



The Aviva Health Check UK Report

Spring 2014

Introduction and overview

Health is big business in the UK and a major concern for a majority of the population. While the nation's bodies are suffering due to poor diet and sedentary lifestyles, financial concerns and work pressures are also having a profound effect on mental health.

The inaugural Aviva Health Check UK report aims over time to track both the physical and mental health of the nation through trends in exercise, diet, illness and general well-being, based on a survey of 2,000 UK adults.

The report identifies patterns of health and well-being across the nation, across generations and across body types, identifying the problems particular to these demographics. It also looks at the health ambitions and fears that face the UK; a country that is as keen to improve its mental health as it is its physical health.

There is also a look at the changing relationship that individuals have with their body image and how women are particularly affected by what they perceive as flaws in their appearance and body shape.

The report also helps to paint a picture of how different generations are coping, or not, with the pressures of modern life and the stresses and anxiety that are being caused by a population that is becoming financially stretched.

Overview

- **Health and body mass index** – half of Britons are classified as either overweight or obese according to their BMI, with a clear North-South divide when it comes to obesity (page 3).
- **Happiness and health** – just 52% of the UK consider themselves to be in good health and 77% of people in poor health say they are unhappy with their lives (page 8).
- **Diet and exercise** – Only one fifth of the population has 5 a day while a third has at least one portion of crisps or chocolate a day (page 12).
- **Mental health** – A third of the UK has suffered from a mental health problem in the last year, yet the majority do not seek help. Those that do are more likely to be prescribed medication than counselling services (page 15).
- **Hopes, fears and ambitions** – Losing weight is the UK's biggest health ambition, while the impact of advancing years on health is the biggest fear (page 19)
- **Spotlight 1 – Body image, self-esteem and happiness** – with 41% of the UK rarely or never happy with their body shape, unhappiness and lack of confidence prevail (page 23).
- **Spotlight 2 – Mental wellbeing across the generations** – money worries and the struggle to balance work-life demands give rise to stress, anxiety and depression for both the 'sandwich generation' and 'Generation Y' (page 26).

Health and Body Mass Index

Britons' modern lifestyles have seen a decline in manual labour and an increase in sedentary pursuits, which in part has led to a doubling in obesity rates in the past 25 years¹.

This change in lifestyle has had a profound effect on the nation's health and their waistlines, and has given rise to a UK health and diet industry that's estimated to be worth £2 billion and a fitness market worth almost double that amount.

Aviva's debut Health Check UK report finds that today, half of Britons can be classified as 'overweight' or 'obese', according to their body mass index (BMI).

The NHS defines a healthy BMI as between 18.5 and 24.9. Between 25 and 29.9 a person is classified as overweight, and a person with a BMI over 30 is considered obese.

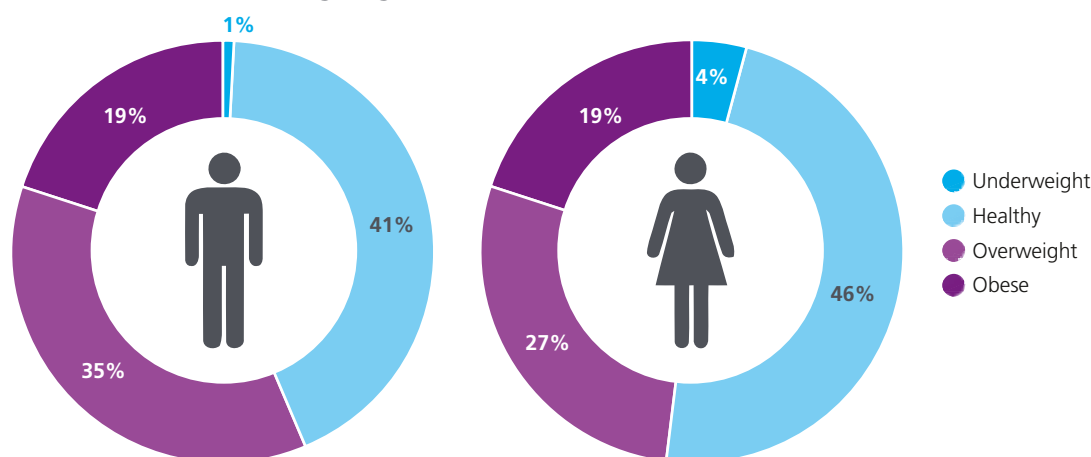
Around a third of people (31%) are overweight, with a further fifth of the population (19%) in the obese category.

The good news is that 44% of people are 'healthy' when measured by BMI and just 3% of people are classified as 'underweight'.

Women are more likely to be a healthy weight, 46% compared with 41% of men, while men are more likely to be overweight, with 35% falling into this category compared with 27% of women.

But when it comes to being obese, the sexes are equal, with both 19% of men and the same amount of women falling into this category.

UK BMI levels according to gender



Research from the University of Glasgow² has found that obesity levels reach a peak at age 60-70. With age comes mobility issues, which may limit the amount of exercise individuals are able to do or even the foods they are able to prepare.

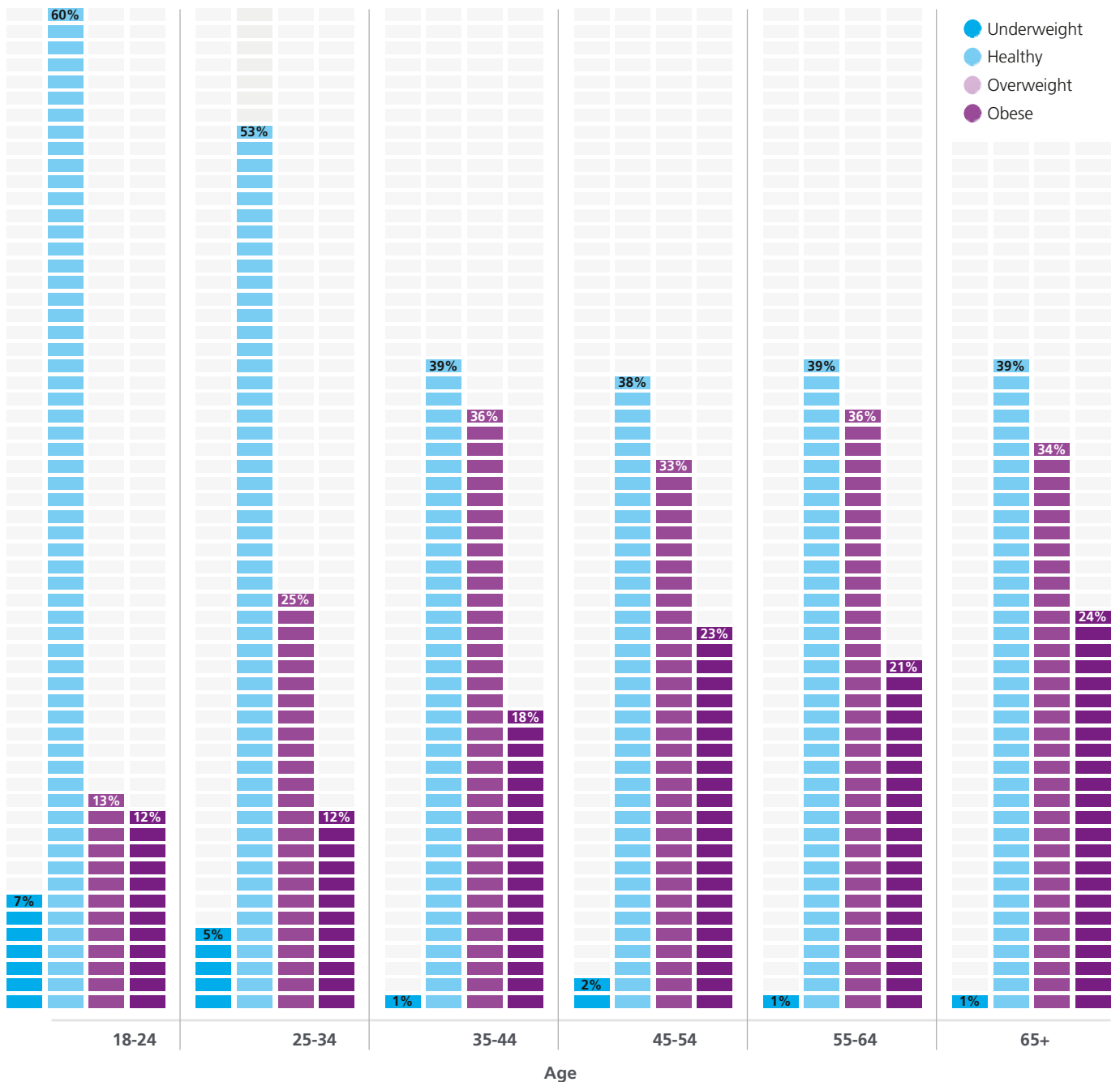
Not surprisingly, people gain weight as they age, with 23% of over-45s surveyed falling into the obese range. However, the 35-44 age range shows high rates of poor BMI, with a total of 54% classed as overweight or obese as they approach middle age.

Those aged 18-24 were most likely to be at the right weight, with 60% having a healthy BMI.

¹ Public Health England

² University of Glasgow

BMI according to age range



Mapping the UK's rising BMI

Regionally, there is a clear North-South divide when it comes to obesity, with those living in the North of the country more likely to be overweight or obese than their southern counterparts.

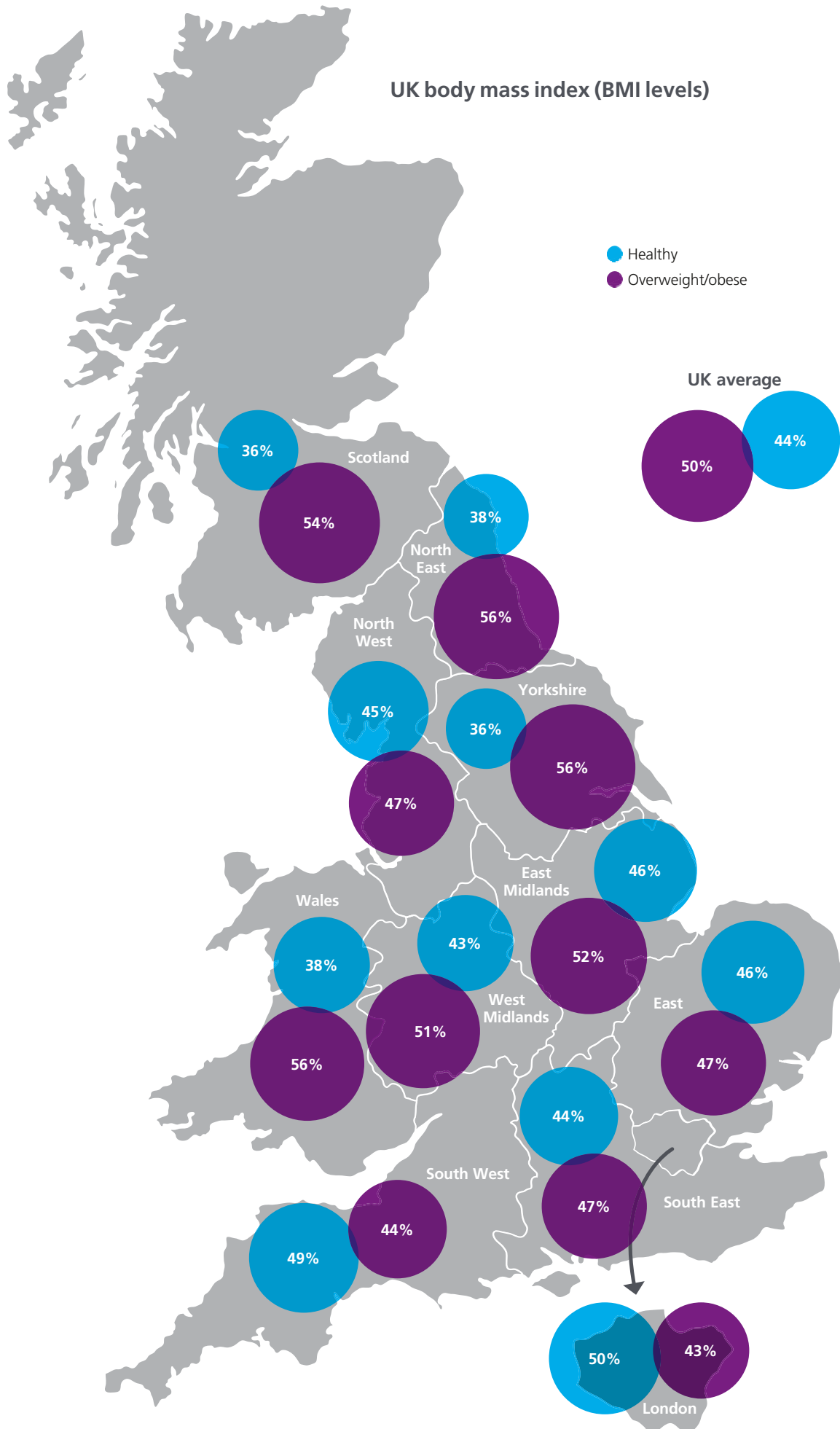
There are only five regions in the UK that are below the 50% average of overweight or obese people; London (43%), South West (44%), South East (47%), East of England (47%) and North West (47%).

