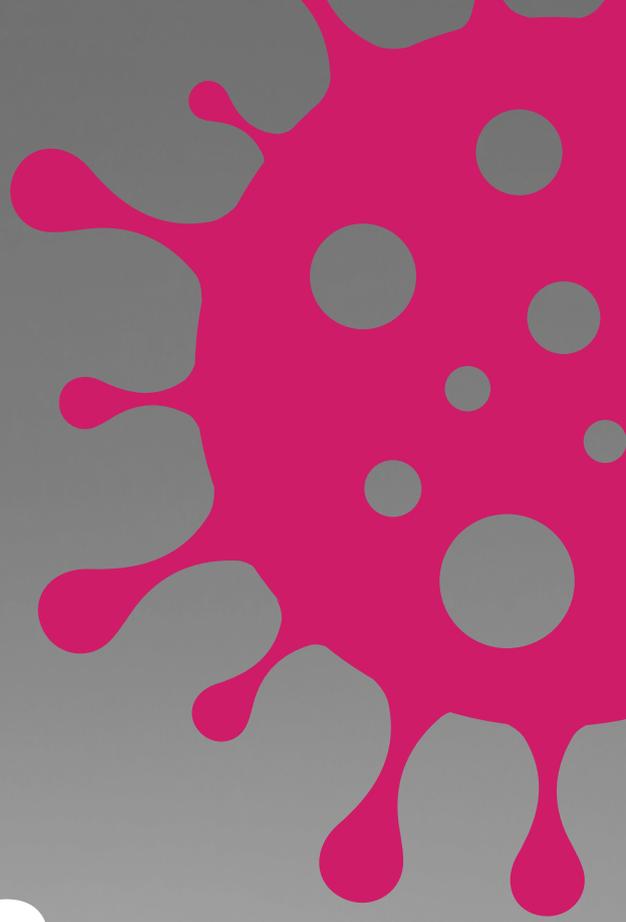




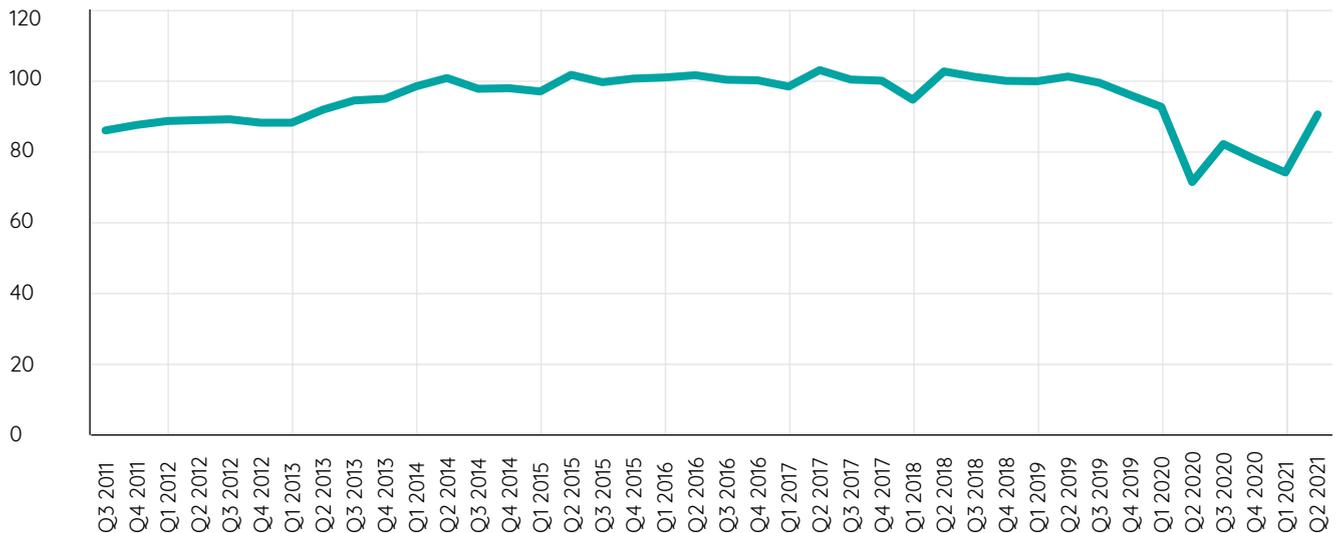
HEALTH, WEALTH & HAPPINESS



**UPDATE
Q2 2021**



HEALTH, WEALTH & HAPPINESS INDEX



Source: Cebr analysis

- The headline Health, Wealth and Happiness Index increased by 16.7 points between Q1 2021 and Q2 2021, reaching a reading of 91.4, the Index's highest value since 92.9 in Q1 2020.
- All three subindices saw improvement in Q2, the largest came in Health where the Index picked up by 34.5 points. This was driven by low Covid-19 caseloads and a relatively low number of seasonally-adjusted deaths.
- Improvement on many wealth indicators, including earnings, house prices, and individuals' perceptions of their own financial situation, contributed to a Wealth Index pick up of 4.1 points.
- The Happiness Index improved by 11.4 points in Q2, reaching 87.8 - the highest reading since Q1 2020 - owing to freer social contact and fewer restrictions.
- Future movements in the Index will likely coincide with a spike in unemployment when furlough terminates, and when the stamp duty holiday ends.
