

Working for the future

September 2024

Aviva's Working Lives Report 2024 investigates employer and employee attitudes to the workplace, finances, wellbeing, and planning for retirement





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Introduction

In this, the latest **Aviva Working Lives Report**, employers and employees across the UK were surveyed to gather their views and experiences of their working environment during what is still considered a cost-of-living squeeze – with many people and businesses facing financially challenging times.

Where relevant, this research is compared against previous Aviva Working Lives Reports, from 2023, 2022, and 2017.¹

Working for the future





Executive Summary



“ **The UK is now two years on from what was generally considered as the start of the cost-of-living crisis. While there are now signs of economic green shoots, the last year has been financially challenging for many. It’s great to see business resilience with most employers optimistic about their company’s future.**”

Financial wellbeing is becoming increasingly important for employers and employees. When people have poor financial wellbeing, they are more likely to feel stressed about managing their money. Employers who support their people’s financial wellbeing also find it contributes to employee retention and satisfaction – a win-win.

A big change to workforces is the rise of older workers. As people live longer, they are working longer too – because they enjoy it but also to help pay for their retirement. Employers who support their older workers are likely to gain from retaining years of experience.”

Emma Douglas

Director of Workplace Savings & Retirement



Meet the Experts



Emma Douglas

Director of Workplace Savings & Retirement at Aviva

Emma leads Aviva’s workplace pensions business and is **Chair of the Pensions and Lifetime Savings Association (PLSA)**. She has over 20 years’ experience in the investment management industry, working with employers and organisations large and small. Financial education through employers is fundamental to supporting people through their working lives and beyond into comfortable retirements.



Debbie Bullock

Wellbeing Lead at Aviva

Debbie is a champion for workplace wellbeing. **Wellbeing** is about supporting all our people through different periods of their lives. It is about treating people individually and creating a culture of psychological safety. People should feel comfortable to ask for the support they need. It is easier to do that if they know what is available to them.



Dr Subashini M

Medical Director at Aviva

Suba, a surgical doctor by training, is a Medical Director at Aviva Health, implementing value-based healthcare and delivering data-driven solutions, with a focus on oncology and ESG. She is an avid champion of culturally competent workplace wellbeing strategy and solutions. Her extensive expertise and experience spans from retail health, academic surgery to digital health and technology.

Chapter 1

Financial wellbeing

Financial wellbeing

Facing financial challenges.

Financial wellbeing is more about a person's attitude to money and how they feel, rather than a number in their bank balance or pension fund. These attitudes can be based on a whole range of factors, including their experience of handling money, their background, and the level of their knowledge of finance.





While the cost-of-living crisis has tested both business and consumer resilience over the last two years there are signs that the economy is turning a corner with inflation falling and wages consistently rising faster than prices.

Economic uncertainty can have knock-on effects for employers, but Aviva's research found almost three quarters (72%) of employers are optimistic about their company's future.

Households have clearly felt the squeeze on income. Almost three-quarters of employees (73%) said the cost-of-living crisis has made them feel more anxious about their finances.

Women are more likely than men to say the cost-of-living crisis has made them feel more anxious (77% of women versus 66% of men).





Employers have an important role to play in supporting their employees through challenging economic and financial times which might include encouraging them to talk about their financial concerns.

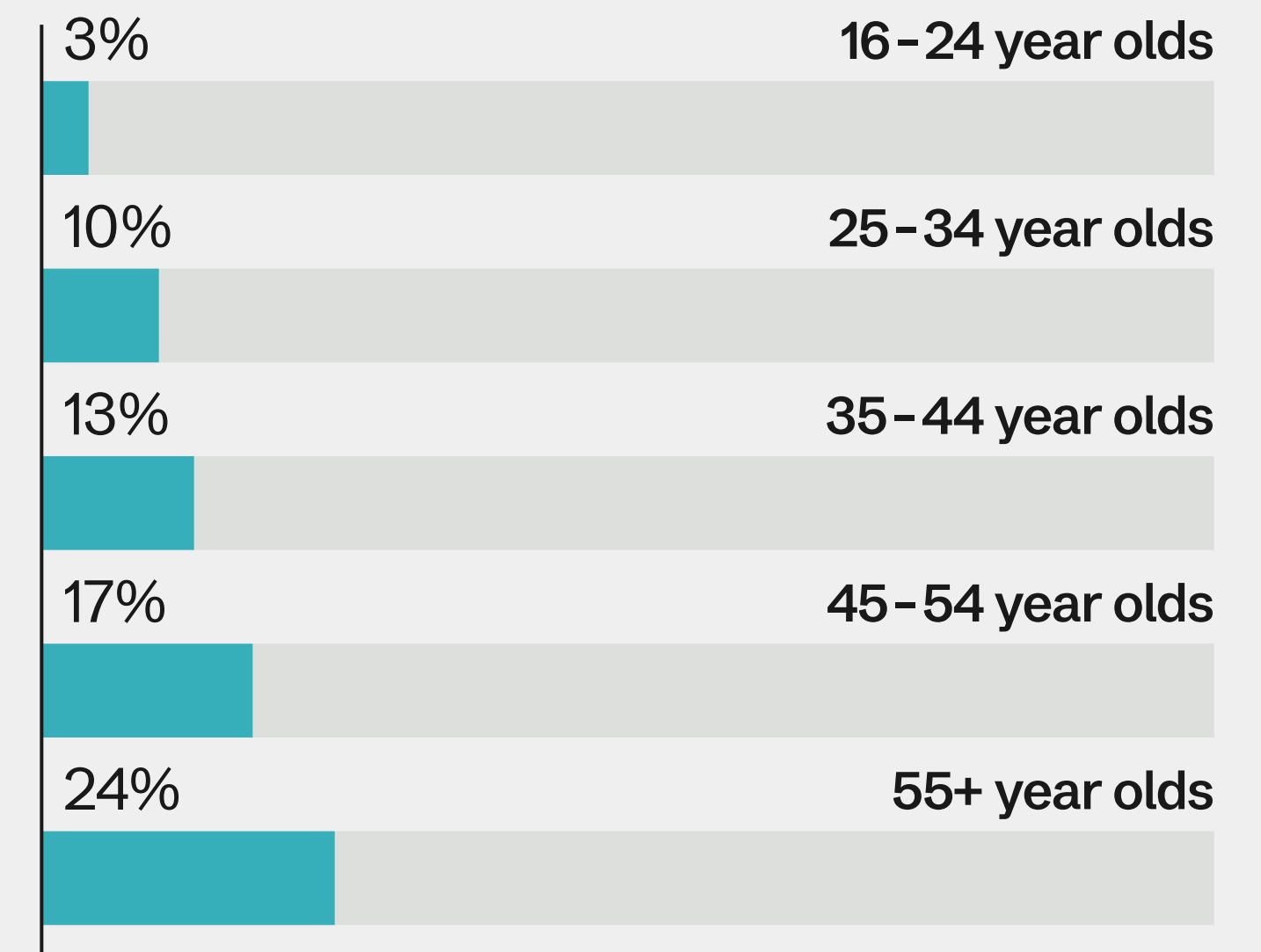
More than three-quarters of employers (76%) encourage employees to talk about their financial concerns. However, just over one in five (21%) do not actively encourage it, but that is down from 34% last year.

Over half of employers (56%) think their employees are worried about their financial wellbeing.

In order to cope with feelings of anxiety about their finances, almost half of employees (49%) talk to friends or family, one in five (20%) try not think about their finances, 14% do not have any coping mechanisms, 6% talk to colleagues or a manager and 6% talk to a financial adviser.

Younger people are more likely to talk about their financial concerns, whereas older people are more likely to not have any coping mechanisms.

Employees who do not have mechanisms to cope with feelings of anxiety about finances





Half of employees (50%) have not talked to their current employer or line manager about their financial wellbeing which is more than last year (2023: 43%).

