

neyber

Fairer finance for employees

2018 EDITION BOOK 1

# THE DNA OF FINANCIAL WELLBEING

Money and mindset



Thought Leadership Partner

# neyber

Fairer finance for employees


# About us


Neyber helps UK employees to be better with their money, so they can do more of what they love.

We want businesses to be able to support employee financial wellbeing through access to financial education and appropriate products that will help people to take control of their own financial futures.

Neyber's mission is to help build a community of employees who can confidently deal with money and have access to fairer finance when they need it.



 [neyber.co.uk](https://neyber.co.uk)

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Welcome to our latest research  
- The DNA of Financial Wellbeing 2018

**Heidi Allan**

Head of Employee Wellbeing

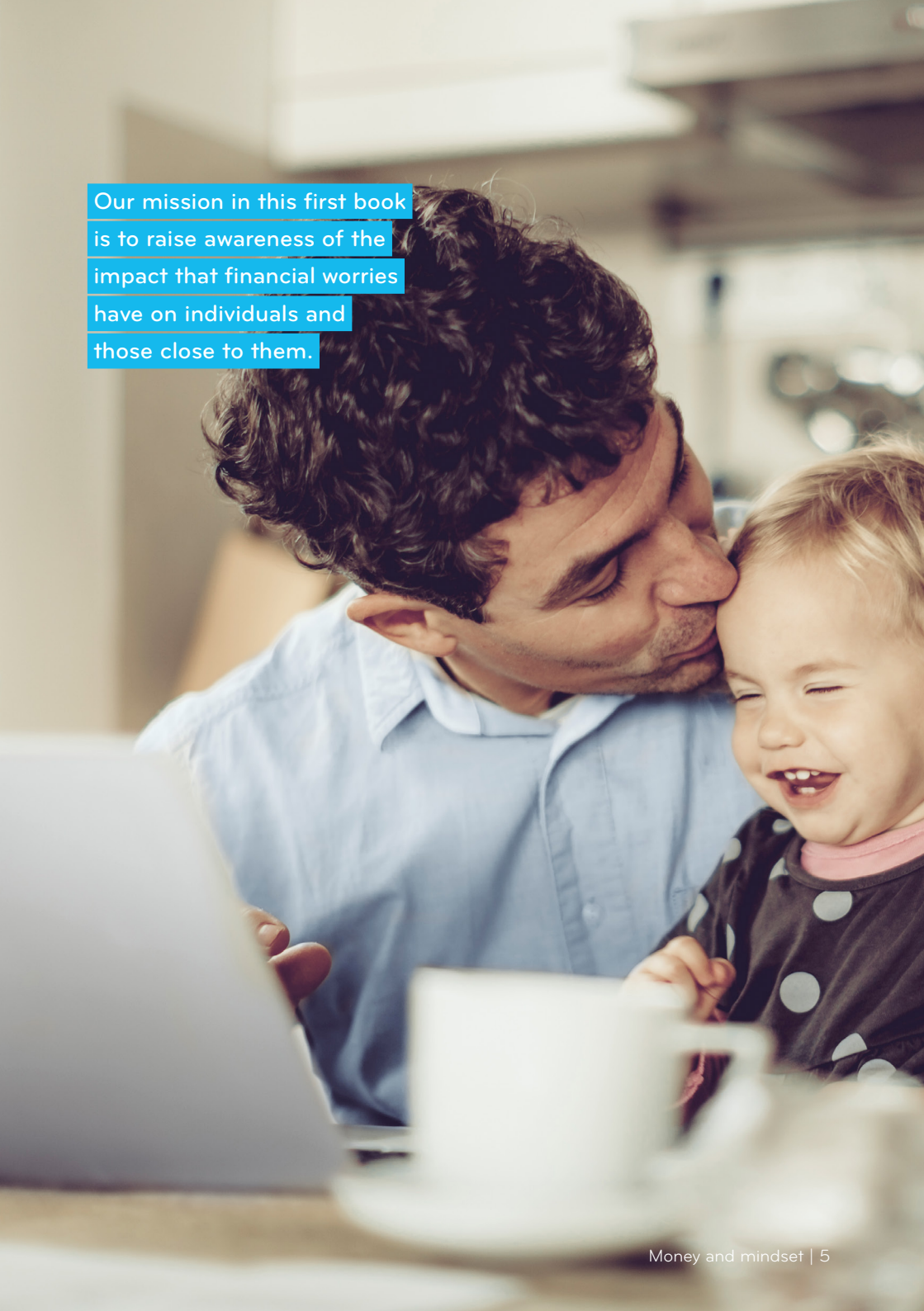
As Head of Employee Wellbeing at Neyber, it's really important to me to continue the good work we have been doing over the last few years to help UK employees take control of their financial situation and improve their overall wellbeing.

Our 2016 and 2017 studies delivered some really great insights into the world of finance from both the employee and employer perspective. It has enabled us to take a really deep dive into how working people feel about their financial situation and how the UK's financial landscape has changed over the last few years.

This year, we've divided our research into a series of four booklets. In each one, we will take a close look at key aspects of financial wellbeing, exploring employees' relationship with their day to day budgeting, savings, retirement planning and money in general. We've surveyed 10,000 employees, and 580 employers to understand more about how employees' financial wellbeing relates to their work life. In this first book we explore factors that affect our attitudes, our mindset and our behaviour towards money.

We want to use the knowledge we've gained from our research to support employers in finding the best way to help employees improve their financial wellbeing.

Our mission in this first book is to raise awareness of the impact that financial worries have on individuals and those close to them.



# Introduction from a thought leader



**Jonathan Hollow**

Financial Capability, Strategy & innovation at MAS

We all need to be willing to talk more about money, and get rid of those feelings of embarrassment or anxiety that often arise from doing so.

In fact, research suggests<sup>1</sup> that British people would prefer to talk about politics, religion or sex, rather than talk about money. However, life goes on whether or not we are happy to talk about things we find embarrassing.