- Another potential further wave of cases represents an obvious threat to health but may be mitigated somewhat by spikes in the Happiness Index as the removal of restrictions and vaccine rollout continue.

HIGHLIGHTS

2 IN 5



or (39%) Brits have saved more money -- a combined £5.8 billion per month -- in 2021

14%



of Brits repaid debts totalling £2.3 billion per month in last six months

12%



of Generation X (aged 40-54) have overpaid on their mortgage in last six months

7%



in London and 9% in the East of England have taken mortgage payment holidays in 2021

44%



of Brits feel more confident in the NHS, but ...

...1 IN 5



young adults now pay for private medical insurance to avoid NHS waiting times

60%



of Brits think health inequality has worsened in the UK in the last six months

51%



of millennials (25-39) requiring routine health check-ups have avoided them

1 IN 5



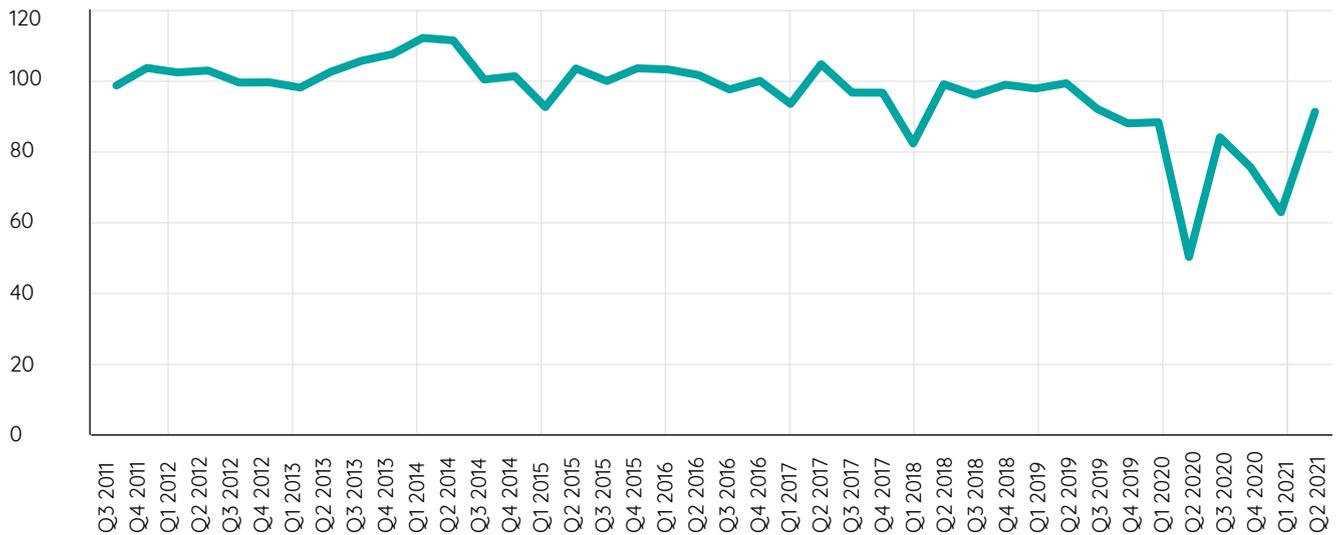
18-34 year olds say they'll consider leaving a job if their employer doesn't offer desired working set-up

