St James's Place

# Real Life Advice 2026

The power of a new perspective





**Mark FitzPatrick**
Chief Executive Officer,
St. James's Place

# Foreword

**The financial world has changed enormously in a generation. Our financial perspectives have struggled to keep pace.**

We are living longer, getting onto the property ladder later and taking greater responsibility for funding our retirement. At the same time, we have more financial choices – and more information about them – than ever before.

That creates an important challenge for us as a country. As we take greater responsibility for our long-term financial security, the way we think about money and the decisions we make need to evolve too.

This year's Real Life Advice research shows how some of our assumptions can outlive the circumstances that shaped them.

For many, money remains uncomfortable to talk about. Investing is still widely seen as risky and something that requires significant knowledge or wealth, while almost four in ten (38%) question the value of planning ahead because circumstances change. What is particularly striking is that these views are not disappearing with younger generations. By some measures, the perceived barriers are growing.

Part of the explanation may lie in our financial DNA. Our views about money are shaped over a lifetime, by our experiences but also by the behaviours and attitudes we grow up around. A quarter of people (25%) say the way their parents managed money has had the biggest influence on their financial outlook. In that sense, financial perspectives can be inherited as well as wealth.

Once established, relatively few of us actively challenge these beliefs. More than eight in ten (82%) do not regularly seek out new information about money and finances.

That matters because the way we see our finances can shape what we do with them.

Our research paints a picture of a financial waiting room. People can spend months or even years weighing up important decisions, sometimes without the clarity or confidence to move forward. While for some taking time to decide may be the right approach, for others that delay may cause stress or anxiety. Others miss financial opportunities, while some never take action.

So, what helps us move forward?

One of the clearest themes running through this year's research is the power of a new perspective.

Often, it takes a change in our lives – approaching retirement, becoming a parent, buying a home or facing financial difficulty - to make us stop and reconsider. But conversation can be just as powerful. Almost six in ten (58%) say talking to someone they trust has helped them think about their finances in a new way.

Challenging our assumptions can change both what feels possible and what we do next.

This is where I believe financial advice has a particularly important role to play.

Having someone by your side can help make sense of the choices ahead, cut through the noise and bring greater clarity and confidence to the decisions that matter. And, as we have seen time and again, the value of that support can extend well beyond financial outcomes.

Our latest findings reinforce that. Over nine in ten (93%) people receiving ongoing financial advice say they have benefited mentally or emotionally from it, up from 91% in 2025.

But the impact isn't only in how people feel. It can be seen in what they do. Almost three quarters (72%) of people receiving ongoing financial advice took longer-term financial action following a change in perspective, compared with fewer than half (48%) of those not receiving advice.

That is one of the most powerful things good advice can give us. Not somebody to tell us what to think, but somebody who helps us challenge our assumptions, understand our choices and move forward with greater confidence. Helping more people do so has never been more important.

**Mark FitzPatrick**
Chief Executive Officer,
St. James's Place



Chapter 1

# Changing Perspective

**Over the past two years, Real Life Advice has explored the difference financial advice can make at some of the most important moments in our lives, and the role it can play in helping people set goals, make plans and stay on track.**

**This year, we go a step further back – to what happens before the plan, the decision or the action. What shapes the way we think about money in the first place?**

Our financial attitudes are influenced by the people around us, our own experiences and the world we live in. But they are not fixed. In this first chapter, we explore where those attitudes come from, why some prove so difficult to change, what can leave us stuck in the financial waiting room and what it takes to finally move forward, including the role of trusted conversations and financial advice.



# The rear-view money mirror: How our beliefs can be shaped by a world that has changed

Most of us have views about money we rarely stop to question. They influence how much we save, whether we invest, how we plan for the future and even what we believe financial success and security look like.