Wales, the North East and Yorkshire & the Humber top the table as the heaviest regions in the country, with 56% of residents being either overweight or obese. Scotland comes in just below with 54%.

The North East has the highest percentage of obese people as a region, with over a quarter (26%) in this category. Conversely, London and the South East have the highest percentage of underweight people, with 4% of residents in each region weighing under a healthy range for their height.

London also has the highest percentage of those with a healthy BMI, accounting for half of those living in the capital.

UK body mass index (BMI levels)



A nation in denial?

While half of the UK population is either overweight or obese according to their BMI, a significant number still believe they are in very good or excellent health, seemingly unaware of the potential health risks their lifestyle brings.

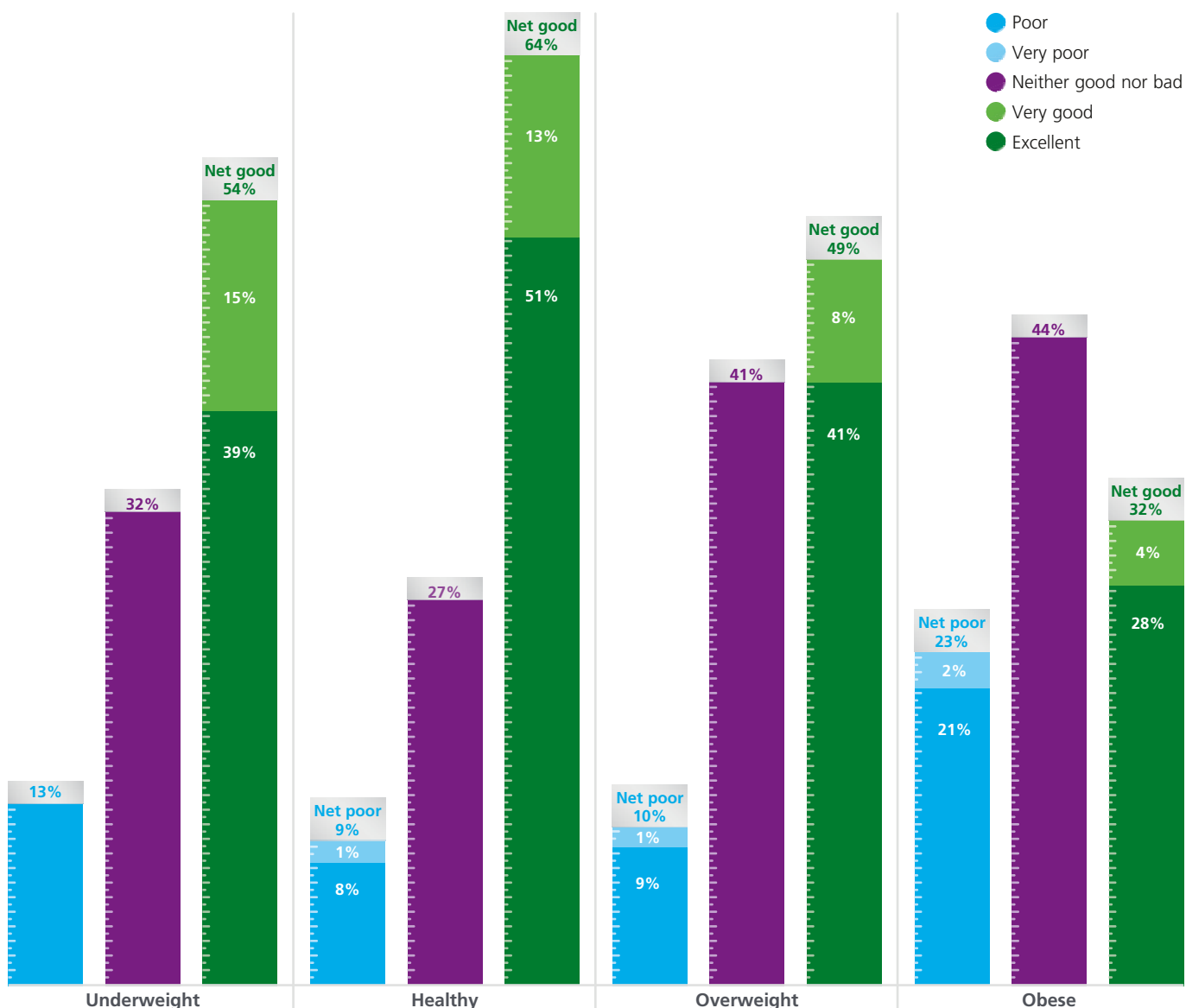
Of those whose BMI level is classified as obese, around a third, 32%, believe themselves to be in very good or excellent health. A higher proportion of those classified as overweight, 49%, also think they are in very good or excellent health.

Not surprisingly, around two thirds (64%) of those with a healthy BMI also say their health is very good or excellent, with just 9% saying they are in poor or very poor health. This is compared with a quarter of obese people (23%) who say their health is poor or very poor.

However, a greater proportion of people classified as obese or overweight chose to record an ambivalent health status than those who are healthy, or even underweight. 44% of those with an obese BMI and 41% of those overweight state their health is 'neither good nor bad', compared with 27% of people with a healthy BMI who hold the same belief.

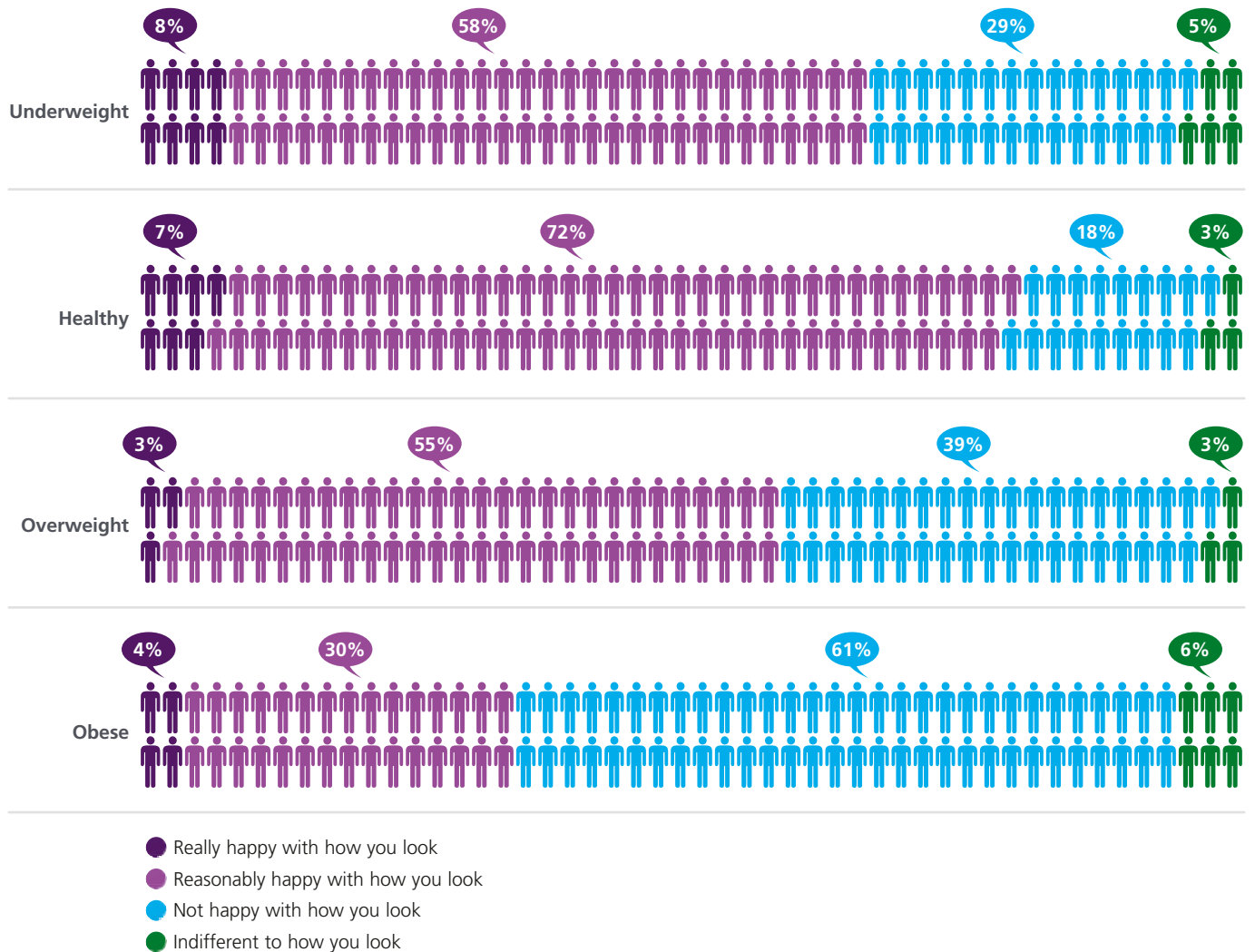
For those whose BMI is underweight, 54% also believe themselves to be in very good or excellent health.

Good, OK and poor rates of health vs BMI



While overweight and obese people may be underestimating how poor their health is – or at the very least ignoring the potential for weight-related illness in the future – there is a clear focus on how being overweight makes people feel. Just a third of obese people (34%) are happy with how they look, compared to 79% of people with a healthy BMI and 58% of people who are overweight. Unsurprisingly, just under two thirds (61%) of those who classified as obese are unhappy with how they look.

Happiness vs body image



Happiness and health

Whether having good health makes us happier, or whether being happy helps us to lead healthier lives, there is an undisputed connection between the two.