50%



of Gen Zs (18-24) and millennials (25-39) -- who've needed to see a doctor -- say they've embraced virtual GP services in 2021

HEALTH INDEX



Source: Cebr analysis

- The Health Index improved markedly in Q2 2021, picking up by 34.5 points - a record quarterly increase and the highest Health has been since Q1 2020; AKA before the pandemic.
- The main story of Q2 is the continued success of the vaccine rollout. As of the end of June, an estimated 44.9 million Brits had received at least one dose of the Covid-19 vaccine.
- Vaccinations have had a marked effect on caseloads and hospitalisations, and Covid-19 related deaths.
- In Q2 2021, seasonally adjusted deaths (a key input into the Health Index) were estimated to be at their lowest level since Q3 2014.
- Concerns surrounding the more virulent Delta variant and the prospect of a further wave of infections remain, particularly as social contact increases.
- The future outlook for the Health Index is highly dependent upon the progress of the next wave, yet vaccines should reduce the risk of hospitalisation to ensure the Health Index does not reach the stark lows of Q2 2020 and Q1 2021.

HEALTH

TAKEN OUT PRIVATE MEDICAL INSURANCE



National Average	10%
Northern Ireland	21%
Millennials (25-39)	20%
Gen Z (18-24)	17%
London	16%
Men	14%

35%



of 55+ year-olds who've needed to see a doctor have avoided health check-ups in the last six months

JUST LIKE ...

50%



of Gen Zs (18-24)

I HAVE...

... made more use of virtual healthcare services such as virtual GPs*



Gen Z (18-24)	51%
Millennials (25-39)	52%

... relied more on the internet / apps for health advice and support



Gen Z (18-24)	62%
55+	41%

*those who have needed a doctor appointment

I'VE AVOIDED THE DENTIST IN THE LAST SIX MONTHS*



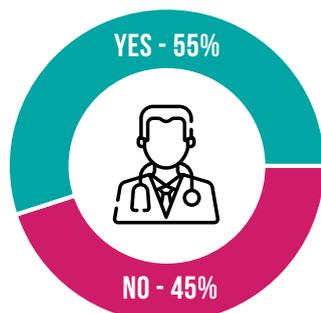
National Average	37%
Women	38%
Yorkshire	41%
Gen Z (18-24)	42%
Millennials (25-39)	43%
West Midlands	46%

