

Research Study

Protection Products

September 2020





About the research

iReach Insights conducted this research on behalf of Aviva Life & Pensions to examine the importance of the nation's mental and physical health (pre-Covid-19 and since the onset of Covid-19) and to examine attitudes and awareness of protection policies. The sample of 1,000 adults is nationally representative and field work took place during late September 2020.

**The nations' sentiment
towards health,
wellbeing and the
workplace before the
onset of Covid-19
and now.**



Mental Health

Before/since the outbreak of Covid-19

These findings highlight the true scale of the strain on people's mental health as anxiety levels have almost doubled since March 2020 with 4 in 10 people (42%) now admitting to suffering from anxiety (pre-Covid: 24%) and stress 40% (up from 25% since the outbreak of Covid-19).

Stress levels amongst men aged 30+ with children witnessed the sharpest increase since the outbreak of Covid-19, rising from an incidence of 13% pre-Covid to 36% (1 in 3) now. Pre-Covid, stress was most pronounced amongst 18-24-year olds at 37% and this has now shifted to those aged 35-44 years and is now at 50%. Anxiety was most pronounced amongst 25-34-year-olds at 38% pre-Covid, with anxiety levels from the same cohort now recording a stark 52%.

Prior to Covid-19, 25% had suffered from stress, 24% had suffered from anxiety, and 19% had suffered from depression.

Mental Health Issues Before Covid-19

| | Stress | Anxiety | Depression | Other |
|--------------------------|--------|---------|------------|-------|
| Total | 25% | 24% | 19% | 1% |
| Males, 30+ with Children | 23% | 14% | 11% | 0% |
| Females, 30+ | 25% | 26% | 21% | 0% |

Since the outbreak of Covid-19, 42% have suffered from anxiety and 40% have suffered from stress. 18% have suffered from depression.

Mental Health Issues Since Covid-19

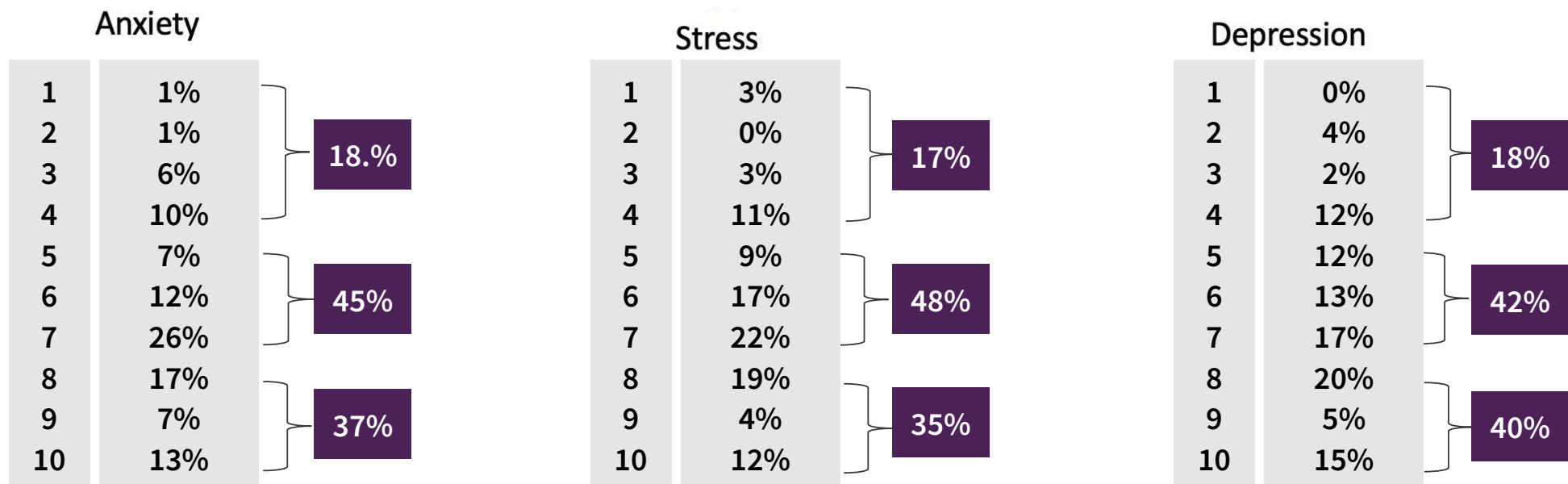
| | Stress | Anxiety | Depression | Other |
|--------------------------|-----------|-----------|------------|-------|
| Total | 42% ↑ 18% | 40% ↑ 15% | 18% ↓ 1% | 2% |
| Males, 30+ with Children | 32% ↑ 18% | 36% ↑ 13% | 11% ↓ 0% | 1% |
| Females, 30+ | 48% ↑ 22% | 43% ↑ 18% | 21% ↓ 0% | 2% |

