

Let's Start
Talking



CONTENTS.

The perfect birthday gift	03
Say hello to the in-betweeners	05
Financial contingency	12
Taboos, talks and truth	13
Let's Start Talking: mental health	20
I wish that I knew what I know now	30
Tell me sweet little lies	32
What if?	35



the perfect birthday gift

Posh and Becks, Furbies and Monica Lewinski. A World Cup in France, the death of Old Blue Eyes and the record-label-signing of one Marshall Mathers (aka Eminem). The year 1998 is pot-marked with big time events, not least the births of Google and the Euro.

It's a year that holds a special place in the hearts of us LifeSearchers too - 1998 is when our company began.

Traditionally, 21 is a coming of age: when one crosses an invisible line in the time-space continuum, leaving youth behind to step into adulthood. As a company, and much like most 21 year olds today, I'm not sure LifeSearch feels all grown up just yet. We might physically resemble an adult, but in our purpose or life's work we're only just getting started.

That's because we've only just found out what it is that stands in the way of our company ideal of having everyone protected against the frightening financial consequences of catastrophe.

Thanks to a major new piece of research, tireless interviews with some of the 500 LifeSearchers on the front line, and by talking to our customers, we have come to understand that too many of us are shying away from life's uncomfortable conversations. Failing to have such talks doesn't seem too heinous ... until you learn that it's hurting families, finances and the future.

It costs us big, yet the remedy is so simple.

This paper is an attempt to unpack some of the ways in which we are, as a nation, skirting the important, necessary, awkward conversations that we need to have. And urging, please, that we have them.

They say that to fully appreciate wealth, perhaps you need to have known poverty. Well, perhaps to fully appreciate life and health you need to know and understand death and disability - and what their impact might mean for those who love and need you.

Forget the key to the door. If LifeSearch can help the country to have more of these pivotal conversations, **that'd be the perfect gift on our 21st birthday.**



Tom Baigrie

Founder & CEO, LifeSearch



death and taxes?

Youngsters today have different priorities. Yes, that sentence has worked in every era and in every society across human history, but neither the Tudors or the Edwardians could have fathomed the tech revolution and its impact on life as we know it.

It's easy to focus on what separates the generations. The experiences, opportunities and finances of youngsters today are worlds apart from those of their parents and grandparents.

Social, political, economic and cultural differences are creating a distance between people that's much more pronounced than in days gone by.

But as well as focusing on what makes us unique, let's not lose sight of what unites all of us ...

*love, life and, yes,
death too.*

To understand death, or disability and critical illness, we have to be able to talk about them - and plan for them.

But in 2019, people who share surnames, homes, beds and ambitions are simply not talking openly and honestly when it comes to life, death and contingency plans.

There's also a big truth gap in play as family members avoid talking taboos like money and mental health, while some like to phone in a little fiction when asked about their bad habits.

I get it - no one exactly **wants** to talk about this stuff.

But Daniel Defoe's enduring line about death and taxes lives on. There are very few inevitables in life. Death is one of them and we need to get better at talking about it.

So instead of protecting ourselves and our loved-ones from awkward conversations, I hope more of us can see the value in suffering through those, so that we might start to protect one another in ways that matter more.

Emma Walker

Chief Marketing Officer, LifeSearch



Say hello to ...

Assuming we're safe in borrowing this title (and Will, Simon and co. don't sue) we have identified a segment of the UK population we really need to talk about.

Let's meet our in-betweeners.

For clarity, where we call this group "millennials", we mean older millennials. And for further clarity we're working to the definition that millennial means anyone who was under 18 at the turn of the millennium.

With that, we focus primarily on our 25-34 age bracket.

So what's first for our in-betweeners? Turns out they're serious worriers.



The In-Betweeners

I Am A Worrier

Finances - 45%

Health - 36%

Mortality - 23%

Employment - 33%

... Ghosts?! - 13%

Things millennials say they ALWAYS worry about ...



Millennials are much more likely than any other age group to say that they **always** worry (as opposed to worrying **sometimes** or **never**) about life's big things.

Some 45% of millennials say they **always** worry about their finances. For 55-plusses, just 20% say they **always** worry about finances.

Well over one third (36%) of millennials say they **always** worry about their health yet 26%, 22% and 21% say the same in the 35-44, 45-54 and 55+ categories in that order. When it comes to their mortality, nearly a quarter (23%) of millennials say it's something they **always** worry about. And one third of millennials (33%) say they **always** worry about their employment.

One in five (20%) millennials also say they **always** worry about Brexit, compared to just over one in eight people (13-14%) from both the 45-54 and 55+ age categories.

Millennials, too, are most likely to **always** worry about ghosts. Yes, ghosts. Some 13% (compared to 1% in the 55+ age group) say they fear spooks and shadows. Although perhaps millennials are more likely to **always** treat offbeat survey questions with a healthy pinch of salt.

In recent years, UK news has reported that smoking and drinking is less prevalent for youngsters than in generations past. There have been big social shifts away from booze and fags but perhaps younger people's high levels of anxiety about their health and mortality are contributing as much to clean living as education and culture.

Still, while aspiring to a healthier life, youngsters massively outworry their elders when it comes to finances, health, mortality and employment (and ghosts). The fact that millennials worry more about health and mortality than older generations, including the 55+ group – for whom you'd think such issues would be more prevalent – is interesting to say the least.

More worry, more cover?

Not really, no.

With the exception of the youngest age group (16-24), the core millennial age group (25-34) is the least prepared for their own demise. When talking financial contingency plans, just one in four (26%) millennials say they have savings in place. Only 13% say they have an up-to-date Will (compared to 43% of over 55s and even 14% of the 16-24 group).

Only a touch more than one in five (22%) millennials say they have life insurance or critical illness cover.

In a further quirk, millennials are the group most likely to say that, in the event of death, their financial contingency plans rest with the family (14%). Sure, this may be a viable contingency route but approaching half (47%) of millennials say they haven't actually told the family about this plan.

Talk about surprises.

Furthermore, in the event of a job loss, millennials are likely to say that contingency equals moving back in with parents (29%), moving in with friends (14%) or moving in with grandparents (9%). But once again, a huge portion of them (39%) haven't actually had that conversation with parents, friends or grandparents.

Looking at our research, this lack of transparency and disclosure starts to make more sense. Millennials are the least likely of all age brackets to want to talk, even to friends and family, about sex (37% don't want to talk about it), relationships (19% don't want to talk about it), sexuality (22% don't want to talk about it), death (29% don't want to talk about it), money (26% don't want to talk about it) and even health (14% don't want to talk about it).

Huge numbers of millennials say they **always** worry about these things, yet so many are reluctant to open up to friends and family and give their problems air.

As we'll read later on, younger people's willingness to engage in life's big conversations pales in comparison to older demographics. Across the board, even in conversations around sex, sexuality and drugs, older generations are much more open.

52%

of in-betweeners say they'll move in with parents, friends or grandparents if the job goes

39%

haven't told parents, friends or grandparents about this.



DON'T TALK TO ME ABOUT ...

sex (37%)

relationships (19%)

sexuality (22%)

death (29%)

money (26%)

health (14%)

33%

of millennials have read Mum's life insurance policy

27%

of millennials have read Dad's life insurance policy

Looking down, not up

Some say that hitting 30 means entering the rush hour of life, as a new set of challenges and experiences come along in family, finance, career and so on.

In 2019, the average ages of first-time UK parents (32 for dads and 30 for mums) are smack bang in the middle of our core millennial bracket. Likewise, the average age of the first-time home buyer is now up at 30 - and requires an average deposit of £33,340 (versus just £19,000 a decade ago).

With millennials dealing with such significant life events and changes, it's interesting to look at their regrets and what they would have done differently. Somewhat predictably, nearly half (49%) of the core millennial age group (25-34) said they wished they had been better with finances.

And when asked which of the following is/are most important to you? Millennials (25-34) are much more likely than all other age brackets to say **owning a house, giving my children stability and leaving something behind for future generations**. Interestingly, Millennials are less likely than all other age groups to say that **strong friendships** or **my happiness** are particularly important.

It seems millennials are reaching an age where they stop looking out. As new responsibilities kick in, young, free and single is over. It's less about travelling and friends and more about looking protecting their lot.

