

**CAMPAIGN  
AGAINST  
LIVING  
MISERABLY**

# **MONEY TALKS**

## **THE YOUTH TAX**

**um + MONEYSUPERMARKET**



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## Today's presenters



**Therese Eriksson**

Vice President,  
Sales – Media  
Dynata



**Michael Brown**

Managing Partner of Insight  
& Research, UK & EMEA  
UM London



**Gabriela Res de Paiva**

Insight Director  
UM London





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Breaking the  
taboo that makes  
it difficult to talk  
about money  
worries

# How we did it

## Survey



N = 2,045 UK respondents via an online survey.

### Two Groups:

Young Adults (18-24-year-olds)

Trusted Adults (have trusting relationship with a young adult)

## Interviews



46 in-depth interviews with Young Adults & Trusted Adults

- 6 human moderated
- 40 AI moderated



# Finding our target audience among our panellists

23 MILLION

**NORTH AMERICA** | United States  
Canada  
Mexico

16 MILLION

**EMEA**

Austria	Luxembourg
Bahrain	Morocco
Belgium	Netherlands
Bulgaria	Nigeria
Croatia	Norway
Czech Republic	Poland
Denmark	Portugal
Egypt	Qatar
Estonia	Romania
Finland	Saudi Arabia
France	Serbia
Germany	Slovak Republic
Greece	South Africa
Hungary	Spain
Ireland	Sweden
Israel	Switzerland
Italy	Turkey
Kenya	UAE
Latvia	United Kingdom
Lithuania	

6 MILLION

**LATAM**

Argentina	Dominican Republic
Brazil	Ecuador
Chile	Guatemala
Colombia	Panama
Costa Rica	Uruguay

23 MILLION

**APAC**

Australia	New Zealand
China	Philippines
Hong Kong	South Korea
India	Singapore
Indonesia	Taiwan
Japan	Thailand
Malaysia	Vietnam






# Ensuring data quality at every stage of the survey

- 1 | Proprietary panel, fully permissioned
- 2 | Unrivalled tools leveraging AI & ML technology
- 3 | Service excellence delivered at scale
- 4 | Singular focus and significant investment
- 5 | **Holistic approach to continuous improvement**  
We combine AI and ML technology with a real-time feedback loop





## Engaging with young people in market research

Younger respondents are especially inclined to becoming unengaged in market research.

Dynata is making the survey taking process simpler, faster and more engaging

**> New member challenge**

**> Recommended surveys**

**x2 new member retention**



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Key findings





Suicide is now the  
leading cause of  
death for young  
people.

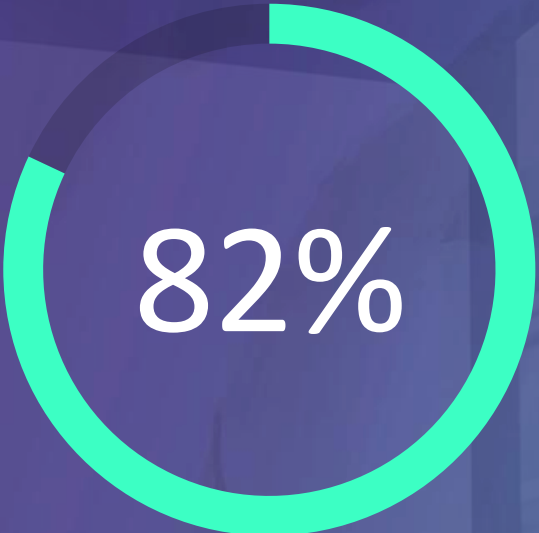
6,929

15–24-year-olds have died by **suicide** in the last 10 years

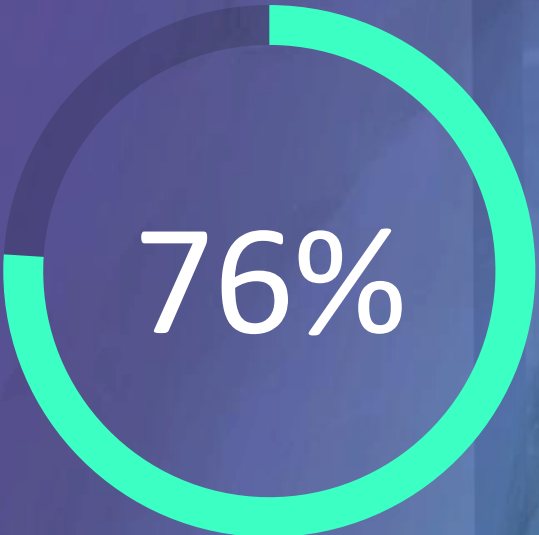
77% more likely

than the total population to have experienced suicidal thoughts  
due to issues with money or money worries

Being a young  
person today is  
tough.



feel it is harder to be young today than in the  
past



Of trusted adults agree

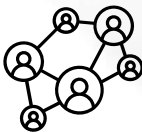


# Worries about money and life milestones are common.

What young people feel their generation are worried about



**Not having enough money 87%**



**Social Media 82%**



**Pressure to be financially successful 84%**



**Finding a job 81%**



**Mental Health 84%**



**Finding somewhere to live/housing 79%**



**Pressure to look attractive 83%**



**Relationships with friends 71%**





Money is top of  
young people's  
minds.