The rising tide of stress and anxiety

When respondents were asked to chart their level of stress and anxiety on a scale of 1 to 10, the average anxiety and stress level of the nation is 7 out of 10. The starkest trends are witnessed amongst self-employed women where 84% rank themselves as very stressed, recording stress levels of 7 out of 10 while 49% of 25-34-year-olds record a ranking of 8 out of 10. Overall, more women admitted to suffering from anxiety and stress at 48% and 43% respectively than men at 32% and 36%.

37% say that their anxiety has increased very significantly. 35% say the same for their stress, and 40% say the same for their depression.

**Mental Health Issues
- Increased (out of 10)**



The root causes of stress and anxiety

People are most worried about their families' health (66%) and feeling isolated (59%). Concern over family members health was higher amongst women at 75% (men: 70%) as indeed was feeling isolated from family and friends at 65% (men: 38%). One in 3 are worried about reduced income or loss of income (29%) as a result of the impact of Covid-19. This rises to a significant 4 out of 10 men (38%).

Concern over family members' health (66%) is the biggest root cause of mental health issues. Both target groups (Males, 30+, Married with Children; Females, 30+) choose this root cause even more frequently (70% and 75% respectively).

Root Cause of Mental Health Issues (1-4)

Concern over Family Members' Health

| Total | 66% |
|--------------------------|-----|
| Males, 30+ with children | 70% |
| Females, 30+ | 75% |

Fear of Reduced Income/Loss of Income

| Total | 29% |
|--------------------------|-----|
| Males, 30+ with children | 38% |
| Females, 30+ | 22% |

Feeling Isolated from Friends/Family

| Total | 59% |
|--------------------------|-----|
| Males, 30+ with children | 38% |
| Females, 30+ | 65% |

Fear of Losing Job/Employment

| Total | 23% |
|--------------------------|-----|
| Males, 30+ with children | 29% |
| Females, 30+ | 19% |

23% say that having reduced income is a root cause of their mental health issues, while 15% say the same about having to work from home.

Root Cause of Mental Health Issues (5-8)

Having Reduced Income

| Total | 23% |
|--------------------------|-----|
| Males, 30+ with Children | 27% |
| Females, 30+ | 20% |

Actual Loss of Job/Employment

| Total | 11% |
|--------------------------|-----|
| Males, 30+ with Children | 9% |
| Females, 30+ | 8% |

Having to Work from Home

| Total | 15% |
|--------------------------|-----|
| Males, 30+ with Children | 19% |
| Females, 30+ | 13% |

Actual Loss of all Wages/Salary

| Total | 11% |
|--------------------------|-----|
| Males, 30+ with Children | 13% |
| Females, 30+ | 8% |

Coping with stress and anxiety

Almost 1 in 2 of those interviewed (49%) said they were exercising more to help alleviate symptoms of stress and strain. Others said that they talked about their concerns with family/friends (37%), with women (39%) actively doing this more than men (26%).

Practicing mindfulness was also common with 27% of respondents; 31% of whom were women and 17% men. 10% of respondents revealed that they had sought professional advice, an even trend with both men and women.

Unfortunately, 1 in 5 (22%) respondents have not taken any actions to alleviate symptoms of mental strain. Only 3% of respondents have spoken to their employer about their stress and anxiety levels.

Almost half (49%) have been exercising more to alleviate their symptoms. 37% have been talking about stress with friends/family and 27% have been practicing mindfulness.

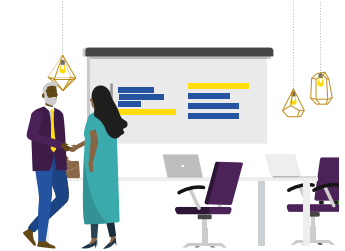
Steps Taken to Alleviate Symptoms

| | | | | | | | |
|--------------------------|-----|--|-----|--------------------------|-----|----------------------------|-----|
| Exercising more | 49% | Talking about Stress with Friends/Family | 37% | Practicing Mindfulness | 27% | Sought Professional Advice | 10% |
| Males, 30+ with children | 52% | Males, 30+ with children | 26% | Males, 30+ with children | 17% | Males, 30+ with children | 10% |
| Females, 30+ | 48% | Females, 30+ | 39% | Females, 30+ | 31% | Females, 30+ | 11% |

22% say they have been doing nothing to alleviate symptoms.