If that's the case, it'd make sense that millennials would want to understand their financial outlook from all angles, including getting to grips with the financial reality and contingency plans of their parents - especially as mum and dad move on in years.

But as you've probably guessed, this just isn't happening.

Millennials are simply not talking to their parents about life and death matters. For example, the 25-34 age bracket is the group least likely to have read details of their parents' life insurance. Just 27% say they have read dad's policy, with slightly more, 33%, saying they have read mum's.

For those millennials who know for sure that their parents and grandparents have/had life and/or critical illness cover, generally only between 12 and 14% know exactly what was in said policies. As we saw earlier, millennials are the most reticent to engage in conversations with friends and family about these very topics. So we can assume few of these conversations are moving forward.

Indeed, this millennial group (25-34) is more likely than any other group to wait until death before they actually check a loved-one's life policy. Some 61% said either **agree** or **strongly agree** with the statement 'I am more likely to check what a loved-one's life insurance covers after they have died', compared to 57% of 35-44 year olds and 52% of over 55s.

The previous paragraph might be theoretical, but it does unfold in reality. When asked 'Have you ever discovered the details of a loved one's life insurance only after they have passed away?' one third (33%) of 25-34 year olds said such a thing has happened once or more than once. Millennials' experience in this far exceeds that of older age groups.

The data also shows that millennials are least likely to ask for advice about life insurance or critical illness cover (53%) prior to actually taking out a policy.

Remember, this age group is most likely to look back and wish their younger selves had been better with finances. Of the few millennials who said they did seek advice before getting insurance, a whopping 94% of them said that the advice they sought was helpful.

A Word on Gen Z

We have only touched on the experience of the survey's youngest age bracket (16-24) throughout this first chapter.

The majority of this age bracket is also classed as millennial, but the younger end represents Generation Z, a subset whose experience and expectations are hugely and wildly different from other subsets.

While many millennials can remember a time with no internet and mobile phones; a time when people still actually paid for music. Not so Gen Z.

Given that whole books and PhD papers have been written on the changing experience, opportunities and priorities of Generation Z, a few paragraphs here won't do the subject any kind of justice. But at-a-glance, our data presents shifts that do tell a story.

For example, when asked what is most important to them, data shows that this youngest age group is much more likely to say 'having strong friendships' (25%), 'seeing the world' (23%), 'leaving something behind for future generations' (17%), 'taking care of the environment' (16%) and 'being successful at work' (20%).

This is also the age group least likely to talk up the importance of material possessions and ownership: **just 15% of 16-24 year olds said owning a house is important.** Sure, this may be indicative of where they're at in their young lives, but the current economic predicament can't be lost on teens today. Nearly half (48%) of 16-24 year olds say it is 'not very likely' or 'not likely at all' that they will own a home within five years.

Interestingly, this age group is more likely than all others to tell their younger selves to take more risks (22%). They are the age group most likely to think they are ineligible for a variety of insurance products and nearly seven in ten (69%) say they have never inquired about life insurance or critical illness cover. Dismissing life cover might make sense for this group - if they've no mortgage or kids. But if the youngster had to give up work on medical grounds, seeing the world would be much more possible when funded by critical illness cover than statutory sick pay.

The social and economic reasons driving 16-24 year olds' knowledge and expectations in life and finances, again, are dense and complex. But insurers have largely reached consensus on the fact that engaging Gen Z on the benefits of cover - and increasing awareness on eligibility criteria - need to improve.

Gen Z Priorities

25% Having strong friendships



23% Seeing the world

17% Leaving something behind for future generations



16% Taking care of the environment

20% Being successful at work



Michael Badkin,

Marketing Executive

LifeSearcher since 2007

Help us understand - what is life cover?

Life insurance pays out if you pass away for any reason, or if you are diagnosed as being terminally ill with less than 12 months to live. You're able to choose the amount of cover needed along with the length of time you wish to be covered for. There are a few options of how to structure this cover depending on your circumstances:

And Mortgage Protection?

This plan means the amount of cover you have will decrease in line with your repayment mortgage over the years. It means that if you pass away then whatever is left on your mortgage will be covered.

Level Term Cover?

This plan will always remain at the amount of cover selected. So if you choose £100,000 of cover over 30 years, and you pass away with one day remaining on those 30 years, it'll still pay out £100,000

Family Income Benefit?

This plan is most suited to people with dependants. It pays a steady monthly income if you pass away, every month until the end of the policy.

Whole of Life?

This plan doesn't have an expiry date and will cover you up to any age. It can be more expensive as it's a guaranteed pay out, but it's very good for funeral cost cover.

Critical Illness?

Critical Illness Cover pays out a lump sum if you are diagnosed with a specific illness to a certain severity. Heart attacks, cancers and strokes make up around 80% of all claims. This cover tends to include free cover for children. It can be arranged by itself or alongside all life plans so the pay out can decrease with the mortgage, stay level, or come as monthly benefit.

Income Protection?

This protects your salary if you're unable to work due to any illness or incapacity. It will pay out a percentage of your salary on a regular monthly basis if your doctor declares you unfit to work. This helps to make sure bills, rent and mortgage can be covered should your salary stop - that way your home life stays as steady as possible.

Lisa Jones

Client Care Leader
LifeSearcher since 2008

What are the age limits on Protection products?

Policies can start as young as 16/17. The upper limit for Critical Illness Cover is 75-80. For Income Protection it's 64 and for Life Insurance it's 88-89.

I don't own a house - am I eligible?

You don't need a mortgage to get life insurance. And if you don't have a mortgage, or a family of your own, it's still important to protect yourself. Think of the adjustments you'd have to make if you were struck down by poor health and had to stop working. Statutory sick pay isn't great so Critical Illness Cover or Income Protection can be a real lifeline.

How can I help keep my premiums low?

I wish it were more fun than saying live a healthy lifestyle but that's how it is. No cigs, drugs or excess alcohol is a good start.

How much do life insurance policies cost?

For 21 year olds, the average policy would be between £10 and £15. When you're between 30 and 40, you're probably looking at £40 a month and upwards.

Between the ages of 18 and 28, prices are massively different. There are big jumps between age brackets; the most notable is probably when you hit 40. A 40 year old's premium is probably double that of a 20 year old.

Although we've covered the basic costs here, all premiums are medically under-written so it's a sliding scale before it gets locked in.

So it's better to get it young?

I'd say so. If someone is aged between 20 and 25, we advise them to take the policy out for as long as possible. It simply means that they have nailed a low price which will never go up. From there, the policy holder can just add things on like, for example, when they have a family or buy a house.

Say you take a policy out at 21, and you have it for 50 years. Even if you're diagnosed with depression in that time, it doesn't affect your premium. The price still stays the same - that's the risk insurers take.

Ben Fearon

Senior Adviser
LifeSearcher since 2013

Financial Contingency

Brits probably aren't the world's most open or loquacious people in the world. And according to our data, people of all age groups here are failing to have key life and death chats.

What does that mean?

It means that our financial contingency plans are pretty sketchy.

In our survey, we asked what financial/ practical contingency plans people have in place to ease the burden on the wider family should the worst happen. By this we meant savings, an up-to-date Will, life insurance, prepaid funeral and various other arrangements.

The top answer, the catchall contingency plan, the safety net most people have in place is **savings**. Just over a third (34%) of UK people say that saved-up cash will cushion the blow for the family in the event of death and the older one is the more common that answer.

Understandably, less than one in five (19%) 16-24 year olds said they had savings in place compared to half (50%) of over 55s. The flip-side there is that 50% of over 55s do not have savings in place.

Savings was the top answer. But next? The second-top answer to our question about financial contingency plans was ...

Nothing.

No contingency, No conversation



More Than
**ONE IN
FOUR**

have been stung financially
with a loved-one dying
without a plan



Nearly one third (31%) of us have **absolutely no financial contingency plans** in place for when we die. No Will, no life insurance, no savings, and no informal arrangements with family.

Moreover, only half (53%) of us have even told our family and loved ones about our contingency situation. An alarming **45% of the UK have not had the financial contingency conversation with their nearest and dearest** (the remaining 2% preferred not to answer).

In other words, **nearly half of all UK families are utterly in the dark over what will happen if a loved-one dies.** The funeral, the financial ramifications, provisions for kids – 45% of families will suffer the additional hassle and heartache of not knowing their loved one's wishes. They'll then have to wade through that nothingness to sort affairs, settle issues and find solutions.

