



# The Wellbeing Report from Aviva

Winter 2017

Retirement  
Investments  
Insurance  
Health



# Introduction



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The health of the UK is a growing concern among the government, the medical profession and the general public. While lifestyle trends which focus on wellness and healthy eating are increasing in popularity, a huge number of people are still suffering from both physical and mental health conditions, placing considerable pressure on our health services.

Most significant is the impact of obesity, which is already seen by many as an epidemic across the world. The World Obesity Federation estimates the global cost of treating ill health caused by obesity will exceed £920 billion every year by 2025.<sup>1</sup> However in most cases, funding is already stretched to its limit and spending more simply isn't a long-term solution. The NHS currently spends around £16 billion every year on the direct medical costs of treating diabetes and other conditions related to being overweight or obese, almost as much as it spends on the fire and police services.<sup>2</sup>

The pressures of 21st century life, economic uncertainty and the influence of social media have also led to notable increases in the number of people with mental health issues,<sup>3</sup> particularly among women and young people. Stress, anxiety and insomnia are now commonplace in our society.

It's clear that to address growing health concerns we must aim to address the root causes rather than just the symptoms.

Aviva's research found that just 46% of UK adults rate their health and wellness as good or excellent, with 20% rating it as poor or very poor.\* A quarter of UK adults (23%)\* currently take no preventive measures to protect or improve their physical health, while a slightly higher proportion (27%)\* take no precautions for their mental health. As well as highlighting the current condition of the nation's health, this report aims to encourage the take-up of healthy habits to prevent issues and illness further down the line.

\* See Methodology, page 8

<sup>1</sup> The Guardian, World Obesity Federation: [www.theguardian.com/society/2017/oct/10/treating-obesity-related-illness-will-cost-12tn-a-year-from-2025-experts-warn](http://www.theguardian.com/society/2017/oct/10/treating-obesity-related-illness-will-cost-12tn-a-year-from-2025-experts-warn)

<sup>2</sup> Daily Telegraph, NHS England: [www.telegraph.co.uk/news/2016/06/07/more-spent-on-treating-obesity-related-conditions-than-on-the-po/](http://www.telegraph.co.uk/news/2016/06/07/more-spent-on-treating-obesity-related-conditions-than-on-the-po/)

<sup>3</sup> Adult Psychiatric Morbidity Survey: Survey of Mental Health and Wellbeing, England, 2014: [digital.nhs.uk/catalogue/PUB21748](http://digital.nhs.uk/catalogue/PUB21748)



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## Key findings

- Just 46% of UK adults rate their health and wellness as good or excellent, with 20% rating it as poor or very poor.\*
- Four out of 10 UK adults feel stressed most days, including 17% who feel stressed every day, with money worries cited as the biggest cause by those who experience conditions such as anxiety, depression, insomnia and stress (40%).\*
- Almost a third (31%) of UK adults currently suffer from insomnia, rising to 36% of women.
- 52% of men consider themselves overweight or obese, significantly lower than the 65% recorded by the NHS.
- Young people (aged 16–24) are the most likely to suffer from stress, with 32% feeling stressed 'most days' and a further 28% feeling stressed every day.\*
- Body image becomes less of a concern as we get older, with the proportion affected by associated issues decreasing from 33% of people aged 16–24, to 9% of over-55s.\*
- A quarter (23%) of adults don't take preventive measures to look after their physical health and wellbeing while a slightly higher proportion (27%) don't take preventive measures for their mental health and wellbeing.\*

**46%**

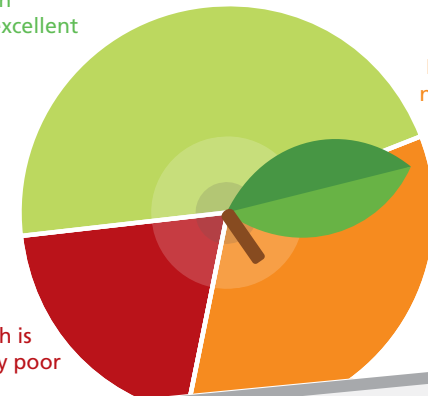
My health  
is good/excellent

**34%**

My health is  
neither good  
nor bad

**20%**

My health is  
poor/very poor



\* See Methodology, page 8

# Stress and mental health\*

Stress has become a widespread condition in the UK, with Aviva's research showing it currently affects the mental health of four out of 10 (41%) of UK adults most days or every day.