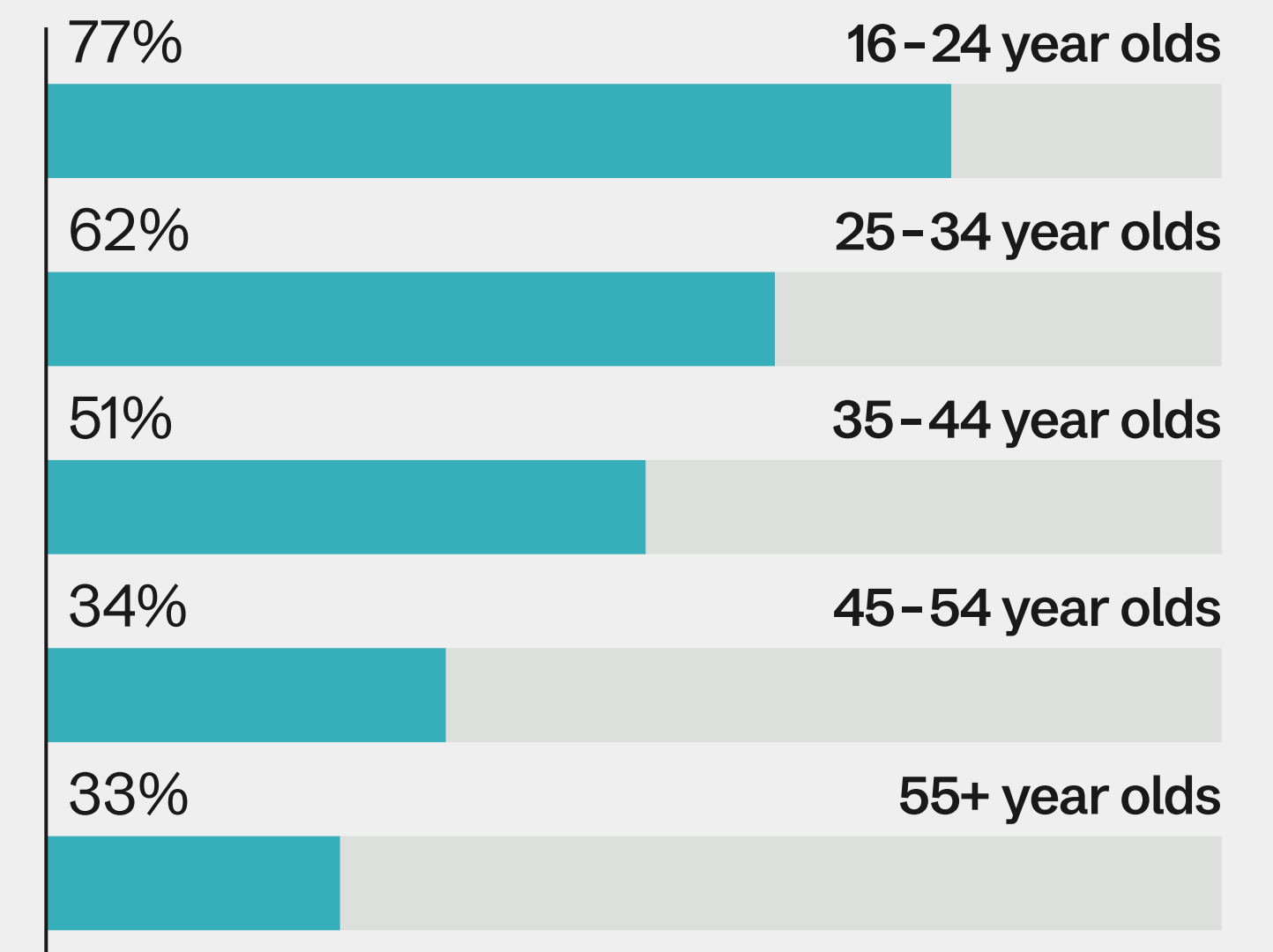
Again, younger people are more likely to have opened up and talked to their employer or line manager about their financial wellbeing.

Over three-quarters (77%) of employers believe financial wellbeing programmes are important for employee retention and satisfaction.

However, almost two-thirds (63%) of employees said their employers do not provide tailored support which would help to improve their financial wellbeing. Most of those (62%) would like their employer to provide this kind of tailored support.

Some employers will be able to offer external financial education either through a specialist provider or an Employee Assistance Programme (EAP). There are a number of 24/7 helplines and online resources at hand that can offer information about financial issues.

Employees who have spoken to their employer or line manager about their financial wellbeing





There is also plenty of supplementary help available. The financial advice community helps thousands of people every year; there is also free help from the government in the form of the [Pension Tracing Service](#), [Money and Pension Service](#), [MoneyHelper](#), and [Pension Wise](#). Aviva’s own [Mid Life MOT app](#) also provides 45+ year olds with a free online check-up of work, wealth, and wellbeing.

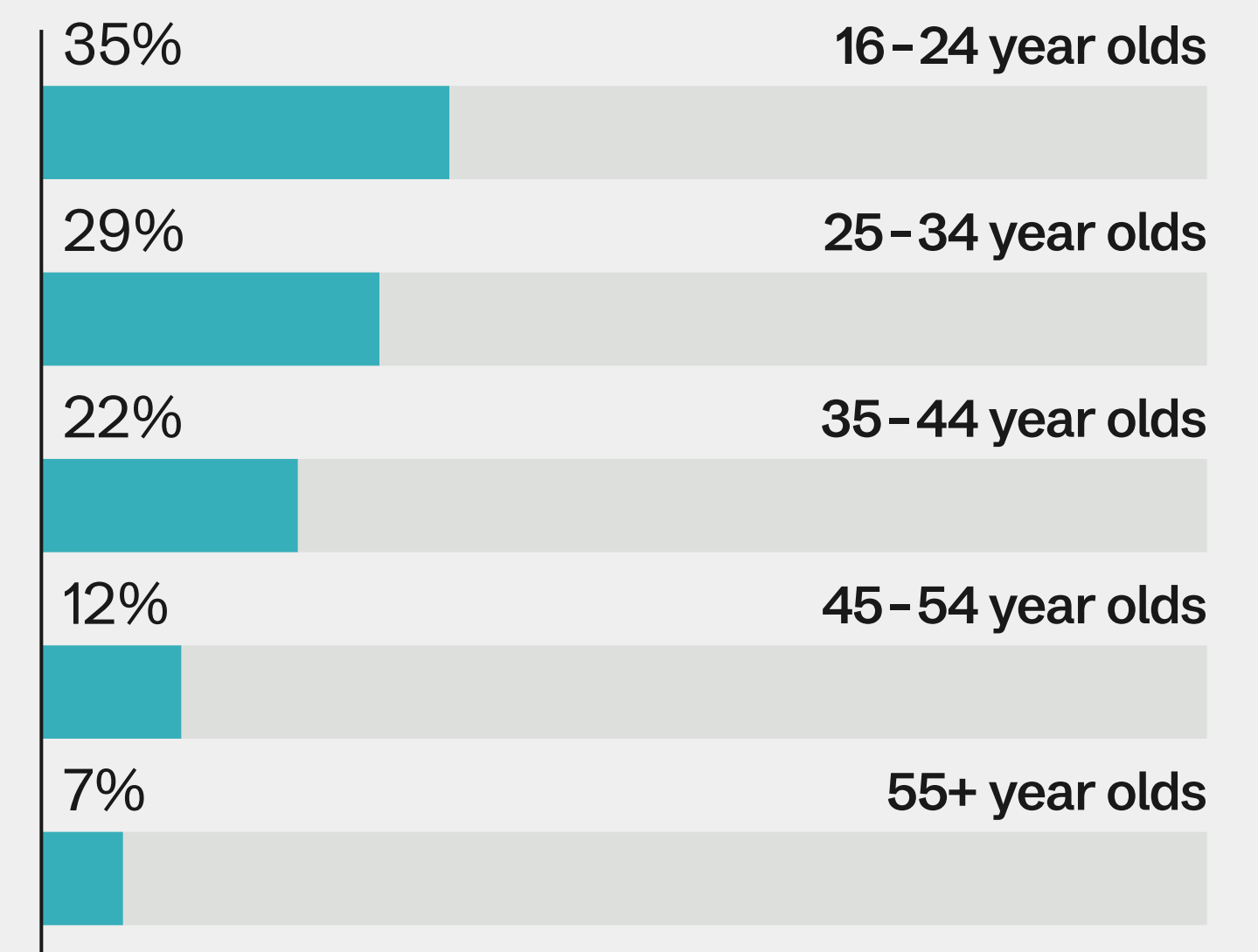
One in five (20%) use financial education programmes offered by their employer. However, over a third (36%) do not use these programmes and over 41% are not aware of any financial education programmes provided by their employer.