Currently about 28.7 million working age adults in the UK are not satisfied with their finances.<sup>2</sup> No wonder – we live lives of ever-increasing financial complexity. We must deal with busy lives and the complexities of major financial decisions, as well as key life events such as bereavement, buying a home or nearing retirement. Everything seems to influence the world of finance: from global political issues such as Brexit, to local issues like housing, schooling and work prospects. The Financial Conduct Authority's *Financial Lives Survey 2017*<sup>3</sup> reported that 25.6 million people (half of UK consumers) showed one or more characteristics of potential financial vulnerability. Faced with difficult economic conditions people are concerned about how they spend, save, invest and manage risks in order to protect their standard of living, especially for the long-term. Yet when faced with an unexpected £300 bill, 11.8 million adults (23%) would have to borrow or could not pay.<sup>3</sup>

- 
1. *Totally Money – Very British Attitudes to Money: Exploring Britain's Biggest Taboo*
  2. *Money Advice Service – Financial Capability Survey 2015*
  3. *Understanding the financial lives of UK adults Findings from the FCA's Financial Lives Survey 2017*
-

Having read Neyber's DNA of Financial Wellbeing 2018 research gives compelling answers to the question: 'Why is financial wellbeing important?' It shows the links between the physical, mental and financial welfare of working people in the UK. Every employer should care about these findings. A growing body of evidence shows that anxiety about finances leads to poorer mental, physical and social wellbeing, and that this affects attendance and performance at work. When your workforce suffers, your business can suffer too.

The good news is that more and more organisations are focusing on the issue of money management skills, and the amount of help available is increasing in both availability and effectiveness. I shall have more to say about this in my closing remarks on page 30.



25.6m  
of UK consumers show  
one or more characteristics  
of potential financial  
vulnerability

# Financial wellbeing is linked to our overall health

Our physical, mental and financial health are all interlinked. If employees feel less confident in their finances this has a knock on effect on other areas of their life.

So, while this might be a report about financial wellbeing, we also wanted to know how employees feel about other aspects of their personal health as we believe it is all linked.

There are many positive factors. We found that 81% of employees are happy with their living arrangements, 80% enjoy their social life and 78% are happy with their overall wellbeing and mental health.

However, when it came to the financial matters, responses are not so positive. Only two thirds (66%) feel happy with their financial health and 61% with their later life/retirement provision. This suggests people are less comfortable with their financial wellbeing than they are with other aspects of their health.

We also asked employees whether they feel that their employers care about certain aspects of their wellbeing. Career and personal development (73%), later life/retirement provision (66%) and overall wellbeing (65%) all scored highly.

When it comes to financial health, only 50% said their company cares. Less than those who think their employer cares about their mental health (62%) or physical health (60%).



Only

62%

of employees surveyed believe their employers care about their mental health





## Feelings of UK employees



Living arrangements



Social / personal relationships



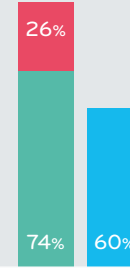
Overall wellbeing



Mental health



Financial health



Physical health



Career & personal development



Protection



Later life / retirement provision

### KEY

● Feel happy

● Feel unhappy

● Feel their employer cares

+

Only

50%

of employees surveyed believe their employer cares about their financial health

○

+

+

# Financial worries are employees biggest concern

There's no denying our brains are pretty amazing things but we can all admit they have their limits. When thoughts and concerns mount up, our ability to focus and process solutions decreases.

We asked employees what is currently occupying their thoughts. Two of the three top answers directly relate to money. For the second year running, financial worries (30%) are the biggest concern for UK workers.

Later life/retirement provision came third (24%), health is the second biggest worry (25%).

When we asked employers what issues they thought were worrying their employees, they felt work-life balance (44%) and workload (33%) were the biggest concerns. This is a similar picture to our 2017 results, when 43% identified work-life balance and 40% said workload.

There is a clear difference between employers' perceptions of staff worries, and the reality. Only 22% of employees said work-life balance was their top concern.

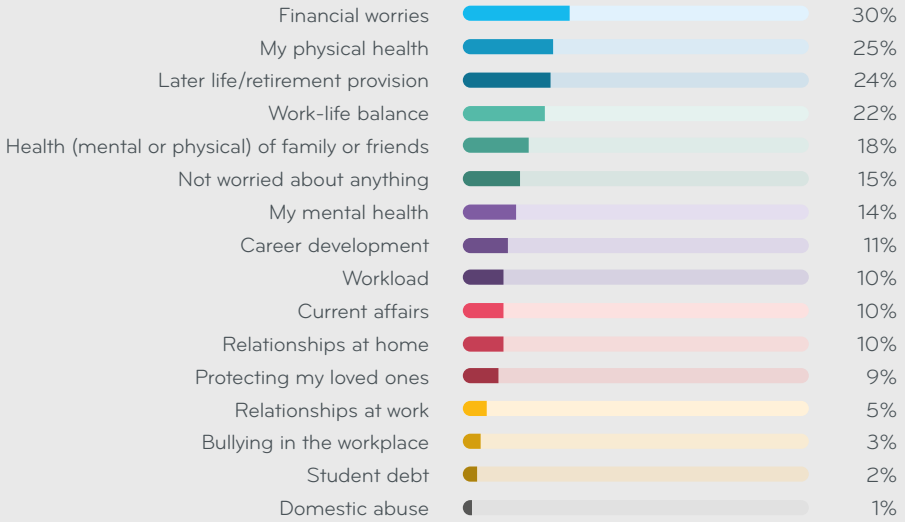
That disconnect is also clear when it comes to understanding the significance of financial issues. Even if employers do recognise the effect that financial worries are having on their workforce, they may have to work hard to help. Our research showed that very few employees turn to their employer when they are concerned about money. Just 1 in 20 employees said they would talk to their manager, and 3% turn to HR.