Women in particular are far more likely to say they suffer from stress. While a still-concerning proportion of men experience stress most or every day (30%), half (50%) of women say the same. Nearly half of women (45%) have experienced stress in the last year, compared to just over a quarter (27%) of men.

A similarly high proportion of women say they have experienced other mental health concerns such as anxiety (44% vs. 24% of men) and depression (35% vs. 23% of men) in the past 12 months.

As the cost of living continues to increase,<sup>4</sup> it's little surprise that the most common cause of mental health issues for UK adults is money worries (40%). This is almost twice as prevalent as the next most common causes: family (23%) and work (22%) pressures.

Despite the prevalence of poor mental health across the UK, nearly half (45%) of adults currently take no preventive measures to combat these issues.

For those who do, a fifth (17%) rely on medication such as anti-depressants. However, a significant number are turning to alternative measures, such as exercise (22%), meditation (15%) and breathing techniques (14%).

## The taboo of mental illness

Despite mental health issues becoming increasingly common, a degree of stigma still exists. While 50% of UK adults would feel comfortable telling others if they have a mental health condition, Aviva's data shows a quarter (27%) would feel uncomfortable, and the remaining 23% 'don't know'. The need for greater awareness and support around mental health is clear, particularly in the workplace. The October 2017 'Thriving at Work' report, commissioned by Prime Minister Theresa May, estimated mental health to cost the economy 300,000 jobs per year.<sup>5</sup>

While 50% of people feel that the stigma around mental health has lessened in recent years, more than one in ten UK adults (11%) believe it is worsening, so the vital role employers can play in supporting staff is one to be encouraged.



## Money worries the key trigger for UK's mental health conditions

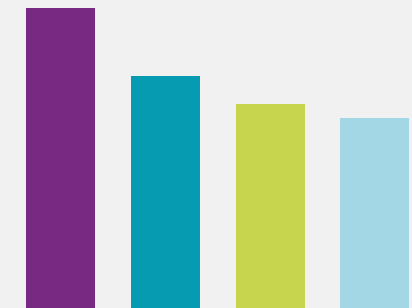


### Top causes of mental health conditions

● Money worries	40%
● Family pressures	23%
● Work pressures	22%
● Relationship difficulties	20%
● Concerns about health/an illness	20%
● Unhappy with body image	18%



## Exercise more popular than medicine in combating mental health conditions



### Preventive measures taken to combat mental health conditions

● Physical exercise	22%
● Anti-depressants/similar drugs	17%
● Meditation	15%
● Breathing techniques	14%

\* See Methodology, page 8

<sup>4</sup> ONS Consumer Price Index, October 2017: [www.ons.gov.uk/economy/inflationandpriceindices/timeseries/I55o/mm23](http://www.ons.gov.uk/economy/inflationandpriceindices/timeseries/I55o/mm23)

<sup>5</sup> Thriving at Work: a review of mental health and employers: [www.gov.uk/government/publications/thriving-at-work-a-review-of-mental-health-and-employers](http://www.gov.uk/government/publications/thriving-at-work-a-review-of-mental-health-and-employers)

# Sleep

## A third of UK adults suffer from insomnia

Poor sleep quality can both be a symptom of mental health issues and a cause. Those suffering from mental health conditions such as anxiety and stress may often find they are kept awake at night, while recent research from the University of Oxford demonstrated that a lack of sleep in itself can cause mental health issues such as paranoia, depression and anxiety.<sup>6</sup>

The UK's sleep problems are twofold: not only are we not getting enough sleep, but when we do finally nod off, sleep quality is poor.

On average, UK adults sleep for six hours and 28 minutes per night; below the seven to nine hours' sleep recommended by the National Sleep Foundation.<sup>7</sup> Nearly a quarter (23%) sleep for five hours or less each night. As a result, almost half (48%) of adults say they do not get enough sleep, with women significantly more likely to feel this way (54%) than men (41%).

An international study conducted across 14 different countries by Aviva earlier in 2017 suggests UK adults are some of the worst sleepers in the world, being most likely to say they are not getting the right amount of sleep ahead of countries including France, Italy, Hong Kong and India.<sup>8</sup>

Almost a third (31%) of UK adults currently suffer from insomnia, rising to 36% of women. Nearly half of all adults (45%) say they have suffered from insomnia in the past.