*those who have needed a dentist appointment

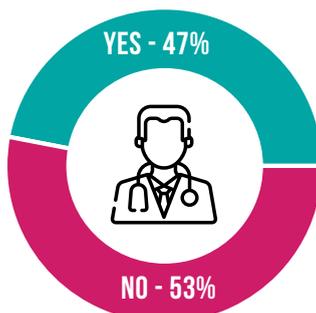
CONFIDENCE IN THE NHS HAS GROWN ... BUT NOT FOR EVERYONE

"I feel more confident of the NHS and the service it provides" *

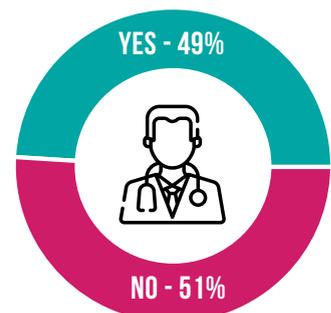
UK Average



London & East of England

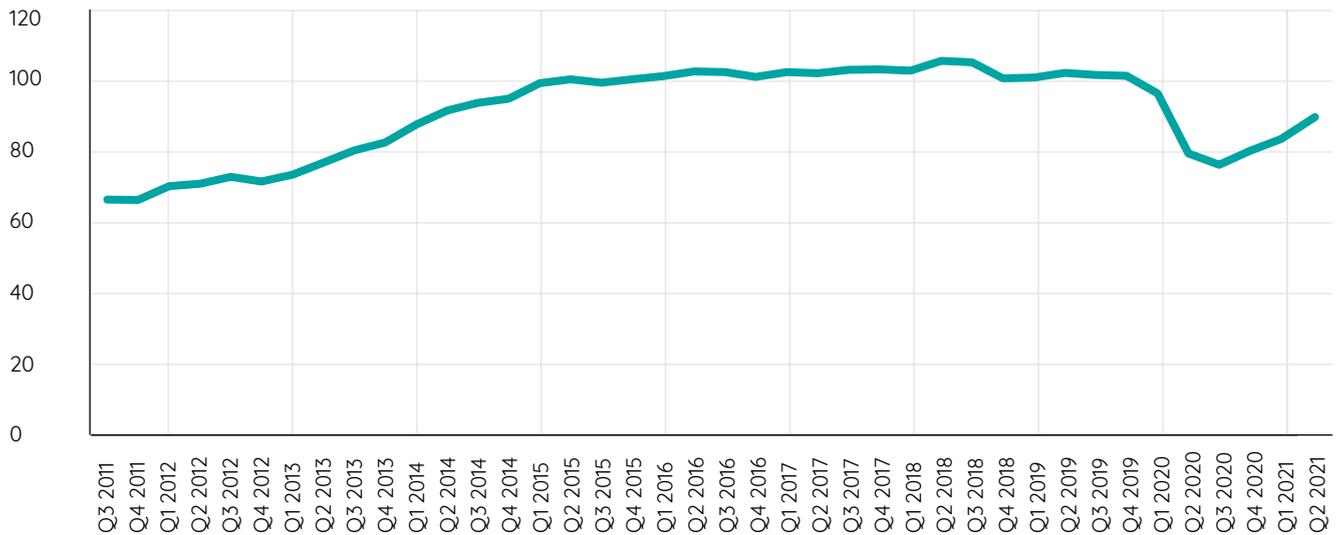


Gen Z (18-25)



*those who have needed a doctor appointment

WEALTH INDEX



Source: Cebr analysis

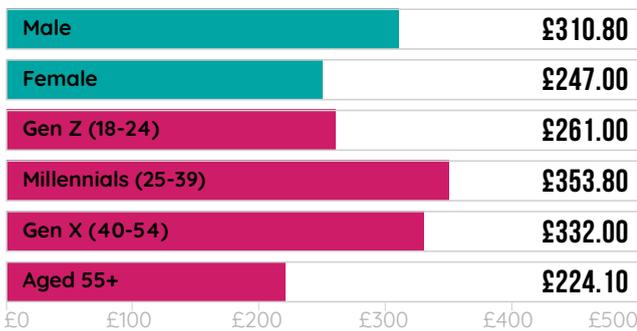
- The Wealth Index saw a third consecutive quarterly increase in Q1 2021, an uptick of 4.1 points to a reading of 90.1.
- Since the near term low of 77.4 in Q3 2020, the Wealth Index has cumulatively recovered by 12.7 points, reaching its highest level since Q1 2020.
- While most indicators comprising the Wealth Index improved in Q2, the savings rate fell considerably as consumers began to spend more.
- The uptick in general economic activity drove significant improvements in households' estimates of their own financial situation.
- Earnings growth remains heightened: annual growth in total pay stood at 8.6% in both April and May - the largest values on record. Yet strong pay growth also speaks to 2020's low base and job losses in lower-paid occupations.
- House price growth remains strong, but the ongoing stamp duty holiday has now entered its tapering phase. When this and the furlough scheme end, price turbulence is expected.