Just

1 in 20

employees said they would talk to their manager, and 3% turn to HR

## Employees' personal concerns



30%

of employees  
state that financial  
worries are their  
biggest concern

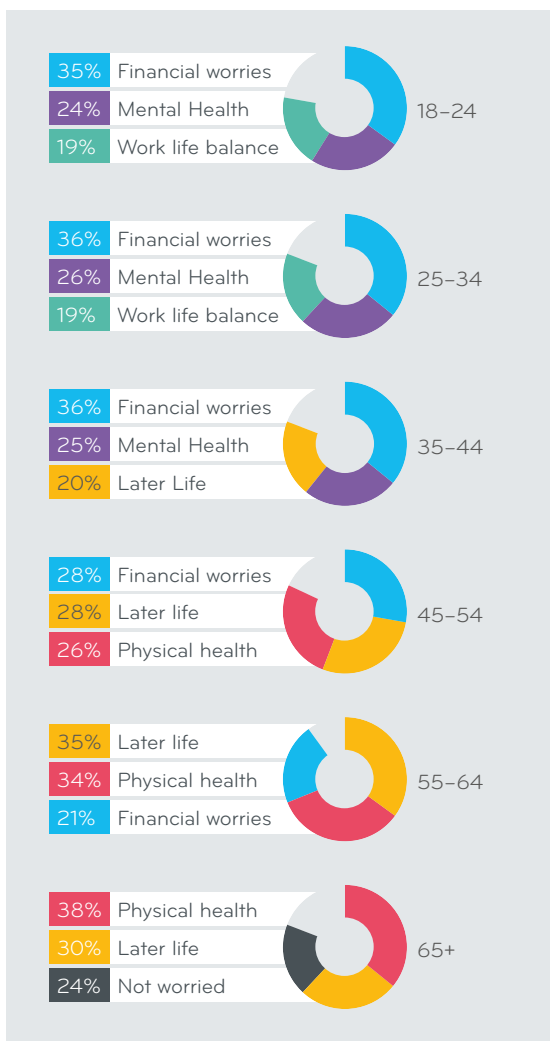
# Financial worries affect every age group

It's no surprise that our concerns and priorities change as we get older.

Our results showed that younger employees are most concerned about their mental health. Then as they start to get older, and build their families, we see work-life balance become more important to them. As we mature, we start to turn our attention to later life and retirement. For workers over 65, physical health becomes more significant.

This evolution isn't surprising, but there is one constant, money is a continual problem. Only those over the age of 65 did not list financial worries as one of their top three concerns and even in this age group, 15% were still worried about money.

Concerns might be due to a lack of financial confidence, and more can be done to build capabilities across age groups.



## In focus: young adults

In October and November 2017, the Money Advice Service and BritainThinks explored how confident young adults were when it comes to managing their money. Their research revealed some interesting results.

"Money is seen as a measure of success. To say to somebody 'I'm having trouble with money' is to admit – not just to them but to yourself – that you're unsuccessful".

School leaver, male, Manchester.

All of these things are encouraging – they show that young adults are already aware of the need to budget and manage their money. The great thing about this generation is they are tech-savy. New apps and services are enabling money alerts, on-the-go tracking, allowing them to recognise and change their money habits.



61%

agreed that their life would improve if they could manage their money better

52%

had spoken to a friend or family member about money management

44%

had made a budget to manage their money better

30%

had used an app to help with money management

18%

had borrowed money from a friend or family to pay for necessities (e.g. bills)

13%

had set up an alert on their bank account to warn when funds get low

# Economic factors and impact of Brexit

We may not be able to control the political and economic climate, but it still has an impact on how we feel about our personal finances.

Brexit is now part of our everyday vocabulary. But no-one is certain what it will mean for individuals and businesses in the long-term. The UK's political landscape remains uncertain and we will see significant legislative changes in coming years, driven by Brexit and other factors.

We found that political and economic factors affect employees across all age ranges, all industries and all regions. We've seen an increase from our 2017 research from 35% to 45% of employees who say Brexit affects how they feel about their finances.

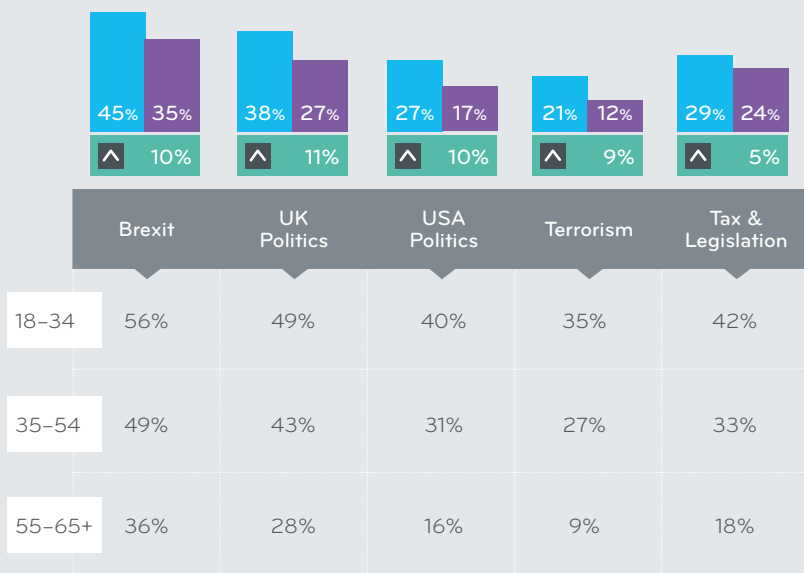


56%

of 18-34 year olds are uncertain about the impact Brexit will have on their finances



Political and economic factors and how they affect employees' perceptions of their own finances



KEY

● 2018 ● 2017

# Financial worries affect our overall behaviour

## The effects of financial worries manifest themselves in many ways.

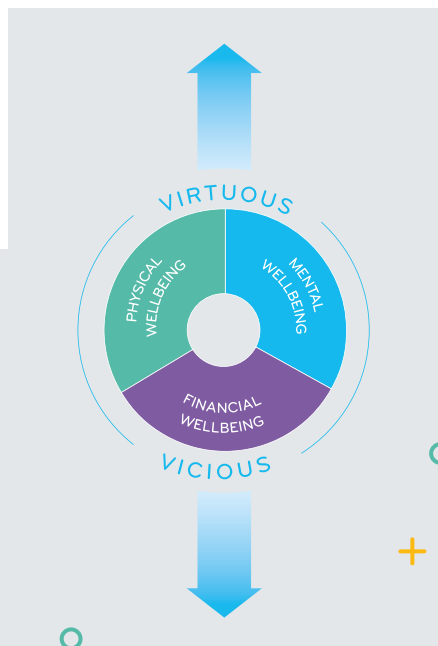
Physical factors include losing sleep and a reduced ability to perform normally. Our mental health can also suffer with the onset of stress, anxiety and depression. Different employees will have different thresholds for coping, depending on their own resilience and personal circumstances.

