

Youth Personas

Young people, money
worries and debt advice



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Introduction

These personas have been created using data and insights gathered from a mixed-methods research study exploring how young people aged 18–25 experience money worries, debt, and the process of seeking help. The aim of the work was to understand not only what financial challenges young people face, but how these challenges affect their wellbeing, their behaviour, and their ability to access support.

The researchers carried out 15 in-depth interviews and a targeted survey of 300 young people. This combination of qualitative and quantitative research allowed the creation of **segments** (groups of young people with similar patterns of experience), out of which **personas** (representing the typical needs, behaviours and feelings within those segments) were built.

The personas do not describe real individuals. Instead, they are evidence-based characters that capture common experiences and help us plan with real people in mind. They have been designed to help us think empathetically about different lived experiences, and to inform the design of services, pathways and communications that meet young people where they are.



Understanding the Wellbeing and Navigation Scales

To understand how money worries were affecting young people, the survey included two measures, which became the foundations for the segmentation:

Impact on Wellbeing, reflecting how strongly money worries and debt affect a young person's mental health, stress levels and day-to-day functioning.

A higher score indicates:

- More persistent anxiety or low mood related to finances
- Financial stress affecting sleep, concentration, social life, or decision-making
- Emotions such as shame, fear, guilt, and hopelessness.

Navigation, reflecting a young person's ability and confidence to find, understand and act on financial support. A higher score indicates:

- Knowing where to look for advice
- Understanding systems, forms and processes
- Feeling able to ask for help
- Taking early or proactive steps when money problems arise

A lower score suggests that even when someone recognises they need help, they may not know where to turn, may feel too anxious or ashamed to seek support, or may feel overwhelmed by the system.



In the personas that follow, you will see reference to 'high or low impact' and 'high or low navigation' in relation to each of the personas. These labels indicate where each persona sits on the pictured scale, based on these measures.



Overview of personas



Silent Strugglers

High impact, low navigation

For Silent Strugglers, money worries and debt have a high impact on their wellbeing, but they are not skilled in finding and asking for help. They often experience anxiety and depression; shame and embarrassment about money; avoidance; and uncertainty about where to start. Their debts may be relatively small, but to them, they feel psychologically overwhelming.



Plate Spinners

High impact, high navigation

Plate Spinners find that money worries and debt have a high impact on their wellbeing, but unlike Silent Strugglers, they are skilled in finding and asking for help. Despite actively managing their finances and seeking information, this group still experiences significant financial pressure. They are financially aware, proactive in seeking help, and often dealing with structural pressures such as low wages or high costs. They often feel frustrated rather than overwhelmed.



Smooth-Seas Sailors

Low impact, low navigation

Although Smooth-Seas Sailors find that money worries and debt have a lower impact on their wellbeing than Silent Strugglers or Plate Spinners, they are not skilled in finding or asking for help. This group currently feels financially stable but lacks knowledge or resilience if circumstances change. They often rely on family support and have fairly stable living situations. However, they have little awareness of support services.



Steady Navigators

Low impact, high navigation

Steady Navigators find that money worries and debt have a lower impact on their wellbeing than Silent Strugglers or Plate Spinners, but they are skilled in finding or asking for help when they need it. This group is confident navigating financial systems and seeks help early. They are proactive and solution-focused. They can act as informal advice sources for peers, meaning engaging them can also help to spread awareness indirectly.



Tightrope Walkers

Not currently in debt but money is tight

Although Tightrope Walkers have real and present money worries, they aren't currently experiencing debt. This group is financially cautious and often living month-to-month. They avoid borrowing, feel responsible for managing alone and do not see themselves as needing advice.