WEALTH

SINCE THE START OF THE YEAR, HOW MUCH MORE

... HAVE YOU SAVED PER MONTH?

Monthly average comparison by gender & age



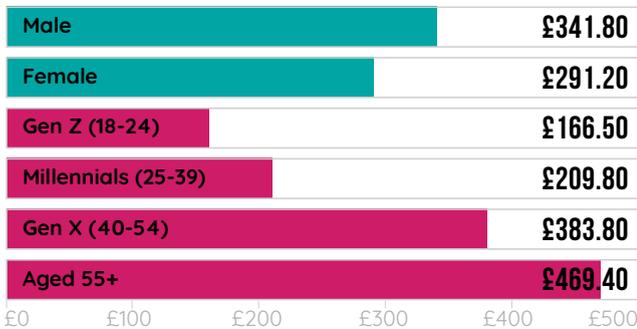
... HAVE YOU OVERPAID ON YOUR MORTGAGE?

Monthly average comparison by gender & age



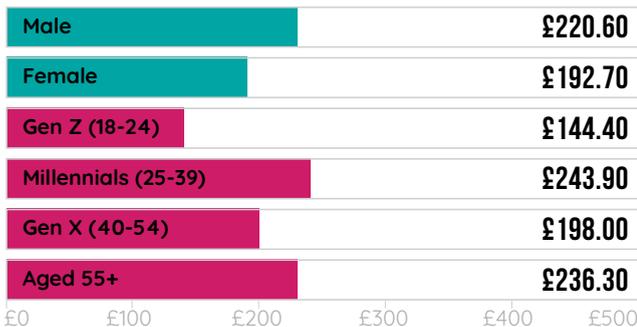
... NON-MORTGAGE DEBT HAVE YOU PAID OFF?

Monthly average comparison by gender & age



... HAVE YOU BORROWED PER MONTH?