## Disrupted sleep a common feature of UK bedtimes

Sleep disruption is also common, with more than two thirds (67%) of UK adults saying their sleep is often disturbed. Again, this is much higher among women (73% vs. 60% of men). Meanwhile, half (51%) say they do not get good quality sleep, rising to 59% of women.

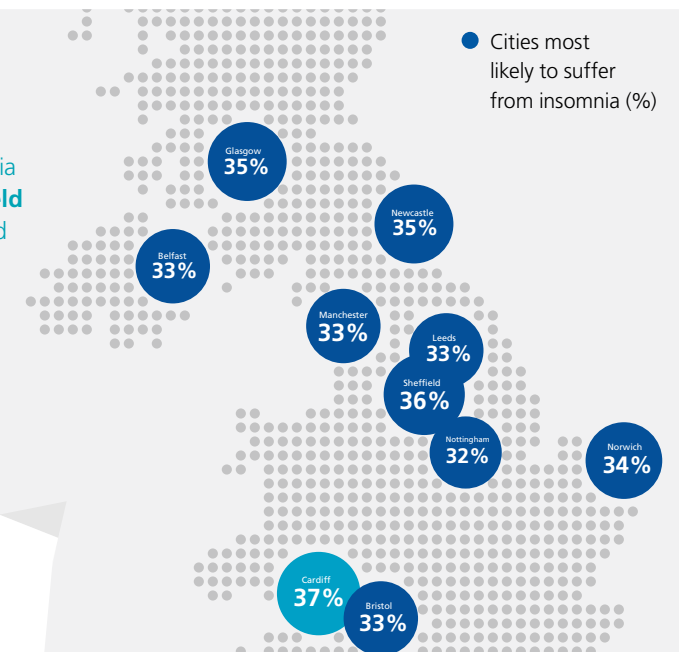
Regular poor sleep also increases the risk of serious medical conditions such as obesity, heart disease and diabetes, as well as shortening life expectancy.<sup>9</sup> UK adults are keen to improve their sleeping patterns, with a quarter (26%) saying this is one of their biggest health ambitions for the next year. Yet half (51%) do not take any measures to help them sleep better.

Among those who do take active measures, most prefer natural methods such as reading to relax (39%), watching caffeine intake after noon (32%) and avoiding screens near bedtime (18%). However, 13% take sleeping tablets (rising to 19% of adults aged 16–24) and 13% resort to drinking alcohol as a 'night cap'.

	Average total	Men	Women
Average length of sleep, per night	6 hrs, 28 min	6 hrs, 33min	6 hrs, 22min
Do not get the right amount of sleep	48%	41%	54%
Do not get good quality sleep	51%	42%	59%
Currently suffering from insomnia	31%	26%	36%
Often has disrupted sleep	67%	60%	73%

## The UK's top 10 sleepless cities

Cardiff is the UK city most likely to suffer from insomnia (37%), followed by Sheffield (36%), Glasgow (35%) and Newcastle (35%).



<sup>6</sup> The Lancet, The effects of improving sleep on mental health (OASIS): a randomised controlled trial with mediation analysis, September 2017

<sup>7</sup> National Sleep Foundation, Sleep Duration Recommendations

<sup>8</sup> Aviva, UK adults continue to be worst sleepers in international survey: Nearly 20 million UK adults are not getting the right amount of sleep, July 2017

<sup>9</sup> NHS, Why lack of sleep is bad for your health

# Attitudes to body image, eating and exercise

## UK adults underestimate their weight

According to the NHS, 58% of women and 68% of men are currently classed as overweight or obese.<sup>10</sup> Aviva's data suggests only 37% of UK adults have a healthy BMI, falling slightly from 40% in 2016.<sup>11</sup>

The findings suggest many people are in the dark about the true state of their physical health.

Women have a better understanding of their weight, as 58% consider themselves overweight or obese, matching official NHS statistics.<sup>12</sup> In contrast, 52% of men consider themselves overweight or obese, significantly lower than the 68% recorded by the NHS.