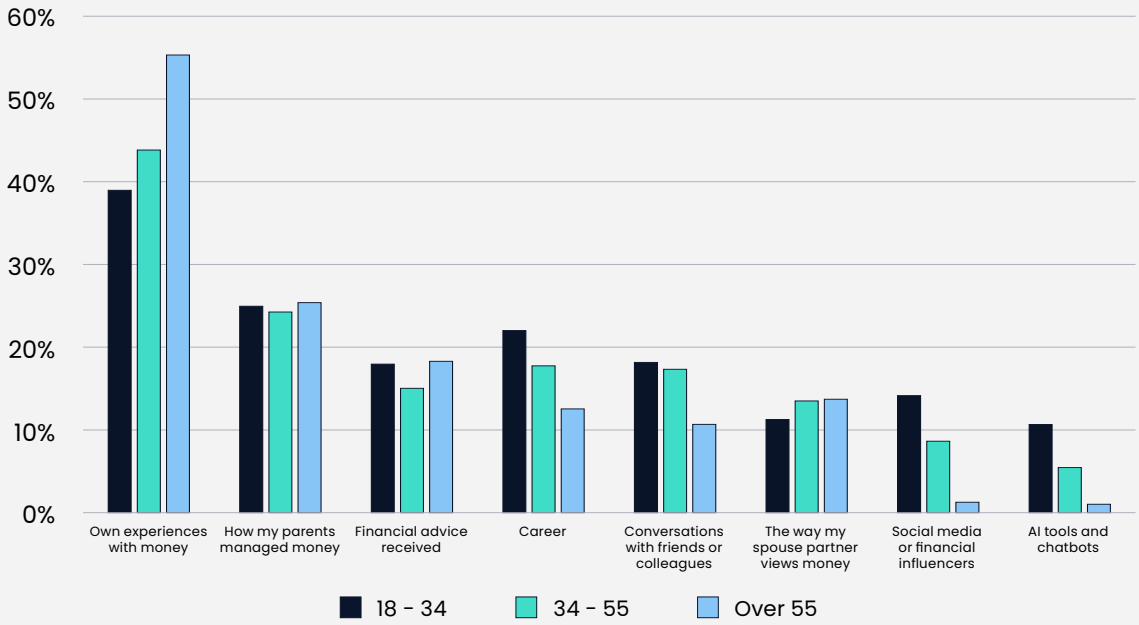
But where do those views come from?

Almost half (47%) say their own experience with money has had the biggest influence on how they feel about their finances and their financial future, while a quarter (25%) point to how their parents managed money when they were growing up, almost twice the proportion who cite the way their spouse or partner handles money (13%).

Our careers (17%) and conversations with friends and colleagues (15%) play a role too, alongside wider economic events and the media.

And the influences around us are changing. Younger generations are being exposed to very different sources of financial information. Among 18–34-year-olds, 14% cite social media or financial influencers as the biggest influence on how they manage their money, compared with just 1% of over-55s. AI shows a similar divide, at 11% versus 1%.

**Biggest influence on how people feel about money and their financial future**

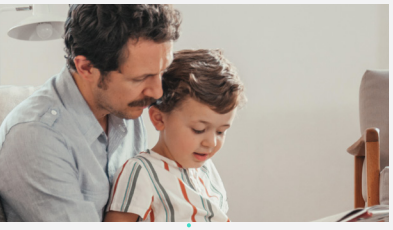



Over a third (34%) of those who have received financial advice in some form say it has had the biggest influence on how they view money and their finances, rising to more than half (54%) of those currently receiving ongoing professional financial advice.

# Who Do You Think You Are?

## Tracing our financial family tree

Our attitudes to money are shaped over a lifetime, influenced by the people around us and the experiences we have.



### What we grow up with

The attitudes and behaviours we see growing up can have a lasting impact on how we think about money.



### What we carry with us

**25%**

of UK adults say the way their parents managed money has had the biggest influence on their own financial outlook.

Those early influences can shape a set of beliefs that stay with us into adulthood.

- **Saving is security**
- **Property is the goal**
- **Investing is risky**
- **Money stays private**



### What we pass on

The beliefs we hold today can influence the next generation, just as we have been influenced by those before us.

### *Financial perspectives can be inherited as well as wealth*

But what we inherit doesn't have to determine what we pass on.

# But what happens when the world changes faster than our beliefs?

The research suggests that some financial beliefs can outlive the circumstances that helped shape them. Previous generations typically bought homes earlier, more employees could rely on defined benefit pensions, and investing was less accessible than it is today.