Average comparison by gender & age

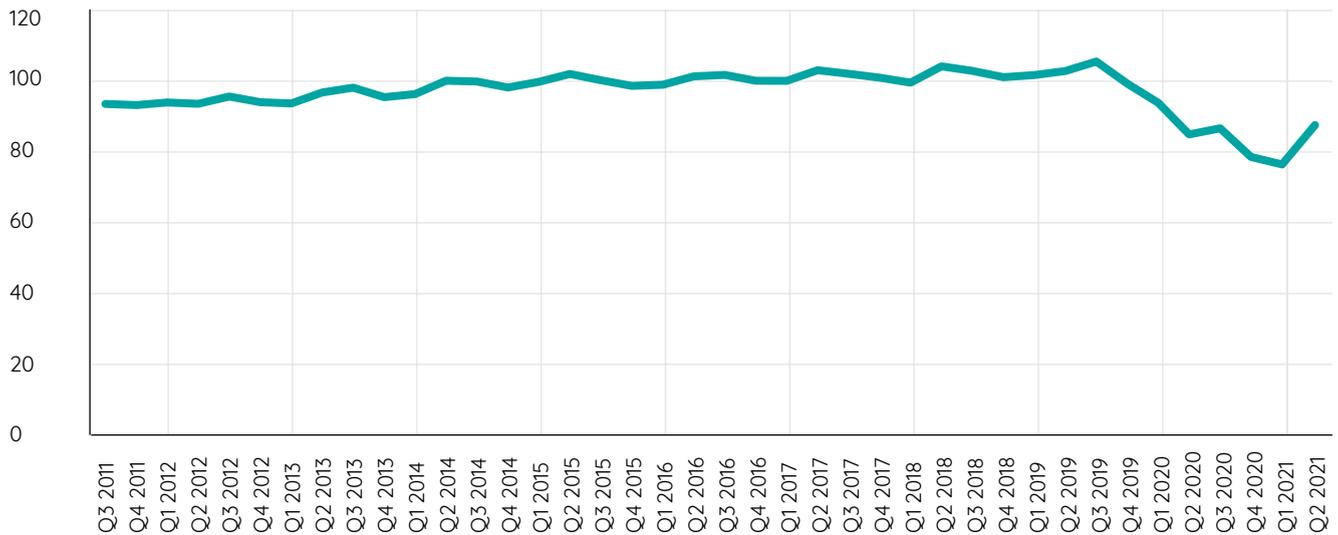


UK (MORTGAGE PAYMENT) HOLIDAY HOTSPOTS

Comparison by region



HAPPINESS INDEX



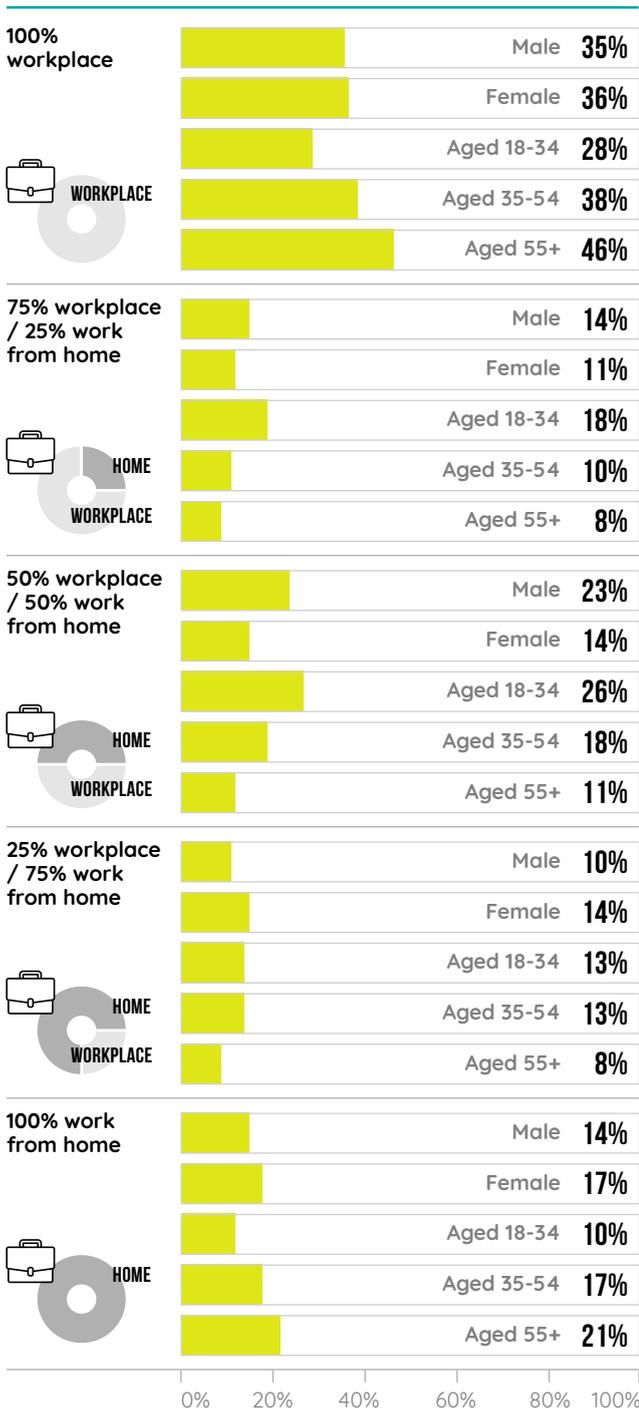
Source: Cebr analysis

- The Happiness Index showed a quarterly increase of 11.4 points, the largest in the series' history, yet the 87.8 reading is still considerably below pre pandemic levels.
- The removal of restrictions is a clear driver of the improvement, as is the return of the hospitality, entertainment, and leisure industries.
- ONS data shows that life satisfaction levels improved considerably during the quarter, from an average of 6.5/10 in Q1, it improved to 7.0/10 in Q2.
- ONS surveys point to an increase in individuals' average happiness scores, from 6.6 in Q1 to 7.1 in Q2. YouGov concurs: 46.1% of the UK population reported feeling happy by Q2 compared to 36.8% in Q1.
- YouGov data also showed a fall in the proportion of the population reporting feelings of loneliness, boredom, stress, and apathy.
- Future gains in the Happiness Index should come as life returns to something akin to normality, but those gains may be blunted by a post-lockdown wave of coronavirus cases.

