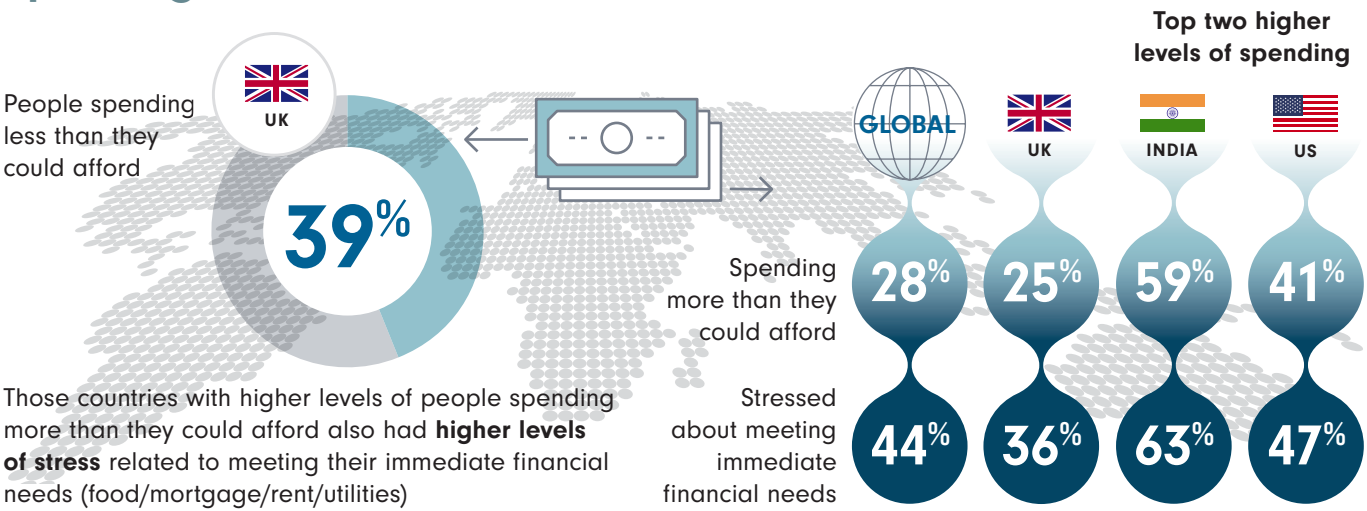


# Financial habits

Against a backdrop of financial uncertainty, people continue to focus on short term financial needs over long term goals

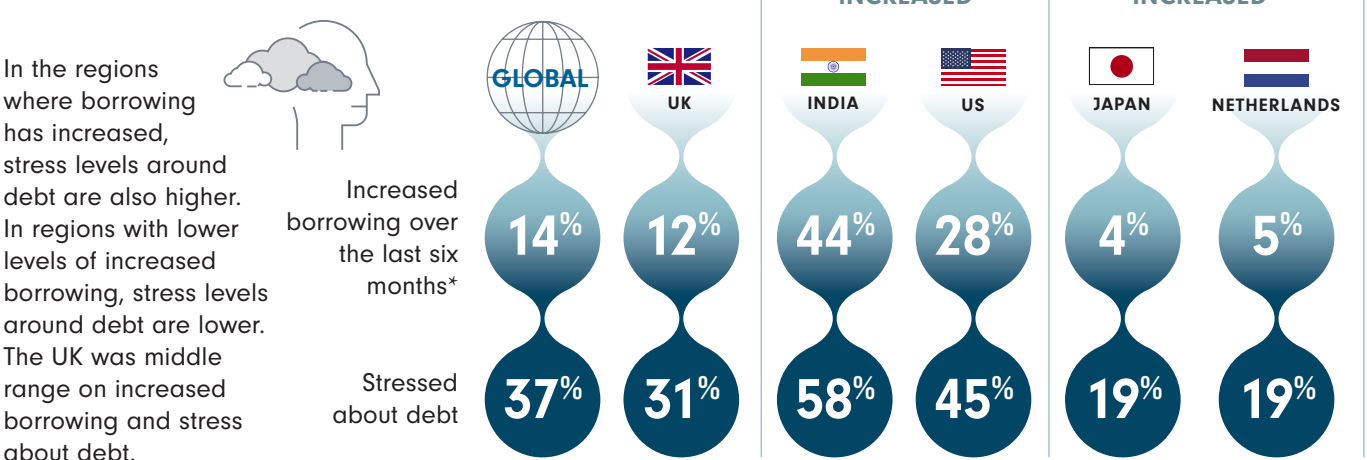
## Spending was mixed



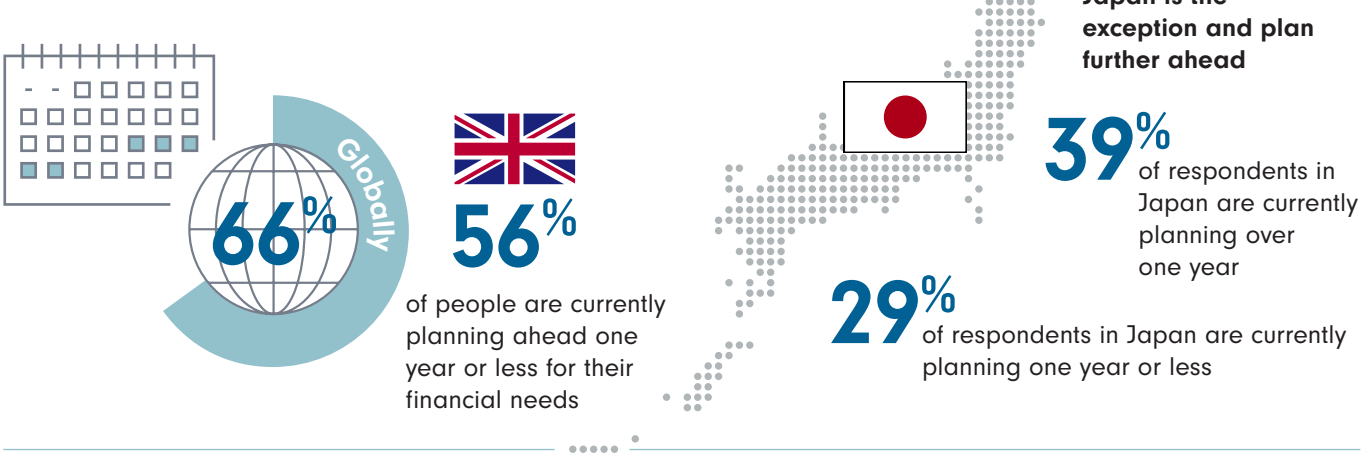
## Savings in the UK have stayed steady



## Debt levels remained consistent



## Planning - most have not changed how far in advance they plan financially



## What this could mean for employers

Employers are well positioned to play a key role in boosting financial knowledge and confidence across their working population, potentially providing access to valuable information to those who need it most.