The paragraph above may seem emotive, it may even read like scaremongering. But further questions in our survey confirm that this doomsday scenario is a reality many have faced.

When asked if they have ever been negatively affected by the death of a family member without a financial contingency plan, more than one in four (27%) said yes. For nearly a quarter of those who said yes, it has actually happened more than once. When individuals do not prepare for their own deaths via some sort of contingency plan, it's inevitably relatives who pick up the pieces.

For those people who had a loved one die without a plan, 45% said it left them, personally, in a **difficult financial situation.** Some 31% said it **caused arguments in the family.** Over a quarter (26%) said that the situation was distressing because the family had **no way of knowing the wishes** of the deceased person.

We were curious to find out the bill the family have to pay when a loved one dies without a contingency plan. So, thinking about cost of funeral, rent/ mortgage payments, loan repayments etc, we asked people to estimate what it cost them in the short term.

The answer? Nearly £3,000 (£2,930.68).

For 10% of respondents, the cost was between £5,000 and £7,500 and for a further 6%, it cost between £7,500 and £10,000.

This question asked about the shock impact - the immediate and short term cost implications to the surviving family of dealing with a loved-one's death. But with admin, legal fees, ongoing rent or mortgage repayments and so on, the long term and overall cost can be so much higher.

Sam Nathan

Retention Adviser

LifeSearcher since 2017

What happens if I die without a financial contingency plan?

If that happens, everything that gets left behind has to go through the Will and Probate procedure - **dividing up the estate** as you may know it. That process can take anywhere from a couple of weeks to six months, depending on the complexity of the estate in terms of cash and assets and what all needs to be reconciled.

If you think about a Will - a Will can be contested. Trust is much more straightforward, but we'll get to that.

If there's a Will, anybody can pipe up and say **I think that's mine** or **I'm entitled to that**. Not only might that lengthen the time it takes to pay out, a Will may also be subject to inheritance tax.

It's a real thing, unfortunately

I recently arranged cover for a lady. What prompted her to call was that her sister died just like that - with nothing in place. This lady had been assigned an executor of her sister's Will so as well as seeing the impact on the family, especially her sister's kids, she had to get involved in a heavy, draining and devastating process when she really didn't need that on her plate.

She told me she didn't want her kids to have to go through that - so she called us.

It's a real thing, unfortunately. At the end of the day, buying insurance is buying peace-of-mind. If something goes wrong your family is taken care of.

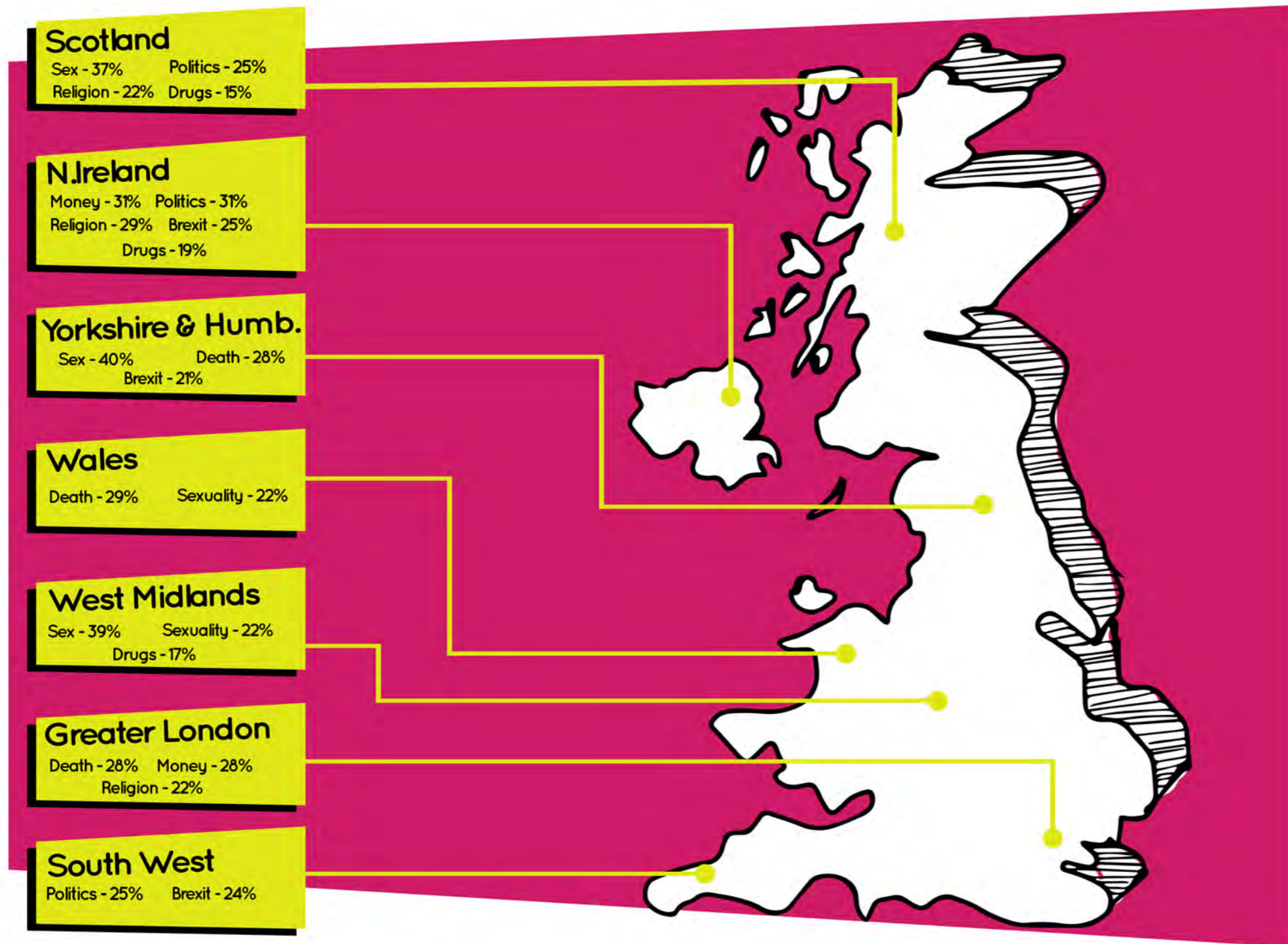
What is a Trust?

Most people have never heard of a Trust, but it's a very simple legal form that states where your money will go if you pass away. There are two main benefits of doing so:

- 1) it sits separate to your estate and all the Probate stuff so it tends to get paid out much quicker.
- 2) It's normally exempt from any inheritance tax liability.

Some people might think they have enough life cover. But if you factor in inheritance tax, that might make the difference between paying off the mortgage and not. You can avoid extra hassle and hardship for the family just by filling in a form and putting your policy into a Trust.

Taboos, Talks and Truth



*Topics and the percentage of people who don't want to talk about them.

Conversational no-go areas differ depending on who you are and where you live. And while LifeSearch are primarily concerned with topics that speak to financial protection – namely ill health, death and money – we cast our net wider to get a sense of the honest talks that friends and family are (not) having.

First let's look at taboo topics by region.

When asked the question What subjects don't you like talking about with your friends and relatives? 40% of people in Yorkshire and the Humber said sex; more than any other region.

Discussing sex is less taboo in London (29% don't like to talk about it) but the capital is more squeamish around death (28% don't like to talk about it) and money (28%) than most other regions.

Money is a topic that 31% of Northern Ireland residents would also rather avoid. In fact, people in Northern Ireland are more resistant to conversing about drugs (19% don't like to talk about it), Brexit (25%), religion (29%) and politics (31%) than anywhere else in the UK. This is entirely understandable given Northern Ireland's history - but do remember this question is based on interactions with friends and relatives.

In Wales there are several main topics to avoid, namely health, death and sexuality. When it comes to sexuality, that's a topic nearly one in four (24%) in the North East don't want to talk about either. Compare this to just over one in eight (13%) in Northern Ireland and it's interesting that a country so uncomfortable in so many other areas is seemingly more open.

Seemingly, the most open of the UK's regions is the East Midlands. There, 36% of people said that no subjects are off-limits when talking with friends and family.

