

# Keeping Up Appearances: Millions Turning Down Social Plans Due to Money Worries

*New research reveals a nation under pressure – with younger generations and women hit hardest by the cost-of-living crisis.*

BARNSELEY, SOUTH YORKSHIRE, UNITED KINGDOM, October 26, 2025 /EINPresswire.com/ -- More than 1 in 3 Generation Z adults regularly turn down social plans because they can't afford them, according to a [recent study of UK residents](#) conducted by financial wellbeing provider Lifetime.



Financial wellbeing doesn't mean forcing people to sacrifice their present for some future ideal"

*Keerti Baker*

The findings paint a picture of a country struggling to keep up, not just financially, but emotionally and socially too.

"We're seeing a new kind of financial isolation," says Keerti Baker, Marketing Director at Lifetime. "It's not just about being able to pay the bills. It's about missing birthdays, saying no to wedding invitations, and quietly backing out of everyday life because you don't want to admit you're struggling."

## Key Findings:

- Gen Z are over twice as likely as Baby Boomers to often skip social plans due to money worries (36.3% vs. 15.8%)
- Women are significantly more impacted, with over one in three saying they 'often' turn down plans
- The North East is the most affected region, with 40.4% regularly missing social events due to affordability
- Men are more likely to report no impact on their social lives – 30.1% say they've never turned down social plans, compared to just 25.1% of women

## More than FOMO, It's Financial Anxiety

The data suggest that social withdrawal isn't just about budgeting. It's tied to shame, stress, and fear of judgement. Earlier survey findings show that Gen Z are also the most likely to feel anxious, ashamed or overwhelmed by their finances.

"This isn't about irresponsibility with money," adds Keerti. "It's about a generation trying to do their best in a world that's moving faster than their pay can keep up. Employers, HR teams and

policymakers need to recognise that financial wellbeing is about more than pay, it's about confidence, inclusion and day-to-day dignity."

Lifetime provides personalised financial plans, coaching and wellbeing support to thousands of employees, families and individuals across the UK. The Lifetime Hub and App help people plan, prioritise and feel more in control of their money whatever they earn.

"Financial wellbeing doesn't mean forcing people to sacrifice their present for some future ideal," adds Keerti. "It means helping people feel confident, connected, and equipped to handle life, including the fun stuff."

Explore the findings, including insights by gender, generation and region, in 'Money & Mindset: A UK Financial Wellbeing Report' available to download via <https://www.lifetime-fm.com/money-mindset-report-2025/>.

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