4 in 10

worry about money at least daily

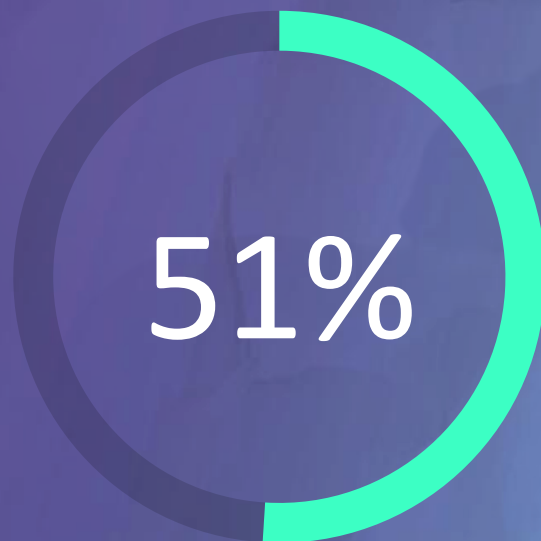
1 in 5

worry multiple times a day





And this worry is  
getting worse.



are more worried about money than a year  
ago



Leading to anxiety  
around coping with  
rising expenses.

6 in 10

are struggling to cope as things get more expensive

1 in 2

are often afraid to look at their bank balance

# Young people worry most about everyday costs.

% Worried about in last 12 months



Q. Thinking about your own financial situation, in the last 12 months how worried have you been about the following? Base: Young Adults n=1,536





Many struggle to  
make ends meet.

1 in 2

young people have been unable to pay bills on time at least once in the last year

1 in 4

young people have used a food bank at least once in the last year



Yet there is a  
pressure from  
social media to  
spend more.