Sex & death (and rock and roll?)



I don't want to talk about death



Across the survey as a whole, the subject people are most reluctant to talk about is sex. One third (33%) of us said we don't like talking about sex, even with friends and family.

Interestingly, there's a correlation between age and sex discussions: the older one gets the less they see the subject as a no-go. In other words, 16-24 year olds are most resistant to talking sex (40% don't like to talk about it) followed by 25-34 year olds (37%) and so on up to the 55+ category, where only three in ten (30%) people bristle at sex-centred chat.

The same correlation exists about death: younger people don't like to talk about it, older people seem OK with it.

Death is, after sex, the next taboo people would rather avoid. In total, one in four (24%) people in the UK simply do not like to talk about death with friends and family.

Slightly more men than women (25% versus 23%) are antsy on the subject, and it's an especially iffy topic area in Wales (29% don't like to talk about it), Yorkshire and the Humber (28%) and London (28%).

The reasons why we are hesitant to talk about potentially-loaded subjects, even with friends and relatives, are massively predictable. Across the survey as a whole, 40% attributed their aversion to talking about taboo subjects to simply **general awkwardness**, while a quarter (25%) said it's because such a discussion **may cause offence**. A further 24% of respondents answered simply **I'm too embarrassed**.

When asked why they avoid talking about death specifically, people answered differently. It seems we avoid talking death less because of our own awkwardness and more because we fear **upsetting the other person** (28%), we don't know **how to broach the subject** (15%), or we **fear the repercussions** (14%).

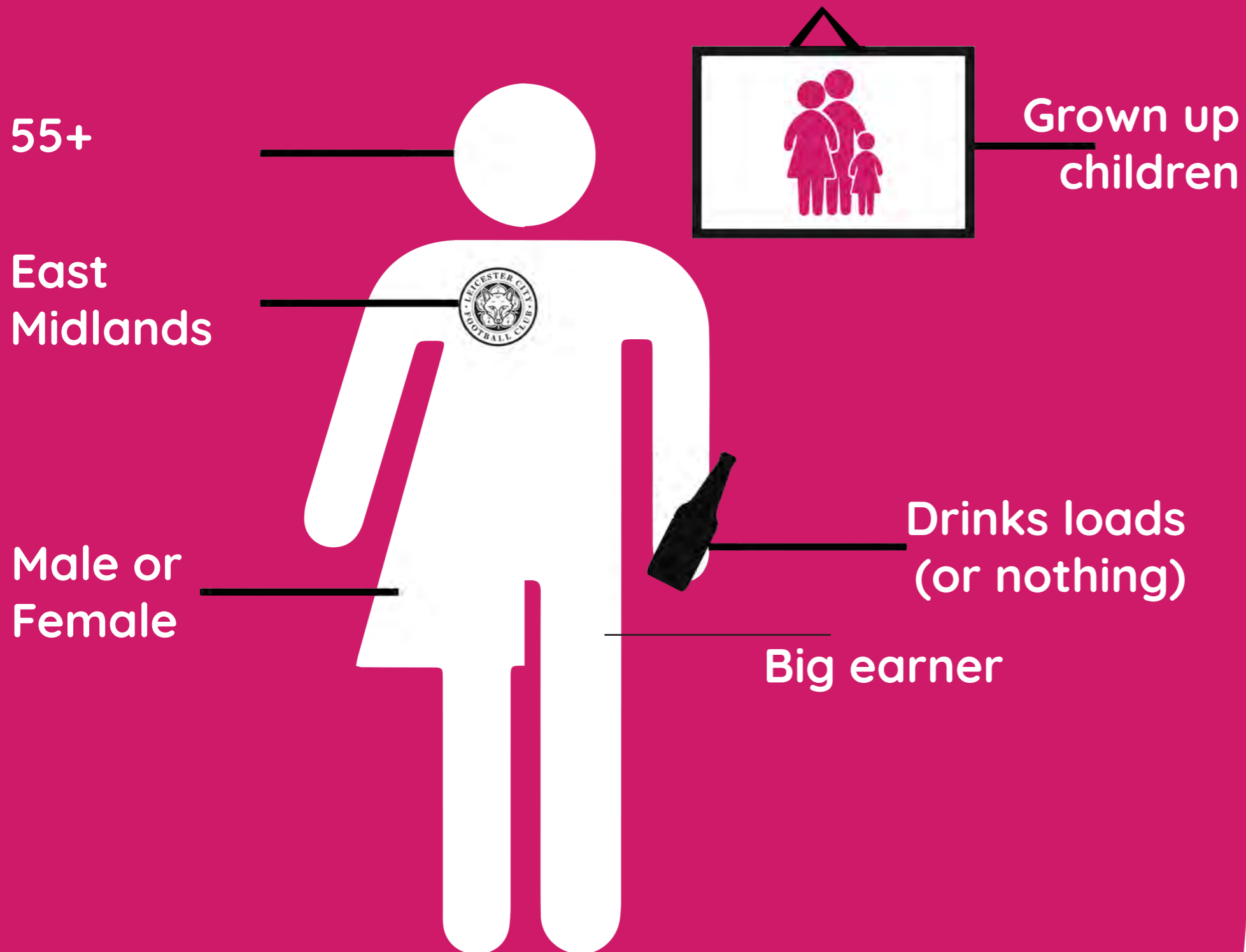
The message is clear. People don't like to converse about generic taboo subjects on the basis of their own awkwardness. But they don't like to converse about death because of difficulties in raising the issue and the impact such chat might have on the other person.

Again, entirely understandable. But not having those key conversations takes its toll on the family after.

The financial costs, long term and short, are considerable, and that's before talking about the emotional impact of not knowing ... and having to dig through the mire at the worst possible time.

why the silence?

Britain's Least Embarrassed...



Talk to me

The funny thing is that certain groups – ones we wouldn't necessarily expect – give less of a monkey's about taboo talks.

Some truly fascinating correlations exist between one's situation and their willingness to engage in those big life chats.

For example, the older one is the less they're fazed by taboo subjects. The more one earns, it's the same story. Parents of adult children are far less inhibited than parents of younger children.

And most curious of all, both teetotallers and heavy drinkers (those who drink more than the recommended 14 units of alcohol per week) are much less bothered about big talks than light or moderate drinkers.

Really, if you seek a no-holds-barred conversation about life, death and taboos, grab an older person, aged 55 or over. Male or female – it doesn't matter. If they live in the East Midlands and earn a stonking wage then even better. And if your candidate has kids of adult age then you're really cooking with gas. If your nominee drinks more than 14 units of alcohol per week (or none whatsoever) then you've got a full house. You've hit the jackpot.

55-plus, East Midlands, mighty salary, parent to grown up kids, big drinker or non-drinker. If these characteristics define you, you might just be Britain's biggest taboo-busting conversationalist.

#Getuncomfortable

“Sex and drugs. People’s reactions make it simple: don’t talk about sex and drugs.”

Ben Fearon, Senior Adviser
LifeSearcher since 2013

“Things I don’t always understand, like politics and religion.”

Kimberly Kavanagh, Senior Adviser
LifeSearcher since 2002

“Finances and sex – they both just make me squirm.”

Lisa Jones, Client Care Leader
LifeSearcher since 2008

“I probably wouldn’t want to talk about Brexit for obvious reasons. Or sex or sexuality – I wouldn’t have a clue where to start.”

Duncan Nash, Senior Adviser/ Deputy People & Business Manager
LifeSearcher since 2013

“Debt and money. I find people generally are a bit funny talking money, myself included.”

Justine Shaw, Senior Adviser
LifeSearcher since 2017

“I’m pretty fair game to be honest – there’s nothing much I won’t talk about.”

Lewis King, Review Adviser
LifeSearcher since 2017

“Now that I have kids I get uncomfortable, in fact it scares the hell out of me, when I watch or read anything about kids coming into harm’s way. I don’t want to talk or even think about that.”

Ben Burgess, Adviser
LifeSearcher since 2017

“Religion and politics – I don’t have enough information. Everything else I’m pretty comfortable with.”

Jeff Parker, Senior Adviser
LifeSearcher since 2016

Mental Health

“approximately 1 in 4 people in the UK will experience a mental health problem each year”,

Our data chimes with that of mental health charity, Mind.

Throughout this report, there's been some humour – at least we've tried.