Almost three-quarters (73%) said financial education programmes offered by their employer which were personalised to them would be useful.

And yet again, it is younger people who are more likely to take up support from their employer by using the financial education programmes which are offered.

Most employers (74%) said they would like help - or more help - to provide **tailored** financial wellbeing education for employees. Just over one in ten (13%) already provide tailored financial wellbeing education for employees and do not want help with this.

Employees who use the financial education programmes which are offered by their employer





Aviva in Action

Aviva provides financial education to corporate workplace pension scheme employers and their employees

Aviva is developing a new online financial wellbeing tool which will use technology to deliver more personalised support for our corporate workplace pension scheme members. It will offer their employees an action plan, a series of tangible bitesize steps they can take — education guidance, advice, or coaching services — that can address their current financial needs and help reduce stress and anxiety around money issues.

In 2023, Aviva provided financial education seminars to over 56,000 workplace pension scheme members which are designed to improve understanding and support better financial planning. The seminars are free to Aviva workplace pension scheme members and provide a wide range of information on pensions, budgeting, saving money on household bills, understanding debt, and money problems.



Emma Douglas,
Director of Workplace
Savings & Retirement said

“Financial wellbeing is a critical part of an individual’s wellbeing. If people are anxious or stressed about money this is likely to have a detrimental impact on their mental and physical health.

Employers are increasingly looking to offer information and a range of support services and tools designed to help improve the financial wellbeing of their people. But individuals’ needs vary hugely, so it’s important that these services can be tailored to support these diverse needs: from help with bills and budgeting to retirement planning.”



How employees can start a conversation with their manager about their financial concerns

1 Open up

Schedule a separate half-hour confidential chat with your manager. Talking about your money worries is the first step in getting support. Tell them in advance you are looking for signposting to financial education and wellbeing guidance. They might be able to talk to you about a range of free financial support services which are available online and through apps.

2 Education

Find out whether your firm offers financial education seminars, access to advisers, or low-cost loans. Take-up any free financial education and wellbeing programmes.



How employers can support their people during financially challenging times

1 Make it okay to talk about financial concerns

Foster a culture where people will not feel embarrassed to talk about their money worries and will feel confident any information they share will be kept confidential.

3 Make it personal and practical

Providing personalised financial wellbeing support might include signposting people to charities like Citizens Advice or online financial planning tools. Feelings of stress are unique. Support which is practical can help people who might be feeling overwhelmed.

2 Signpost employees to credible advice

Employers need to feel confident offering personalised support without feeling worried that this will be termed 'advice.' This can be done through fact sheets, links to third-party websites and organisations, using free apps and Employee Assistance Programmes (EAPs).

4 Tailored tools

Offer a wide variety of tools to meet the needs of different audiences, face-to-face and online, and mortgage calculators as well as pension apps. Recognise that different generations might respond better to different types of support.

5 Plain speaking

Talk in plain English to remove complexity. The language people use makes a difference. Using accessible language helps to give people a safe place to open-up.





SPOTLIGHT ON: Savings

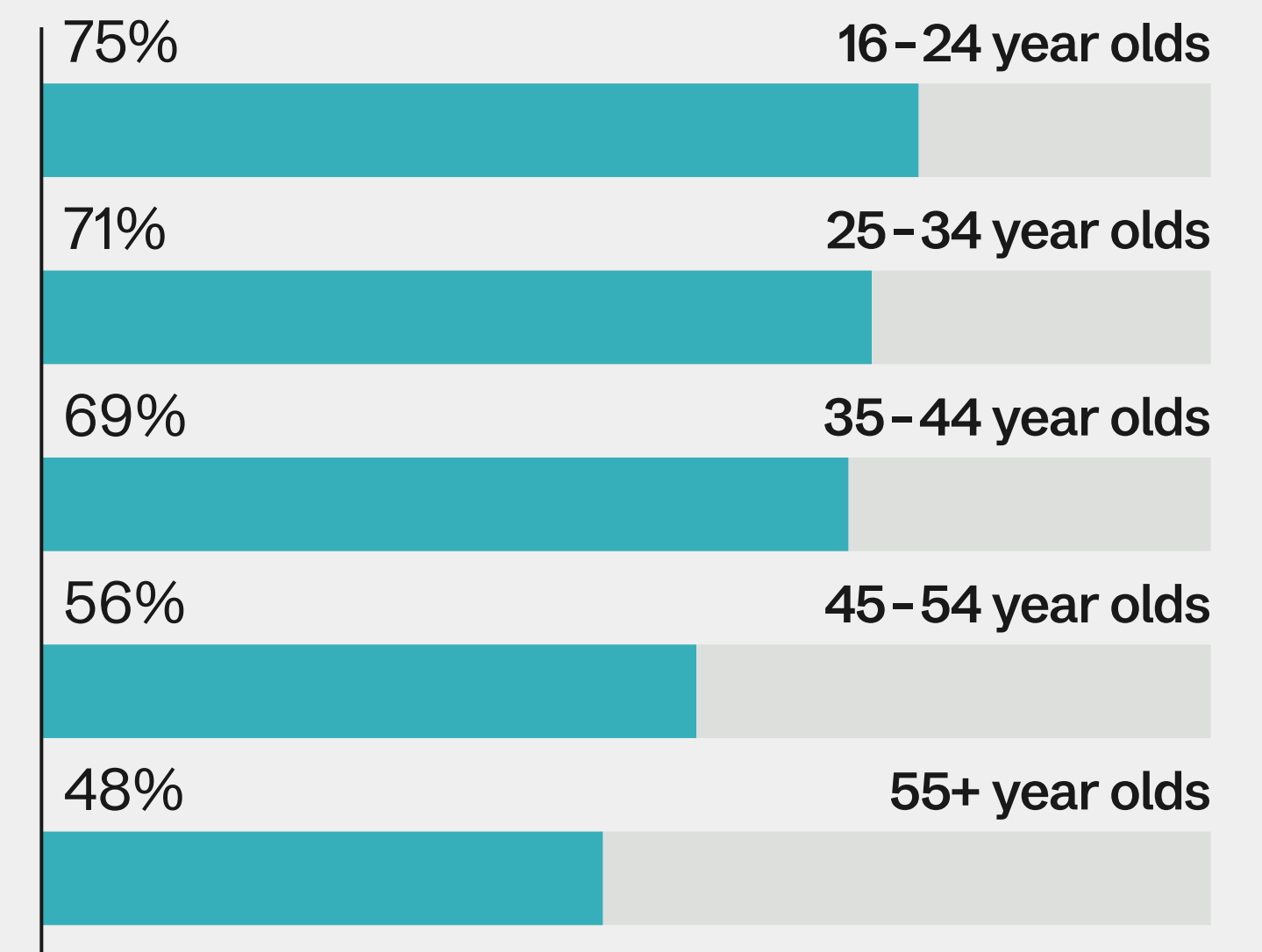
Employees are most likely to save between £100 and £250 per month (31%), excluding their pension contributions. This is followed by those who do not save anything per month (22%) and those who save between £251 and £500 per month (16%).

More than two-thirds (71%) of employees have cash in an easy access savings account, which can be withdrawn quickly and easily.

Over the past year, almost two-thirds (64%) had savings which have become ‘emergency savings’ – where they have had to use some or all of it for something unexpected. While this tended to be for a planned event, such as buying a house or getting married, it cost more than expected (22%). While others used it to help someone else (21%) or to pay for physical or mental illness (16%).