Health, either people's actual level of health or their sometimes different perception of how healthy they are, is a factor that cannot be ignored when it comes to keeping the nation in good spirits.

So who's in good health?

Just 52% of the British population consider themselves to be in good health, with marginally more women (54%) stating this compared with half of men.

It is perhaps unsurprising that as we age we are more susceptible to illness and as the population ages – one in six people in the UK are aged over 65³ – more of us are falling into poor health.

There is a steady decrease in good health from age 18-24 until age 55-64, when just 41% of people say their health is good, but this figure jumps up slightly to 45% for those aged 65+.

Those living in the capital have the best health, with 56% of Londoners reporting their health as good, swiftly followed by the South East and West Midlands, both at 55%. Those in the South West have the worst health with 44% saying their health is good, but this could be due to the large concentration of retirees living in this part of the country.

The South West has the largest proportion of people of state pension age and above in the country⁴.

Healthy bodies, happy minds

64% of people in the UK say they are happy with their lives – with 11% of those stating they are 'really happy' compared with 53% who are 'mostly happy'. Just 7% of the UK say they are 'very unhappy' with 29% stating 'sometimes unhappy'.

When looking at people's levels of health as indicated by their BMI, the link to happiness is evident. 68% of those with a healthy BMI are happy with their life, while 63% of those in the overweight category and 59% of those in the obese category are happy.

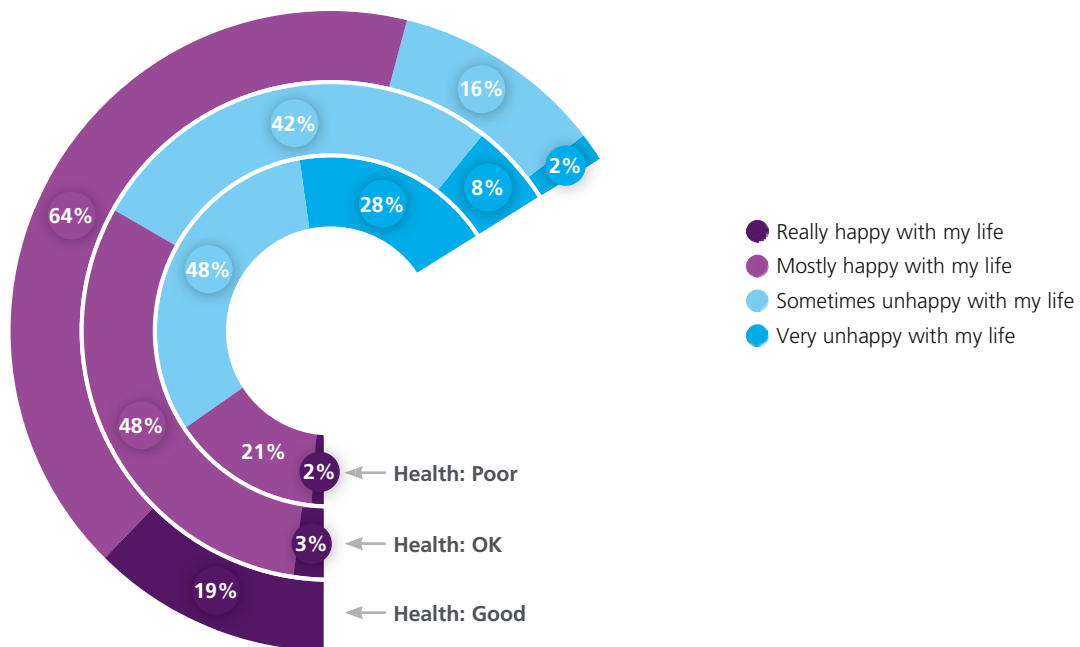
The relationship between health and happiness is more apparent when viewed through people's perceptions of their own health, perhaps indicating how a positive outlook enhances wellbeing. Of those who describe themselves as being in good health, 83% said they are happy, with numbers falling significantly to 51% for those who described their health as 'OK'.

To illustrate the point further, over three-quarters (76%) of people who are in poor health say they are unhappy, and a large number of them – 28% – said they are very unhappy.

³ Office of National Statistics

⁴ Office of National Statistics

Current level of health vs happiness



According to the Royal College of Psychiatrists, there is a clear link between physical health and mental health, with one impacting the other depending on a person's circumstances⁵.

Unsurprisingly, people are more likely to experience a mental health problem if they are unhappy with their life. Around half (48%) of those who are unhappy have experienced a mental health condition in the last year compared to 21% of those who say they are happy.

⁵ Royal College of Psychiatrists

Weight, body confidence and happiness

Health is not the only factor affecting Britons' happiness; body image has a significant impact too.

In fact, looks are very important for nearly a third of the UK, with 31% saying they only feel happy if they look good. Furthermore, over a quarter of people (27%) say they're not bothered about eating healthily as long as they look and feel good and the same proportion (27%) say they're not that bothered about exercising as long as they look and feel good.

YouGov has already determined a link between obesity and unhappiness, with those who are overweight feeling ashamed and embarrassed, and 'trapped' by their weight⁶.

Of those who said they are unhappy with their life, 60% said they are unhappy with how they look.

However, unhappiness is not the preserve of the overweight. A total of 39% of underweight people said they are unhappy and 32% of healthy people (as classified by BMI) also said they are unhappy.

The figures for those who are overweight and unhappy are only marginally higher at 37%, increasing to 41% for those who are classed as obese.

Happiness related to weight



⁶ YouGov

Who is happiest?

Males, aged 65 or older, living in Scotland or the North East are likely to be some of the happiest people in the country.

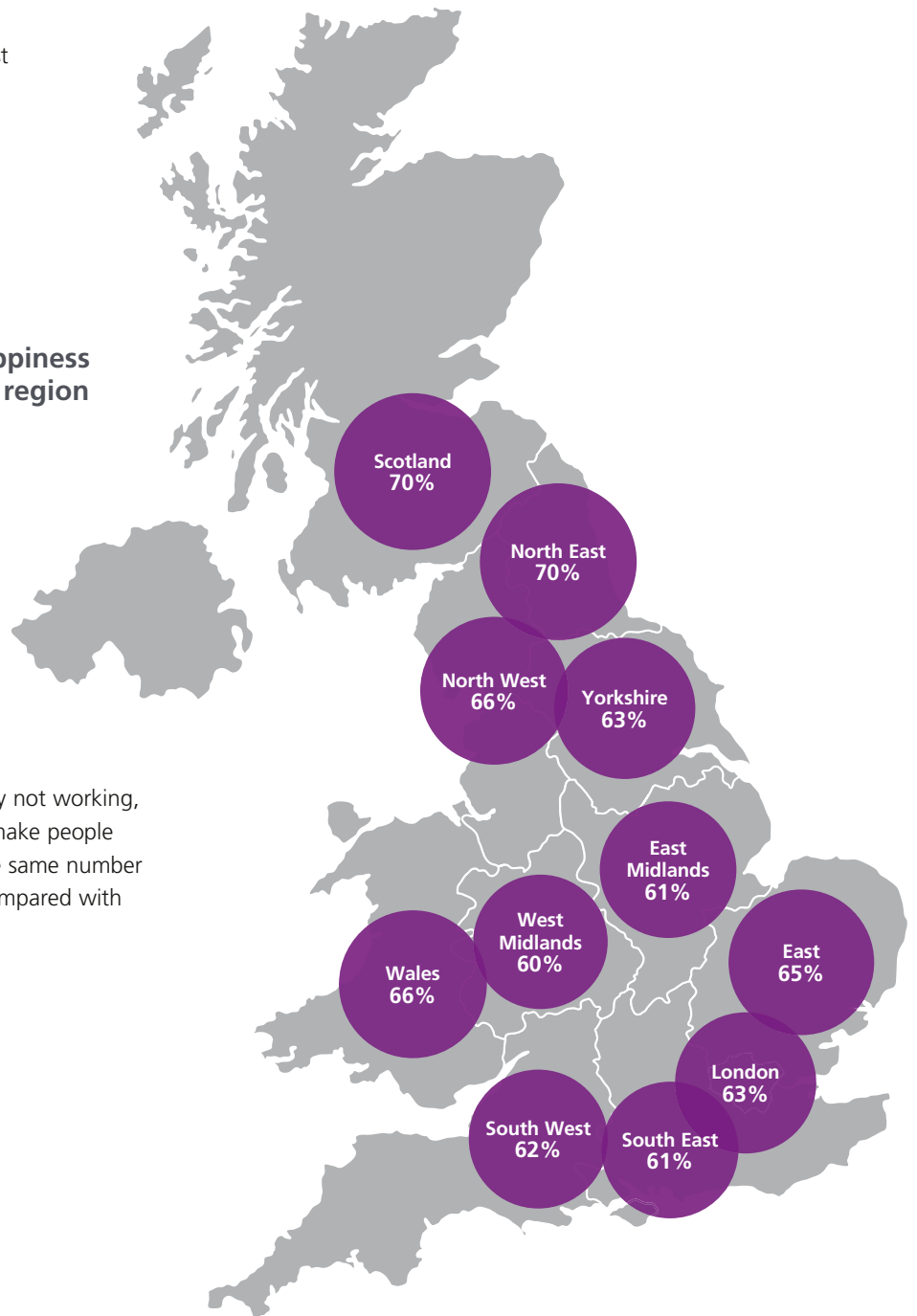
Men are overall happier than women, 67% are happy compared to 61% of women, although males who are unhappy are slightly more likely to class themselves as 'very unhappy' (8% of men versus 7% of women say they are very unhappy).

Those aged 65 or over are the happiest age group – with 73% saying they are happy – followed by 18-24 year olds at the other end of the age spectrum, with 68% saying they are happy.

Those aged 45-54 are the unhappiest age group, with just 55% saying they are happy with their lives, supporting mid-life crisis theories.

In terms of geography, those living in Scotland and the North East are the happiest regions. A total of 70% of people in each area said they are happy with their lives compared with 60% for those in the West Midlands, the most unhappy area.

Happiness per region



Even though the over 65s, who are probably not working, are the happiest age group, working does make people happier. A total of 67% of full-time and the same number of part-time workers said they are happy compared with 60% of those who are not working.

Diet and exercise

To maintain a healthy lifestyle, it's recommended that we eat a nutritious, balanced diet with at least five portions of different types of fruit and vegetables a day and at least two portions of fish a week.

The government also recommends cutting down on saturated fat and sugar, in particular sugary fizzy drinks, alcoholic drinks, cakes, biscuits and pastries, which contain added sugars, as well as red and processed meat.

To stay healthy or to improve health, adults need to do two types of physical activity each week: aerobic and muscle-strengthening activity. For adults aged 18-64, the government recommends at least 2 hours 30 minutes of moderate-intensity aerobic activity such as cycling or fast walking, as well as muscle-strengthening activities on two or more days a week.

5 a day

Just one fifth (20%) of the UK population has 5 a day servings of fruit and vegetables while a greater proportion (25%) do not have even a single daily portion of fruit or vegetable.

As many as two-fifths (40%) of people have the equivalent of just one portion of fruit or vegetables a day or less, a far cry from the recommended levels to promote good health. More commonly, between two and four portions are eaten on a daily basis by around a third of the population (39%).