Steps Taken to Alleviate Symptoms

| | | | | | |
|--------------------------|----|--------------------------|----|--------------------------|-----|
| Spoken with Employer | 3% | Other | 2% | None | 22% |
| Males, 30+ with children | 6% | Males, 30+ with children | 0% | Males, 30+ with children | 25% |
| Females, 30+ | 3% | Females, 30+ | 4% | Females, 30+ | 19% |

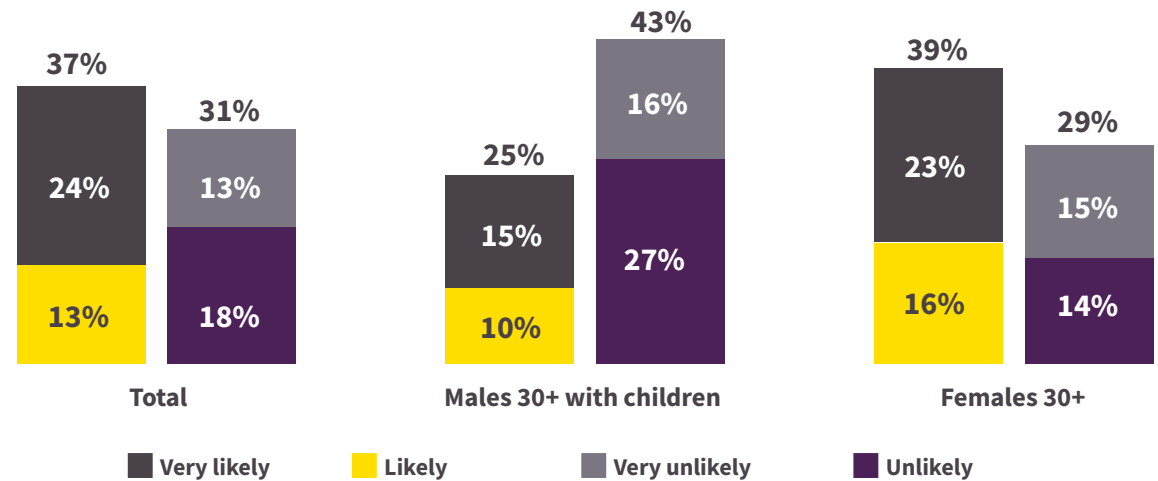


Coping with stress and anxiety (cont'd.)

Four in 10 (37%) respondents said they would avail of free counselling if they had access to it, underscoring the real increased need for mental health support across the country. Aviva undertook this study to inform and support the launch of Aviva Family Care which is available to all new and many existing income protection, life and specified illness customers. This added benefit provides mental health support with free counselling services to customers and their families.

Overall, 37% say they are likely or very likely to use a fully trained counsellor for free (39% of Females 30+ and 25% of Males 30+ Married with Children).

Likelihood to Use Access to Fully Trained Counsellor



68% say a second medical opinion from a global panel of experts would be valuable. 71% of males 30+ say it would be valuable, highest for 73% of females 30+.

Second Medical Opinion from Global Panel of Experts



68% Say it would be valuable

73% of Females 30+
71% of Males 30+ with children

Health & Work



Interestingly, respondents appear to have adapted well to remote working and it has not shown to be a trigger for stress or anxiety. This is evidenced by 1 in 3 (34%) saying that they have adapted well to working from home, 21% say it has impacted positively on their work / life balance with only 10% saying that it has impacted negatively.

16% of respondents say they are working longer hours, with the incidence highest amongst men aged 30+ with children where 1 in 5 (21%) are working longer hours. Over a quarter (26%) of respondents miss the daily interaction with colleagues and more than 1 in 5 (23%) miss teamwork and the collaborations that can arise.

Some 8% of respondents have taken a sick day since the outbreak

of Covid-19 due to stress or anxiety, with almost half of them (47%) admitting to more sick leave than last year. 18 to 24-year-olds show the highest incidence of sick leave due to stress during Covid-19 with 22% taking time off.

The average amount of certified sick days across the population since March 2020 due to stress or anxiety is nine days (10.6 days for women, 8.5 days for men). In total, there have been almost 1 million (980,108) sick days taken across Ireland due to stress or anxiety since the onset of Covid-19 in March 2020, a stark figure by any measure.

