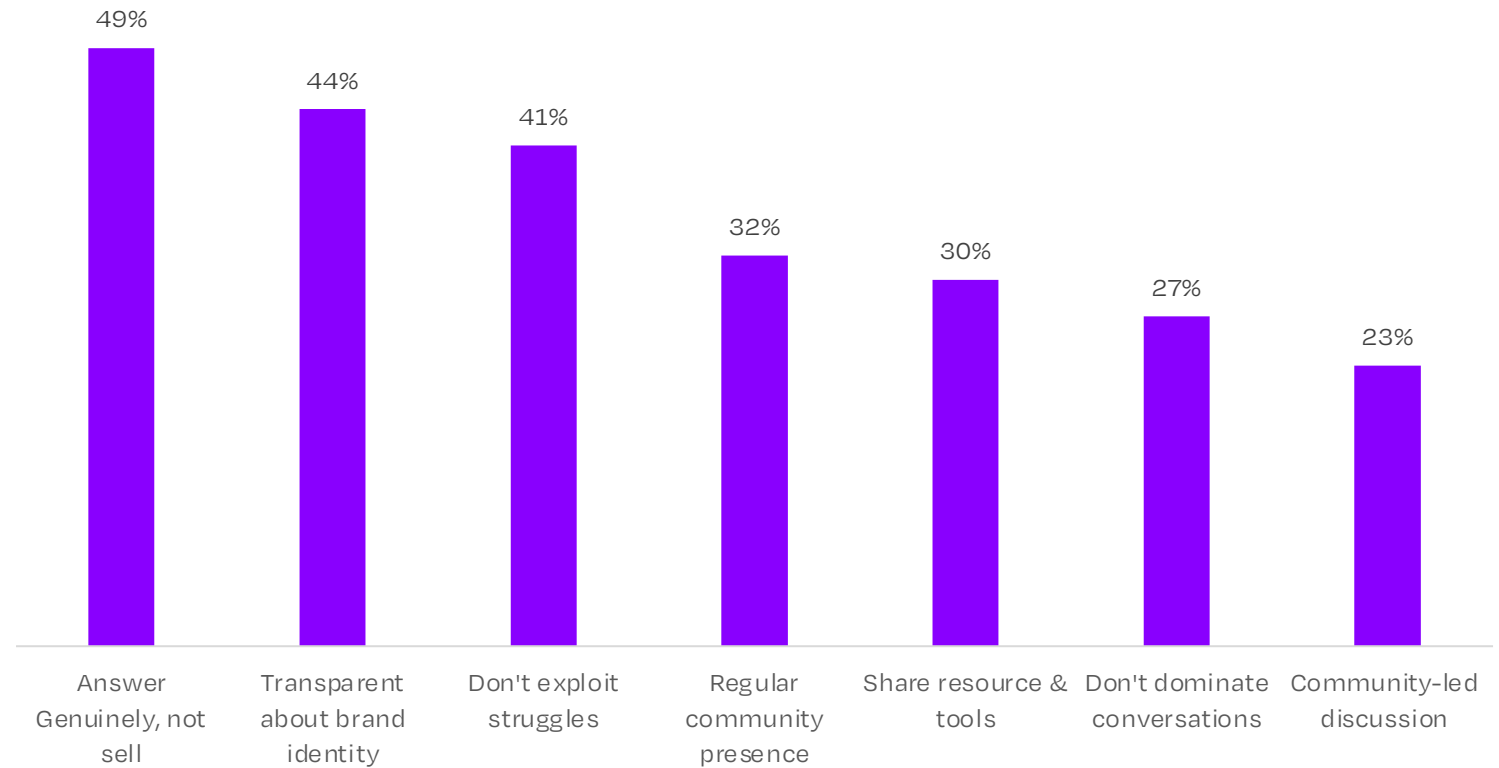
### Would people like to see brands participate in online community discussion about financial struggles?





**People want brands to show up in online communities by being helpful, transparent and consistently engaged – not by promoting products or services.**