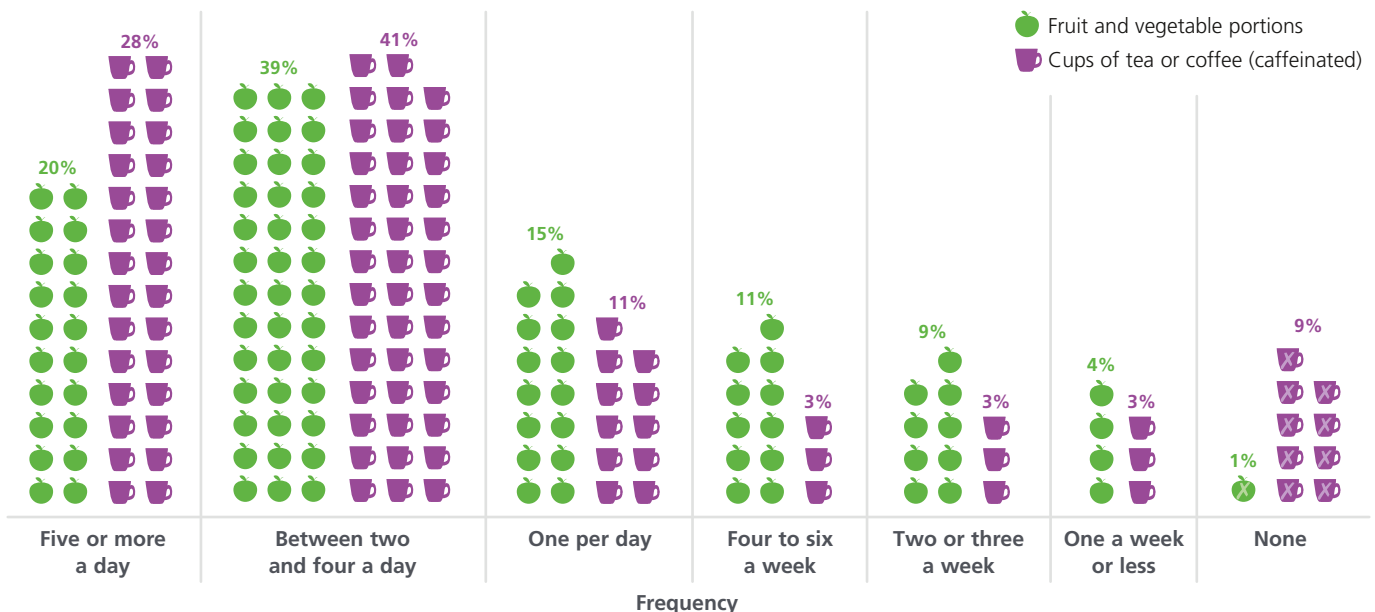
Women are more likely to eat the guideline amount – 22% compared with 17% of men – and older people eat significantly more fruit and vegetables than younger generations. 33% of those aged 65+ eat 5 a day compared with just 12% of 25-34 year olds and 15% of 18-24 year olds.

Londoners and those living in the East of England are the most likely to be eating their five portions of fruit and vegetables each day, with just under a quarter (24%) managing to hit the target. This compares to the West Midlands where just 13% of people eat the recommended daily amount.

The UK's reputation as a tea – and increasingly coffee – loving nation, is clear. More people are likely to have five cups of tea or coffee in a day than they are five portions of fruit and vegetables.

Over a quarter of people (28%) drink five or more cups of tea or coffee every day, with 45-54 year olds the biggest caffeine drinkers with 38% stating they drink five or more cups a day.

Fruit and veg vs tea/coffee consumption



Sugar and saturated fat

Over a third of the UK (34%) has at least one portion of chocolate or crisps every day, while a quarter (25%) has at least one daily serving of cake, biscuits, pudding or pastries.

The nation's sugar intake is further supplemented with over a quarter (26%) having at least one fizzy drink each day, rising to a third (33%) amongst those who are classified as obese.

While there is some balance across the generations in these indulgences, it is surprising that treat intake peaks across the middle age ranges, rather than for the young or those in retirement. 39% of 35-44 year olds have at least one daily portion of chocolate or crisps, while 45-55 year olds are more partial to daily cake, pastries and pudding than any other age group (27%).

As sweet treats and crisps become regulars on Britons' shopping lists, meat is taking a back seat.

Reducing meat consumption is reported to benefit health, the environment and household finances. Statistics published by Defra last year show that overall meat consumption has fallen 13% since 2007 – the year of the financial crisis – although purchase of chicken has increased while red meat consumption has fallen⁷.

Just 14% of people eat white meat, such as chicken and fish, at least once every day and 12% eat red meat at least once a day. The small number of people who eat meat every day could be due to the tightening of purse strings in a poor economy, with Defra data showing that falls in GDP can be directly correlated with a reduction in meat consumption⁸.

While the nation may be cutting back on meat, takeaways and fast food are still very much on the menu, with the average person consuming at least one takeaway or fast food meal in a week.

Exercise levels

70% of the population are exercising at least once a week, with over half (58%) exercising at least twice a week as recommended by the government.

One in ten (13%) exercise less than once a week and 17% admit to never doing any exercise. Men are more likely to exercise at least once a day (20%) compared to women (17%).

The South West is the region with the largest number of people (75%) exercising once a week or more.

The region, home to the largest concentration of older people in the UK, also has the highest rates of daily exercise with a quarter of residents undertaking physical activity at least once a day.

Conversely, those in Wales are exercising the least with 23% never exercising; followed by Yorkshire and the Humber region where a quarter (21%) never do any fitness activity.

^{7&8} www.gov.uk/government/statistical-data-sets/family-food-datasets - statistics on Family food and drink purchases, 2013

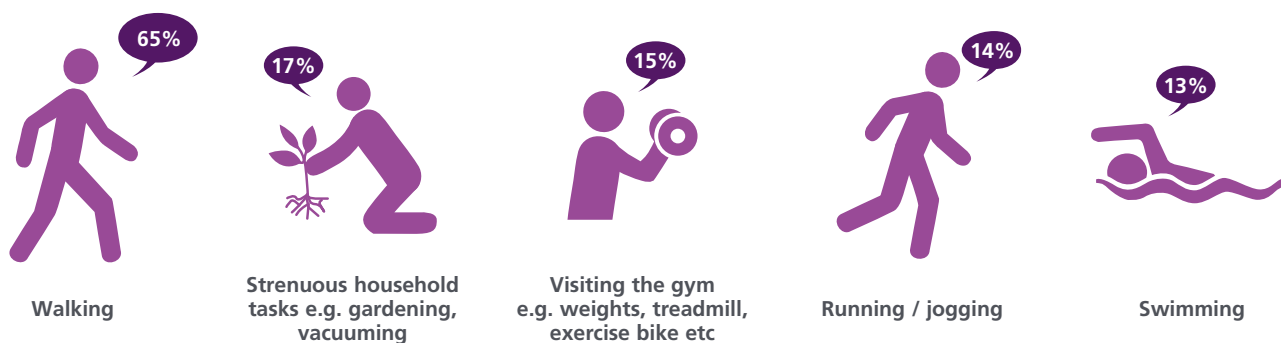
Over half (54%) of obese people are exercising at least once a week, but around a third (29%) never exercise. Walking is the most popular form of exercise in the UK, with 65% of people saying that this is their main form of exercise.

A total of 15% of people visit the gym, men marginally more than women at 18% versus 13%. Women prefer exercise classes to lifting weights, with 12% taking part in classes compared with 3% of men.

However, 17% of people think that strenuous household chores count as exercise, raising concerns that individuals are fooling themselves about how active they are. Women are more likely to tell themselves that they are exercising by doing the household chores compared with men; 66% versus 39%.

This concern is compounded by the fact that 35% of people do not know how much exercise they should be doing.

Top 5 exercises most regularly undertaken



The majority of people, 56%, know they should be doing more exercise but find it boring or hard work, with women admitting this more than men – 61% of women compared with 51% of men.

The 45-54 year old age group find it the hardest to motivate themselves to exercise, 63% admitted to finding it hard work or boring, followed by the youngest people surveyed aged 18-24, where 61% said they find it hard.

The larger someone gets, the harder they find exercise; 70% of obese people said they find exercising hard compared with 48% of healthy people.

Over a third, 39% of people say they are just too tired to exercise.

The good news is that over a third of people (37%) really enjoy exercising and see it as an important part of their routine, while a large number of people, 44%, don't always enjoy exercise but do it for the health benefits. Of those who say they are happy with their life, 42% enjoy exercise and make it part of their routine.

Mental health

Stress, anxiety and depression

Mental health accounts for the largest single disease category of NHS expenditure, costing £12.1 billion in 2011⁹. Spending in this area has risen by more than one third in less than a decade.

Stress and anxiety-related problems increasingly affect the nation, with almost a third (31%) of UK adults saying they have suffered from a mental health condition. One in 10 currently has a mental health problem that is being managed.

The figures suggest women are more likely to suffer from mental health issues, with 36% of females saying they have had a problem, compared with 26% of men.

Statistics show that females are more likely to suffer from depression than men, but there is a widely held belief that men are less likely to admit to suffering from a problem¹⁰. Certainly, more men (24%) compared with women (18%) in the survey said they believe that people with mental health problems lack self-discipline and will-power.

The four most common types of mental health issues that people have suffered over the past year are stress, anxiety, depression and insomnia.

Over a third (34%) of people say they have suffered from stress in the last year; 21% have experienced anxiety issues; the same number have had depression; and one fifth (20%) of people have suffered from insomnia.

Women admit to experiencing these conditions more than men in every case.

In what is increasingly a fast-paced, competitive world, people in every age group are suffering from stress. Two fifths (40%) of 18-24 year olds and the same proportion of 35-44 year olds say they have experienced stress.

Stress seems to peak amongst 45-54 year olds with 41% saying they have experienced stress in the last year, while 35% of 25-34 year olds admitted to suffering.

Although stress exists within all age groups, the data suggests either that stress reduces in later years or that older people are less likely to admit to stress-related mental health conditions.

Just 20% of 65+ and 31% of 55-64 year olds say they have lived with stress.

