

Money on the mind: The hidden mental health crisis fracturing the nation

New research reveals the emotional cost of money worries, with younger generations and women hit the hardest.

BARNSELY, SOUTH YORKSHIRE, UNITED KINGDOM, October 20, 2025 /EINPresswire.com/ -- More than half of UK adults say their finances negatively affect their mental health, with more than one in three adults reporting it happens 'very often' or 'all the time'.

“

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That's according to [new research by financial wellbeing provider Lifetime](#) that surveyed 1,000 people across the UK to understand how money is shaping their emotions, relationships, and daily wellbeing.

And the findings are stark:

- Generation Z are 3x more likely than Baby Boomers to say money worries impact them 'all the time' (23.3% vs. 2.9%, with Millennials close behind).
- Those in London and the North East are feeling it the hardest: 21.3% in the North East say that finances affect their mood constantly, while one in three Londoners say 'very often'.

The impact extends far beyond mood.

Sleep, stress levels, mental health and even romantic relationships are being affected, with women and younger people reporting the highest levels of emotional strain.

Anxious, Shamed and Overwhelmed - The Emotional Weight of Money

When asked to describe how they feel about their finances, nearly half of Generation Z used the word 'anxious', compared to just 27.4% of Baby Boomers.

Women were more likely than men to say they feel ashamed about money, and nearly half of women said that finances had negatively impacted their sleep.

“The cost-of-living is no longer just an economic headline. It's becoming a public health issue,” said Keerti Baker, Marketing Director at Lifetime. “Money touches everything. Our self-worth, our relationships, our stress levels - both in and out of work. If we want to build a healthier, more productive workforce, employers and policy makers need to treat financial wellbeing as a core

part of emotional wellbeing.”

A Call to Action for Employers

Lifetime’s report comes as more companies explore financial education, coaching and wellbeing benefits for employees.

Keerti adds, “An increasing number of businesses not only want to do the right thing by investing in employee benefits that really help their people, but they have also realised the commercial significance of having happier, supported and a more engaged workforce.”

The message is clear: Support must be proactive, personalised and stigma free.

Nearly half of Gen Z say they’ve avoided seeking financial advice due to embarrassment or not knowing where to start, and confidence levels remain low, especially amongst women and younger generations.

Explore the full survey findings, including insights by gender, generation and region, in ‘Money & Mindset: A UK Financial Wellbeing Report’ downloadable at <https://www.lifetime-fm.com/money-mindset-report-2025/>.

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