Our research shows that there has been an increase in stress, anxiety, loss of sleep and depression as a result of financial worries between our 2017 and 2018 scores – the effects of money worries is quite startling and unfortunately increasing year-on-year.

We are seeing an increased focus on helping people who are struggling financially and mentally. There is more acknowledgement of the importance of openly discussing issues such as mental illness, and an increase in financial education and awareness. These are significant building blocks that help people improve their capability and resilience, and become better prepared to cope with their own personal circumstances.

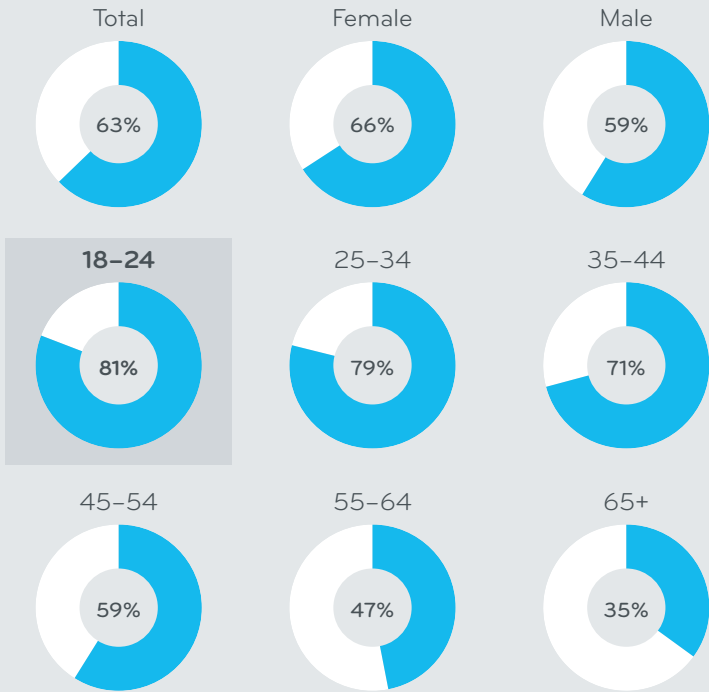
There is still a long road ahead and we have a lot more work to do.

It's clear that when employees have financial worries, their behaviour, their focus and their ability to carry out everyday activities are all affected. It's a 'vicious circle,' where one aspect of our health has an impact on all the other aspects.

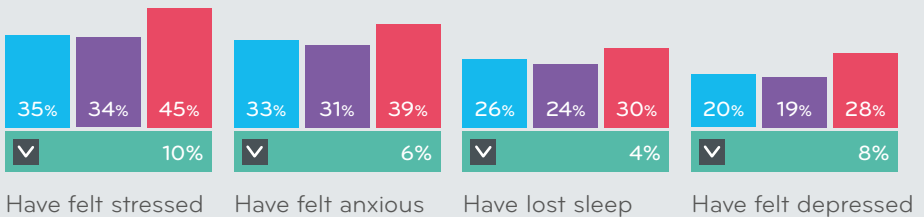




## What percentage of employees were affected by financial worries in 2018?



## How have these feelings changed over the last 3 years?



KEY

● 2018   ● 2017   ● 2016

# Employees' behaviour changes under pressure

When we are in control, we happily continue with our daily habits and usual routines.

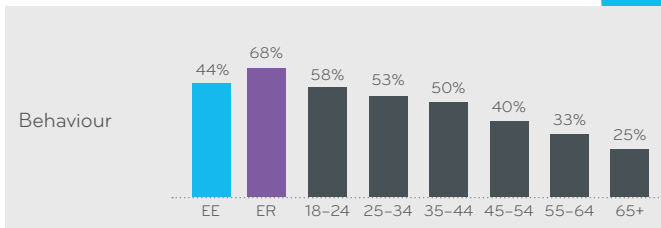
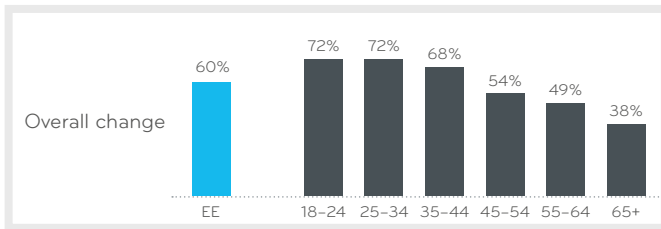
But what happens when things aren't going to plan or we have worries on our mind? We asked employees whether they felt their behaviour changes when they are under financial pressure and 60% said they felt that it did. 72% of those under the age of 34 saying their behaviour changes when they are feeling pressured financially. In fact, across all of the criteria we

measured, younger people are more likely to react negatively to money worries than their older colleagues.

Employers also notice the change, with 69% saying that they believe employees' job performance is negatively affected when they are under pressure. This is noticeably higher than employees' own perception about their performance at work, with only 45% saying money worries affect their ability to do their job.

## KEY

- ER – Employers' views – Total
- EE – Employees' views – Total
- Employees' views – By age