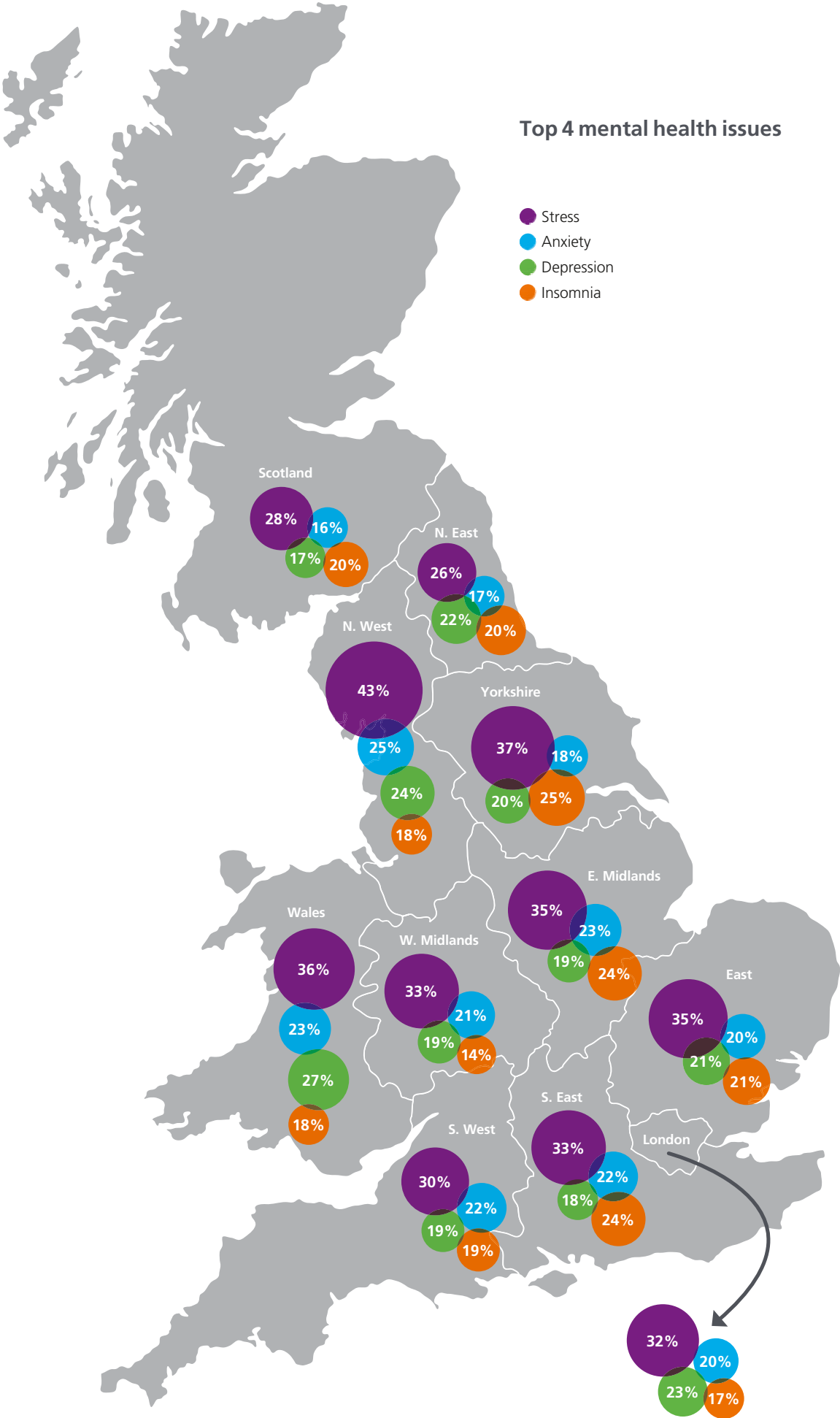
Those in the North West are more stressed and anxious than in other areas, with 43% and 25% of people suffering respectively, while Wales has the highest rates of depression, with 27% suffering from the illness in the last year.

⁹ Nuffield Trust

¹⁰ Royal College of Psychiatrists

Top 4 mental health issues

- Stress
- Anxiety
- Depression
- Insomnia



Happiness, health and mental health

Higher levels of poor health and unhappiness are clearly associated with increased instances of mental health problems.

Of those who say their health is poor, 53% suffer stress, compared with 40% of people with 'OK health' and a quarter of people in good health. 45% of those with 'poor health' also report depression, compared to 11% who say their health is good, indicating how depression can accompany other illnesses.

Of those who are unhappy with their lives, 54% suffer stress compared with just 22% of those who are happy with their lives.

This pattern is replicated within those who suffer anxiety and depression and those with sleeping disorders, showing how much of an impact health and happiness have on mental wellbeing.

Getting help

High profile campaigns have helped to remove the stigma associated with mental health problems, with 48% of people saying they would not be embarrassed to say they have a mental health condition. However, there are still too many people who are not receiving any help for their condition and 28% of people still say they would be embarrassed to admit if they had one.

Of those suffering from stress in the last year, over half (56%) did not seek help. Similarly, 39% of those with anxiety did not act, and 35% of people with depression said the same. A high proportion of those with insomnia (60%) also did not seek any help.

Medication vs counselling

For those that do seek help, medication is still more commonly used to manage mental health conditions than talking therapies like cognitive behavioural therapy (CBT) – which have been widely shown to produce positive outcomes without any side effects.

Of those who suffered from anxiety in the last year, a quarter (25%) received counselling such as CBT while around a third (32%) were treated with drugs.

Significantly more people with depression were also treated with drugs such as anti-depressants (44%) last year compared to counselling (28%).

This is despite three-quarters of the UK (72%) believing that medication is not the best way to treat mental health problems.

Of those who were prescribed medication to treat a mental health condition in the last year, 35% said they are unhappy with their life, whereas of those who had CBT, 26% said they are unhappy.

While there are still high numbers of people who do nothing about their mental health condition, the stigma surrounding mental health issues is generally lifting.

A large majority (94%) agree that anyone can suffer from mental illness and 89% agree that depression is an illness like any other.

However, stigma does still exist in some quarters. A fifth of the UK (21%) believes that those with conditions like depression lack self-discipline and willpower. One in ten (12%) believe that those with mental illness are a burden on society.

Overall, attitudes to mental health are changing and it is recognised that those suffering from a mental health problem deserve as much sympathy as those with a physical illness.

Just 6% of people believe that those with depression don't deserve sympathy and only 8% of people think that increased spending on mental health is a waste of money.

Causes of mental health conditions

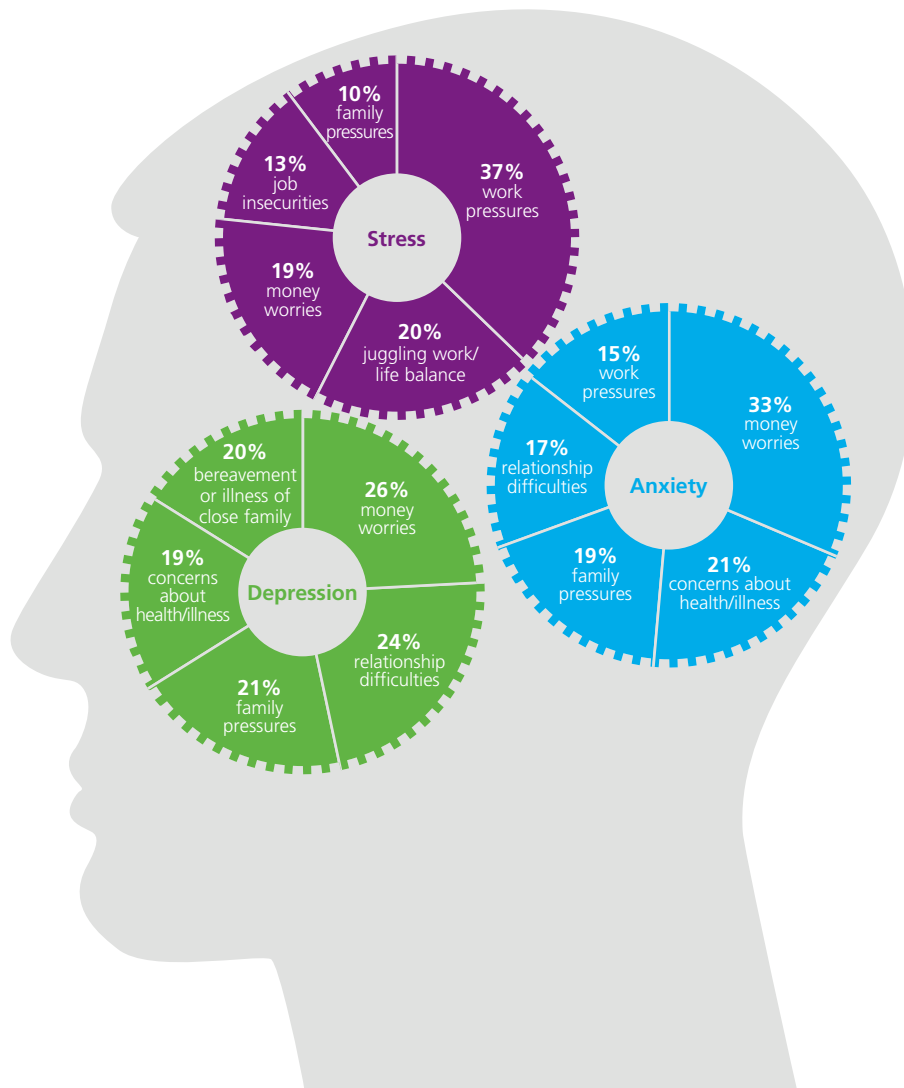
With wage growth stagnant and the economy still struggling for a recovery, it is no surprise that money worries and work pressures are two of the main causes of stress.

Work pressure is the largest reason for stress; with 37% of people citing it as the main reason. Struggles with work/life balance also cause stress for one in five and 19% are experiencing stress due to money worries.

When it comes to anxiety and depression, money worries are the biggest contributing factor, with family and relationship problems playing a larger role - potentially because concerns about how to pay household bills and expenses take their toll on family life.

Around a fifth (21%) of people suffering from anxiety say concerns about illness is a cause, and 19% and 17% respectively say contributing factors are family pressure and relationship problems.

Top 5 causes of mental health conditions



Hopes, fears and ambitions

Losing weight and improving BMI

Losing weight is the nation's biggest health ambition, but around half of people whose BMI is classified as overweight are potentially living in denial, with just 53% saying they want to lose weight.

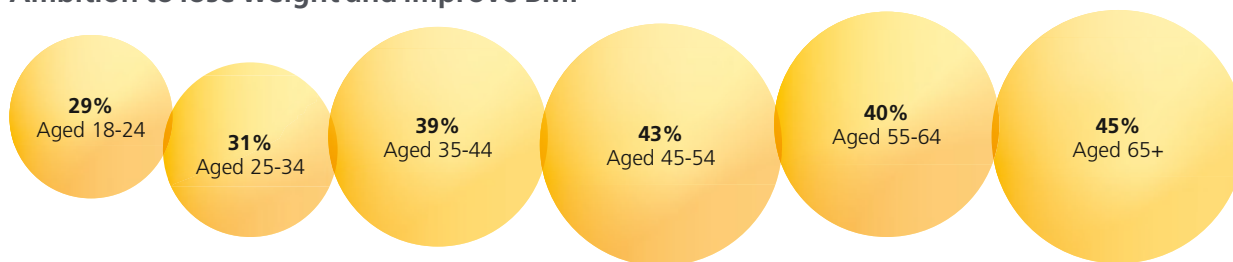
Those who are in the obese category show more awareness of the heightened risks of their weight, with a greater proportion (72%) saying they want to lose weight.

A total of 39% of the overall UK population says that losing weight and improving BMI is their top health ambition. Yet while the number of people wanting to lose weight increases alongside BMI, there are still significant numbers of people who are ignoring the need to change their diet and do more exercise.

For the 47% of overweight and 28% of obese people who have no desire to lose weight, they are, according to healthcare professionals, running varying risks of developing conditions including type 2 diabetes, heart disease, stroke and even some types of cancer¹¹.

Weight is more of an issue for older people, with 45% of those aged 65+ saying they want to improve their BMI, generally reducing down the ages to 29% of 18-24 year olds.

Ambition to lose weight and improve BMI



Yorkshire and the Humber, the North East, Wales and Scotland are the regions with the highest levels of people who are either overweight or obese, but the Welsh and those in Yorkshire do express an increased level of awareness and desire to make changes.

The two regions have the highest number of people wanting to lose weight: half of those in Yorkshire want to get their weight back on track and 44% of those in Wales said the same.

People in the North East also express a slightly higher than average desire to lose weight, with 41% stating this as a health ambition. However, people in Scotland show less desire to improve their BMI levels, with just 38% hoping to do the same.