HAPPINESS

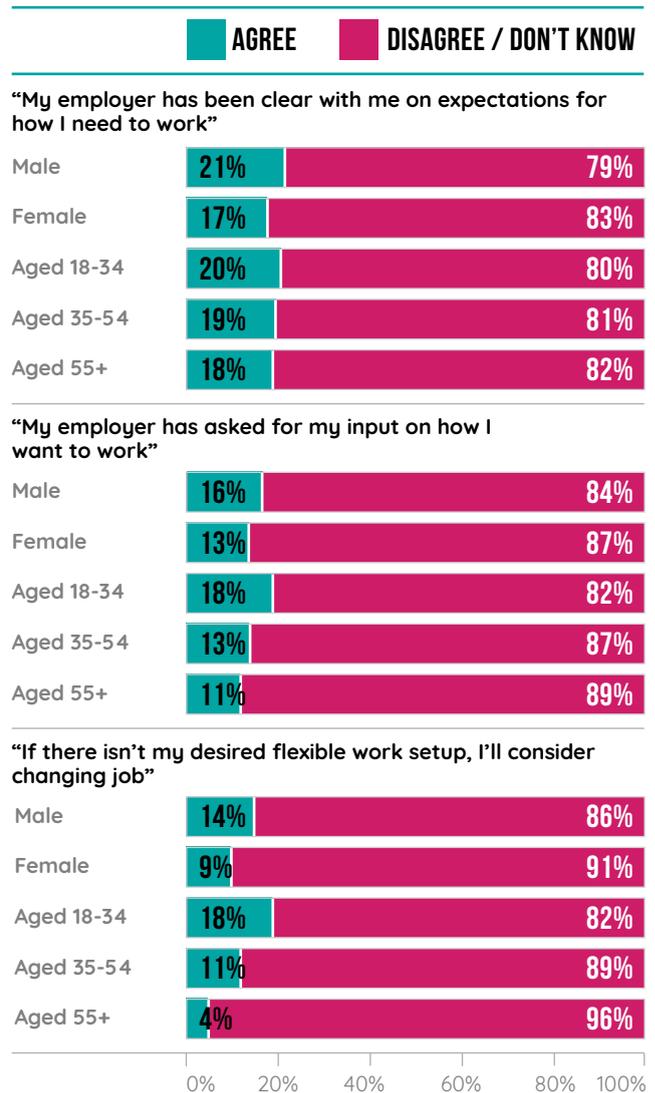
WORKPLACE, HOME OR HYBRID?

Comparison by gender and age



EMPLOYEES IGNORED?