Silent Strugglers

High impact, low navigation

Demographic snapshot

- **Age:** Typically late teens to early 20s
- **Gender:** Predominantly female (highest proportion across all groups)
- **Ethnicity:** Mainly White and Asian, fewer from Mixed or Black backgrounds
- **Income:** Around 64% in lower income brackets (most earning £15k or less)
- **Debt:** Many have £0-999 debt; Common types include overdraft, money owed to friends/family, credit cards, and BNPL
- **Mental health:** Highest rates of anxiety, depression, bipolar disorder, and other mental health conditions
- **Use of services:** Lowest help-seeking of any segment

The Silent Struggler may seem outwardly 'fine', but they are carrying a heavy emotional load. Their debts are usually relatively small: an overdraft, a low credit card balance, a few Buy Now Pay Later instalments. But to them, they feel overwhelming and deeply personal. Worry is a constant background noise. Money-related stress impacts everyday life, leading them to turn down social plans or avoid looking at their bank balance. Anxiety, shame and self-blame are powerful forces for the Silent Struggler.

They rarely talk about money. Opening up feels embarrassing, even risky; they don't want to be perceived as irresponsible or a burden. They often believe others have it worse than them, which drives them to keep quiet and/or downplay what they are going through. They feel stuck, but they don't know where to start with seeking help. Formal services can feel intimidating or 'not for people like me'. Therefore, they tend to put off seeking help altogether until they reach crisis point, either emotionally or financially.

The Silent Struggler isn't disengaged; they are overwhelmed. What they need is reassurance, safe entry points, and step-by-step guidance that reduces shame and builds confidence.

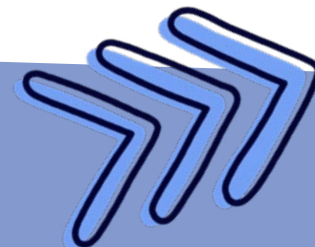


Plate Spinners

High impact, high navigation

Demographic snapshot

- **Age:** Typically early-mid 20s
- **Gender:** Slightly skewed towards females
- **Ethnicity:** Higher proportion of White respondents; slightly lower proportion of respondents from mixed ethnic backgrounds
- **Income:** Largest proportion of high earners compared with other segments, but still almost 2 in 5 in lower income brackets; also the highest proportion reporting that they do not work
- **Debt:** More than 3 in 5 have debt above £1,000; highest proportion with debt across all categories above £0-£999; debt is often structured or actively managed
- **Mental health:** Impact on wellbeing is similar to Silent Strugglers; highest proportion reporting stress-related conditions, PTSD, eating disorders and ADHD compared with other segments and the total sample
- **Use of services:** More likely to have engaged with advice tools or services; higher navigation scores suggest greater confidence in knowing where to seek help

The Plate Spinner is trying very hard to stay on top of everything. Money is on their mind every day. They track balances, use budgeting tools, know their repayment dates, and are often juggling multiple structured debts. The financial strain they are feeling is real: a perfect storm of rising costs, insecure work, and life's transitions (e.g., graduating or changing jobs) keeping the pressure on.



Unlike the Silent Struggler, they do seek help. They research, compare options, and may have already contacted services like Citizens Advice or university support. But this doesn't always leave them feeling better. They often fall into the category of 'not eligible' or 'not in crisis', and as a result don't receive the practical, tailored advice they had hoped for.

Stress-related mental health challenges are more common among Plate Spinners than the other personas. There is also a higher prevalence of conditions such as ADHD, PTSD, and eating disorders in this group. Managing money requires high levels of organisation and mental energy, and this can feel like a heavy burden for the Plate Spinner to bear. They tend to say: "I'm trying; it's just hard."

Key takeaway and support opportunity: The Plate Spinner is capable and proactive, but stretched thin. They need clear next steps, tailored advice, and support that recognises both their effort and their stress.