But when it comes to the conversations we are, and crucially are not, having around mental health, there's little room for levity.

Let's Start Talking is this paper's title – and in mental health this has been one of the main messages over the last two decades. Knowledge and awareness of the wide-reaching and wide-ranging symptoms of mental health have increased in recent time as society-at-large tries to break down barriers and encourage more frank and open conversations.

We're here to say that, according to our data, there's a lot still to do.

50/50

When asked directly 'Have you ever experienced any mental health problems yourself?' Our survey, a nationally representative sample of over 2,000 people, was more or less split down the middle.

A shade shy of 47% of all respondents said **no**. The remainder (53%) said either **yes, previously (28%)** or **yes, currently (25%)**. For clarity, 5% declined to answer and the total is greater than 100% because respondents were invited to tick all that apply (thus some people have both previous and current experience).

According to our data, then, one in two of us have experienced mental health issues in the past, or are dealing with them currently.



Let's Start Talking

Mental Health

First a little context, emphasis on little. Evidence all around suggests mental health problems are on the rise. Yes, more people are coming forward, and definitions of mental health have widened to acknowledge behaviours – such as self harm – which once sat outside the conversation.

But recent figures from an NHS Digital study in England shows the rise is being driven by more than just progress in the dialogue. Everyone acknowledges that there has been an increase in women reporting mental health issues, while damaging “21st Century factors” are taking their toll, particularly on youngsters. These factors include economic uncertainty, social media, celebrity culture, debt, body image and so on.

NHS Digital’s assertion that there has been an increase in women with mental health issues, again, chimes in with our data. Where 21% of men say they are experiencing mental health problems currently, for women it’s 28%. And where around **one in five (22%) men say they have previously had mental health issues, for women it’s one in three (33%)**.

Overall, depression (64%), and anxiety and panic attacks (49%) defined the vast majority of mental health disorders, with Post Traumatic Stress Disorder (PTSD) eating disorders, Obsessive Compulsive Disorder (OCD), bipolar, personality disorders and psychosis representing between 9 and 12% each.

The notion that more youngsters are suffering mental health issues than in days gone by, again, is reflected in our data. Even the high rate of decline-to-answers among our survey’s younger respondents tells a story – **the younger you are, the more likely you are to abstain or dodge a question on mental health.**

‘Have you ever experienced any mental health problems yourself?’ is a question one in eleven (9%) 16-24 year olds didn’t want to answer, compared to one in twenty (5%) 25-34 year olds and only one in thirty three (3%) in the 55+ age category.

As is recurring throughout this entire paper, openness is a problem for youngsters. If we assume – and it is an assumption – that people mostly swerved a mental health question for reasons of stigma or shame, then it seems that the job to normalise mental health is nowhere near complete.

Overall, when asked ‘Have any of your family members ever suffered with mental health issues?’ 5% of all respondents answered **prefer not to say**, while 15% answered **I don’t know**. So nearly **one in six people in the UK are oblivious to mental health issues within their own family**.

A shade over 37% answered yes ... a family member has suffered with mental health issues. But when we asked those same people if said family member confided in them about their problems, well over a third (36%) said no.

This gives a taste of things to come as we look deeper into the trends in mental health ...

and the conversations we’re simply not having ...

Have any family members ever suffered with mental health issues?

37% - yes

36% - no

15%

“I don’t know”



Youngsters & Mental Health

When asked 'Have you ever experienced any mental health problems yourself?' only one in four (25%) 16-24 year olds said no, thus 36% said **yes, previously** and 37% **yes, currently**.

In our data on mental health, this youngest age group stands out. 16-24 year olds are less likely to report depression (63% versus 69% national average), but more likely to cite anxiety and panic attacks (63% versus 58% national average), eating disorders (17% versus 11% national average) and bipolar (14% versus 9% national average).

Younger people say they would be much more comfortable talking to friends about their own mental health (42%) than the doctor (34% would be comfortable), a partner/ significant other (33% would be comfortable) and parents (30% would be comfortable).

Younger people 16-24 also seem to have among the lowest comprehension of the role mental health plays in applying for life and critical illness cover. Just over three in five (61%) of 16-24 year olds were either 'Not very aware' or 'Not aware at all' that previous or current mental health issues are taken into account when applying for, or renewing, life insurance.

To fuse these insights: younger people would much rather talk to one another, not their elders, parents or even professionals about any mental health issues. Youngsters' comprehension about mental health, in the context of protection products anyway, doesn't measure high.

One hypothesis at this point, then, is that erroneous information is being allowed to circulate unchallenged through the younger age group, creating a knowledge vacuum.

Maybe we can help to clear some of this up.

Look Who's Talking

Who would Gen Z prefer to talk to about their mental health?

42%

say a friend



34%

say a doctor



33%

say a partner



30%

say a parent



Justine Shaw

Senior Adviser

LifeSearcher since 2017

Do you hear about mental health a lot?

There's not a day goes by that I don't speak to somebody who has been affected in some way, shape or form by mental health issues. Although the insurance industry as a whole has been a bit slow to support mental health sufferers, we're in a better place now than ever before.

How do you broach mental health with new customers?

I really do try to build rapport so people feel comfortable disclosing these things to me. It might be good that it's over the phone, because they don't see me and they won't ever see me again.

I've had my own personal experience with mental health so I feel I can be empathetic but it's important not to be overly so and to deal with it in a professional manner.

What happens if there are current or previous mental health issues?

If a customer has had experience of mental health, I need to ascertain the severity of it. Although it could be something as common-sounding as anxiety, that can still have a profound effect on someone.

The questions will always be looking for certain red flags to see if the client has, for example, ever had any in-patient treatment, if they've seen a psychiatrist rather than just a GP or counsellor, or if they've had any suicide attempts - and if so, how recently?

Can mental health affect cover?

Yes. In the same way that significant physical ill health can affect cover, so can significant mental ill health. If somebody has had a suicide attempt within the last five years I might struggle to find them cover on a life policy. In some cases, income protection might have a mental health exclusion - meaning that if the person isn't able to work due to their mental health, the policy probably wouldn't pay. But it's a case by case thing.

Do you find people are generally honest about their mental health?

It's a difficult one. I generally find that people who do call know the deal and tend to speak to you honestly. But not everyone calls - so you have to wonder if mental health plays a part in why some people don't.