That world has changed. We are living longer, taking greater responsibility for funding our retirement and getting onto the property ladder later. At the same time, we have more financial choices and information at our fingertips than ever before. Yet, from cash being king to money being taboo, some familiar assumptions persist.

## Our top financial assumptions

1. Investing is risky – **69%**
2. Owning a property is the best way to achieve long-term financial security – **58%**
3. You need a high level of knowledge before investing – **51%**
4. You need a lot of money before investing becomes worthwhile – **42%**
5. There is little point in planning ahead because circumstances change – **38%**
6. Money isn't something that should be talked about with other people – **29%**
7. Keeping money in cash is safest – **24%**

# A new generation, but not always a new financial perspective

A generational shift in circumstances has not necessarily brought an equivalent shift in attitudes.

Younger adults are less likely to see investing as risky – 64% of 18–34-year-olds compared with 73% of over-55s – but some of the perceived barriers to investing are higher. More than half (55%) believe they need a high level of market knowledge before investing, compared with 46% of over-55s, while half (50%) believe they need a lot of money before investing becomes worthwhile, versus 34% of over-55s.

Younger adults are also almost twice as likely to believe cash is the safest place for their money (32% of 18–34-year-olds vs 17% of over-55s) and considerably more likely to question the value of planning ahead because circumstances change (46% vs 32% respectively).

While some attitudes may be shifting between generations, others are proving remarkably persistent – and some of the beliefs that can stand in the way of long-term financial planning are more prevalent among younger adults.

## The picture across the country

Financial assumptions vary across the country too. Property holds greatest sway in the East of England, while Northern Ireland stands out for perceived barriers to investing, recording the highest proportion of those who believe investing requires significant knowledge or money. Those living in London are most likely to feel money is a taboo topic of conversation and that planning ahead is pointless.

| Financial assumption | Most likely to agree | Least likely to agree |
|---|---|---|
| Investing is risky | West Midlands – 73% | East Midlands – 63% |
| Property is the best route to long-term financial security | East of England – 62% | Scotland – 53% |
| High market knowledge is needed before investing | Northern Ireland – 58% | Scotland -44% |
| You need a lot of money before investing becomes worthwhile | Northern Ireland – 50% | Scotland – 37% |
| There is little point planning ahead because circumstances change | London – 42% | Scotland – 33% |
| You shouldn't talk about money with other people | London – 37% | South West – 23% |
| It's safest to keep money in cash | Northern Ireland – 31% | South East - 19% |

## A financial echo chamber

One reason these beliefs may prove so difficult to shift is that relatively few of us actively seek out information that might challenge them.

Just 13% regularly seek out new information about money and finances. Over eight in ten (82%) – approximately 45 million UK adults - do not.

For many, seeking out new information is reactive rather than habitual. More than a quarter (27%) only do so when faced with a financial decision or change in circumstances, while almost a quarter (23%) rarely or never do so.

And while younger adults are more likely to seek out new information, the tendency to stay within our existing financial frame becomes more pronounced with age. Almost three in ten (28%) over-55s rarely or never seek out new financial information, compared with 17% of 18–34-year-olds.

But if we rarely challenge the financial rules we live by, how well do they stand up to today's reality?



# The financial reality check: How do our assumptions stand up to today's reality?

If many of us rarely challenge the financial assumptions we hold, how well do they stand up to scrutiny? We put some of the most deeply held beliefs from our research to the test against today's financial reality.

## 1. "Property is the best route to financial security"

Property has been an important source of wealth for previous generations. Today, over-60s hold more than half (55%) of the UK's net housing wealth[1]. But younger generations face a markedly different route into home ownership. The median home in England now costs 7.6 times median annual earnings[2] – more than double the 3.5 times recorded in 1997 – while the average age of a first-time buyer has risen from 31 in 2003 to 34 today[3].

Property can still play an important role in building financial security. But with people buying later, younger generations may need to think more broadly about building wealth throughout their lives, including through pensions, savings and investments alongside property.