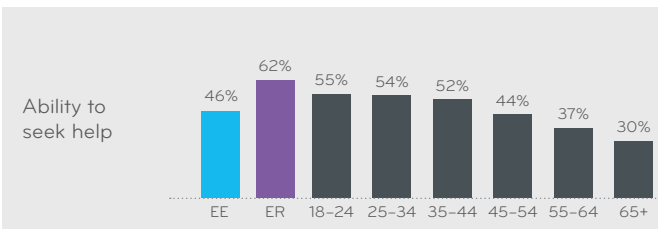
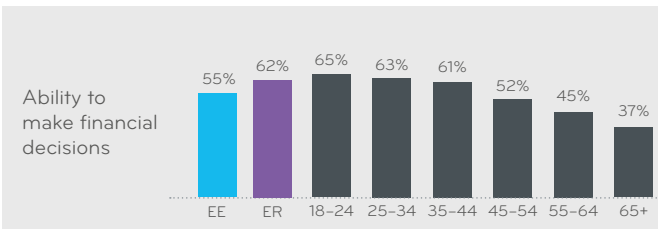
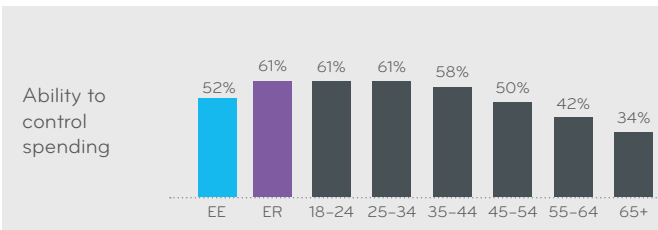
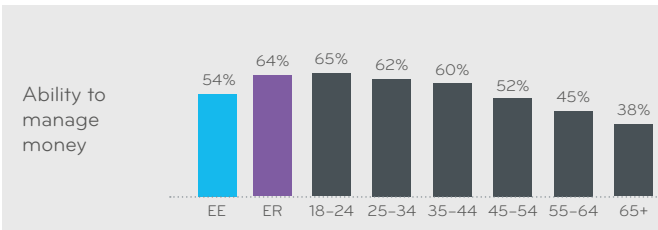
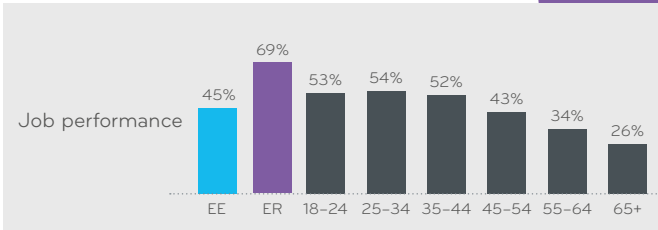
60%

of employees feel that financial pressure makes an overall change to their lives

## Behaviour changes

69%

of employers felt that financial pressures would affect their employees' job performance



### KEY

- ER – Employers' views – Total
- EE – Employees' views – Total
- Employees' views – By age

# Employees are not equipped for financial shocks

Financial wellbeing doesn't necessarily mean spending more or less on certain things. It comes from having control over what you spend and your ability to cope with financial shock, should something unexpected happen.

Part of that ability to cope means having savings that you can draw on, to cover unforeseen expenses or a shortfall in income. But our research shows that almost a third of employees (32%) have less than one month's savings, compared to 24% in 2017.

This year, fourteen percent of our 2018 respondents have no savings at all. More encouragingly, 30% of respondents have a savings buffer that could support them for more than 6 months.

To create a savings buffer, employees need to get into the habit of putting money aside on a regular basis. Once employees build a savings routine, it's far easier to stick to it and it soon builds into a healthy savings pot.

There is a clear role for the employers to support employees plan for their financial future.

# 30%

of those we asked have a savings pot that could support them for more than six months

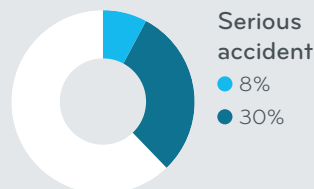
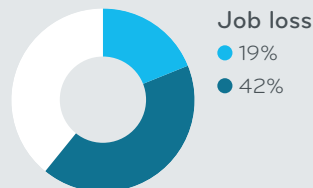
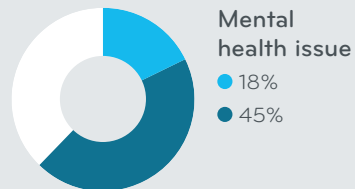
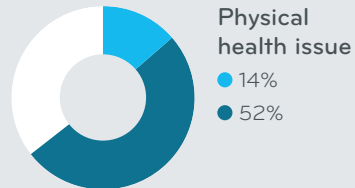
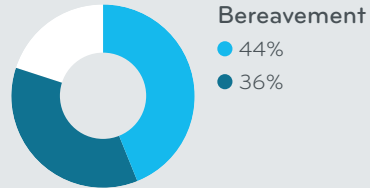
# Preparing for the unexpected

Life has thrown unexpected things at many of the employees in our survey.

With 45% of employees surveyed stating they know someone who has experienced a mental health issue and 61% saying that they or someone they know has lost their job in the last year, it is clear we all need a strong financial safety net in place to be prepared for the unexpected.

This shows just how important it is to have a strong financial safety net

Have you or someone you know experienced any of the following in the last year?



KEY

I have experienced this

I know someone who has

# The importance of credit scores

Credit scores play a significant role when we need to borrow, but they are also valuable when spotting crimes such as identity theft.

Many financial products are offered on the basis of credit scores. Educating employees about how credit scores work will help them to take advantage of the best financial offers available. This is an important factor when it comes to feeling secure in managing our money and choosing the right products for our needs.

There are many factors that effect credit scores, and not all of them are obvious. For example, frequent rental house moves can impact our scores. An incomplete address history, not being on the electoral roll and credit searches when switching utility providers are all noted on your file.

Keeping up-to-date with repayments and financial commitments, as well as sensible planning when moving home, can all show providers that you can manage your money well and you are in control. This in turn will positively impact your ability to access the best financial products for you when or if you need them.

"We have seen identity fraud attempts increase year on year, now reaching epidemic levels, with identities being stolen at a rate of almost 500 a day,"

Simon Dukes, Chief Executive of Cifas

28%

of 18-54 year olds never check their credit scores



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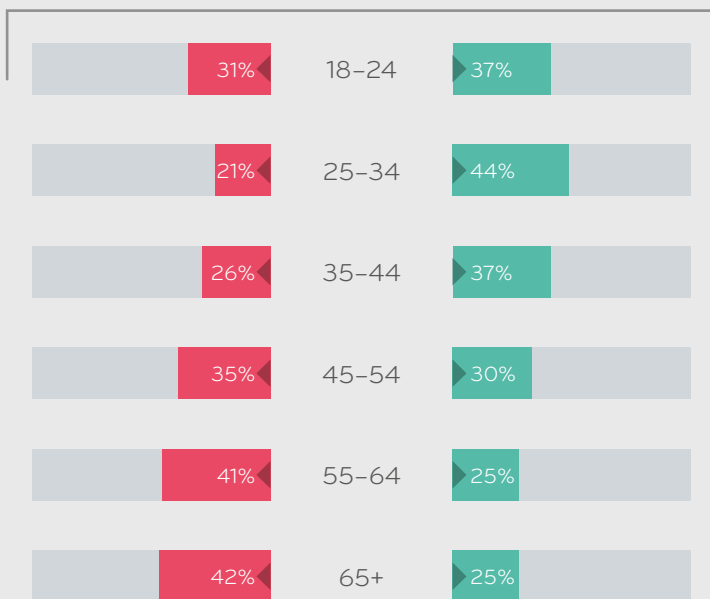
Source <http://www.bbc.co.uk/news/business-41011464>

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## How often do you check your credit score?