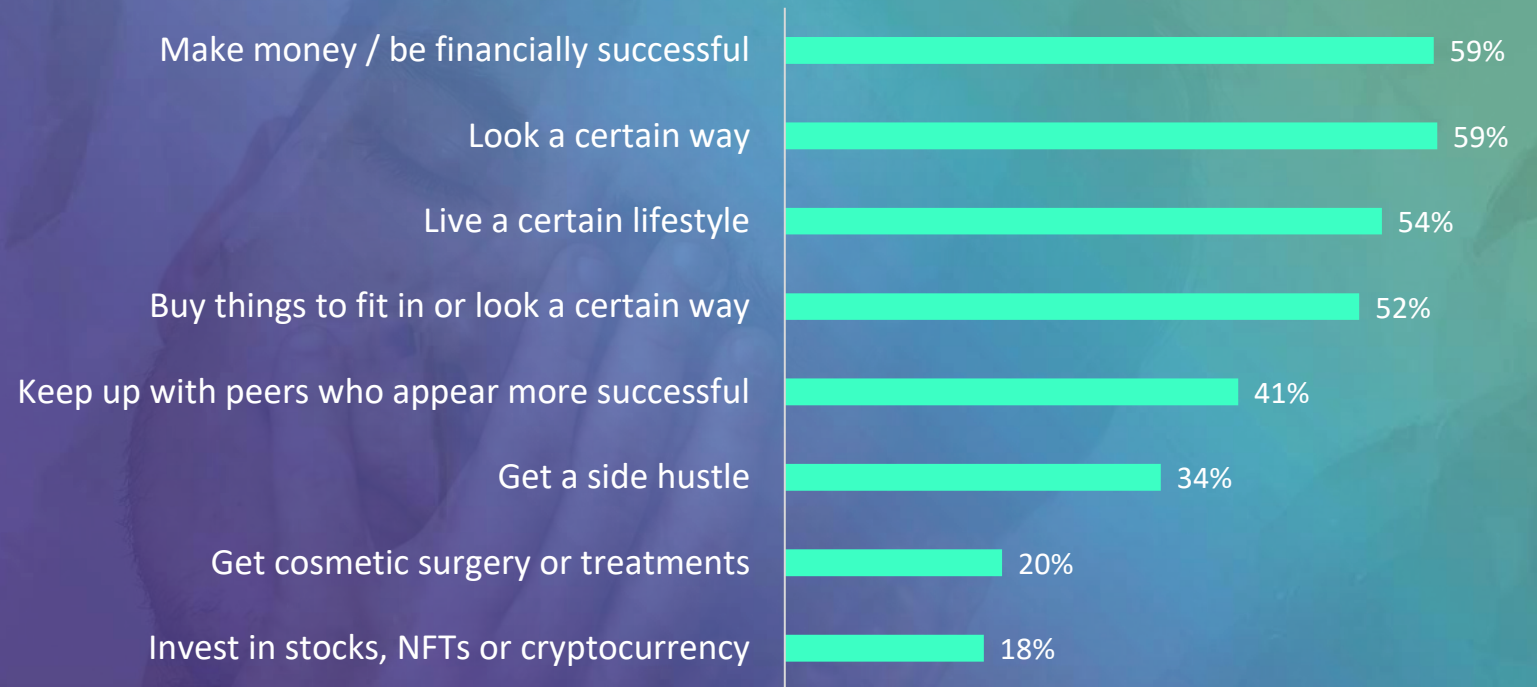
47%

feel pressure to live a certain lifestyle they see on social media

38%

feel pressure to spend more than they can afford to keep up with  
lifestyles / influencers on social media

They feel pressure  
to be financially  
successful.



What young people have felt  
pressured to do by social  
media





“There is **more pressure now than ever** to be the best, right? And I think, particularly coupled with the cost of living... a lot of young people are **struggling to not only find a job** or something that is enough to sustain them as of now but to **provide financial security** in the future.”

- Young Adult

“