Millennials & mental health

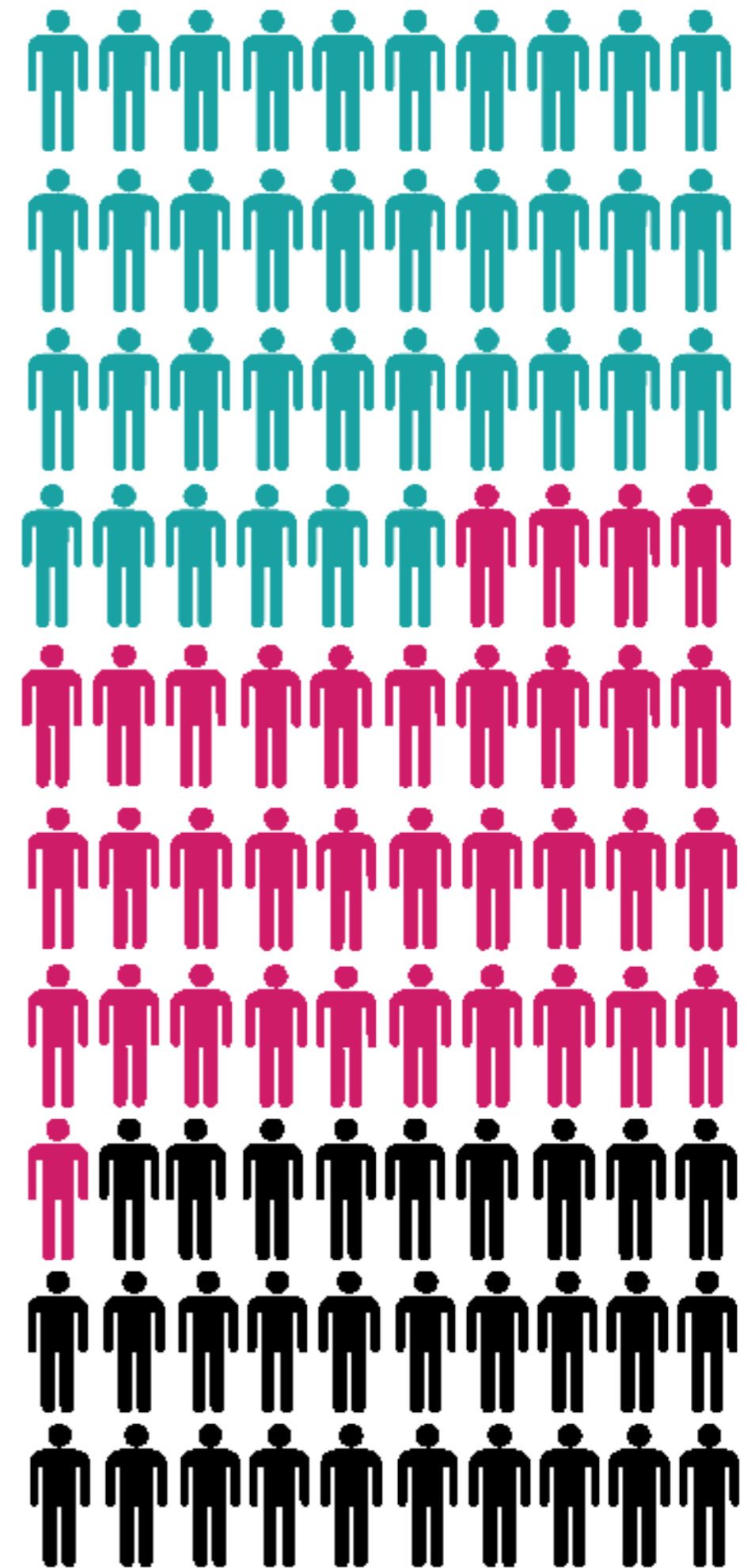
So back to our in-betweeners. When asked Have you ever experienced any mental health problems yourself? Some 71% of our 25-34 year olds said yes, either previously (35%) or currently (36%). That left 31% to say no with 5% abstaining.

Millennials who are suffering, or who have suffered, from mental health problems are less likely than the national average to report depression (61% versus 69% national average) and anxiety and panic attacks (56% versus 58% national average). But millennials are more likely than any other age group to report PTSD (14% versus 12% national average), OCD (16% versus 9% national average) and personality disorders (15% versus 7% national average).

Like the youngest 16-24 age category, millennials would be most comfortable talking to their significant other and friends about mental health; much more so than their parents or medical professionals. Once again, this is concerning.

Millennials' comprehension of mental health – and its prevalence in society – is fairly bang on the money, with a majority accurately reporting that it affects around one in four. However, millennials' knowledge as to how mental health speaks to life insurance and critical illness cover is, ever so slightly, poorer than that of even the youngest 16-24 demographic.

Interestingly, after being told how mental health factors into life and critical illness cover, more millennials (25-34) than any other age group (52% versus 43% national average) said they'd be less inclined to be open and truthful on an application or renewal form. In other words, now they know a little more about the relationship between mental health and insurance, they'd be more willing to lie about their status when applying.



● Those with issues currently

● Those who have had issues

● Those with no issues

Duncan Nash

Senior Adviser/ Deputy People and Business Manager

LifeSearcher since 2013

With all the campaigns, hashtags and drive around mental health, awareness has blown up in the last few years. More and more people are thinking about mental health, personal health and self care.

I didn't know what self care meant five years ago, now I'm talking to clients about it.

Insurers now are becoming more tuned in. If you go back five years ago, my memory is that a customer who says they had attempted suicide at a point in their life might find it very hard to get insured.

Now, five years later, I dealt with a customer in his early 30s who had attempted suicide in his late teens. The insurance company said well, it was 12 years ago, we're fine with that and gave him cover without any further anguish; like going to his doctor or asking more awkward questions.

It's the same with diabetes. Five years ago, if I had a client who had diabetes that would instantly mean going to the doctor for medical records. That process could take up to three months and cause huge anxiety for the client. Nowadays, plenty of insurers – though they might ask extra questions – will give a decision in 20 minutes.

Today, if a customer says they have thought about self-harm, one insurer might not have any interest in scrutinising it, while another might see it as a red flag. But the thing about working with so many insurers is that you can ask questions and immediately remove the ones that won't fit and narrow down more suitable options for the customer.

It's a great moment when you can come back to a family and say: this insurer is perfect for you, you haven't got to disclose X, Y or Z and you can get cover straight away.

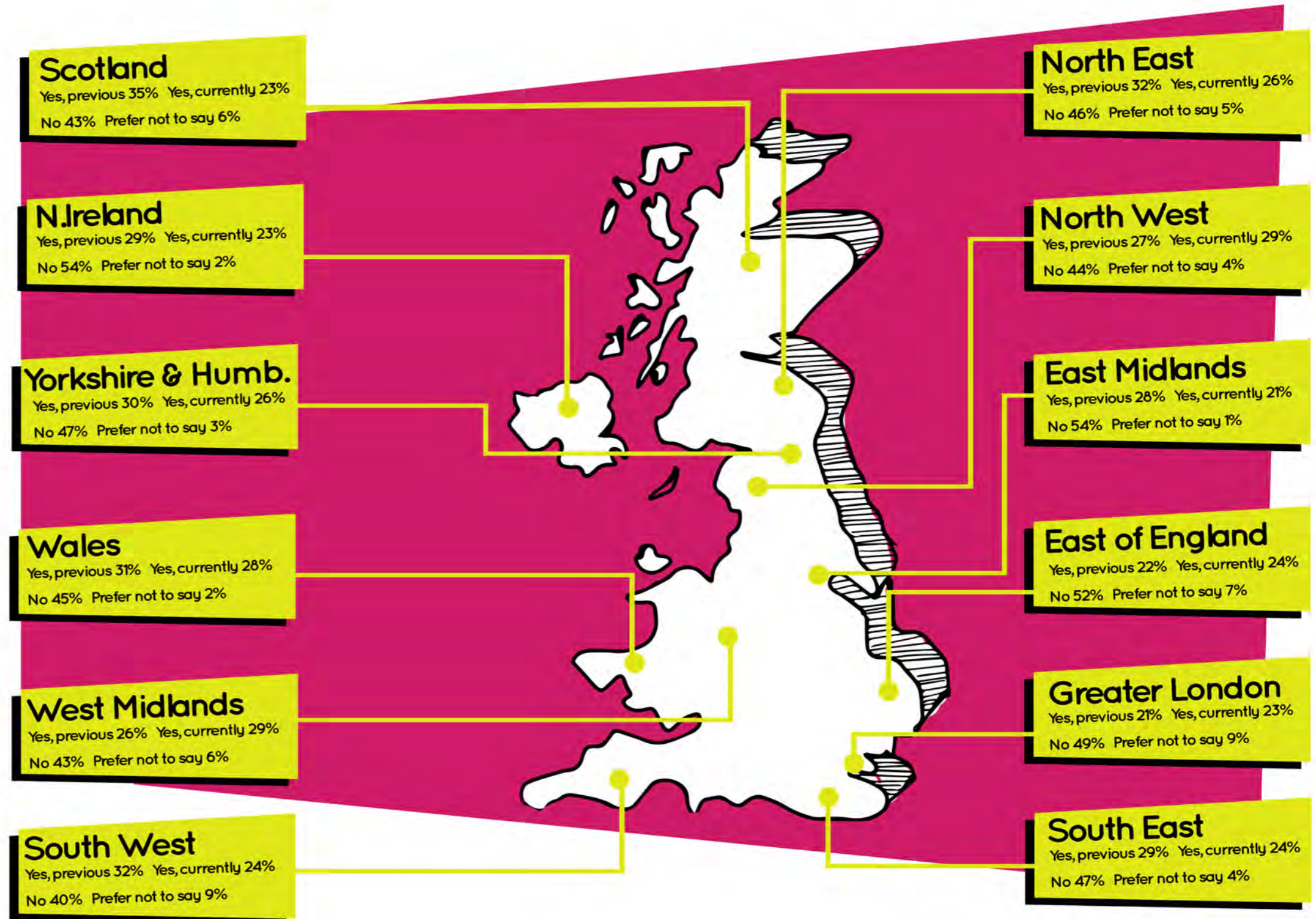
Do you find people are generally honest about their mental health? It's a difficult one. I generally find that people who do call know the deal and tend to speak to you honestly. But not everyone calls - so you have to wonder if mental health plays a part in why some people don't.