Over two-thirds (69%) of 16-24-year-olds and almost four out of five (79%) 25-34-year-olds said the cost-of-living crisis has made them feel more anxious about their finances.

Dipping into ‘emergency savings’ in the past 12 months appears to be more common among the younger generations





People tended to take around £500 to £1,000 from their emergency savings. However, some people also used a credit card (32%) or borrowed money from family or friends (28%) to top up what they took from their emergency savings. While most (71%) have been able to pay back their emergency savings and any additional money they borrowed, almost a quarter (24%) are still paying it off or have it outstanding.

Over half (51%) of those sourcing the finances to fund the unexpected events, did not receive any help or guidance. Others got help or guidance from their bank (25%) or their employer (11%).



Chapter 2

Getting ready for retirement

Getting ready for retirement

Planning for life after work and the role employers can play.

Employers have clearly defined responsibilities for their people while they are working for them. However, there are also benefits to organisations in helping their people to plan effectively for beyond their working lives; the financial, physical, and emotional factors involved in retiring. This can also contribute to improved overall financial wellbeing.





Most employers (85%) feel responsible for ensuring employees save for an adequate retirement, with over a quarter of those (26%) saying they feel very responsible. It is concerning that more than one in ten employers (13%) do not feel any responsibility for ensuring their employees save for an adequate retirement.

Around a third of employees do not think their pension will provide enough for a comfortable retirement (35%) or believe their pension will only provide enough to get by (34%).

Aviva's 'Planning for retirement in the 2050s' report found almost 3.4 million 32-40 year olds saving into their defined contribution pension could accumulate around £225,000 in pension savings by the time they retire in 2050. However, although that is a significant amount of wealth it is unlikely to provide even a moderate retirement income according to the Retirement Living Standards (PLSA).²



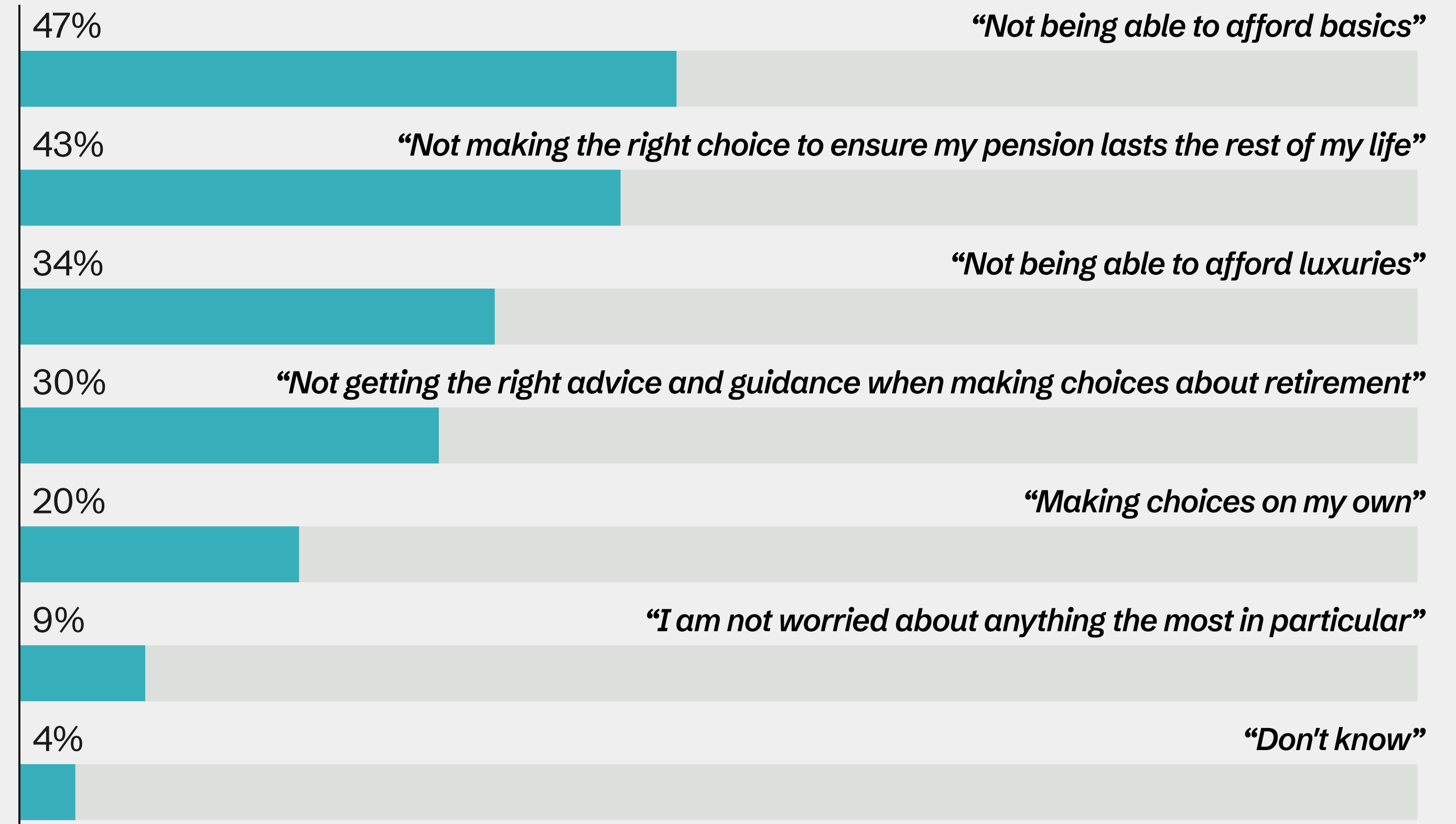


More than a quarter (28%) of employees are not confident planning for a financially comfortable retirement. When it comes to retirement planning, most employees are worried about not being able to afford the basics and not making the right choices to ensure their pensions last for the rest of their life.

Most (72%) have done some planning for a financially comfortable retirement. Whereas more than one in five (23%) have not done any planning.

Three-quarters (75%) want more support and guidance from their employer about planning for a financially comfortable retirement. With many of those wanting more information on how to make their pension pot last throughout retirement (60%) and more information on how they can build up their pension pot (51%).