## 2. "Our money is safest in cash" & "Investing is risky"

Cash offers certainty, accessibility and an important buffer against unexpected costs. SJP's 2026 Financial Health[4] research found that UK adults with savings or investments hold almost two thirds (63%) of their investible wealth in cash on average, compared with 37% invested.

But what we consider "safe" depends partly on which risks we focus on. For short-term needs, cash can provide valuable security. Over longer periods, inflation can erode its real value while investing offers greater potential for growth, with the risk that values may rise and fall and you may get back less than you invested.



1. Savills: Assessment of Housing Wealth 2026
2. ONS: Housing affordability in England and Wales 2025
3. Gov.uk: English Housing Survey 2024-2025
4. St. James's Place: Financial Health Report 2026



### 3. “You need a lot of money before investing becomes worthwhile”

Investing can still feel like something that belongs to people with significant money or expertise – particularly among younger adults. Half (50%) of 18–34-year-olds believe you need a lot of money before investing becomes worthwhile, while 55% believe significant market knowledge is required.

Yet investing has become increasingly accessible, with many people starting with relatively small monthly amounts. The bigger barrier may therefore be not simply how much people have to invest, but whether investing feels relevant, understandable and achievable in the first place.

### 4. “Money isn’t something we should talk about”

Almost three in ten (29%) believe money isn’t something that should be discussed with other people.

Yet evidence suggests talking helps. The Money and Pensions Service’s review of research into financial conversations[5] found that talking about money can help people make better financial decisions, seek help sooner, build confidence and reduce anxiety and stress. It can also help parents pass better financial habits on to their children.

And while financial attitudes can pass down through families, talking about them may be one of the ways we stop simply passing them on unquestioned.

### 5. “There is little point planning ahead because circumstances change”

Almost four in ten (38%) believe there is little point planning ahead because circumstances change.

Few of us can predict what our lives will look like in ten, twenty or thirty years. But a financial plan isn’t about predicting the future. It provides a framework for decisions today, while helping us adapt as circumstances change.

SJP’s 2026 Financial Health research[6] found that households with a financial plan have more than twice the average wealth of those without one – £157,416 compared with £70,610. Those with a plan are also more than three times as likely to say their financial situation improved over the past year (31% vs 9%), while 72% say having a plan makes them feel more confident about their financial position.

5. Money and Pensions Service and Coventry University - Good Financial Conversations
6. St. James’s Place: Financial Health Report 2026

# Case study

## Mike's story

"Growing up, I learnt a lot about money from my father. His advice was simple – never spend more than you earn, save rather than borrow and always put something aside for a rainy day. These are principles that have served me well, that I still follow to this day and that I am passing on to my own children and grandchildren.

"My father wasn't one for taking risks, and this is certainly something that has rubbed off on me. While I've always had an interest in investing and dabbled in stocks and shares over the years, when I first started, I was very cautious about the risks involved. I would buy and sell small amounts without much of a plan, and when markets fell, I would panic and sell rather than ride out the uncertainty. Looking back, I can see that I sometimes sold at the wrong time, losing money as a result. Thankfully, the amounts were never significant.

"Working with my financial adviser has really changed my approach to investing. She's helped me see the value of taking a longer-term view, rather than constantly buying and selling. One phrase she often uses that has stuck with me is 'time in the market, not timing the market'.

"This change in thinking has been particularly valuable through some turbulent times, from Brexit and Covid to the war in Ukraine. Where previously I might have panicked and felt the need to sell, I'm now much more comfortable riding out the ups and downs. My adviser is very pragmatic and draws on her experience to put market movements into perspective. Having someone I trust to talk things through with has taken away a lot of the worry. I feel very safe in her hands."

The value of investments can rise and fall. Positive returns are more likely if you invest for the long term, but this is not guaranteed and you could get back less than you invest.



# The financial waiting room: How uncertainty and assumptions get in the way of action

Financial decisions often require careful consideration. But there can be a fine line between useful deliberation and becoming stuck.

More than a third (36%) have spent a year or longer weighing up a financial decision. This rises to more than two fifths (42%) of 18–34-year-olds, compared with three in ten (31%) over-55s.