Reducing stress and anxiety

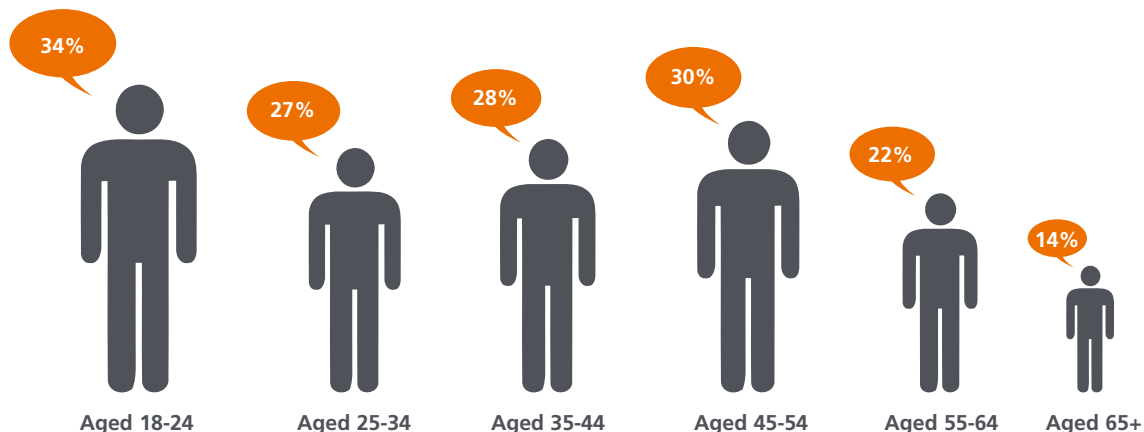
When it comes to health ambitions, the nation isn't just concerned about its physical wellbeing, but also about mental health. A quarter of people (25%) said their health ambition was to feel less stressed, anxious or depressed; while over a fifth (22%) wanted to sleep better.

Women are more likely to suffer from mental health issues and consequently are more likely to want to reduce their stress levels; 30% of women compared to 20% of men mark this out as a health ambition.

The nation's youngest adults (aged 18-24) show they understand the importance of mental health, with over a third (34%) saying they want to reduce stress – the highest figure reported across all age ranges.

¹¹ NHS

Ambition to feel less stressed, anxious or depressed



The biggest health ambition for people with a BMI classified as underweight is one that focuses on mental health.

Over a third (34%) of underweight people said they wanted to reduce stress, anxiety and depression, compared with 29% of people with a healthy BMI, 22% of overweight people and 18% of obese people.

Underweight people are also experiencing worse sleep patterns than people in other BMI categories, with 29% saying they want to sleep better, compared to the 22% average across the country.

A better diet and more exercise

The UK's ambitions for improving their diet and frequency of exercise show again that there is a significant level of denial.

Just a fifth (21%) of the UK population wants to feel more physically fit and an even smaller proportion has any ambition to eat a more balanced diet.

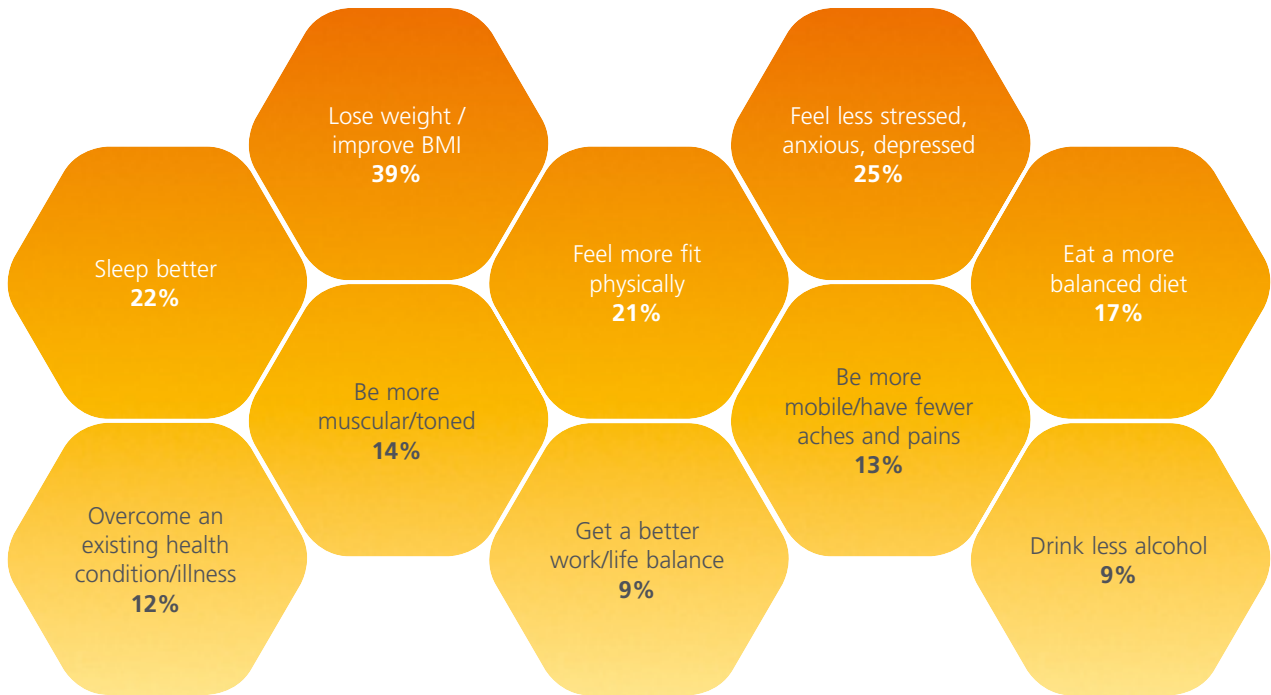
While over three-quarters of people in the UK (78%) say they try to eat a balanced diet but also know they could eat more healthily, just 17% say they actively want to do something about improving what they eat.

Those aged 25-34 are more likely than any other age group to want to improve their eating habits, with 24% saying their health ambition was to eat a more healthy diet.

People living in the North East are the least likely to change any bad dietary habits, with just 9% saying they want to eat a more balanced diet, despite two-fifths expressing a desire to lose weight.

The North East is also the region least concerned in the UK about taking exercise more regularly, with just one in ten saying they want to do this.

Top 10 health ambitions in the UK



Health fears

The nation's biggest fear is actually nothing that individuals can control; getting old and the impact advancing years will have on their health. One fifth (20%) of people say this is their main fear, with the figure increasing as people age to 36% of those aged 65+ saying this is their biggest worry.

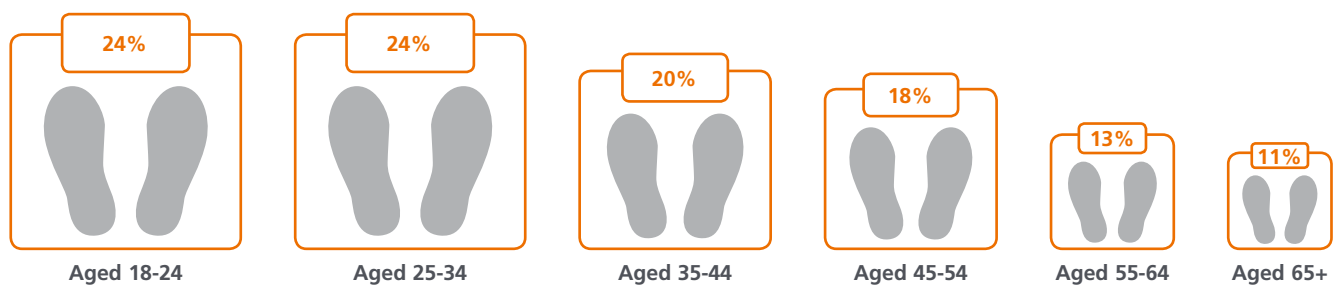
Despite the South West having the largest proportion of people in retirement per population, a slightly lower than average number of people here (19%) say this was their biggest fear. Those in the East of England are most likely to be afraid of the health impact of ageing with 26% stating this.

Existing conditions also play a large role in health fears, with 19% saying they are worried an existing condition will not improve. Those aged 55-64 are most worried about this, with 27% citing this fear.

Concerns that an existing health condition won't improve is also a bigger fear for those who are obese; 26% compared to 18% for underweight, healthy and overweight people.

For 18% of the UK, one of their biggest fears is putting on weight. This is more of a concern for women – 20% compared to 15% of men – and younger adults. Nearly a quarter (24%) of 18-24 year olds and the same number of 25-34 year olds said this was a worry, with the number steadily decreasing as people age.

Fear of putting on weight



While weight is a leading worry for young people in general, those aged 18-24 are more concerned about becoming stressed or depressed.

Almost a third (30%) of 18-24 year olds say they feared stress or an increase in stress, with the number reducing slightly to 23% for 25-34 year olds. 18-24 year olds also express a bigger fear of becoming depressed or getting more depressed than any other age group (27%).

The data shows that people become less worried about stress as they age, with just 3% of over-65s stating this as a concern.

Top 10 health fears in the UK



Hopes and dreams for the future

Over a quarter of the country does not agree with the old adage that 'you can't buy happiness'; with 28% saying a financial windfall is the one thing most likely to make them happy.

Men are slightly more likely to feel that a windfall will make them happier; 30% versus 26% of women. Through the generations, those aged 35-44 are the most likely to gain happiness from a financial windfall, at 32%.

This could be due to the pressures of the property market and the increasing cost of living, as well as the family costs they are incurring.

Of the age groups 45-54, 55-64 and 65+, 30% in each category said that a windfall was the one thing that would make them happy. This is no surprise as these generations are facing pension shortfalls, longer working lives and increasing levels of debt.

Younger generations aged 18-24 and 25-34 may not base their happiness on a financial windfall, but they do care about getting a better job and salary.

One in 10 in the UK say a better paid job would make them happy, but this figure increases to 19% for 25-34 year olds and 16% for 18-24 year olds.

Londoners are more likely than the rest of the nation to be made happy by a better job (16%), which would help cover the cost of living in one of the most expensive cities in the world.

Spotlight 1: Body image, self-esteem and happiness

As the nation has got larger, the cultural obsession with obtaining the perfect body has also increased, with the combination of the two placing a greater impetus on image. This has dented many Britons' confidence as they fear they're not living up to the ideal.

Women are disproportionately affected by the pressure to be thin and camera-ready, with half of women (50%) saying they are rarely or never happy with their body shape compared to 32% of men.

While it may be assumed that the larger a person gets, the unhappier they will be with their body, a significant number of underweight people are also affected by poor body image.

Of those classified as underweight by their BMI, 46% said they are rarely or never happy with their body shape. This is compared to 26% of healthy people, 47% of overweight people and 64% of obese individuals.

This shows that the pressure placed by society to conform to a particular body shape or type affects all people, but those who are healthy are generally happier with their bodies.

As well as being unhappier with their bodies than men, women are also more likely to diet. Almost double the number of women than men say they are constantly dieting; 30% versus 16%.