“**Social media and influencers have a big effect** on the pressures of youngsters... social media has people posting... showing off what they have and what they wish to have. Then people, youngsters that are watching or looking at this... **a lot of them maybe feel inadequate because they're not able to afford such things.**”

- Trusted Adult

”





This is creating  
a feeling of  
powerless-ness.

4 in 10

feel powerless to change their financial situation





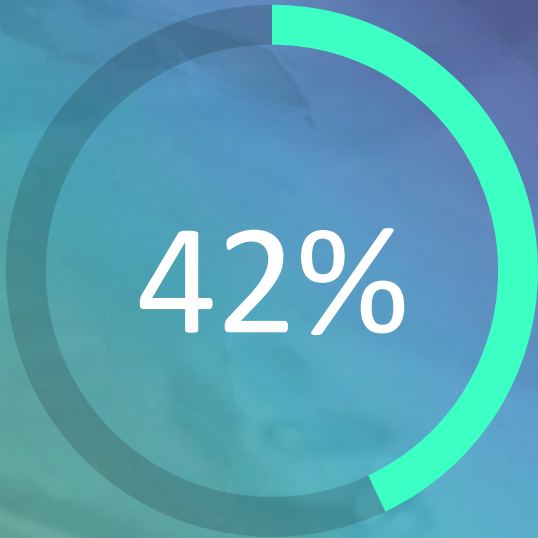
This dual pressure  
is driving many  
young people into  
debt.

1 in 4

young adults are currently in debt

2 in 5

of those with debt owe £1,000 or more



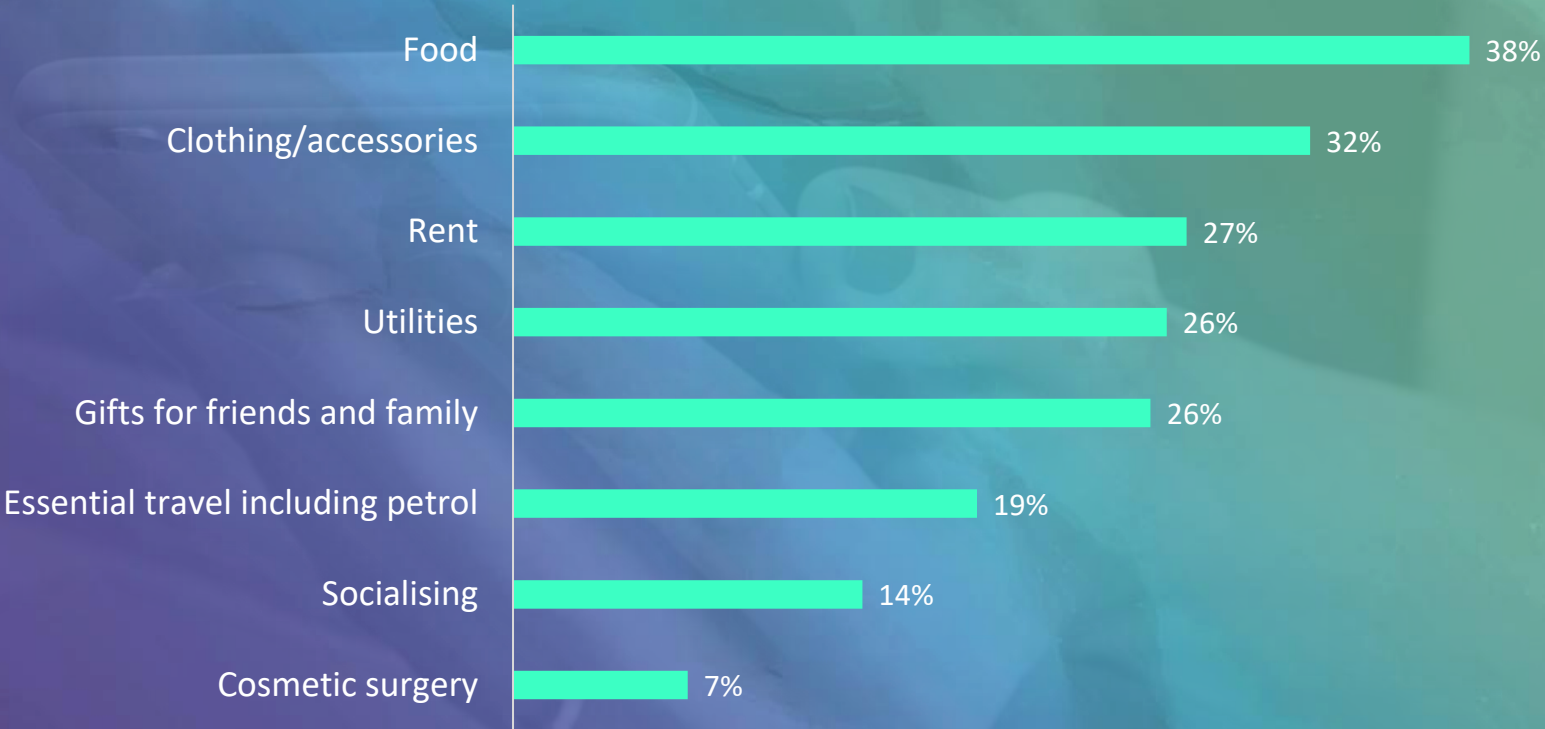
Have used credit to  
pay their essential  
bills.