For some of life's biggest decisions, taking time is understandable. Buying a home prompts some of the longest periods of consideration, with almost a third (32%) taking more than four months to decide and 17% taking a year or more. Given the scale and long-term commitment involved, this is perhaps unsurprising.

Major retirement decisions can require careful thought too. Choices around when and how to access pension savings can have long-term implications, with rushed decisions potentially leading to outcomes that are difficult, if not impossible, to reverse. Almost a quarter (24%) spent more than four months considering them, including 13% who took more than a year.

Taking time can be valuable. Almost one in five (17%) say it helped them make a better decision, while 13% say it helped them consider options that were a better fit.

Those receiving ongoing financial advice are almost twice as likely to say taking time helped them make a better decision (22% vs 13%) or consider options that were a better fit (19% vs 8%).

But there can come a point when useful consideration turns into costly delay.

Almost one in five (17%) say delaying a financial decision caused them stress or anxiety, while one in ten (10%) missed an opportunity to save or make money and 8% missed potential investment returns.

For longer-term financial decisions, time matters too. One in five (21%) spent more than four months deciding whether to start investing, including 11% who took more than a year. This rises to 15% of 18–34-year-olds, compared with just 6% of over-55s.

Increasing pension contributions prompted similar delays, with 17% spending more than four months considering an increase and 8% taking a year or more. Again, younger adults are more likely to find themselves waiting: 12% of 18–34-year-olds deliberated for a year or more, more than twice the proportion of over-55s (5%).

## Younger adults are more likely to get stuck

**The decision time for 18–34-year-olds vs over-55s**

**42% vs 31%**

Spent a year or more weighing up a financial decision

**15% vs 6%**

Spent a year or more deciding whether to start investing

**12% vs 5%**

Spent a year or more considering increasing pension contributions

New modelling from SJP** illustrates the potential financial cost of waiting when it comes to building up a sufficient retirement pot.

Someone who starts contributing to a pension at age 21, paying 5% of their salary (example: £30,000) alongside a 3% employer contribution (8% overall), could build a projected pension pot of £499,000 by age 68, in today's money, if they increase their personal contribution to 10% (13% in total) at age 30.

However, if they took another five years to make that change, increasing contributions at age 35 instead, they could be left with a projected pot of £471,000 – around £28,000 less. Waiting until age 40 to act could reduce the pot even more to £446,000, a shortfall of around £53,000 compared with increasing contributions at age 30.

And while delaying a decision by a few years can have a significant impact, never making it at all could come at an even greater cost. Someone who remains stuck in the financial waiting room and never increases their personal pension contributions beyond 5% could retire with a projected pot of just £342,000 – £157,000 less than if they had acted at age 30.

The potential cost of inaction is particularly relevant given that almost 23 million people (41%) say they have considered a financial decision but ultimately decided not to proceed. In some cases, choosing not to act may itself have been the right decision. But for longer-term financial decisions, where time can matter, the picture is worth examining more closely.

Around one in seven (14%) considered starting to invest but did not go ahead, while 16% considered increasing their pension contributions but ultimately decided not to do so.

Not every decision should lead to action. But for some, uncertainty rather than choice can leave them stuck in the financial waiting room.

| Age personal contributions increase from 5% to 10% | Projected pension pot | Shortfall compared with increasing at 30 |
|---|---|---|
| 30 – no delay | £499,000 | - |
| 35 – five years delay | £471,000 | £28,000 |
| 40 – ten years delay | £446,000 | £53,000 |
| No increase – 5% throughout working life | £342,000 | £157,000 |

**Illustrative example only. The analysis assumes an initial age of 21, pension age of 68, initial pay of £30,000 (all pensioned), employer pension contributions of 3% of all pay, inflation of 2%, pay growth of 3% and investment growth of 5%. Projected pension pots are real term figures, i.e. adjusted for inflation. These figures are examples only and they are not guaranteed - they are not minimum and maximum amounts. What you get back depends on how your investment grows and the tax treatment of the investment. You could get back more or less than this, and may get back less than the amount invested.