Biggest worries for employees when it comes to retirement planning



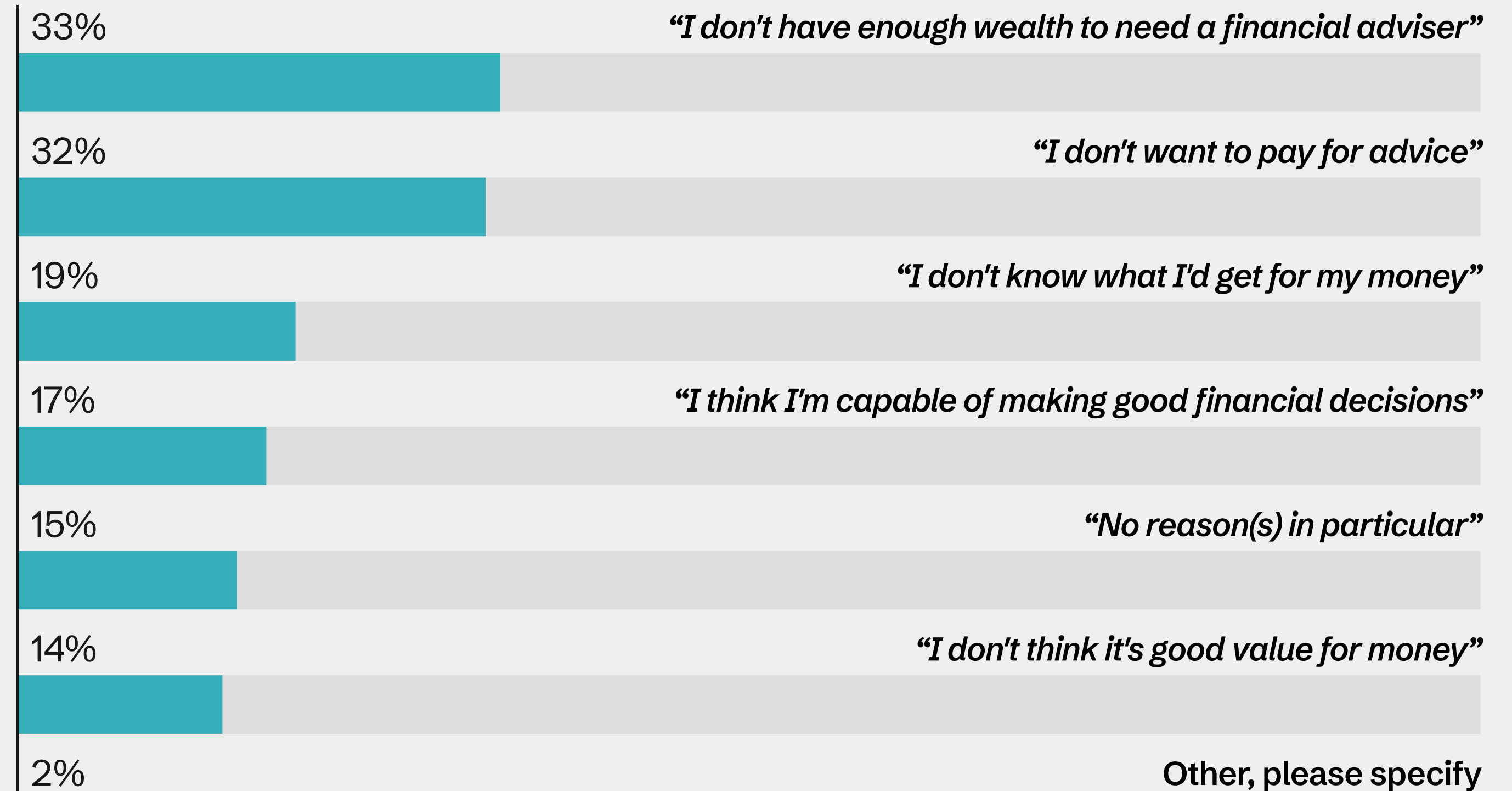


Four out of five (80%) said they do not have a financial adviser to help with retirement planning. However, over half of those (56%) said they would consider using one – with 35-44-year-olds the most likely to consider getting advice. This could be a pivotal moment for those retirement savers because it might be the moment when advice becomes affordable, and retirement starts to come onto the horizon.

The top three reasons for not having a financial adviser to help with retirement planning included not having enough wealth to need one, not wanting to pay for one, and not knowing what they might get for their money.

Over half of employers (51%) provide employees with some information about retirement planning. However, more than one in ten (14%) say they provide the minimum and less than that (7%) provide no information.

Reasons why employees do not have a financial adviser to help with retirement planning





Aviva in Action

Aviva is one of the first UK employers to be awarded the Living Pension accreditation

The Living Pension is a voluntary pension savings target for Living Wage employers and has been independently calculated to provide enough income to meet every day needs in retirement.

To become a Living Pension Employer, organisations must provide a Living Pension savings level which equates to 12% of a full-time real Living Wage salary, of which at least 7% must come from the employer.

Aviva has opted to increase its default pension contribution rates and now automatically enrolls new starters on a pension contribution of 14%, of which 10% is contributed by Aviva and 4% by the employee.³

Emma Douglas,
Director of Workplace
Savings & Retirement said

“ The introduction of pension freedoms has given savers more flexibility but also more choices which means retirement is changing.

For employers, this might mean providing more information on retirement planning. For workers, this might mean considering paying for financial advice or seeking out guidance on what to do with their pension savings. Retirement is changing too with people living longer which means pension savings having to stretch even further.”

Guided Retirement

Aviva is developing a new ‘Guided Retirement’ product which will initially be offered to a selected group of its corporate workplace pension scheme members.

It is an innovative retirement strategy that aims to provide members with a sustainable income for life. It will focus on those customers taking a non-advised route into retirement. It will help to support retirees with the complex decisions they face when it comes to retiring and will provide a guided framework that supports their changing needs throughout their retirement journey.



Employers can help retirement planning click into place

1 Time

Encourage employees to start saving for retirement as early as possible – ideally at least 40 years before planning to retire.

4 Tax relief

Encourage employees to take advantage of the tax relief offered by the government to boost savings. When saving into a pension, for every £8 saved, tax relief adds at least an extra £2.

7 Online tools

Point employees towards free online retirement calculators which can help them feel more in control of their retirement planning. [Aviva Retirement Tools and Calculators](#).

2 Amount

If affordable, employees should aim to save at least 12.5% of their salary towards their pension every month. They do not have to do this on their own because employers make contributions on their behalf, and they get tax relief on the money they put in.

5 Investing wisely

Helping educate employees on the basics of investment could help them take more control of their 'later in life' planning. Employees should understand that their money is invested to help it grow over the long term, however, the value of their pension can go down as well as up and they may get back less than the amount invested.

8 Reframe expectations

Reminding employees that life expectancy in retirement could be 20 years or more, which may help them reframe their retirement picture and save more appropriately. The Pension and Lifetime Savings Association's [Retirement Living Standards](#) is a useful guide on how much money is needed for a Minimum, Moderate or Comfortable standard of living in retirement.

3 Final pot size

Employees should aim to build a pension pot of at least 10 times their annual salary by retirement.

6 Keep checking

Encourage employees to 'check back in' with their pensions. Annual pension statements can be used to track retirement targets and help employees build a clearer picture of their progress.

9 Lost pensions

Encouraging employees to keep track of their pensions.



SPOTLIGHT ON: Lost pensions

In 2012, auto-enrolment introduced more than ten million new savers to pensions for the first time. However, as people move jobs, move home, get married, and lose touch with their pension providers, there is now also a record number of lost pensions⁴ sitting in inactive accounts that pension providers are looking to reunite with their rightful owners.

According to The Pensions Policy Institute the value of lost pension pots in the UK has risen by 37% to £26.6 billion. As many as 2.8 million pension pots are considered lost, which represents an increase of 73% over the past four years, making the typical lost pension pot worth around £9,500.

The Working Lives research found around two in five (41%) employees have multiple pensions from different employers. Over a quarter (29%) of all employees don't know how many different pensions they have. Over half (54%) of those with multiple pensions have not consolidated pensions into one. Just under three-quarters (73%) of all employees would like more information from their employer about consolidating pensions.

Most employers (76%) provide employees with information to track down their pensions but the majority of those (57%) said they only provide a little information. Almost a quarter (24%) of employers do not really provide any information.

Almost a quarter of employers (24%) do not know whether their employees would like more help tracking down their lost pensions but almost half (47%) were confident they would like more help.

Around a third of employers do not currently offer either flexible (30%) or phased (37%) retirement options in respect of working hours.

Over half of employers (53%) rated their employees understanding of their retirement options as good and just under one in five (19%) saying their employees understanding was fair.



Aviva in Action

Find and Combine

In 2024, Aviva launched the UK's first 'Find and Combine' pension tracing, checking and consolidation service to help savers identify if theirs is one of the millions of 'lost pensions'.

This is an end-to-end pension tracing service that not only traces lost pensions but also checks them for certain valuable or safeguarded benefits and fees – a feature that is currently unique in the market. Customers are then presented with their own online pension report in an easy-to-understand format, to help them consider their next steps.



Chapter 3

Workplaces ready for change

Workplaces ready for change

The role of workplaces in positively shaping society.

In recent years, there have been some big step changes in employers introducing policies for their people which recognise individuals and the support they might need to effectively balance their personal lives with their working lives.