Q. Have you personally ever used credit (such as credit cards, Buy Now Pay Later schemes, overdraft, loans) to pay your essential bills - including food, rent, utility, commuting costs? Base: Young Adults N=1,393



They are most likely to use credit to pay for food, clothing, or rent.



% Would pay for with credit

Q. Which of the following would you buy using credit (such as credit cards, Buy Now Pay Later schemes, overdraft, loans)? Base: Young Adults n=1,536



Poor mental health can also drive young people to use debt on 'non-essentials' to feel connected.





# Debt takes a significant toll.

2/3

in debt have felt anxious  
over their ability to make  
payments

3/4

say this anxiety affects  
their everyday life





With many feeling  
lonely / isolated.



young people in debt report feeling  
lonely/isolated in the last month due to issues  
with money



And for some, they  
struggle to  
see a way out.

1 in 10

with debt have had suicidal thoughts in the last 12 months due to  
worrying about debt payments



Talking can really  
help.

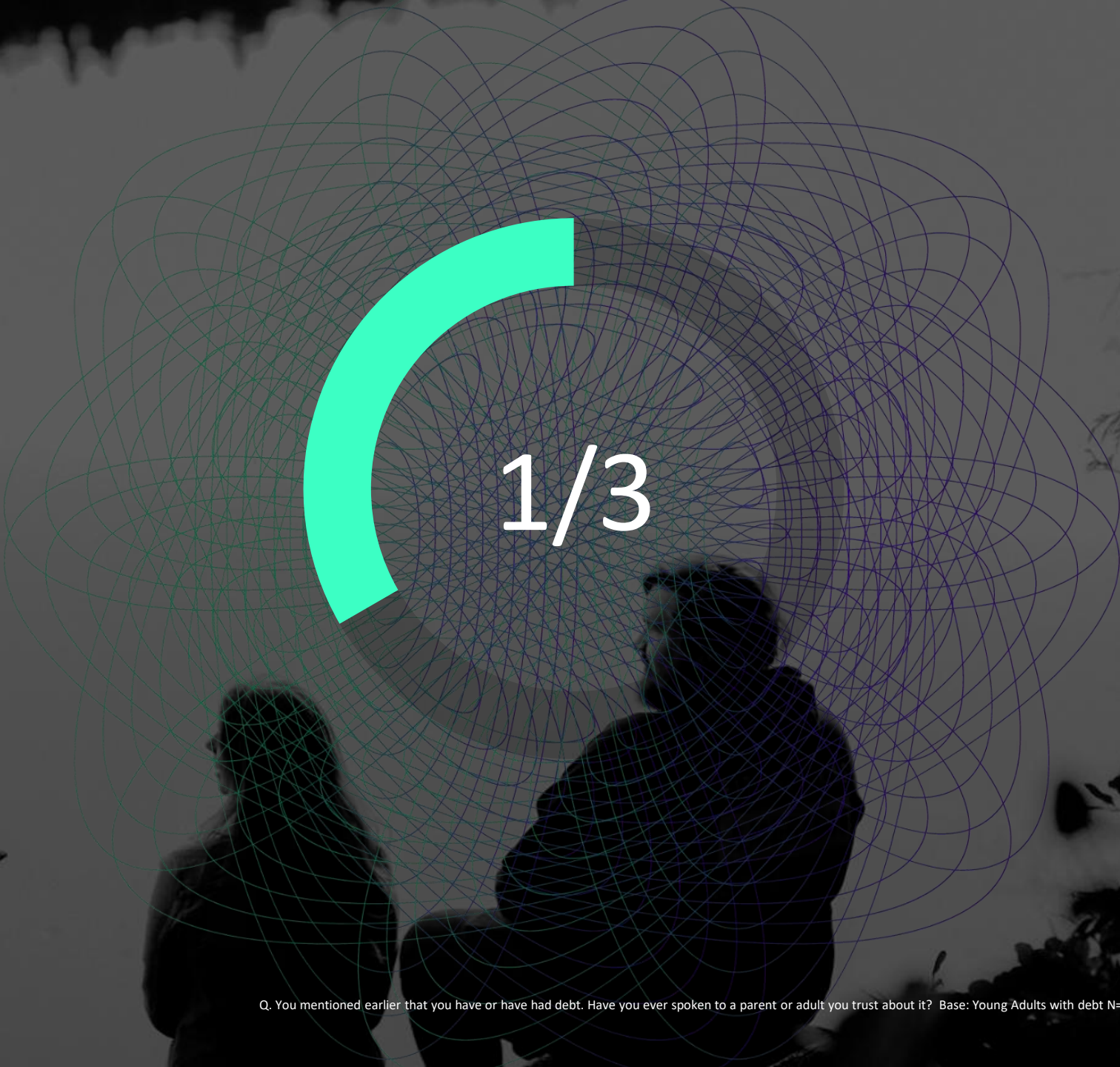
47%

say they wish they could talk about their financial situation as it  
would improve their mental health



But it can be really  
hard to talk about  
debt.

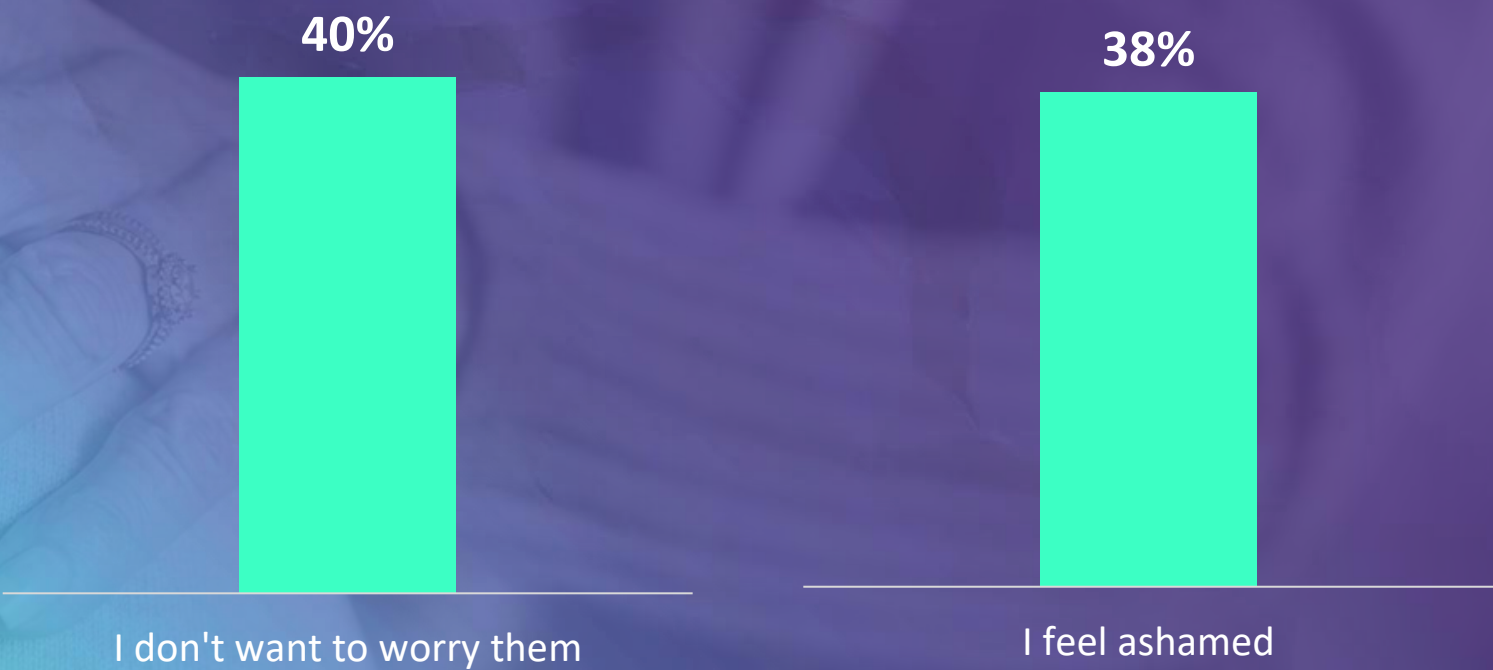
Young adults with debt  
have not spoken to a  
trusted adult about it



1/3



There is a sense of shame and they don't want to worry trusted adults.