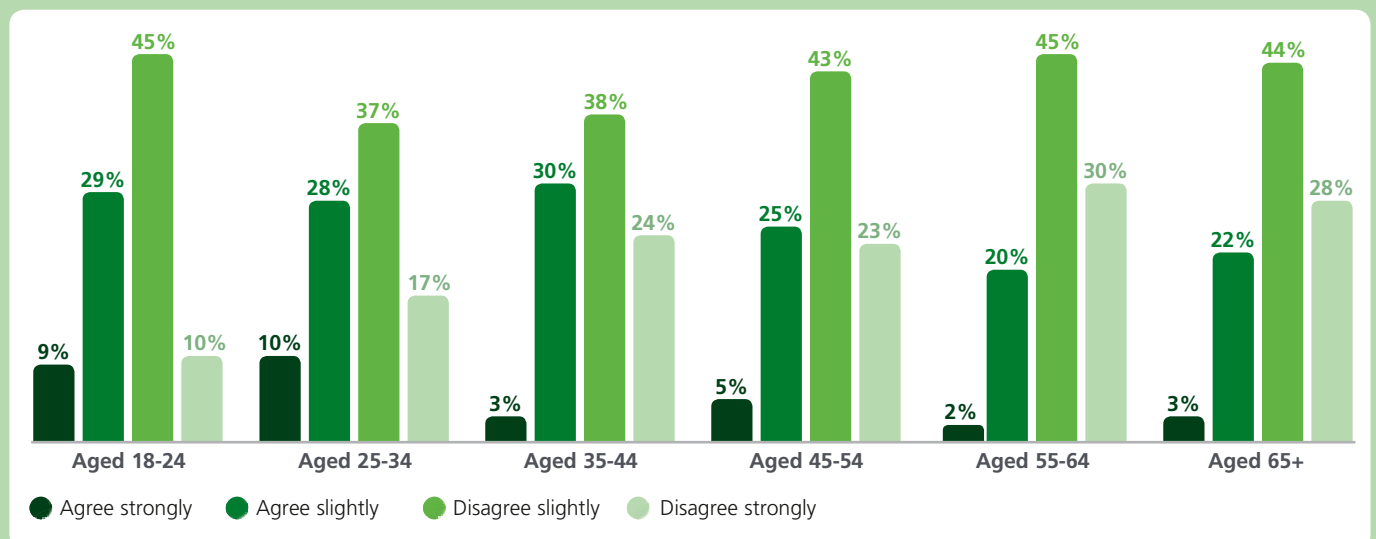
Those who are aged 18-24 and 25-34 are more likely to be on a constant diet, with 27% of people in each age group stating this.

This could point to younger people being more influenced by social and media pressures to look a certain way that older generations may be more inclined to ignore.

There is a correlation between looking good and feeling good, particularly for women. A total of 38% of women said they are only happy when they look good, versus 24% for men.

Again, younger people are more affected, but the correlation between feeling happy and looking your best tails off steadily as people age.

I only feel happy if I look good



When people look good they feel good, with 26% of people saying their happiness is linked to their body shape. For those who are unhappy about their body, their mental health can be affected: a third of women (33%) say they often get depressed about their weight or body shape.

Those who are underweight are more likely than those who are healthy - or even overweight - to feel depressed about their body. A total of 27% of underweight people said they often feel depressed about their weight or body shape, compared to 16% of people with a healthy BMI and 26% of those who are overweight. 39% of obese people said they are often depressed over their physique.

Underweight people are also more likely to say their happiness is linked to their appearance, with 30% stating this to be the case, compared to 25% of healthy people and 26% of those who are overweight.

Only marginally more obese people linked their happiness to their appearance, at 29%.

Improving body image

While around half of the UK (51%) state they make 'reasonable efforts' to look fit and healthy, just 11% say they take a 'great deal of care' with how they look because it is very important to them.

However, for those who are concerned about their body image, there is also an undertone that they are not doing enough. Three in ten people say they should do more to look better – 28% of men versus 31% of women.

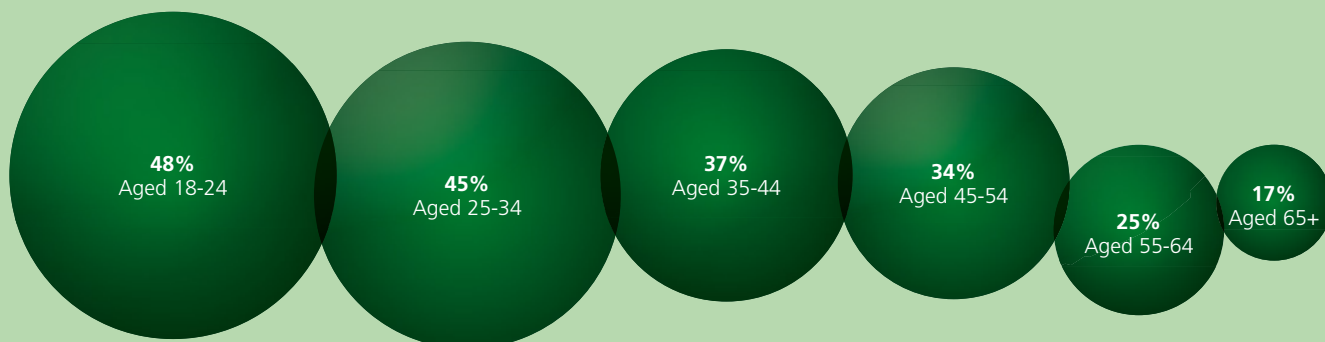
Those who are classified as obese are more likely to say they are unhappy but lack motivation to change things than those with a healthy, overweight or underweight BMI. Almost half (49%) of obese people state this, although they are also more likely to say they do not care about how they look at 13%.

Believing that their appearance does not match up to expectations can have a damaging effect on individuals' confidence. A total of 42% of women say they are not very confident because they don't think that they look good, compared to 24% of men.

Younger people are most likely to have their confidence knocked by perceived physical flaws. Half (48%) of those aged 18-24 said their confidence is low because they don't think they look good, closely followed by 24-35 year olds, 45% of whom agree with the statement.

The link between confidence and looks diminishes as people age.

Lack of confidence due to perceived physical flaws



With so much emphasis placed on looks over health as the key to happiness, a fifth of women (20%) admit they exercise to improve their shape rather than to keep fit and healthy.

Younger people, who are feeling the most pressure to conform to society's ideal, also say their motivation to exercise is to improve their looks rather than their health. A total of 36% of 18-24 year olds exercise primarily for looks, but this dwindles as people age.

Those who are underweight are most likely to exercise to maintain their body shape, rather than to improve their health, at 24% of those surveyed compared to 19% of those with a healthy BMI.

People who are unhappy about their weight have difficulty finding the motivation to change the situation through exercise or diet, making them unhappier and triggering a vicious circle.

Nearly a third (31%) of people – and 34% of women – say they are unhappy with how they look but lack the motivation to change this. Those who are underweight and obese are most likely to lack motivation at 35% and 49% respectively.

Through the constant pressure to look a certain way, 22% of people say they have lost all interest in their appearance – with men more likely to admit to this than women.

This holds true amongst all age groups when it comes to giving up on appearances, but the oldest generation are less likely to let their appearance slide; with just 14% saying they have given up.

Those in the North East – who are less likely to change their diet or exercise – are more likely to say they have given up on their appearance, with a third (33%) stating this.

What are we worried about?

Keeping up appearances is a burden in the modern world and weight is top of the list when it comes to concerns about not measuring up. The one physical attribute that half of women would change is their weight, as would 37% of men.

Those in Yorkshire and the Humber are most likely to cite weight as the one thing they would change about their bodies, with 58% stating this, followed by Wales at 53%. Those in the South West are happiest with their weight.

Unsurprisingly 53% of overweight and 82% of obese people said weight is the one thing they would like to change about themselves the most.

Teeth are the second most wished-for change in the nation's bodies.

The long-standing joke that the British have terrible teeth may be corroborated by the 16% of people who said they would change theirs.

Those aged 55-64 are the unhappiest with their teeth; and for those with a healthy BMI who do not have to worry about losing weight, a more perfect smile is also top of their wish list, with 23% requesting it.

Spotlight 2: Mental wellbeing across the generations

The nation's youngest adults and those in their middle years share similar characteristics when it comes to their mental wellbeing. Although decades apart, money worries and the struggle to balance hectic work-life schedules are giving rise to stress, anxiety and depression for both the UK's so-called 'Generation Y' and the 'Sandwich Generation.'

The sandwich generation

Much has been written in recent years about the growing sector of the population known as the 'sandwich generation', the name given to the generation of people – usually aged 40-60 – who care for ageing parents while supporting their own children.

Given the dual pressures experienced by people in this group, it's perhaps unsurprising that this seems to be taking a toll on their health, in particular their mental wellbeing.

Those aged 45-54 are the unhappiest with their lives out of all age-groups surveyed. Just 55% said they were happy compared to an average of 64% across all generations.

Happiness increases slightly to 61% of those aged 55-64 but those aged 65+ are significantly happier at 73%.

There is a well-placed focus on the health and happiness of Britain's pensioners as the nation's population ages; by 2035 the Office of National Statistics predicts that those aged 65 or over will account for 23% of the population¹².

Yet at the same time, pressures on the generations below will also increase, and more needs to be done to understand the difficulties felt by the children of Britain's oldest citizens and how they can be helped.

With so much personal pressure placed on the sandwich generation, it is no surprise that their health and mental wellbeing is suffering, and is generally worse than those aged 65+.

The 55-64 year old age group shows the lowest rates of good health across the UK; just 41% say their health is good compared to the average of 52%. Those in their neighbouring younger and older age groups, 45-54 and 65+, share slightly higher rates of good health at 45% each.

Rates of stress also appear to peak in the 45-54 year old age group: 41% of people across the UK in these middle years have suffered from stress in the last year, compared to a UK average of 34%.

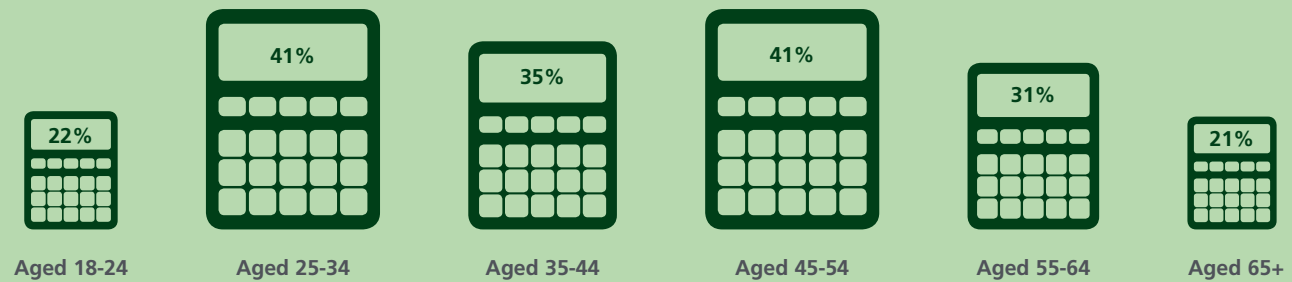
This suggests that people's health and wellbeing is generally deteriorating earlier in their lives and that potentially the financial, emotional and physical pressures experienced by the sandwich generation are taking their toll.

¹² Office of National Statistics

The rising cost of living, coupled with static wage growth, is affecting the nation as a whole. However, it becomes compounded for those who are trying to support not only themselves, but also grown-up children and elderly parents.

Across all ages, money worries are the biggest cause of anxiety and two fifths (41%) of 45-54 year olds blame concerns over finances for their anxiety.

Money worries as cause of anxiety



Financial affairs also play a large part in causing stress amongst 45-54 year olds at 23%, although work pressure is cited as the biggest cause of stress for this age group, with 46% stating this as a key cause.