Of those suffering from stress, anxiety or depression, a staggering 4 in 10 (42%) said that it has resulted in them underperforming at their jobs. This is most acute amongst men aged 30+ with children (46%).

8% have taken a sick day from work due to stress or anxiety since Covid-19. Of these, 47% say it's more than last year, reaching 67% of Males 30+ with Children. The average amount of stress/ anxiety days taken by someone who's taken more than last year is 9 and hitting 10.5 days for Females 30+.

Sick Days from Work since Covid-19

8%

Have taken a sick day from work due to stress or anxiety since Covid-19

5% of Females 30+, 7% of Males 30+ with Children

47%

Say this is more than last year

61% of Females 30+, 67% of Males 30+ with Children

9%

Is the average amount of stress/ anxiety days taken by someone who's taken more than last year

Females 30+ - 10.6, Males 30+ with Children - 8.5

A really worrying trend is that 35% of people think they will survive on the State Disability payment of €203 per week if they were off sick long term, due to mental health or another specified illness. 17% would rely on their partner and only 17% have enough savings for one year. These expectations are in stark contrast to the reality that we see every day in Aviva Life & Pensions. In 2019 alone, we paid out an average of €3,000 each month per claimant - that's €100,000 over three years - to customers who have income protection policies with us. Most claims last an average of five years, with many greatly exceeding this timeframe. These are real figures representing real people and highlight the fact that things can and do go wrong in certain peoples' lives. This underline just how important it is to have the right cover in place should someone find themselves without their income due to illness, which is an ever more present worry for today's workforce. In total we paid out €100,000,000 in life claims in 2019 to 2,168 claimants. Our data consistently shows that mental health has overtaken cancer as one of the main reasons for claims.

35% say they would have to rely on the State's disability benefit if they became ill and couldn't work. 17% would rely on their partner to support them financially, and 17% say they have sufficient savings for a year.

How would you manage financially if you became ill and couldn't work?

| | Total | Males 30+ with children | Females 30+ |
|--|-------|-------------------------|-------------|
| I would have to rely on the State's disability benefit | 35% | 31% | 35% |
| I would rely on my partner to support us financially | 17% | 16% | 22% |
| I have sufficient savings for one year | 17% | 17% | 15% |
| I have an income protection product | 14% | 16% | 13% |
| I have sufficient savings for up to six months | 12% | 12% | 11% |
| Other | 6% | 8% | 4% |

Future Priorities

As regards future priorities for the year ahead health, mental wellbeing and family are firmly to the fore over career progression.

The top five personal priorities included doing more exercise/getting fit at 82% (83% women, 81% men), looking after mental health at 70% (73% women, 61% men). More family time is more important for men (77%), and women at 68% (overall 66%), whilst improved diet came in at number four for 61% (66% women, 61% men) of people.

Finally, one of the key positives that we can take from the research findings is that there is a much higher awareness that mental health needs to be minded as much as our physical health. This was clearly evidenced in the response to the top personal priorities, with self-care and well-being ahead of a focus on career and work.

Doing more exercise/getting fit (82%), looking after mental health (70%), and more family time (66%) are the biggest priorities for all adults in Ireland. More family time is more important for Males 30+ with Children at 77%.

Top Personal Priorities Ranked – % Chosen as Top 5 (1-4)

| | | | | | | | |
|--------------------------|-----|-----------------------------|-----|--------------------------|-----|--------------------------|-----|
| Do more exercise/get fit | 82% | Look after my mental health | 70% | More family time | 66% | Improve diet | 61% |
| Males, 30+ with children | 81% | Males, 30+ with children | 61% | Males, 30+ with children | 77% | Males, 30+ with children | 61% |
| Females, 30+ | 83% | Females, 30+ | 73% | Females, 30+ | 68% | Females, 30+ | 66% |

Reducing stress levels (60%) and getting finances in order (58%) are the top most important priorities.

Top Personal Priorities Ranked – % Chosen as Top 5 (5-9)

| | | | | | | | | | |
|--------------------------|-----|---------------------------|-----|--------------------------|-----|--------------------------|-----|--------------------------|-----|
| Reduce stress levels | 60% | Getting finances in order | 58% | Health check-ups | 53% | Career progression | 28% | Getting back to work | 22% |
| Males, 30+ with children | 55% | Males, 30+ with children | 57% | Males, 30+ with children | 65% | Males, 30+ with children | 24% | Males, 30+ with children | 20% |
| Females, 30+ | 65% | Females, 30+ | 58% | Females, 30+ | 51% | Females, 30+ | 18% | Females, 30+ | 18% |



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