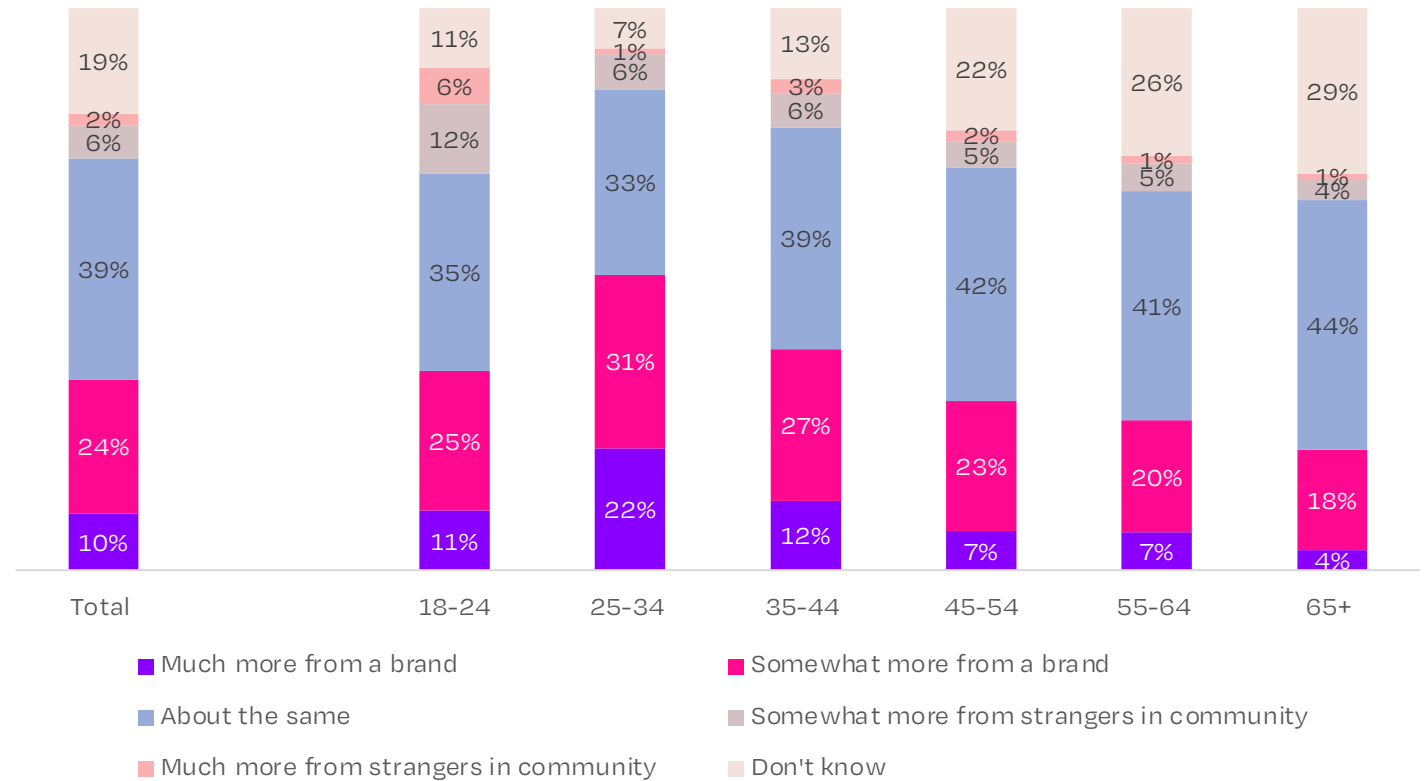
**What would make a brand's presence in an online community feel helpful rather than intrusive?**





**Brands are seen as credible and authoritative sources of financial advice.**

### Brands equity vs. other people





**So what can we do to change  
the taboo of talking about  
money worries?**

# What needs to happen

**Action is needed across three areas – the crisis is accelerating, shame is silencing people, and unverified information is filling the gap.**

# 1

## **Make support visible in trusted spaces**

- Signpost Money Talks resources in community spaces

# 2

## **Set standards for unverified spaces**

- Introduce clear standards and regulation
- Add high-risk content warnings
- Require qualifications for those providing financial information

# 3

## **Use brand reach to amplify**

- Increase visibility of trusted support
- Normalise conversations about money and mental health
- Drive systemic change

# Let's act now

## MONEYSUPERMARKET

**Tools to help you manage your money**

Our financial tools can help you manage your budget by calculating loan repayments, how long it will take to pay off your debts, and provide a free credit score check.

**Credit Score**

With Credit Score you can check your score and get tips on how to boost it - all for free

[Use Credit Score](#)

**Credit card calculator**

Our credit card tool can help you calculate how long it will take to pay off your credit card debt

[Use credit card calculator](#)

**Mortgage calculators**

If you're saving to buy a home, our mortgage calculators are here to help

[Use mortgage calculators](#)

**Fuel price finder**

Compare petrol and diesel prices to reduce your fuel costs. Put in your postcode and see the latest fuel prices near you.

[Use fuel price finder](#)

**Guides and tips from our experts**

Starting a conversation about money can be daunting, so we've selected articles from our experts to help navigate difficult conversations about finances and how to manage money in tough times.

Visit the MoneySuperMarket Money Talks Hub for tools and guidance to help people save money and make the most of their budget.

[Visit the Hub](#)

**CAMPAIGN AGAINST LIVING MISERABLY**

**MANAGING MONEY AND MENTAL HEALTH: THE LOWDOWN**

Our guide to handling money stress - figure out how you're feeling and get quick tips on how to move forward.

[LEARN MORE](#)

**CALM'S GUIDE TO FINANCIAL STRESS**

Most people have money troubles at some point, but if your financial worries are starting to take over your life, you should talk to someone about how you're feeling.

[LEARN MORE](#)

**ASK CALM: MONEY WORRIES**

Matt's struggling with money worries and his bills are stacking up. CALM share some tips on how to move forward.

[READ NOW](#)

Visit the CALM Zone for mental health support and guidance on where to seek help if you're struggling with money worries.

[Visit the Hub](#)

**MONEY PRESSURES PILING UP?**

CALM and MoneySuperMarket can help.

Head to the Money Talks Hub for money and mental health support that actually helps.

[MONEY TALKS](#) [CALM](#) [MONEYSUPERMARKET](#) [CAMPAIGN AGAINST LIVING MISERABLY](#)

**NIGHT FEELS NOT THE ONLY THING KEEPING YOU UP AT NIGHT?**

CALM and MoneySuperMarket can help.

Head to the Money Talks Hub for money and mental health support that actually helps.

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**MONEY WORRIES WEIGHING HEAVY ON YOUR MIND?**

CALM and MoneySuperMarket can help.

Head to the Money Talks Hub for money and mental health support that actually helps.

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Print off and display a Money Talks poster to get the conversation started and direct those who need it to online tools and support.

[Download the posters](#)



# Thank you.

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

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MISERABLY**

# MONEY TALKS

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