## Diet and exercise inertia

The number of overweight adults in the UK may be explained by certain common diet and lifestyle choices. The majority (86%)\* of UK adults say that while they try to eat a balanced diet, they know they could eat more healthily. One in five (20%) have not made any changes to their diet in the last year.

Losing weight is a focus for many, with two in five (41%) men and nearly two thirds (64%) of women going on a diet in the last year. Nearly half (48%) of UK adults have tried to increase the amount of fruit and vegetables they eat, while 46% have tried to cut down on sugar. Over a quarter (27%) have tried to limit fatty foods and a further 26% have tried to drink less alcohol.

For the 4 million people<sup>13</sup> living with Type 2 diabetes in the UK, commonly caused by being overweight, losing weight may be of significant importance to their overall health. However, their success may be impacted by the majority of UK adults (81%) do not regularly keep track of calories.

A worrying number of people (48%)\* are concerned they don't have a healthy relationship with food. This is especially prevalent among women (56%)\*, with half (50%) also admitting to eating 'naughty' foods in secret.



Attitudes towards healthy eating amongst UK adults	Total	Men	Women
I try to eat a balanced diet, but I know I could eat more healthily	86%	83%	87%
I don't know how many calories I consume each day	81%	83%	80%
I would like to eat more healthily but I sometimes find healthier foods too expensive	67%	62%	72%
I have dieted at least once in the past, to lose weight	60%	47%	72%
I worry that I don't have a healthy relationship with food	48%	39%	56%
I sometimes eat 'naughty' foods in secret	45%	40%	50%
I'm not too bothered about how healthily I eat, as long as I feel and look good	45%	51%	39%
Sometimes I skip meals in order to keep my weight down	39%	34%	43%
I'm too busy to prepare healthy meals	37%	34%	39%

\* See Methodology, page 8

<sup>10</sup> NHS Statistics on Obesity, Physical Activity and Diet: [www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/613532/obesity-phys-acti-diet-eng-2017-rep.pdf](http://www.gov.uk/government/uploads/system/uploads/attachment_data/file/613532/obesity-phys-acti-diet-eng-2017-rep.pdf)

<sup>11</sup> Aviva Health Check UK data, autumn 2016

<sup>12</sup> NHS Statistics on Obesity, Physical Activity and Diet: [www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/613532/obesity-phys-acti-diet-eng-2017-rep.pdf](http://www.gov.uk/government/uploads/system/uploads/attachment_data/file/613532/obesity-phys-acti-diet-eng-2017-rep.pdf)

<sup>13</sup> Diabetes UK, Facts and Stats: [diabetes-resources-production.s3-eu-west-1.amazonaws.com/diabetes-storage/migration/pdf/DiabetesUK\\_Facts\\_Stats\\_Oct16.pdf](http://diabetes-resources-production.s3-eu-west-1.amazonaws.com/diabetes-storage/migration/pdf/DiabetesUK_Facts_Stats_Oct16.pdf)

# Attitudes to body image, eating and exercise continued

Most of us know that eating well is only half of the story in maintaining a healthy lifestyle and weight. Regular exercise not only burns calories but can have a multitude of other benefits to both physical and mental health.

On average, UK adults exercise three times a week, although half (50%) say they struggle to find the time, with women feeling more time-poor than men (57% vs. 42%). Women are also far more likely to say they are too tired to exercise (64%) than men (40%).

Although adults are advised to do at least 150 minutes of physical activity every week,<sup>14</sup> worryingly, one in five (17%) never exercise, with a third (33%) stating they prefer not to exercise as long as they feel and look good. This inertia is mirrored by the proportion who state they're not bothered about how healthily they eat, as long as they look and feel good (45%).\*

Over half of UK adults (55%) are unhappy with their current fitness levels, with almost a quarter (24%)\* stating their biggest health ambition for the next year is to feel physically fitter. Despite these high hopes, only 7% plan to visit the gym more regularly.

## Cure rather than prevention for physical health

A healthy lifestyle can work wonders in preventing serious physical or mental illness down the line. However, just 23%\* say they make every effort to maintain good physical health and prevent problems in the future and nearly a quarter (23%)\* take no preventive measures at all.