# What keeps us stuck – and what gets us moving?

### So why do people remain in the financial waiting room?

It isn't simply inertia. A lack of clarity and a lack of confidence emerge as two of the biggest barriers to action. Almost half (48%) cite a lack of clarity or information as something that has held them back from a financial decision. The same proportion cite fear or lack of confidence.

Almost a quarter (23%) worry about making the wrong decision, one in five (20%) about losing money and 16% do not trust their own judgement.

What gets people moving is almost a mirror image of what kept them stuck.

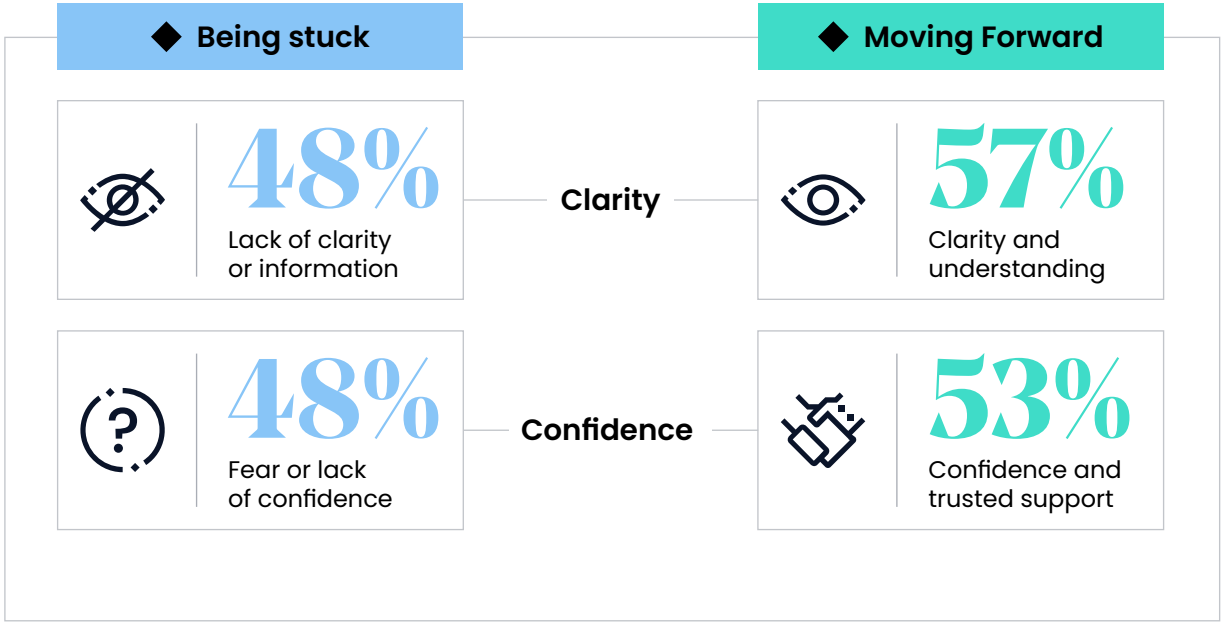
Almost six in ten (57%) say clarity and understanding helped them move forward, while more than half (53%) point to confidence and trusted support.

More than one in five (22%) acted once they had the information they needed, while 21% moved forward once they understood their options more clearly.

And sometimes the catalyst is another person. Almost one in five (18%) acted after talking their decision through with someone they trusted, while 16% acted after speaking to a financial adviser, rising to 38% among those receiving ongoing professional advice.

## Finding a way forward

The same factors that keep many of us stuck can also be the things that help us move forward.




If clarity, confidence and trusted support can help us move forward, what causes us to question our existing perspective in the first place?

# The perspective shift: What makes us stop, rethink and see our finances differently?

Financial perspectives can become established over years or decades. Often, it takes a change in our lives or circumstances to make us reconsider them.

Getting older or approaching retirement is the biggest individual trigger, prompting more than a quarter (27%) to reconsider their finances and rising to 44% among over-55s.

Among younger adults, changes in the economy are more significant, prompting almost a quarter of 18–34-year-olds (24%) and 35–54-year-olds (23%) to reconsider their financial position.