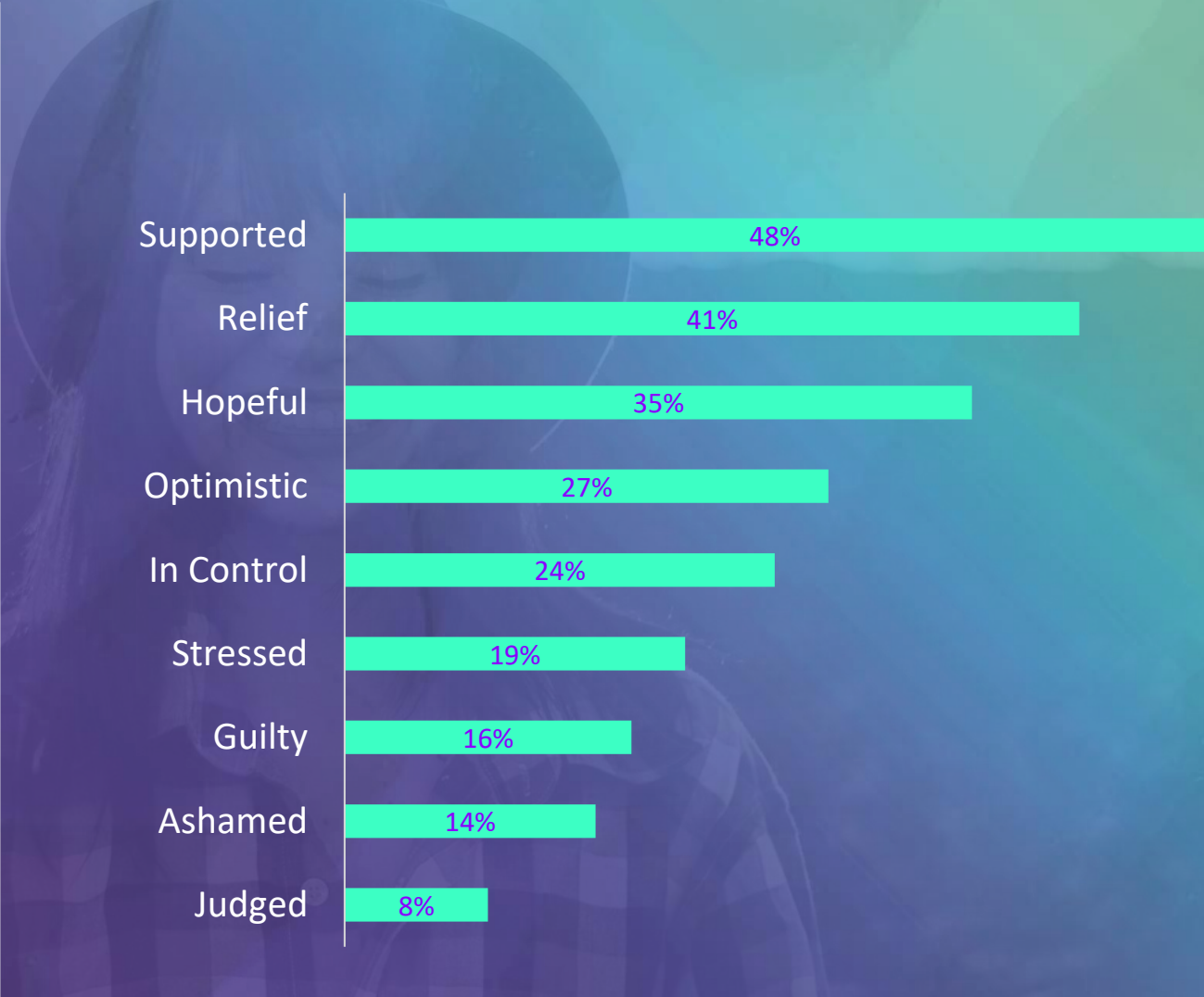
Q Why did you not share with them? Base: Young Adults who didn't speak to a trusted adult about debt n=255



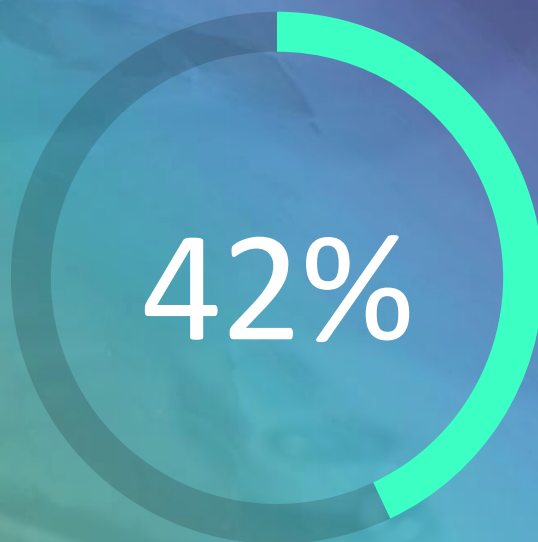


But those who open up express feeling positive emotions.

