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LOCKDOWN PROVIDES OPPORTUNITY FOR MORE PEOPLE TO CONSIDER FUTURE LIFE GOALS

The number of people making plans for their future has significantly increased since the start of lockdown, with almost 20% more people formalising a 'bucket list' of things they want to do or achieve in their lifetime. However, how people will fund their bucket list items remains their biggest concern, new research from HSBC UK reveals.

The research, compiled by YouGov of over 2,000 Brits, looked at attitudes towards lifetime ambitions and finances before lockdown and six months into lockdown.

The insight shows that one in three Brits (32%) have had a list of things they want to do in their lifetime, up from one in four (27%) in March, with traveling the world (57%) and visiting key landmarks like the Great Wall of China and Mount Rushmore (55%) being the most popular aspirations.

Whilst more people appear to have been thinking about the future, including one in three (33%) saying they want to save enough for a comfortable retirement, there are concerns about not having enough money to complete their to-do list. Two thirds (65%) of people who haven't yet completed their bucket list think that not having enough money would prevent them from doing so, twice as many as those who say they do not have enough spare time (31%).

As a result of the financial concerns, four in ten (39%) people said they would commit to saving more to help them afford to complete the items not yet done on their bucket list, with one in three (32%) thinking that setting up a budget to spend less and save more. One in ten (10%) said they would commit to investing more.

This sentiment towards investing has translated into an increased demand for information, with Google search activity for the term 'investing' continuing to increase in popularity since last year, with search levels around 20% higher than this time last year. Equally our own [beginner's guide to investing](#) is the most popular article downloaded on HSBC UK's [Wealth Insights Hub](#).

However, over one in four (26%) people said they would consider playing the lottery to help them afford to complete the items on their bucket list, with 4% saying they would gamble for that reason.

James Hewitson, Head of Wealth Management at HSBC UK said: “We can’t get away from the fact that most things in life aren’t free, and that also goes for our most common joint aspirations, whether it is traveling the world, buying a house, getting married or having children, or having enough money set aside for a comfortable retirement,.

“Lockdown has given people plenty of time to think about their lives, their lifestyles and their priorities going forward. It’s encouraging to see that committing to saving more is the most popular consideration for people looking to pay for items on their bucket lists. It is an interesting insight that more than twice the number of people would consider playing the lottery to investing, which gives you better longer term potential for growing your money.

“What is encouraging is a significant increase in the amount of recent visits to our saving and investing pages, which have information and guides about getting the most from your money. The two most popular articles have been [‘Investing for beginners’](#) and [‘Saving vs Investing’](#). Now may be a good time to assess what you want, when you want it and how you are going to fund it.

“By starting to invest now, which you can do with just £50 a month through our online advice service [HSBC My Investment](#), your aspirations of things you want to do during your lifetime could be one step closer.”

Top 10 items on the nation’s bucket lists

1. Travel the world (57%)
2. Visit a key landmark eg Machu Pichu, Great Wall of China (55%)
3. Buy a house (35%)
4. Save enough money for a comfortable retirement (33%)
5. Lose weight (33%)
6. Learn a new skill eg painting (32%)
7. Learn a foreign language (32%)
8. Pay off my mortgage (25%)
9. Have children (24%)

10. Get married (23%)

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Notes to editors

Two sets of research were carried out by YouGov Plc 1) Total sample size was 2101 adults. Fieldwork was undertaken between 10th - 11th March 2020. The survey was carried out online. The figures have been weighted and are representative of all GB adults (aged 18+). 2) YouGov Plc. Total sample size was 2041 adults. Fieldwork was undertaken between 2nd - 3rd September 2020. The survey was carried out online. The figures have been weighted and are representative of all GB adults (aged 18+).

Media enquiries to:

Email: UKPressOffice@hsbc.co.uk

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