Other triggers range from financial difficulty and major life milestones, such as becoming a parent or buying a home, to changes in tax, employment and health.

## The moments that make us think again

1. Getting older or approaching retirement – **27%**
2. Changes in the economy – **22%**
3. Financial difficulty or debt – **16%**
4. Becoming a parent – **14%**
5. Buying a home – **14%**
6. Changes in government policy or taxation – **12%**
7. Redundancy or job loss – **11%**
8. Serious illness affecting ourselves or someone close to us – **11%**

## Sometimes it takes another point of view

A change in circumstances may prompt us to reconsider our finances. But it is often another person who helps us think about them in a new way.

Almost six in ten (58%) of those who have had an experience that has made them reconsider their financial future say talking to someone they trust helped them see their finances from a new perspective. That compares with 19% citing media or online sources and the same proportion citing financial institutions or their workplace.

Partners or spouses are among the biggest individual sources of a different perspective (20%), followed by parents or family (18%). Professional financial advisers are cited by 17% overall, rising to almost half (49%) among those receiving ongoing professional advice.

A trusted second perspective can do more than provide information. It can help us understand what our options mean for us – challenging assumptions, raising questions we may not have considered and revealing choices we may not previously have seen.

## From a new perspective to new action

Changing how we think about our finances isn't simply an emotional or intellectual shift. It can translate into action.

More than half (56%) made longer-term financial planning decisions after reconsidering their financial perspective.

A quarter (24%) started saving more for their future, 16% began planning more seriously for retirement, while 14% put a financial plan in place and the same proportion started investing.

The effect can also be seen in people's immediate financial foundations: 24% built emergency savings, 20% reduced debt and 19% set clearer financial or life goals.

## A different perspective can change what feels possible

Changing perspective doesn't only alter what people do. It can change what they believe they can achieve.

Among those who have reconsidered how they think about their finances, many now feel more confident about achieving important financial goals. This sense of possibility is even stronger among those receiving ongoing advice:

| Financial goal | Not receiving ongoing financial advice | Those receiving ongoing financial advice |
|---|---|---|
| Greater financial security now feels more achievable | 21% | 38% |
| A comfortable retirement feels more achievable | 14% | 32% |
| Enjoying money today while planning for the future feels more achievable | 11% | 22% |
| Leaving an inheritance feels more achievable | 7% | 18% |



# Advice: Cutting through the noise

Throughout this chapter, we have seen how deeply held assumptions, uncertainty and a lack of clarity can influence the financial decisions people make – and sometimes prevent them from acting at all.

Financial advice can help cut through that noise. An adviser can step back from the assumptions and emotions that inevitably influence our own decisions, challenge beliefs accumulated over a lifetime, make an uncertain future more tangible and help us understand what our choices mean for the life we want to lead.

The latest research reinforces that the value of advice extends beyond financial outcomes. Over nine in ten (93%) people who receive ongoing financial advice say they have benefited mentally or emotionally, up from 91% in 2025, including through a better understanding of their finances, greater confidence about the future and reduced stress or anxiety about money.

### Among people who say their adviser helped them see their finances differently:

- 78% gained a broader financial perspective.
- 71% gained greater clarity and direction.
- 40% better understood their financial situation.
- 30% became clearer about what they wanted to achieve.
- 28% shifted their focus towards the longer term.

Crucially, the impact can also be seen in what people do.

Almost three quarters (72%) of people receiving ongoing financial advice took longer-term financial action after reconsidering their finances, compared with 48% of those not receiving advice.

Those receiving ongoing advice were more than three times as likely to put a financial plan in place after seeing their finances differently (28% versus 9%), more than twice as likely to plan more seriously for retirement (28% versus 12%) and more than twice as likely to start investing (26% versus 10%).

More widely, people receiving ongoing advice are more than three times as likely to regularly seek out new financial information as those who do not receive advice – 27% compared with 8%. They are also more likely to challenge assumptions including that investing requires significant money or knowledge, or that cash is necessarily the safest home for money.