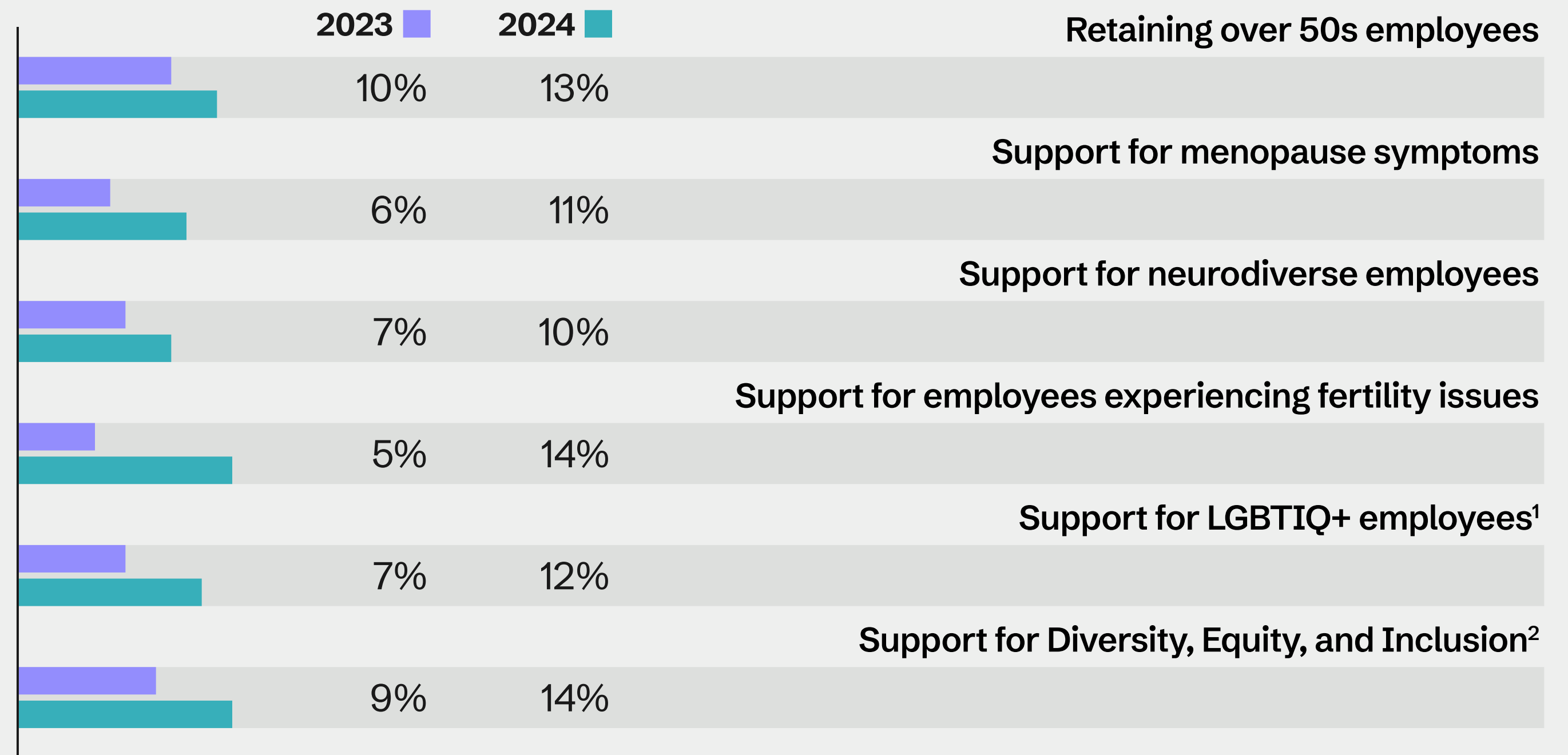


One major important focus right now is an aging workforce with a third of workers now aged 50 or over.⁵

Employees over 50 are a valuable asset to an organisation, bringing a breadth of experience and skills. It is important they are supported by employers in a way that recognises their individual needs. This type of support could include apprenticeship programmes, mid-life MOTs, job-sharing, and opportunities for partial retirement, as well as any different health needs.

More employers have again this year either introduced for the first time (2024: 13% versus 2023: 10%) or increased support (2024: 31% versus 2023: 25%) for retaining employees aged 50 and over.

Employers have introduced support for the first-time for



¹ lesbian, gay, bisexual, transgender, intersex, queer/questioning, asexual and other

² race, ethnicity, religion, abilities, gender, and sexual orientation



This is supported by over three-quarters of employers who said it is important for them to retain over 50s employees, with most of those saying it is very important (51%).

Four out of five (80%) employers have policies and practices in place to support and retain their older workers. However, one in five (20%) said they do not have any specific policies in place.

Again, most (84%) employers consider it important that their organisation invests in training which helps to retain older workers for longer.

At the same time, and what might be considered complementary, more employers have also introduced menopause support this year (2024: 11% versus 2023: 6%).





Which age group do employees feel are the most valued, and most under-valued, at work?

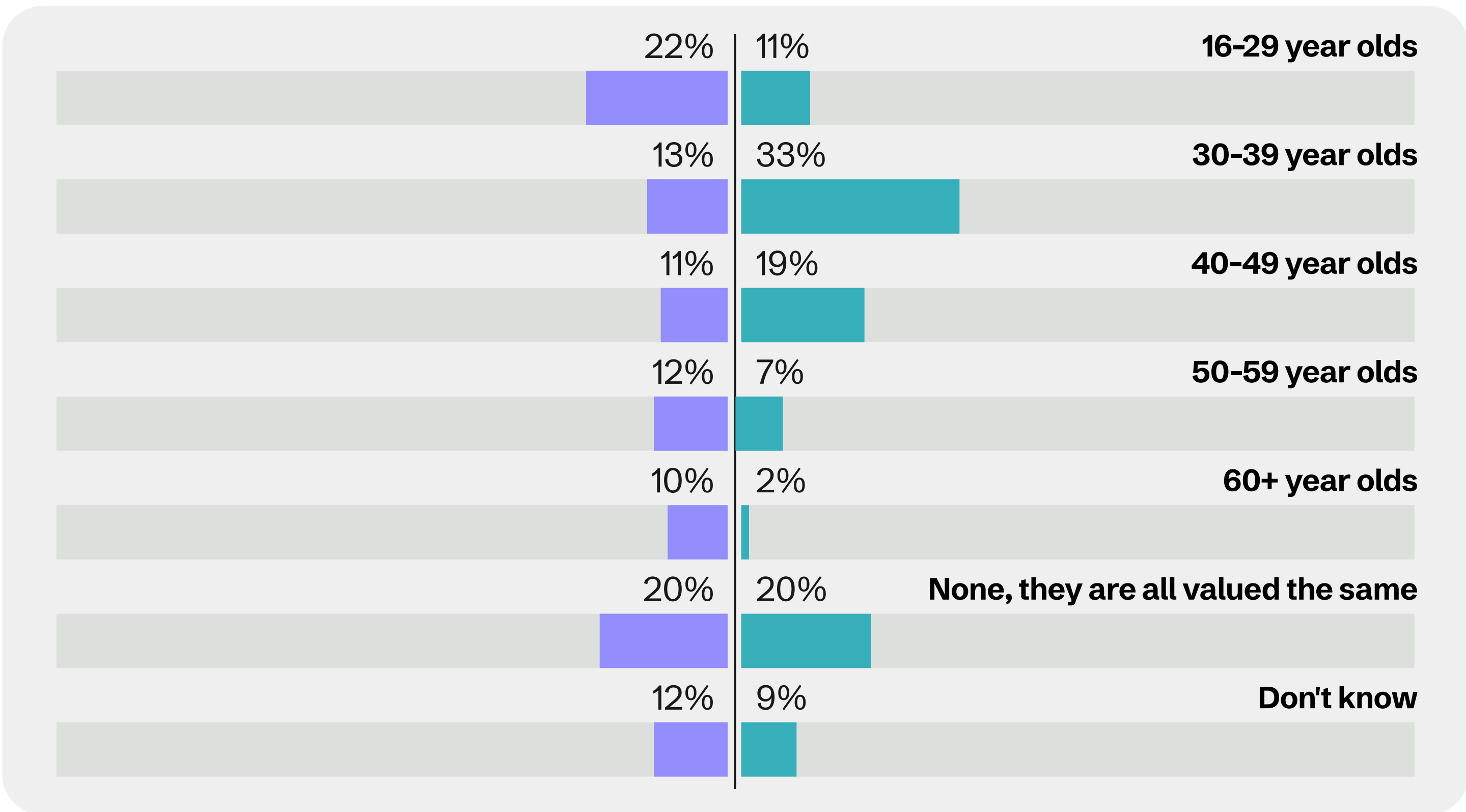
The Working Lives survey asked employees which age group they felt were the most valued, and the most under-valued, at work.