### THE BREAKDOWN



#### KEY

● Never ● Regularly

# Employees turn to those they know and trust

We explored who respondents would turn to for help when they have money worries.

Employees have become more likely to talk to their partner (44% in our 2018 findings, compared to 34% in 2017) and family (up to 36% from 33%) and are less likely to try and sort out an issue alone (down to 16% from 19%).

It's encouraging that employees are becoming more willing to share their concerns, but how much knowledge do partners and family have? Where are they getting the information they use to provide help and support?

In the workplace, there is still a disconnect between employers' understanding of how many employees would turn to either their manager for support (13% of employers, compared to 5% of employees) or HR (13% of employers, compared to 3% of employees). But these gaps are closing when compared to our 2017 figures, which shows organisations are becoming more aware of reality.

Understanding where employees turn to for help with their finances can be useful for employers as well. Involving a partner or family member in workplace financial wellbeing initiatives could combine the personal support that individuals want, with credible sources of information and expertise.



Only

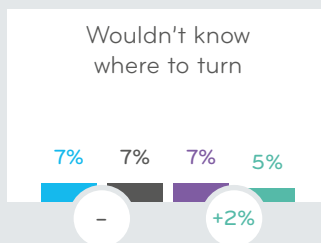
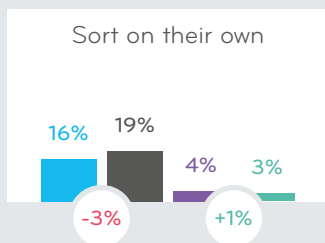
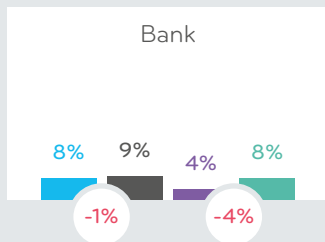
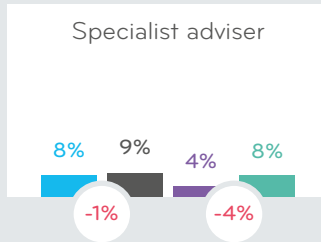
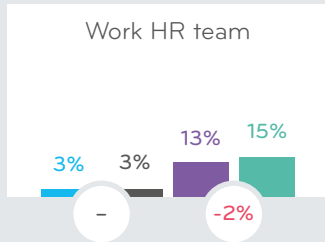
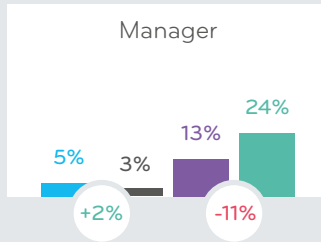
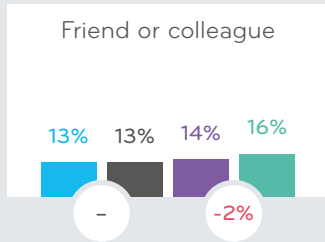
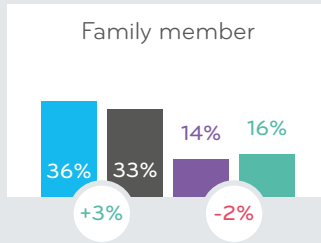
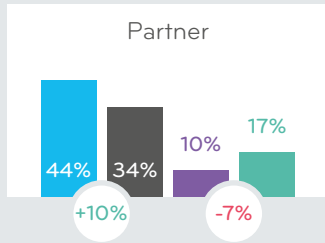
44%

of UK employees surveyed would choose to speak to their partner if they had money worries





## When discussing money worries, who do you turn to?



### KEY

- 2018 – Employees would turn to
- 2017 – Employees would turn to
- 2018 – Employers believe employees would turn to
- 2017 – Employers believe employees would turn to

# Individuals still prefer face-to-face support

We asked employees if they would like more help in understanding financial topics.

Encouragingly 55% said they would welcome more support, increasing to over 70% for those aged under 34. It is particularly good to see that employees want to know more about long-term financial planning (20%) and how to create good savings habits (15%).

Fifty-five percent of all employees surveyed said they would prefer to receive this information face-to-face, with 46% liking online content, and more than a third (34%) opting for webinars, email and chat.

Technology clearly has a part to play in education for all age groups, but face-to-face is still the preferred options when it comes to seeking support for financial concerns.

It's important that employees are able to access reliable information and guidance in a safe environment and are able to spot the trigger signs associated with scams and online fraud.

This provides another opportunity for the employer to get involved. They can offer a supportive, trustworthy environment for their employees' financial wellbeing by working with credible providers and giving them access to the necessary tools to help.



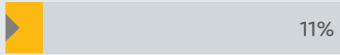
55%

of employees would welcome support from their workplace on financial education

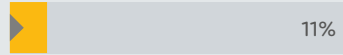
"Saving and spending money isn't something I really think about, but I've worked out that I've spent £3000 on Uber this year and didn't realise it was that much. It was a really useful session to remind you to think about the costs of things adding up."  
 Attendee, Money Matters session, Manchester (Live Nation)