Insomnia affects over a quarter (27%) of UK adults aged 55-64, the highest level across all age groups. Over a quarter (28%) of these 55-64 year-olds say that money worries are keeping them awake, accounting for the top reason amongst this age group.

Insomnia also affects over a fifth (22%) of 45-54 year olds, who also state that money worries are the number one reason for their disturbed sleep (28%).

For a significant number, money worries are causing deeper problems alongside anxiety, stress and inability to sleep – it is also cited as one of the main causes of depression.

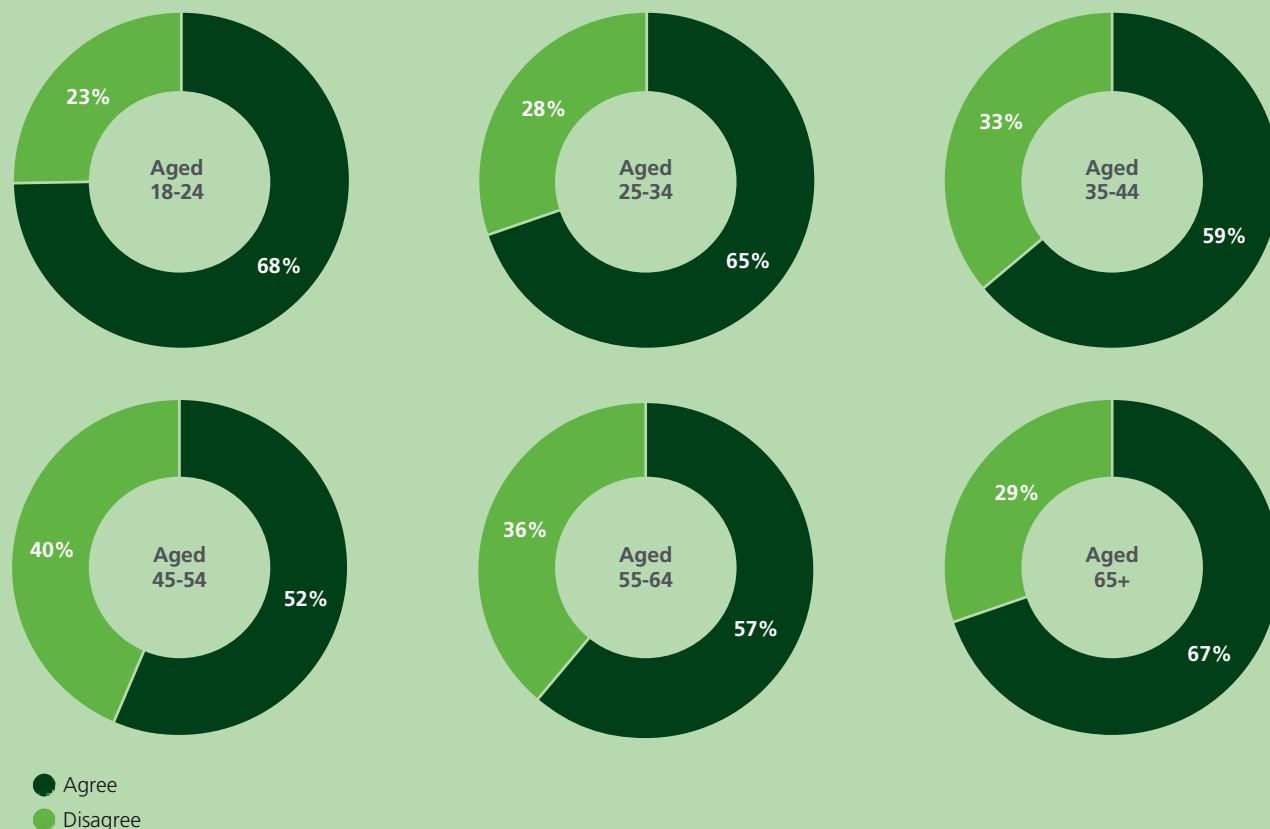
Four out of 10 (39%) 45-54 year olds who have suffered from depression in the last year say that money worries are the main cause, dropping only slightly to 35% for 55-64 year olds.

For these generations, money worries are at the root of their depression, playing a greater role than relationship difficulties, ill health and family pressures.

In parallel to levels of unhappiness with their lives, those in the sandwich generation are also alarmingly less likely than any other age group to feel that life is worthwhile. A third (33%) of 45-54 year olds say that they do not feel their lives are worthwhile, compared to a UK average of 24%.

Similarly, the sandwich generation is least likely to feel positive about the future compared to any other age groups. Of those aged 45-54, two fifths (40%) do not feel positive about the future and 36% of 55-64 year olds feel the same.

I feel positive about the future vs age



While the sandwich generation is clearly suffering under the weight of money worries, they are unlikely to tell anyone about it. Three-quarters (75%) of 55-64 year olds say they keep their problems to themselves and 71% of 45-54 year-olds say the same.

Generation Y

The sandwich generation may be struggling to help their children with housing deposits, places to live or cash hand-outs, but the younger generations are not finding life easy either.

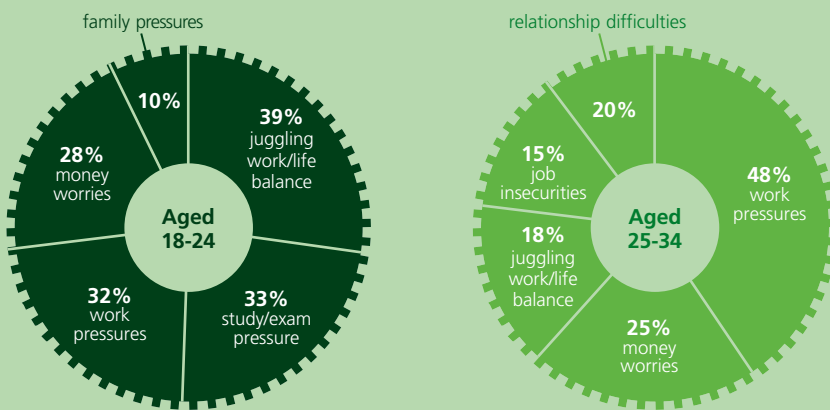
Largely classed as those born between the early 1980s and 2000, young adults in 'Generation Y' have been widely criticised for being the 'me, me, me' generation, filled with expectation and an over-inflated sense of entitlement. Yet the generation is also one where mental health concerns and feelings of loneliness are increasingly coming under the spotlight.

Twice as many of the nation's youngest adults, aged 18-24, are experiencing stress compared to those aged 65+, with 40% saying they suffer from stress compared to 20%.

Work-life balance and work pressures are the key causes of stress amongst younger adults. Around half (48%) of 25-34 year olds say that work pressures are the cause of their stress, while for 18-24 year olds, juggling their work-life balance is the root of their stress, with two fifths (39%) stating this.

And like their parents, younger generations aged 18-24 and 25-34, are also concerned about money. A quarter (25%) of those aged 25-34 and 28% of those aged 18-24 who suffer stress say it is caused by money worries.

Main causes of stress for those aged 18-24 and 25-34



The main health ambition of those aged 18-24 and 25-34 is to feel less stressed. Over a third (34%) of the youngest adults say this was their main health aim and over a quarter (27%) of 25-34 year olds say they would like to be less stressed. In contrast, the oldest in society are more concerned with their physical health, with just 14% of those aged over 65 saying they want to feel less stressed.

While a large number of younger people feel stressed and suffer from other mental health conditions, more than any other generation they feel they are unable to talk to anyone because of the stigma of mental illness.

Over a third (35%) of 18-24 year olds say they would be embarrassed to tell people if they have a mental health problem and a quarter (24%) say they would not go and get help because of the stigma.

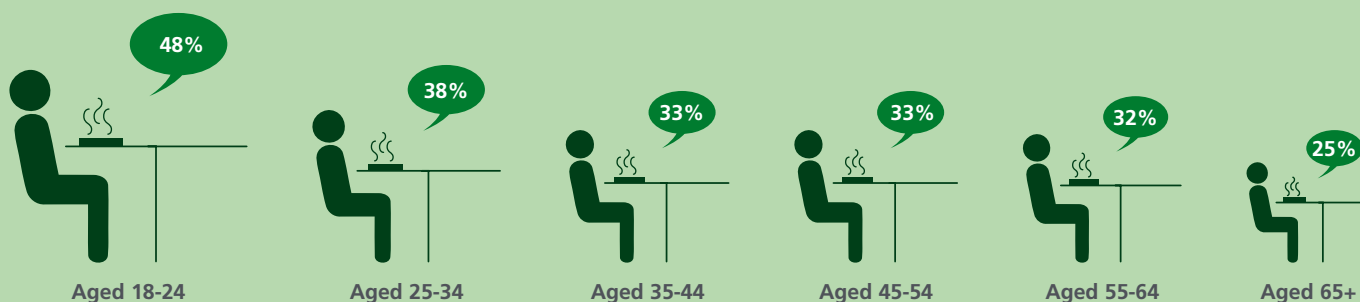
Younger people are also most likely to feel that people with mental health issues are a burden on society and have the least sympathy for mental illness, explaining in some part why they do not want to confront their problems.

The advent of social media and the constant connection with peers is doing little to alleviate loneliness among younger generations.

Nearly half (48%) of 18-24 year olds say they often feel lonely, compared to a quarter of those aged over 65 and a UK average of 34%. These figures are in stark contrast to what is assumed knowledge; that older people are isolated and lonely while young people are constantly socially connected.

In fact loneliness decreases gradually as people age, which could mean that social policies designed to help older generations to integrate need to be replicated for younger generations.

Loneliness in generations



So what does this tell us?

When it comes to health the UK is a nation of good intentions, but under the pressures of modern life, plans and hopes for leading a healthy life often fall by the wayside.

Most people know they should be doing more exercise and eating more healthily. Despite recognising this though, the nation is falling woefully short of hitting the government's 5 a day target of fruit and vegetable portions and too many people are failing to fit exercise in to their lives.

Being overweight brings with it some potentially serious health implications, yet many people are living in denial and claiming good health when they are carrying excess weight.

It's not just physical health that can be affected by failing to maintain a healthy body weight; a healthy body and happiness are inextricably linked.

The healthier people are, the happier they feel, with happiness also strongly correlated to a positive body image.

With the pressure in our modern world to fit an aesthetic ideal, the focus on image is more acute than ever. While many people admit they are unhappy because they don't think they look good and need to lose weight, the survey reveals there is still a reluctance to exercise or eat healthily.

The nation is also struggling with mental health problems centred around stress, anxiety and depression. No age group is immune from feeling the pressure of modern living, although stress is shown to peak in the middle aged.

Financial worries and work pressure are shown to be the leading causes of stress and anxiety, which is to be expected as the nation struggles out of recession and households try to balance their books.

Yet while the nation's biggest health fear is one that's largely out of their control - the impact of advancing years – the UK's number one health ambition to lose weight is one that certainly is achievable through improved diet and exercise.

Moreover, reducing the number of people who are obese and overweight in the UK would in turn reduce the risks of many illnesses related to ageing and weight, whilst improving happiness and enhancing the general wellbeing of our nation.

Dr Doug Wright
Medical Director, Aviva UK Health



Methodology

All percentages and figures shown in this report (unless otherwise cited) come from an online survey conducted by ICM research for Aviva UK Health. The survey was carried out online between the 24th January and 7th February 2014. Respondents were invited from ICM's online panel and 1,998 interviews were conducted amongst a nationally representative sample of the UK adult population.

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