Perhaps that is one of the most valuable roles advice can play: not telling us what to think, but helping us challenge what we assume, understand our choices and make informed decisions about the future.



# Case study

## How Mike's financial adviser has helped navigate life's financial turning points

"In 2017, after more than 40 years in the steel industry, I faced one of the biggest financial decisions of my life – what to do with my British Steel pension. I'd always taken an interest in my finances, but this was a substantial amount of money, and I quickly realised just how complex the decision was. I knew I needed financial advice.

"My adviser was recommended by a family friend, and we connected straight away. She helped me understand my options and what transferring my pension could mean for me and my wife, Deborah, particularly when it came to our financial security in retirement. Together, we established short, medium, and long-term goals, which we've continued to review ever since.

"Since then, she's helped us navigate some of life's bigger financial decisions. When I was made redundant in 2020, she helped me weigh up what to do with my redundancy payment and consider how it fitted into our wider plans and finances. She's also helped us make the most of my pension savings. Deciding when and how to access them took careful thought, and after talking through our options, we chose to take the 25% tax-free lump sum while leaving the remainder invested for several years. Over that time, the value of what remained invested has grown back to roughly its previous level.

"This money has allowed us to enjoy life while supporting our family. I've been able to help my daughter buy a property, provide financial support to my son and enjoy some lovely holidays with Deborah. I still work part-time in our family business, but that's because I enjoy it, rather than because I need to.

"What I particularly value about my adviser is that she isn't afraid to challenge my thinking. Sometimes I'll go into a meeting with one idea in mind and she'll show me two or three other ways of looking at things. Having that different perspective has made a real difference to the decisions we've made over the years."

Past performance is not indicative of future performance.



# Next: changing the way we see investing

As highlighted in this chapter, few areas of our finances are surrounded by as many assumptions as investing.

Risk. Knowledge. Wealth. Confidence. Even our picture of what an "investor" looks like can determine whether investing feels like something for us.

In the next chapter of Real Life Advice 2026, we explore where those perceptions come from, what prevents people from investing and what can help turn good intentions into action.



## Research methodology

On behalf of SJP, Opinium surveyed 8,000 UK adults nationwide between 1st and 22nd September 2026. Quantitative data[1] referenced in this report is taken from this survey. Quotas[2] and post-weighting[3] were applied to the sample to make the dataset representative of the UK adult population.

Within this poll, the relevant sub-samples were (post-weighting):

- Those in receipt of some form of advice or guidance, n=3,809
- Those currently in receipt of ongoing financial advice through a financial advice firm or individual, n=808
- Those not in receipt of some form of advice or guidance, n=3,914
- Those with a full financial plan in place, n=3,792
- Those without a financial plan, n=2,056
- Those aged 18-34, n=2,208
- Those aged 35-54, n=2,655
- Those aged 55 and over, n=3,136
- Men, n=3,857
- Women, n=4,118
- Those in Scotland n=820
- Those in Northern Ireland n= 285
- Those in North East n=318
- North West n=876
- Those in Yorkshire and Humberside n=648
- Those in East Midlands n=582
- Those in West Midlands n=697
- Those in Wales n=373
- Those in East of England n=582
- Those in London n=1033
- Those in South East n=1098
- Those in South West n=690

[1] Quantitative data are data represented by numbers, including anything that can be counted, measured, or given a numerical value.

[2] Quota sampling is a method in which researchers create a sample based on individuals representing a population. Researchers choose these individuals according to specific traits or qualities.

[3] Weighting is the process of manipulating data through calculations in order to bring them in line with the population being studied.

www.sjp.co.uk



The 'St. James's Place Partnership' and the titles 'Partner' and 'Partner Practice' are marketing terms used to describe St. James's Place representatives. Members of the St. James's Place Partnership in the UK represent St. James's Place Wealth Management plc, which is authorised and regulated by the Financial Conduct Authority. St. James's Place Wealth Management plc Registered Office: St. James's Place House, 1 Tetbury Road, Cirencester, Gloucestershire, GL7 1FP, United Kingdom. Registered in England Number 4113955.

**SJP Approved 09/11/26**

SJP15888_OS B2 (11/26)