Attitudes towards exercise amongst UK adults	Total	Men	Women
I exercise to try to prevent or improve physical health problems	60%	59%	60%
I exercise to try to prevent or improve mental health problems	59%	54%	63%
I'm too tired to exercise	53%	40%	64%
I find it more difficult to exercise in the winter months	53%	45%	61%
I struggle to find the time to exercise	50%	42%	57%
I don't know how much exercise I should be doing	38%	39%	38%
I'm not too bothered about exercising as long as I feel and look good	33%	35%	31%
I use wearable technology to encourage me to exercise more	22%	20%	24%

\* See Methodology, page 8

<sup>14</sup> NHS physical activity guidelines: [www.nhs.uk/Livewell/fitness/Pages/physical-activity-guidelines-for-adults.aspx](http://www.nhs.uk/Livewell/fitness/Pages/physical-activity-guidelines-for-adults.aspx)

# Mental health and young people\*

While all generations struggle to achieve a healthy and balanced lifestyle, Aviva's research shows young people in particular are experiencing a number of health related issues. The 16–24 age group is one of the least likely to rate their current health and wellbeing as good or excellent (44%).

Younger generations struggle with mental health issues, with those aged 16–24 the most likely to suffer from stress, with 60% feeling stressed most or every day, 19 percentage points higher than the average for all UK adults (41%). A study from the Mental Health Taskforce to the NHS reports that three quarters of mental health problems have begun by the age of 24,<sup>15</sup> with Aviva's research showing a significant proportion of people aged 16–24 experiencing anxiety (46%), depression (39%) and panic attacks (29%) in the last year.

With young people facing the double-edged sword of rising house prices<sup>16</sup> and inflation,<sup>17</sup> while typically living in lower income households than older generations,<sup>18</sup> it's unsurprising that money worries are again the most common cause of mental health issues for this age group (41% vs 40% of all UK adults).

The proliferation of social media platforms has been cited by several charities as 'fuelling a mental health crisis' in the UK,<sup>19</sup> with their heavy usage among this group linked to increasing low self-esteem and insecurities. According to the ONS, almost all 16–24 year olds use social networks in 2017, compared to 51% of those aged 55–64.<sup>20</sup>

Those aged 16–24 are significantly more likely (33%) to be affected by negative perceptions of their body image than those over 25. Perhaps unsurprisingly, this becomes less of a concern as we get older, with the proportion affected decreasing to 22% of those aged 25–34, 16% of those aged 35–44 and 11% of those aged 45–54.

The pressure young people feel to look good is reflected in the fact that two thirds say they've tried to diet to lose weight (66%) – yet this group are the most likely to have a healthy BMI than any other age group (51%) according to the NHS.<sup>21</sup>

Especially worrying is the fact that people in this group are the most likely to say they are dealing with a mental health condition without seeking help (13% vs. 7% UK average), or without feeling as though they are getting the right treatment (15% vs. 10%). They are also the least likely to want to tell someone about their mental health issues (33% vs 27%), suggesting thousands of young people could be suffering in silence.

While more needs to be done to effectively treat symptoms and support those dealing with mental health issues, over a third (39%) of those aged 16–24 feel they could focus further on preventive measures. Just 20% say they make every effort to maintain overall good health and avoid problems in the future.

## Most common causes of mental health issues



### Money worries

All UK adults	16–24 year olds
40%	42%



### Unhappy with body image

All UK adults	16–24 year olds
18%	33%



### Family pressures

All UK adults	16–24 year olds
23%	25%



### Relationship difficulties

All UK adults	16–24 year olds
20%	23%



### Study / exam pressures

All UK adults	16–24 year olds
6%	24%

\* See Methodology, page 8

<sup>15</sup> The Five Year Forward View for Mental Health 2016, NHS: [www.england.nhs.uk/wp-content/uploads/2016/02/Mental-Health-Taskforce-FYFV-final.pdf](http://www.england.nhs.uk/wp-content/uploads/2016/02/Mental-Health-Taskforce-FYFV-final.pdf)

<sup>16</sup> Resolution Foundation: [www.theguardian.com/society/2017/sep/20/millennials-spend-three-times-more-of-income-on-housing-than-grandparents](http://www.theguardian.com/society/2017/sep/20/millennials-spend-three-times-more-of-income-on-housing-than-grandparents)

<sup>17</sup> Young Women's Trust: [www.theguardian.com/society/2017/sep/29/young-people-more-anxious-than-ever-due-to-brexit-and-rising-debt](http://www.theguardian.com/society/2017/sep/29/young-people-more-anxious-than-ever-due-to-brexit-and-rising-debt)