While employees do not feel those aged 50 years old are the most valued age group at work, they are not seen as the most under-valued either.

It is those in their **thirties** who are considered by employees to be the most valued at work and those **younger than thirty** who are the most under-valued.

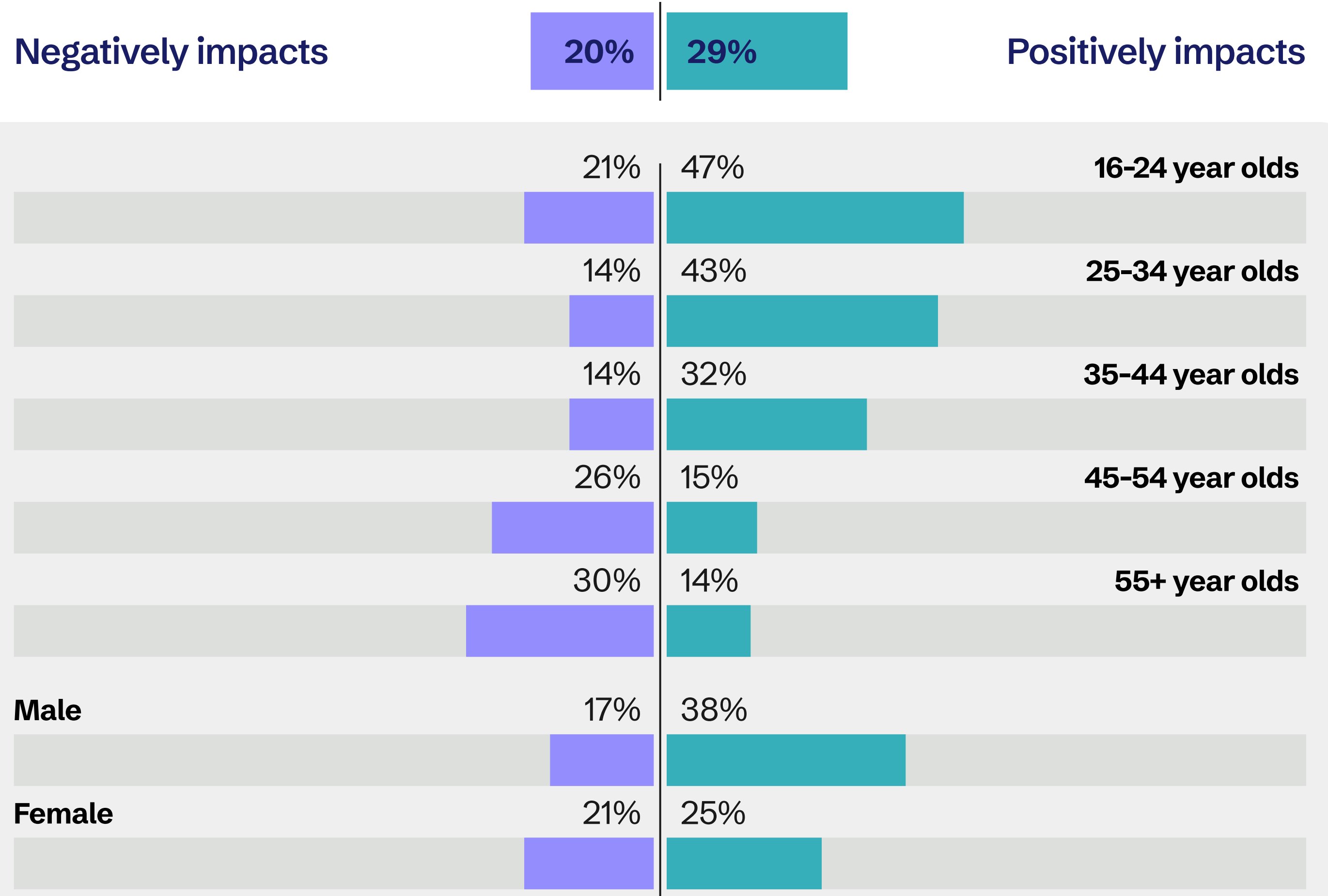
Most under-valued employees

Most valued employees





How employees think their current age impacts opportunities they are offered at work



However, it is workers aged 50 and over who feel their current age negatively impacts the opportunities they are offered at work.

Younger employees (16-24 years old) are the age group which feels their current age positively impacts the opportunities they are offered work.

Across all the age groups, men generally feel their current age more positively impacts the opportunities they are offered at work compared to women.



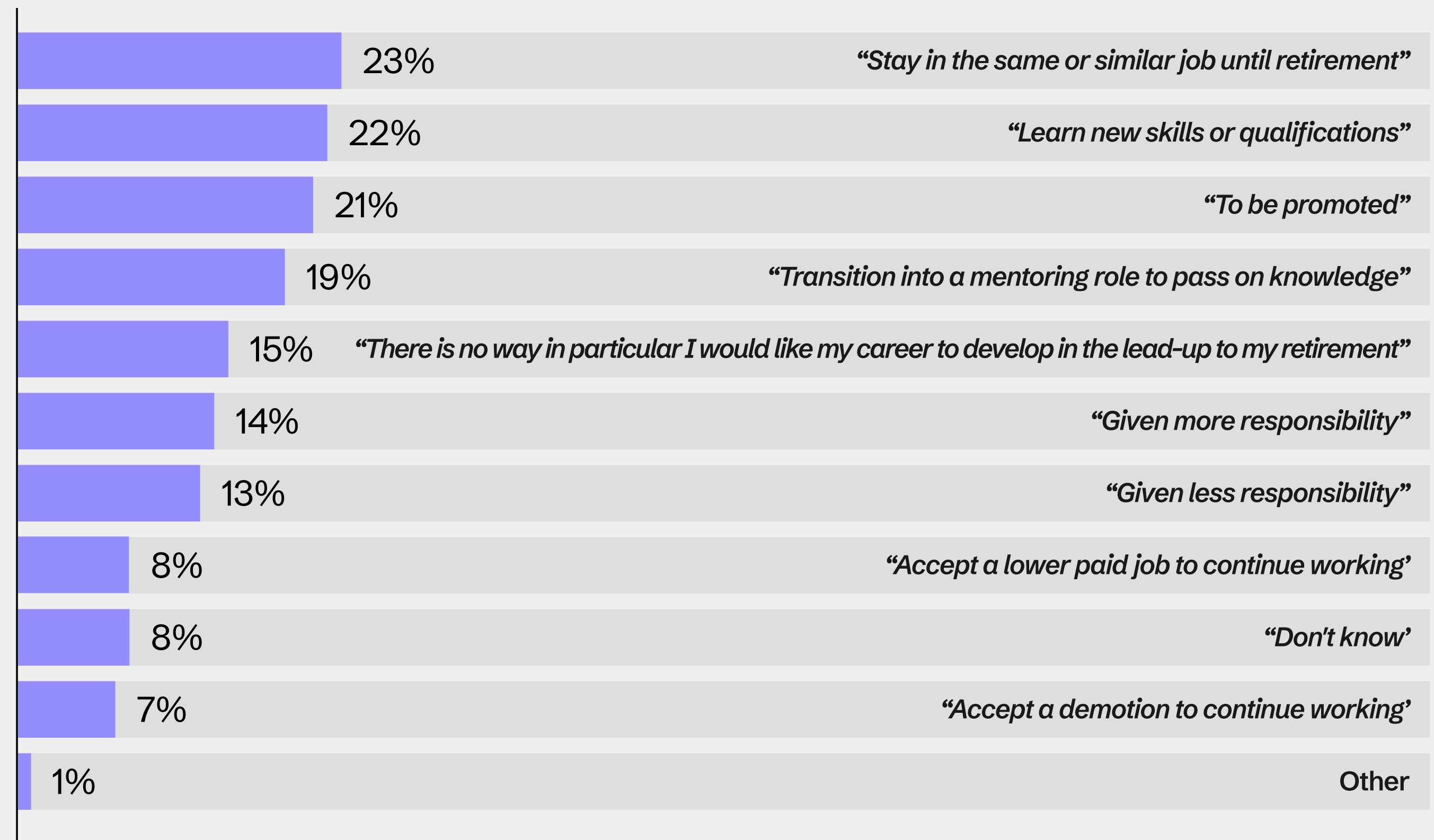
Over half (52%) of employees are going to work longer than planned because they are worried about their financial wellbeing, with over a third of those (35%) planning to work over 5 years longer than planned. More men (62%) than women (48%) are going to work for longer than planned.