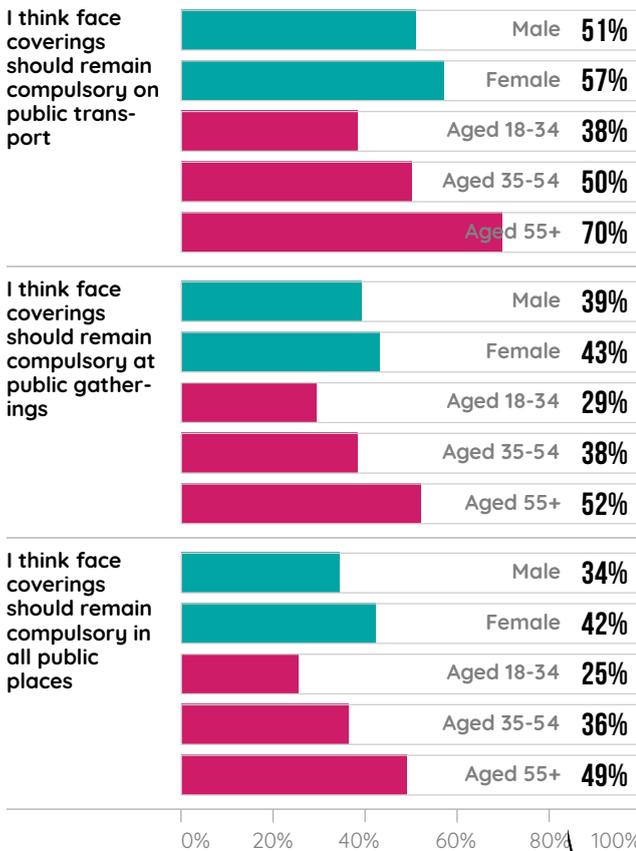
Comparison by gender and age



HEALTH, WEALTH & HAPPINESS

MASKS & VACCINES

Comparison by gender and age

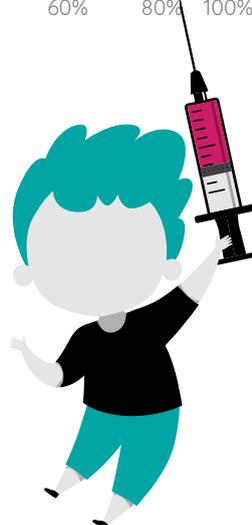


CHILDREN AND VACCINATION

"I think school children should be fully vaccinated"



"I think all children, regardless of age, should be vaccinated"

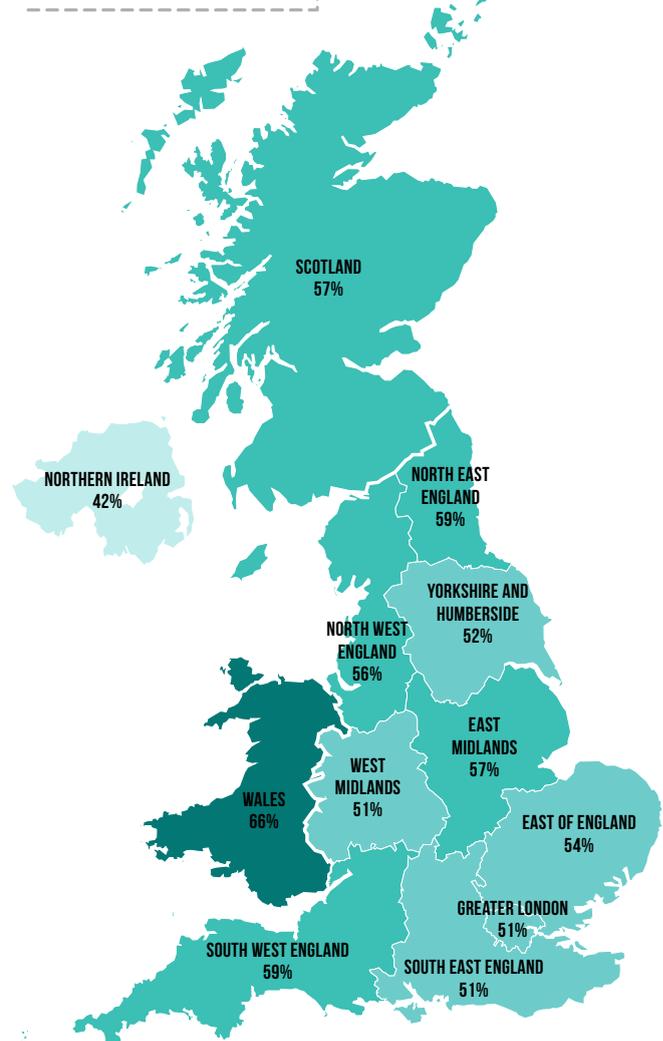


"I THINK FACE MASKS SHOULD BE MANDATORY"

ON PUBLIC TRANSPORT



NATIONAL AVERAGE - 54%





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