Mental Health by Region

A look at mental health across the UK's regions via answers to this question:

Q. Have you ever suffered from a mental health issue?

- Yes, previously
- Yes, currently
- No
- Prefer not to say



Mental health and over 55s

The first thing to say is that the older one is the more likely they are to talk about all things mental health. Older folks' abstention rates across two dozen questions on mental health was minimal (around 1%), compared to younger respondents (circa 9%).

There's an exact correlation showing that the older one is the more depression is likely. **The 55+ age category reports depression at a rate that far exceeds the national average** (79% versus 69% national average).

Not only is there a correlation showing that the older one is the more willing they are to talk about mental health, they are the group most comfortable in bringing the issue to a GP. Having said that, older folks are less likely to talk mental health with other institutions, such as insurers and banks, than younger groups.

Just 10% in the 55+ age group answered 'I don't know' when asked if there were mental health issues in the family. The national average for I don't know is 15% and in the youngest age category, 25% admit they don't know about mental health in the family.

One interesting quirk shows that the 55+ age group, though seemingly comfortable talking about their own mental health, isn't necessarily as comfortable talking about the mental health of others.

Still, comfortable or not, **an older person is most likely to offer an ear to friends or family who want to talk mental health.** When asked 'Did they (friends and/or family) confide in you about their issues?' 68% of over 55s said yes compared to 60% of 25-34s and 55% of 16-24s who said yes.

Despite a level of openness around mental health that puts younger demographics to shame, the older groups have a low appreciation for how mental health informs one's life insurance and critical illness cover. Still, on finding out more information about the relationship between insurance and mental health, the **oldest category in the survey are the least likely to say they'd lie about their circumstances when applying for or renewing a policy.**



Sam Nathan,

Retention Adviser
LifeSearcher since 2017

“For those who are apprehensive about discussing private matters, such as mental health, I encourage my customers by letting them know, first, that it’s confidential. And second, whatever it is, it won’t be the first time I’ve heard it. All I want to do is find the right insurers who can help you.

There doesn’t need to be a stigma around this stuff - we need to talk about it more. The male suicide rate is an epidemic we really need to address.”

Lisa Jones,

Client Care Leader
LifeSearcher since 2008

“It may mean increases in premium, but insurers always aim to offer cover for mental health sufferers. It’s a subject that’s prevalent in the press and the spotlight has forced the industry, at all levels, to check its stance.

Nowadays, most insurance companies will try and pay out. They bring panels together to determine what, case by case, is the fairest thing is to do.

I had a case not long ago where a gentleman had committed suicide and his wife was dealing with the claim. It turned out he hadn’t told us or anyone else about his mental health issues. The insurer decided the policy would probably have been declined from inception but they took a human stance - and paid out a proportion as they felt it was the right thing to do.”

Ben Burgess,

Adviser
LifeSearcher since 2017

“In the past, insurers have made an issue of mental health, declining sufferers or raising their premiums. But now the only thing that’s really going to hold someone back is a suicide attempt or recent self-harm, and even then cover is possible.”

So what are we saying?

The data returned in this LifeSearch survey points at the fact that key conversations around mental health are not happening in the family. The younger contingent is staying alarming quiet and not opening up to doctors and parents.

By and large, the two younger age groups want to keep mental health conversation within their own age groups and circles and, consequently, a lack of awareness around mental health – as far as it speaks to life insurance – seems to radiate.

As we have learned from our LifeSearchers, mental health does play a role in insurance. So rather than lying about mental health (... millennials!) it's much better to swallow any discomfort and talk openly and confidentially with advisers who know how to help.

"Every insurer is different in how they respond to medical conditions but we've seen some big improvements in awareness and knowledge around mental health in the past few years. It has been great to see insurers looking beyond just the risk to see the client as a whole person."

- Matt Hussain, Adviser and Protection Specialist
LifeSearcher since 2014

Once again, it's older folks who are willing and open to discuss mental health and once again they're setting the taboo-busting example.

But that's not to say they are absolutely perfectly open and transparent - the data doesn't tell that story. Older folks' willingness to open up to a professional who's not a doctor could be much better. If you correlate older folks' silence in front of financial institutions with their knowledge about the role mental health plays in things like insurance, there's much room for improvement.

We could make many more points about mental health discourse in the UK, but the more salient issue right now is that youngsters are far less likely to want to talk openly about their experience with elders, family and professionals.

This needs to be rectified.

"It comes up every single day - things like stress, anxiety and depression are most common. I'd say in one out of every two or maybe three younger people I speak to have got some form of stress or anxiety or depression, or have had in the past."

- Jeff Parker, Senior Adviser
LifeSearcher since 2016



I wish that I knew what I know now

In our 21st year, LifeSearch asked our nationally representative pool what advice they would look back and give their 21 year old selves. Results were intriguing.

Top answer - a hefty 41% of respondents said they'd look back and urge their younger self to be **better with finances**. This came top of the list, slightly ahead of **Travelled more** (40.6%), and much more popular than **Furthered my education** (31%), **Changed my career** (30%), or even **Spent more time with family** (27%).

In this question, two key age brackets stand out: 35-44 year olds, and 45-54 year olds. Though close in age, there is a fault line between these groups, where one stops putting 'you first' and starts to focus on 'me first'.

You first

First 35-44 year olds. Over half (51%) of this group said that if they could go back in time, they'd have been **better with finances**. The 35-44 age category is also most likely to wish they had **worked harder** (37%) and **been more careful** (31%). Interestingly, this group is about the least likely to tell their younger selves to **enjoy life more** (53%). One in eight (12%) said they'd have **taken life insurance out earlier**, and one in nine (11%) said they'd have **taken life insurance out** period.

This age group is much less likely than others to look back and tell their 21 year-old selves to **take more risks** (23%). And the answer **giving my children stability** (in the what is most important? question) is never more popular than with 35-44 year olds. Over half (51%) of this age group list it as one of life's most important things.

Answers paint a picture of a 35-44 age demographic that's feeling very protectionist in their outlook. Does that translate into a higher instance of life and critical illness cover? Yes it does. Comparatively speaking anyway. This age group is most likely to have life insurance, with 29% saying it's part of their contingency plan.

Me first

Onto 45-54 year olds and, when asked what makes them happy, this is the subset least likely to say things like **Leaving something behind for future generations** (14%) or **taking care of the environment** (9%). After 55-plusses, this age set is least likely to care about **being successful in work** (9%).

Looking at the 45-54 year olds, this is another age bracket defined by change in a new phase of life. Perhaps the nest is emptying and free time is ramping up. Maybe health issues are more prevalent and bereavement - particularly the loss of parents - is causing a spiritual shift. In this age bracket, we may now have grandkids to think about, and retirement might start to feel real.

The above might explain why this is the age group most likely to tell their 21-year-old self to **Enjoy life more** (60%) and **expand your horizons** (43%). In fact, one in four 45-54s would urge their 21 year old self to **take more risks**. This group is more likely than any other (except the youngest 16-24 contingent) to say that **seeing the world** (17%) is important to them, and the subset **least likely to worry about Brexit**.

How far does this newfound 'me first' attitude play in the 45-54 age group's financial contingency planning? Well, it makes for interesting reading. Just over one quarter (26%) say they have life insurance in place and 23% say they have an up-to-date Will.

However, this age category is - apart from the very youngest in the survey - the group **least likely have a financial contingency plan in place**. A full 35% of 45-54s say they have nothing in place for when they die.

Compare that to only 30% of 35-44 year olds and 25% of 55-plusses who say they have nothing by way of a safety net.

Ages 45-54

- from 'you first' to 'me first'

Group least likely to care about:

- + Leaving something behind for future generations
- + Taking care of the environment
- + Being successful in work
- + Brexit

Would urge younger self to:

- + Enjoy life more
- + Take more risks
- + Enjoy life more
- + Expand horizons

Apart from the survey's very youngest respondents, 45-54s are least likely to have a financial contingency plan

LifeSearchers - what I'd tell myself @ 21

Save more money. Oh and get your arse down the gym you fat git. Sure, enjoy life, have all the fun and stuff ... but remember you've got to look after the body you're in for a long time.