Smooth-Seas Sailors

Low impact, low navigation

Demographic snapshot

- **Age:** Typically early-mid 20s
- **Gender:** Slightly skewed towards female
- **Ethnicity:** Higher proportion of Asian respondents; Smaller proportion of White, Mixed, and Black
- **Income:** Second-highest proportion in lower income brackets (many earning £15k or less)
- **Debt:** Lowest proportion with debts over £1k; Little to no current borrowing
- **Mental health:** Lower distress overall; Highest proportion reporting eating disorders
- **Use of services:** Low engagement; Little prior contact with financial advice services

On the whole, the Smooth-Seas Sailor feels financially okay. If they have any debt, it is small and manageable. Money isn't a major source of stress, and their wellbeing is relatively stable. They often have stable living arrangements (such as living with family) which provide a safety net. If something goes wrong, help typically comes from parents or close friends rather than formal services.

Because they haven't needed to navigate financial support systems, they don't know how to; nor do they feel a sense of urgency to learn. To the Smooth-Seas Sailor, debt feels abstract rather than real. If a problem arises, they assume they can 'sort it out', despite often having a low income, minimal savings, and little practical experience when it comes to managing financial shocks.

As things feel stable right now, they're not inclined to seek advice, and they may view services as being for other people with 'serious problems'. Their vulnerability is hidden: their situation is only secure for as long as their circumstances stay the same.

Key takeaway and support opportunity: The Smooth-Seas Sailor isn't struggling now, but they may be relatively ill-equipped for future challenges. They need gentle prompts towards independence, skills-building, and resilience.



Steady Navigators

Low impact, high navigation

Demographic snapshot

- **Age:** Typically early-mid 20s
- **Gender:** More mixed, with highest proportion of males across all segments
- **Ethnicity:** Lower proportion of White respondents; very high representation of Black respondents
- **Income:** Strong representation in middle-income brackets (£25-35k); Approx. 40% in lower-income brackets
- **Debt:** Lowest levels of severe debt (most have £0-999)
- **Mental health:** Highest proportion of any segment reporting no mental health conditions
- **Use of services:** Comfortable navigating and contacting services early

The Steady Navigator is confident, organised, and financially self-sufficient. They may have some debt, such as a student loan or a credit card balance – but it feels structured and under control. Money doesn't carry heavy emotional weight; it's something to manage rather than something that defines them.

They compare options, seek information early, and make plans before problems escalate. They're comfortable navigating systems, using online tools, and contacting services if needed. Their emotional wellbeing is generally stable, and fewer report mental health conditions than in other groups.

They are often working, earning mid-range incomes, and building their financial independence. Their financial capability acts as a buffer, keeping stress low even when costs rise or circumstances shift.



Key takeaway and support opportunity: The Steady Navigator is proactive, rational and resilient. They need clear, trustworthy information and tools that help them continue to plan well, as opposed to crisis-focused services.

Tightrope Walkers

No current debt, at risk

Demographic snapshot

- **Age:** Typically early 20s
- **Gender:** Mostly female (around 87%)
- **Ethnicity:** Mixed (includes White, Asian and Mixed respondents)
- **Income:** 3 in 5 on low incomes (no one earning over £45k)
- **Debt:** None significant; some cases of BNPL, small arrears, or overdraft use
- **Mental health:** Lower impact scores but persistent background anxiety
- **Use of services:** Lowest engagement; least likely to have accessed services previously

The Tightrope Walker looks stable on paper: no debt, no crisis, no major distress. But in reality, they are living close to the edge. Their income is low, their savings are minimal, and their budget is tightly controlled. They avoid borrowing because it feels risky, and they often rely on family or their living situation to absorb shocks.

They don't consider themselves to be 'in debt' or in need of support, even though they occasionally use overdrafts or owe small amounts to friends or family. They are financially cautious and self-reliant, often declaring that they are fine even when things are precarious. They rarely seek advice, assuming they won't be eligible or that others need help more than them.

Their vulnerability becomes visible only when something changes, like a rent increase, an unexpected bill, or moving out of the family home. Without a buffer or strong navigation skills, they could slip into difficulty quickly.

Key takeaway and support opportunity: The Tightrope Walker is coping – for now. They need preventative support, reassurance that help exists before crisis, and guidance to build resilience.