How young people felt after talking about debt




Q. ow did you feel after you had shared with them? Base: Young Adults who spoke to a trusted adult about debt n=481



Don't know where to  
turn for help with  
their money worries



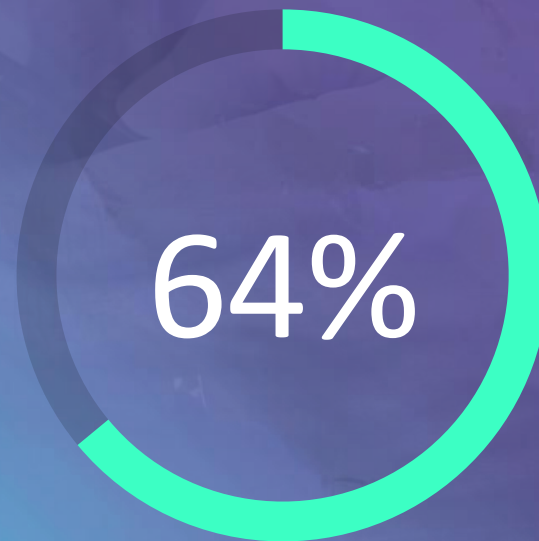
Q. How far do you agree with the following statements? Net agree: I worry about money a lot but don't feel I have anyone to turn to Base: Young Adults N=1,536

A black and white photograph of Times Square in New York City at night. The image is filled with bright, glowing neon signs and billboards. On the left, a large McDonald's 'M' logo is prominent. In the center, a tall sign reads 'FLORSHEIM'. To the right, a sign for 'enamor' is visible. The street is filled with cars, and the overall atmosphere is one of intense urban light pollution.

# What can we do to help?



There is an  
opportunity for  
brands to step up.

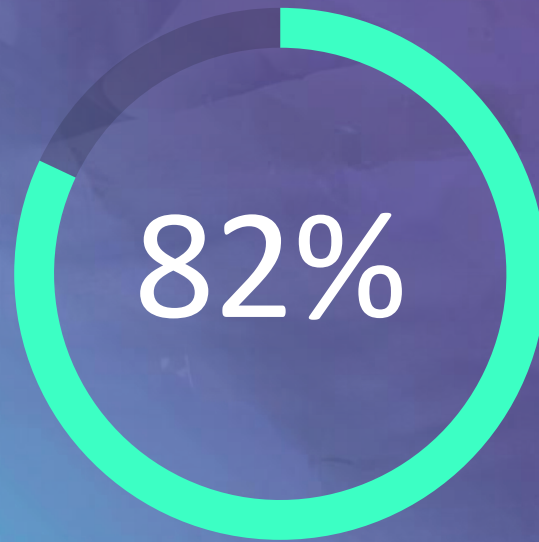


Brands have an important part to play in educating young people around  
debt and credit scores