Younger workers (16–24-year-olds) are the age group most likely (57%) to work for longer than planned.

Just over one in ten (13%) will stop working when planned but 16% don't have a plan in mind for how long they are going to work.

In the lead-up to retirement, employees are most likely to want to stay in the same or similar job until retirement. This is closely followed by those who want to learn skills or qualifications or get a promotion. Around one in five (19%) would also like to transition into a mentoring role to pass on their knowledge.

Employee career development preferences in the lead-up to retirement





Aviva in Action

Apprenticeships at Aviva are not just for new joiners

It is a common misconception that apprenticeships in England are only for school leavers.

Aviva continue to bust this myth by using apprenticeship learning in a dynamic way that supports talent attraction and development at many points in colleague's careers.

The current age of Aviva apprentices ranges from 19–58 with the average age of our learners being 31 years-old. The key skills in demand through apprenticeships are in Insurance, Data, and Risk, with many returning to education to deepen their Leadership acumen. Aviva recognise that learning is at the heart of the reskilling agenda, keeping people in meaningful jobs that grow our business today whilst developing the workforce of the future.



Debbie Bullock,
Aviva's Wellbeing Lead, said

“ The research shows that to thrive at work everyone wants to feel valued in the workplace, regardless of their age or other characteristics. An inclusive workplace where people feel safe to be themselves is key to this. Organisations are starting to see the need to tailor support for colleagues where practical.

More employers are also recognising the need to retain and value workers in later life and it's good to see that over a fifth of respondents over 50 are keen to continue their development and look for career progression – challenging the misconception that everyone is keen to quietly slide into retirement. Age should be no barrier to opportunity.”

**SPOTLIGHT ON:**

Supporting neurodivergent employees

People whose brain functions, ways of processing information, and behaviours are considered standard are described as neurotypical. The terms neurodivergent and neurodivergence are used to describe people whose neurological conditions mean that they do not consider themselves to be neurotypical. This includes people with autism, attention deficit hyperactivity disorder (ADHD), Tourette's syndrome, dyslexia, and dyspraxia, amongst other conditions.⁶

Over three in five employers (64%) would be confident supporting neurodivergent employees.

Just over two in five (43%) employers have increased the support they provide for neurodivergent employees over the past three years. The most common enhancements focus on improving communication between the employee and their line manager.

A third (33%) of employers now hold regular meetings with their neurodivergent employees where they discuss and agree workplace adjustments. The research also highlights that employers are regularly reviewing effectiveness, reflecting that an individual's needs may change over time and documenting their discussions. This not only offers clarity, but it can also prevent the need for an individual to have to repeat themselves and enable a smooth handover if they change reporting lines.

A third of employers (33%) say they have introduced employee support groups, made up of like-minded people and around one in five now offer a buddy or mentor to neurodivergent employees.

Over a quarter of employers (28%) have introduced support from specialist organisations through benefits such as private health insurance and group income protection. A similar number (27%) have introduced employee training sessions. One in five (21%) offer line manager training.

This increased focus on education and awareness is a positive move, particularly as around half of employers (53%) and employees (49%) said they want to support neurodivergent employees, who might also be their colleagues, but are scared that they would say or do the wrong thing.



Around three in five employers (65%) and employees (61%) agreed that more awareness is needed in supporting neurodivergent employees in the workplace.

Just under one in five (17%) employees said that there is still a stigma associated with neurodiversity, which was consistent with our employer research. A similar number of employers (19%) and employees (16%) said that people are afraid of telling colleagues that they are neurodivergent.

Over three in five (63%) employers and around half (48%) of employees say that positive steps have been made in relation to supporting neurodivergent employees in the workplace but there is more that can be done.

Dr Subashini M,
Medical Director at Aviva, said

“ While there’s still some way to go, it’s positive to see there’s an appetite from employers and employees to increase their knowledge of neurodivergent conditions. This is a trend we’re also seeing through impressive engagement with the support Aviva offers through its group income protection and private health insurance policies.

Everyone is different, with their own unique traits and needs. So, it’s reassuring to see that employers are having regular conversations with their employees. By understanding individual circumstances and expectations, employers and employees can work together to tailor support and introduce adjustments to help neurodivergent individuals thrive at work.”





Aviva in Action

Neurodiversity Support

In 2023, Aviva launched the **Neurodevelopmental Pathway** which is an expert-led service that helps speed up the initial assessment and diagnosis of **Attention Deficit Hyperactivity Disorder (ADHD)**, **Autism Spectrum Disorder (ASD)** and **Tourette's syndrome**.

The Neurodevelopmental Pathway is available as an optional benefit for members covered on an Optimum group health insurance scheme. It provides short-term support following diagnosis, either through adapted Cognitive Behavioural Therapy and/or prescription and stabilisation of medication.

Aviva's Group Income Protection policy includes a **Neurodiversity Pathway** as part of a wider suite of vocational rehabilitation and early intervention services.

The pathway can provide workplace support to help employees with a neurodiverse condition thrive, and to help them and their employer identify and overcome any challenges.

Group Income Protection rehabilitation and early intervention support are non-contractual benefits that Aviva can change or withdraw at any time.

More information about neurodivergent conditions and how to manage neurodivergence in the workplace can be found on Aviva's **Neurodiversity Hub**.





Methodology

- 1,001 full or part time employees aged 16+ in the private or charity sector were interviewed by Censuswide between 02-09 April 2024.
- 201 private sector employers (aged 18+) in the private sector (excluding sole traders) were interviewed by Censuswide between 02-16 April 2024.
- Censuswide abides by and employs members of the Market Research Society which is based on the ESOMAR principles and are members of The British Polling Council.
- All interviews were conducted online. The sample was targeted, and data weighted back to these targets, to ensure a comprehensive cross-section of the UK working population.
- Where appropriate, some statistics have been combined to make a net score, for example 'Strongly Agree' and 'Slightly Agree' combined to make 'Agree'.

References

Where appropriate, information is provided under the Open Government Licence, which is available [here](#).

- 1 **Aviva Working Lives Reports** | 2023, 2022, 2017
[Working Lives Report 2023](#)
[Working Lives Report 2022](#)
[Working Lives Report 2017](#)
- 2 **Pensions and Lifetime Savings Association** | 2022
[How to estimate likely retirement living standards](#)
- 3 **Aviva** | Mar 2023
[Aviva is one of the first Living Pensions employers](#)
- 4 **Pensions Policy Institute** | Oct 2022
[Call on UK retirement savers to take action on £26.6bn in lost pensions](#)
- 5 **Centre for Ageing Better** | Work
[State of Ageing in 2020](#)
- 6 **The Brain Charity**
[Neurodivergent, neurodiversity and neurotypical: a guide to the terms](#)

About Aviva

Aviva is one of the UK's leading Insurance, Wealth, and Retirement businesses, with major business in Ireland and Canada. Our purpose is to be with you today, for a better tomorrow. We exist to be with people when it really matters, throughout their lives.

For more details on what we do, our business and how we help our customers, visit www.aviva.com/about-us.

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