<sup>18</sup> Department for Work and Pensions, Households Below Average Income: 1994/95 to 2015/16: [www.gov.uk/government/statistics/households-below-average-income-199495-to-201516](http://www.gov.uk/government/statistics/households-below-average-income-199495-to-201516)

<sup>19</sup> Royal Society for Public Health: [www.rspg.org.uk/our-work/policy/social-media-and-young-people-s-mental-health-and-wellbeing.html](http://www.rspg.org.uk/our-work/policy/social-media-and-young-people-s-mental-health-and-wellbeing.html)

<sup>20</sup> ONS, Social networking by age group, 2011 to 2017: [www.ons.gov.uk/peoplepopulationandcommunity/householdcharacteristics/homeinternetandsocialmediausage/adhoc007401socialnetworkingbyagegroup2011to2017](http://www.ons.gov.uk/peoplepopulationandcommunity/householdcharacteristics/homeinternetandsocialmediausage/adhoc007401socialnetworkingbyagegroup2011to2017)

<sup>21</sup> NHS Statistics on Obesity, Physical Activity and Diet: [www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/613532/obes-phys-acti-diet-eng-2017-rep.pdf](http://www.gov.uk/government/uploads/system/uploads/attachment_data/file/613532/obes-phys-acti-diet-eng-2017-rep.pdf)



# Practical tips

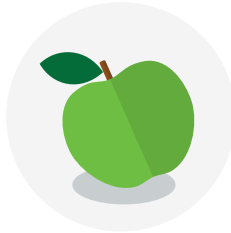


**Dr Doug Wright**  
Medical Director  
at Aviva, offers  
his tips for staying  
healthy in body  
and mind



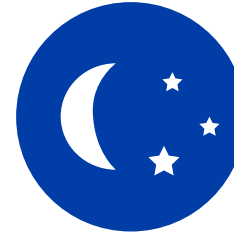
## 1. Regular exercise

Physical exercise has been proven to release endorphins and relax your body and mind. Regularly working out three to five times a week for around 30 minutes will not only improve your waistline, but is an effective way of tackling other issues such as stress or insomnia. Find an activity or new sport that you enjoy to help make maintaining a regular exercise habit easier.



## 2. Balanced diet

Eating a well-balanced diet is extremely important in maintaining a healthy weight, avoiding future ill health and it can also help in reducing stress levels and mood swings. Make sure you're eating a balanced diet with plenty of vegetables, fruit and fibre as well as ensuring your fluid intake is adequate without relying on fizzy or sugary drinks.



## 3. Power down

Our bodies need time to shift into sleep mode, so spend the last hour before bed doing a calming activity such as reading, meditating or having a bath. Avoid screen time; turn off the television and put other electronic devices such as mobile phones and tablets away – the light emitted is activating to the brain and will stop you from relaxing.



## 4. Talk about it

If you're feeling stressed, anxious or depressed, tell someone how you feel. Talk to a family member, a friend or a doctor – a problem shared is a problem halved, and they'll be able to help you decide the next steps to take. It's also important to make sure that adequate support is there in the workplace, so speak to your manager or a member of your HR team to find out what help is available.



## 5. Me time

A few minutes meditation and deep breathing can work wonders in easing anxiety and stress. Meditation has been suggested to improve resilience to stress, while deep breathing counters the effects of stress by slowing your heart rate and lowering your blood pressure. There are a number of mindfulness and meditation apps that can be downloaded to help you get started.



# Methodology

\* Stats marked come from a survey of 4,205 nationally representative UK adults, carried out between 27/09/2017 and 29/09/2017, and between 22/11/2017 and 24/11/2017. All other survey results come from a survey of 2,235 nationally representative UK adults carried out between 27/09/2017 and 29/09/2017

## Technical notes

A median is described as the numeric value separating the upper half of a sample, a population, or a probability distribution, from the lower half. Thus for this report, the median is the person who is the utter middle of a sample. All figures are medians unless otherwise specified and are referred to as 'typical' rather than 'average' (mean).

A mean is a single value that is derived by adding all the values on a list together and then dividing by the number of items on said list. This can be skewed by particularly high or low values.

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