- Duncan Nash, Senior Adviser/ Deputy People and Business Manager
LifeSearcher since 2013

On my 21st birthday I broke my jaw, so I'd urge young Jeff to be more careful.

- Jeff Parker, Adviser
LifeSearcher since 2016

Get on the property ladder, definitely. I wish I'd got a mortgage at 21.

- Kimberly Kavanagh, Senior Adviser
LifeSearcher since 2002

Life is short. Live every minute like it's your last and be respectful to others.

- Justine Shaw, Senior Adviser
LifeSearcher since 2017

At 21, I was out seven days a week, drinking and not saving any money. I had no financial provision in place so I'd go back and tell her to put some money away.

- Lisa Jones, Client Care Leader
LifeSearch since 2008

Sam at 21-year-old still had his head screwed on. But I'd tell him to throw money at Bitcoin.

- Sam Nathan, Retention Adviser
LifeSearcher since 2017

Save money, don't spend it on clothes, booze and going out. Get yourself set-up. Don't be selfish - there's more important things out there than just you.

Ben Burgess, Adviser
LifeSearcher since 2017

Don't overthink things, dive in. If it works it works and if it doesn't it doesn't.

- Lewis King, Review Adviser
LifeSearcher since 2017

Tell Me Sweet Little Lies

Ever lied to your doctor or insurer about unhealthy or reckless habits? Ever lied to your employer about your private life, or your partner about how much alcohol you drink? You're not alone, let's meet the fibbers ...

It turns out that many of us in the UK are pretty comfortable – or at least we do it often enough – lying to professionals, institutions, employers and loved ones.

In a cocktail that's equal parts predictable and interesting, but with a twist of lime, it's no massive surprise that we lie about our drinking if we feel it may benefit an outcome. The curiosity is that it's moderate drinkers who are most likely to fib. The twist of lime, here, is that one in ten of us admits having lied to our partner.

Overall, 30% of people (excluding respondents who don't drink alcohol) admit having lied to someone about their drinking. Mostly we lie to our GP (13%) but next comes our partners (10%), then our employers (8%).

Nearly a third (32%) of heavy drinkers (people who consume more than 14 units of alcohol per week - over the government-recommended amount) said they have lied about it to their GP. Yet only 13% of heavy drinkers say they have lied to their partner.

Conversely, safe drinkers (those who stay under the 14 unit per week guideline) are much less likely to lie to their doctor about their drinking but much more likely to lie to a partner or a financial institution. Between 15 and 16% of people who drink between five and ten units per week said they have lied to their partner about their drinking, and 8% said they have lied to a financial institution about it, double the ratio of heavy drinkers who have done so.

In all, one in twelve (8%) people said they have specifically lied to an insurer or financial institution to secure better cover. A further 4% abstained from answering that question. Of the 8% who did admit having lied to an institution, the nature of the lie mainly concerned smoking habits (28%), driving habits (27%), family life (27%), personal details (26%) and eating habits (23%).



Moderate liars

Moderate drinkers are more likely to lie to their partners and financial institutions about their drinking than the heaviest drinkers are.

Biggest Fibs:

Smoking habits 28%
Driving habits 27%
Family life 27%
Personal details 26%
Eating habits 23%
Job 21%
Drinking habits 19%



Drink, drugs and vaping

Lewis King

Review Adviser

LifeSearcher since 2017

“Every four or five years when we make our review calls, to check on customers’ circumstances, more people than ever say they have quit smoking.

Smokers, as a rule of thumb, will pay double what non-smokers pay in premiums. Although quitting won’t reduce your existing premiums by that much, it’ll definitely bring your costs down.

A lot of people ask how the industry views vaping. Most insurers still class it as smoking, but one or two are becoming more lenient; seeing vaping as closer to non-smoking than smoking.

I think it’s kind of harsh but vaping is still quite new and there’s a lack of risk data – so I get it.”

Kimberley Kavanagh,

Senior Adviser

LifeSearcher since 2002

“On the whole, drinking doesn’t cause many problems for your life cover, unless it’s really heavy drinking – say 30 or 40 units per week – or you’ve been told by your doctor you need to stop. That might be a time when drinking could affect your policy.

I get that people might be tempted to lie to us about their drinking – just like they do when the doctor asks the same question – so I’m sure a few fibs slip the net.

But because of the way our process works, I’d say that people are mostly honest. We have to ensure everything is accurately recorded, so when we get to the health questionnaire stage we remind applicants that “failure to disclose will invalidate your policy.”

In other words, there are possible consequences of not telling the whole truth on your application..”

Duncan Nash,

Senior Adviser

LifeSearcher since 2013

“It’s best to tell the truth because some insurers are more flexible than others - most have a logical approach. For some insurers, unless you’re smoking cannabis today, right in front of them, they’ll insure you.

Even if you used heroin ten years ago, some or maybe even most insurers are only concerned about what happened in the last five years.”

Lies @ LifeSearch

I spend all day speaking to people so there comes a point where I want to switch off. If my friends call, I'll often lie and say I'm busy - when really I just want to watch *The Walking Dead* in peace.

- Matt Hussain, Adviser and Protection Specialist
LifeSearcher since 2014

When my wife asks where were you? I often don't tell her I was down the pub. Also, when I say I've had four drinks, I've probably had eight.

- Jeff Parker, Adviser
LifeSearcher since 2016

How many pints I had at the weekend. And cheap food - I like cheap food.

- Ben Fearon, Senior Adviser
LifeSearcher since 2013

Snacking - I eat way too many crisps.

- Kimberly Kavanagh, Senior Adviser
LifeSearcher since 2002

How much I drink and how little I exercise.

- Justine Shaw, Senior Adviser
LifeSearcher since 2017

I'm an ex-personal trainer so people probably expect me to eat healthily. But I eat a lot of junk.

- Lewis King, Review Adviser
LifeSearcher since 2017

I tell my doctor I only drink at weekends which is total fabrication. I've also said I drink Shandy when I'm out - I have never in my life had a Shandy.

- Lisa Jones, Client Care Leader
LifeSearcher since 2008

How much money and how much booze. But I'm a crap liar - it's written all over my face so I tend not to bother.

Ben Burgess, Adviser
LifeSearcher since 2017

I lie to myself most days about food.

- Duncan Nash, Senior Adviser/ Deputy People and Business Manager
LifeSearcher since 2013

I lie about personal aspirations - making excuses for things not going right.

- Sam Nathan, Retention Adviser
LifeSearcher since 2017

What if?

Let's Start Talking doesn't have a shelf life. This isn't a campaign that'll expire when the budget runs out - it's an essential.

Let's Start Talking is for all of us, short term, medium term and long term.

Starting now.

We have to get better at communicating our situation with family and loved-ones. As a nation, gaps in conversation are leading to lies and misinformation, financial devastation and emotional obliteration.

As a call-to-action, Let's Start Talking sounds twee and naïve. It sounds fob-off and simple. But in many ways talking is the hardest thing to do.

As people we protect ourselves and our loved ones from life's darkness and its risks. We not only protect people from harm and death, by and large we protect one another from the pain of talking about them too.

Your writer doesn't want to think about this stuff any more than the survey respondents, or you, the reader.

But it's a painfully logical thing to talk about.

Talking about and planning for inevitables such as death and illness is obvious. Awkwardness is a small price to pay if it puts people on the fast track to protecting and securing the people they love in a future that's unknown to every single one of us.

Sure, there are much more fun **what if** conversations to have.

What if we move to the moon? What if drones take over? What if Leicester City win the league. Again.

In our context, **what if** is not fun.

But to you and the family, the what ifs of life and death matter much more.

Without protection, **what if** costs time and money.

What if is pain without an expiry date. **What if** by its very nature is uncertain.

But giving air to **what if** could add a layer of security to that uncertainty. That's what insurance is.

At LifeSearch we arrange protection. We can't deny it, it's our business. We urge people to protect the life you love.

And no matter who you are, what you do, and what's going on, protecting life's **what ifs** is a call worth making.



LifeSEARCH

The LifeSearch Let's Start Talking report polled 2,031 people between 17th and 21st February 2019.
Data is weighted to be nationally representative,

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www.lifesearch.com/talk