### Topics employees need help with

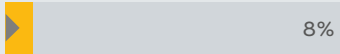
Everyday money management



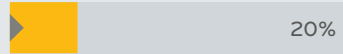
Budgeting my home finances



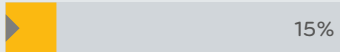
Help with credit score



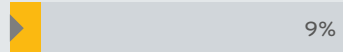
Long-term financial planning



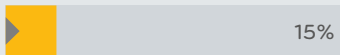
Savings – creating good habits



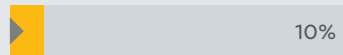
Borrowing and debt – taking control



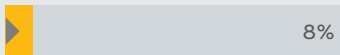
Investments



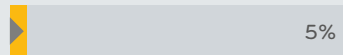
Help with ISA's and savings



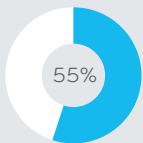
Mortgages and property



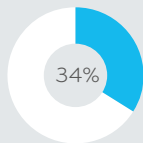
Family related – divorces, etc



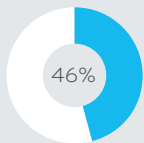
### Preferred methods of help



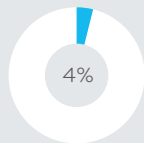
Face-to-face



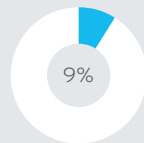
Online webinar,  
email and chat



Intranet and  
search engines



Podcast  
and video



Real life  
experience

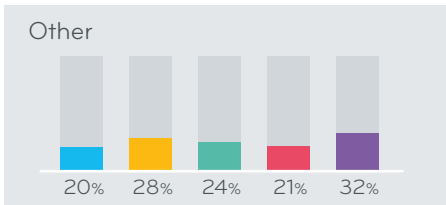
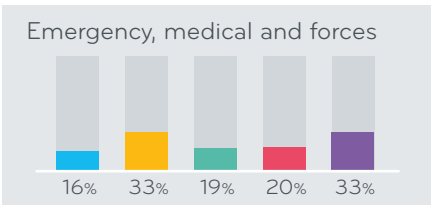
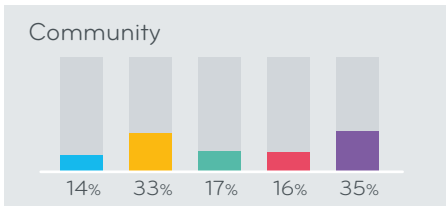
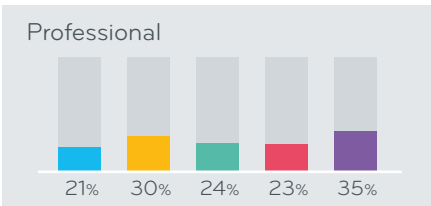
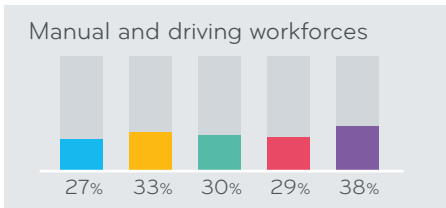
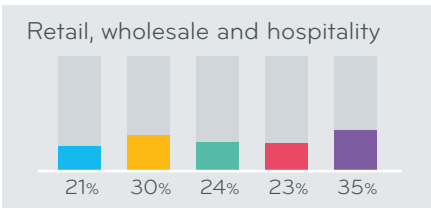
# Employer industry and regional focus

We asked employees how good they feel their company is at providing a supportive environment

## KEY

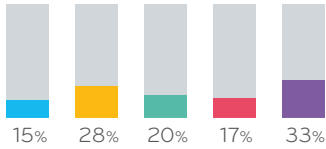
- Supporting my ability to manage my money
- Providing a supportive environment for my mental health
- Providing an environment to support my financial health
- Providing financial education and support
- Making it easy for me to access options

## Focusing on sectors

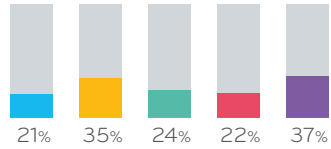


## Regional focus

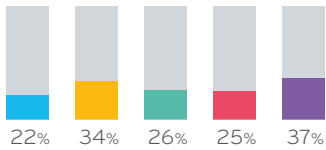
### Scotland



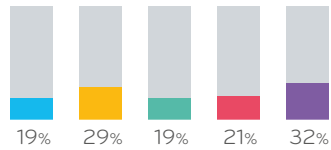
### Northern Ireland



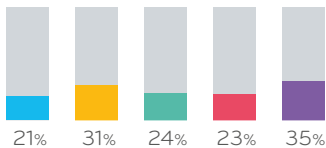
### North West



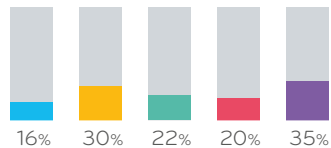
### North East



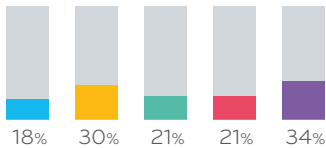
### West Midlands



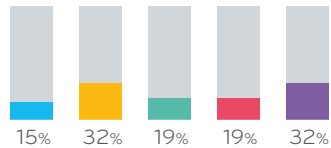
### East Midlands



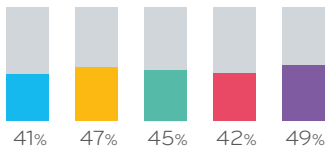
### Yorkshire and Humberside



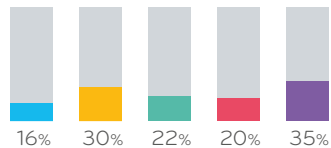
### Wales



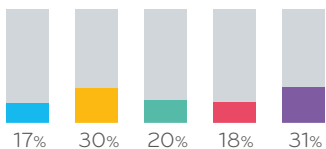
### London



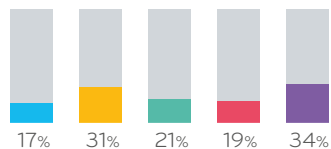
### East Anglia



### South West



### South East



# Editor's view Looking at the Money and mindset



Financial news reporting often relates to the economic challenges faced by the biggest institutions – countries, governments and multinational brands. We're very used to how headlines appear in this sector: "Economy to shrink by £30 billion" screams one; "Trade deal to boost GDP by 2 percent" shouts another; or, "Leading tech firm issues profit warning," as an alternative example. They make it hard to imagine that financial news can take the form of anything other than macro-scale events involving numbers suffixed by many, many zeros.

Yet, every single person has their own financial newsreel to deal with. The rising price of groceries might cut the spending power of someone by 4 percent. A change of job for another might mean they can add to their savings. Similarly, becoming unemployed or being made redundant will surely cut into an individual's emergency funds – that's if they even have any.

Truthfully, every time you buy lunch, get paid, purchase a travel ticket or put petrol in your car, you are engaging in an action which, however small, has real financial consequence. Whilst this might not be considered newsworthy – at least not in a traditional sense – each has a tangible impact on an individual's reserves, spending-power, ability to engage in day-to-day tasks and even their health, stability and identity.