% Agree with statements



# Young people are open to financial tips from brands



Would welcome financial tips from businesses / brands

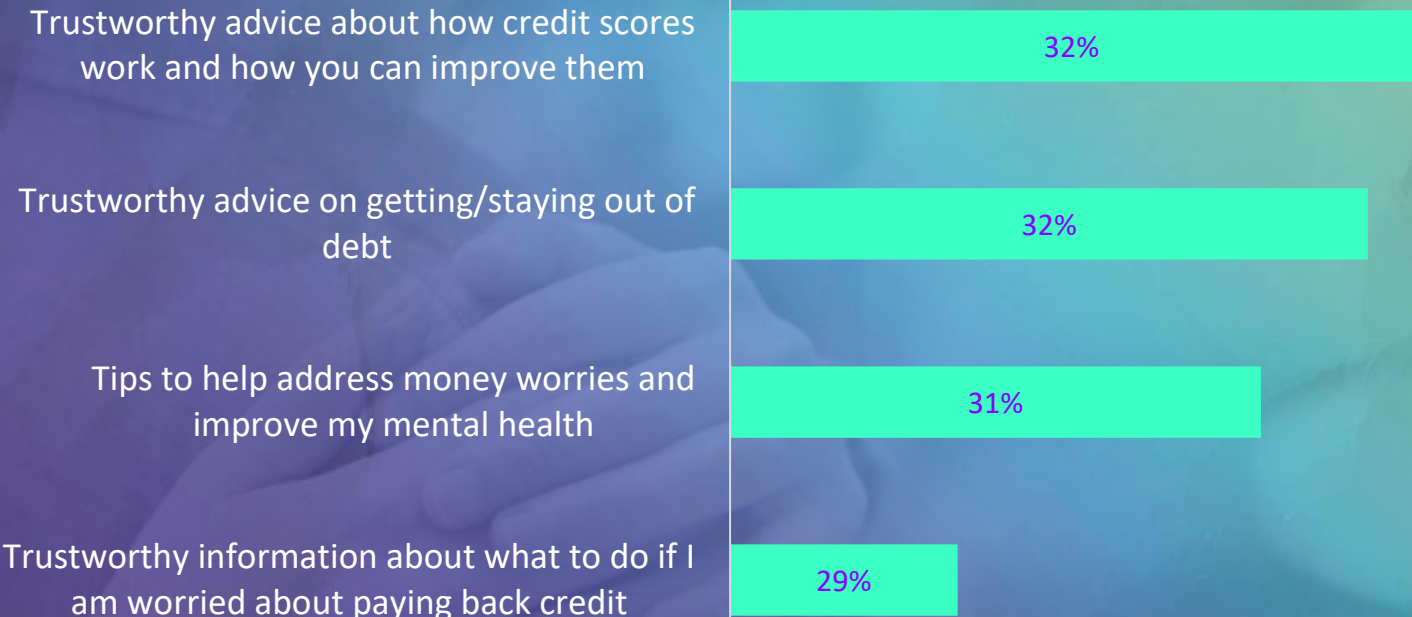
% Agree with statements





And they are looking for trustworthy advice.

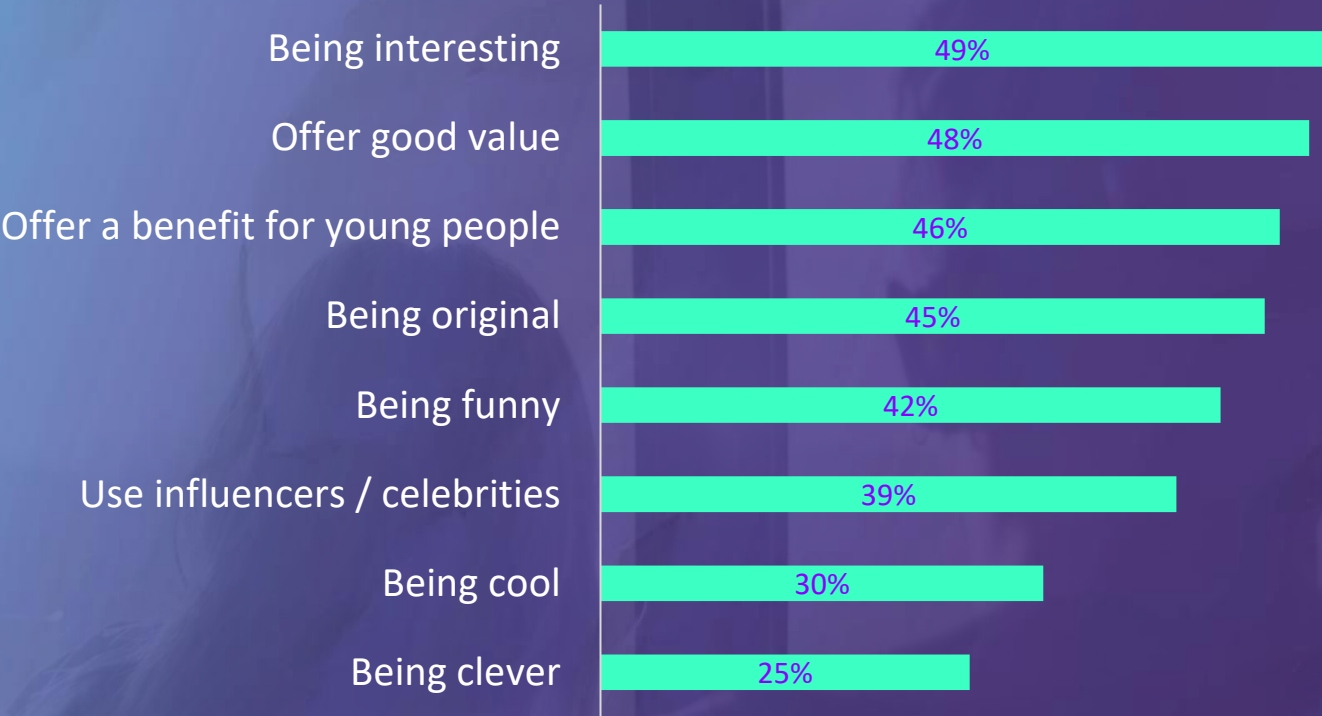
What would make it easier to talk about money worries/debt?







# How to connect with young adults



How brands can best connect to young people through ads

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