Which is why consideration of financial wellbeing is so crucial. On the current economic landscape, where uncertainty and insecurity are rife, the majority of employees are only just getting by. Couple this with seemingly constant news about pensions shortfalls and data which shows that rising numbers of people have savings that would last less than a month, it's not surprising that personal finances are taking up more brain space, sparking stress and exacerbating mental health problems.



The newest research too shows that financial wellbeing is now the top employee concern. Unfortunately, there is a disconnect between how employees and employers approach this – with many of the latter group just not believing their staff are that worried. There are many reasons for this: communication can be difficult, with the contentious subjects of politics and religion more preferable conversation topics; it's also less sensitive to offer advice and benefits in other areas; as well as other legacy issues.

This is why Neyber's newest publication *The DNA of Financial Wellbeing: Money and mindset* is so prescient. Aware of the difficulties, and reluctances to speak transparently, honestly and learnedly on this subject – let alone offer help – Neyber thread together their research in this area in an easy-to-follow narrative. They clearly demarcate the facts and the issues, as well solutions that work for both individuals and businesses – giving employers the confidence to be proactive, practical and erudite on the issue of financial wellbeing.

# Conclusion from our industry expert



**Jonathan Hollow**

Financial Capability, Strategy & innovation at MAS

Providing engaging, high quality financial information, guidance and advice at the points in people's lives when these are most useful to them is an essential part of supporting them in making the most of their money.

People's financial wellbeing is no longer just an interesting, nice-to-have addition to an organisation's wellbeing strategy. Increasingly employees are looking to their employer as a trusted intermediary to help them improve their financial capability. In return, businesses are seeing improved productivity, reduced staff turnover and the beneficial knock-on effects that improve their other wellbeing initiatives. All employers who choose to play their part in improving employee wellbeing deserve rightful acclaim.

However, the problem is too big and too complex for any one organisation to resolve on its own. The challenge of poor money management skills needs to combine the efforts of private business, public services and educators, and the voluntary sector. For this reason, the Money Advice Service published The Financial Capability Strategy for the UK in October 2015 'to bring many different people and organisations together to collaborate and take action to permanently address these issues. Employers, charities, government and businesses all want to give people the life-long control and confidence to make the most of their money – from pocket money to pensions'.<sup>4</sup>

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4. Money Advice Service – *Financial Capability Strategy for the UK Two years on...*

5. Money Advice Service – *Right Place, Right Time Helping people with their finances when they need it most*

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The Money Advice Service hopes that this research, and others like it, will spark your interest, add to what you know and encourage you to join in the conversation about financial wellbeing.

As our recently published report says: 'we welcome all sorts of partners to work with us, and alongside each other, developing solutions that ensure people get the financial help they need. From the right place. At the right time.'<sup>5</sup>

If you would like to get involved in our work I invite you to email me: [enquiries@fincap.org.uk](mailto:enquiries@fincap.org.uk)



# Closing thought from Neyber

**Financial concerns are affecting employees across the whole of the UK regardless of age, industry, region or salary level.**

Three in ten workers say that financial worries are their biggest issue and younger employees are even more likely to find money a significant form of stress. That, in turn, affects their mental and physical wellbeing.

But few will turn to their employer for help at present, instead preferring the comfort factor of family members or partners – and the ability to talk face-to-face with someone. And while employers are becoming more aware of the extent to which employees are struggling with money, they still haven't quite grasped the scale of the problem.

It is in employers' own interests to help. Both businesses and their employees know that job performance suffers when someone is worried about money, as does their behaviour.

Helping individuals to build a financial safety net and establish good savings habits puts them more in control of their finances, reduces worry and enables them to build resilience. That doesn't have to involve significant cost for employers, with third-party resources such as the Money Advice Service offering free, high-quality information on topics such as budgeting and debt management. Providers such as Neyber can also play a part in supporting employees with financial education and access to salary deducted loans and saving products.



# Acknowledgments

We would like to thank all of the participants who took part in the research with a special mention to

- » AGI
- » Aston University Engineering Academy
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- » Briggs
- » Capita Driving School
- » Causeway Surveys
- » Citizen Leaders
- » Cornwall Care
- » Cremco Industries Ltd
- » CSAP
- » Domino's
- » Europaxk
- » Genesis Housing Association
- » Hospitality Scotland
- » HSBC
- » IGMM
- » IPL Ltd
- » Keymets UK
- » Key Stage Tutors
- » London City Airport
- » Microsoft
- » Midland Cold Rolled Sections Ltd
- » National Autistic Society
- » Network Solutions
- » NGK Spark Plugs (UK) Ltd
- » Nottingham City Council
- » P3 Charity
- » PPS Hydraulics & Pneumatics Ltd
- » Research International Ltd
- » Sandwell & West Birmingham Hospitals NHS Trust
- » Staunch Finance
- » Sunrise Senior Living
- » Tekkies Europe
- » TFL
- » The Main Brain
- » Travis Perkins
- » University Hospitals NHS FT
- » University of Manchester
- » Wessex Optical Ltd
- » Westward Holiday Apartments
- » Zonicweb Design

# Methodology

The information contained within  
this report has been compiled using  
the following research studies

- » Neyber UK Workforce Study January 2018 – over 10,000 UK employees
- » Neyber UK Employer Study January 2018 – over 580 UK employers
- » Neyber UK Workforce Study January 2017 – over 10,000 UK employees
- » Neyber UK Employer Study January 2017 – over 500 UK employers
- » Neyber UK Workforce Study February 2016 – over 10,000 UK employees

## Additional research studies

- » *Young adults and money management* – Money Advice Service and Britain Thinks November 2017
- » *Independent Review of the Funding of Debt Advice in England, Wales, Scotland and Northern Ireland* – Peter Wyman January 2018
- » *Totally Money – Very British Attitudes to Money: Exploring Britain's Biggest Taboo*
- » *Understanding the Financial Lives of UK Adults Findings from the FCA's Financial Lives Survey 2017*
- » *Right Place, Right Time Helping people with their finances when they need it most* – Money Advice Service
- » *Financial Capability Strategy for the UK Two years on* – Money Advice Service

# Reserve the next in the series

Enjoyed the first in our 2018 series? Don't miss out on Book 2. We have partnered with Money and Mental Health to delve deep into how financial issues affect the UK employees mindset.

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