



# The *Everyday* Risk Report 2024

The scale of everyday accidents  
and illnesses in the UK

For every moment, there's  **MetLife**

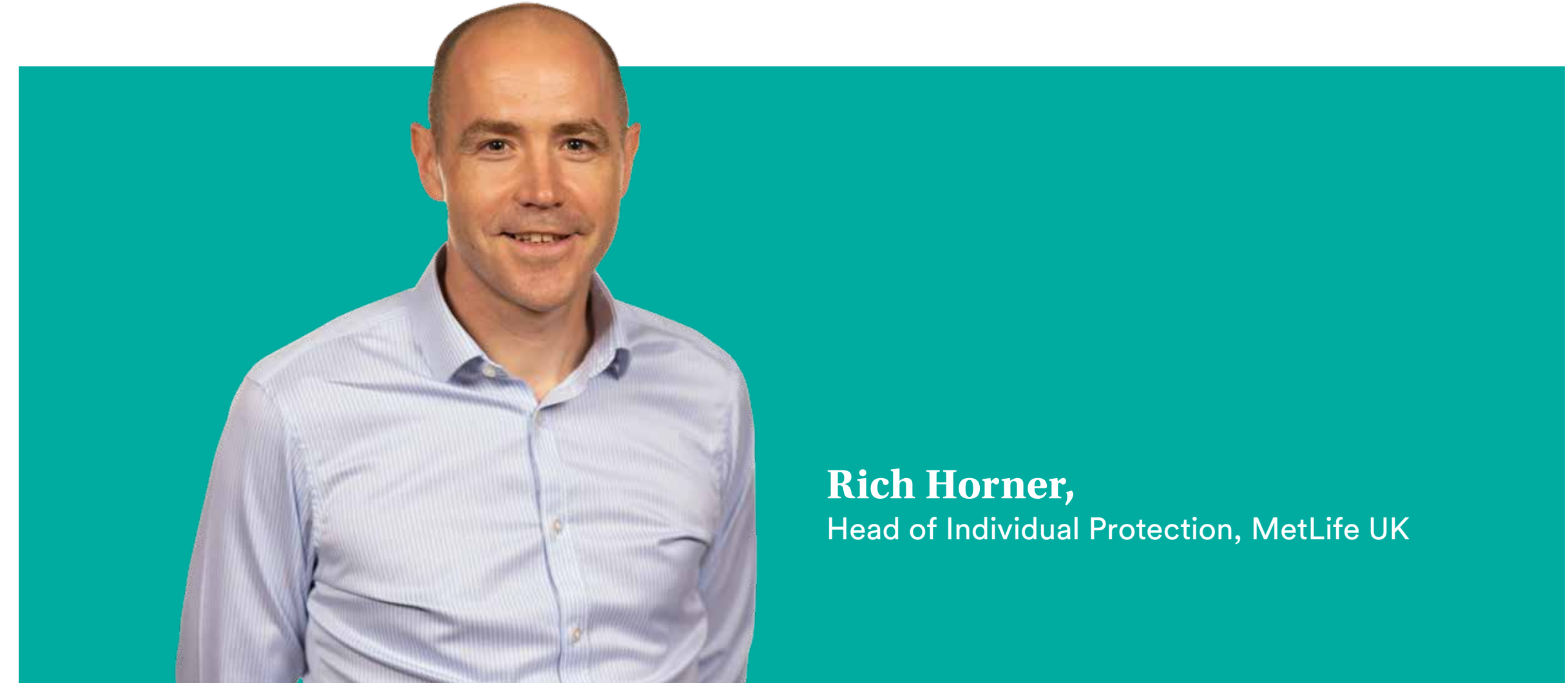
# Foreword

## Welcome to the first edition of the Everyday Risk Report

The first of its kind, this report has been created from a comprehensive range of data sources including the Office for National Statistics (ONS), the NHS and MetLife's own specially commissioned adviser research, shining a light on the scale of risk we in the UK face every day.

Traditional financial protection products like income protection, critical illness cover and life insurance have been the mainstays of the industry for decades, and continue to be of huge importance. But as consumer demand – and everyday risk in the UK – changes, pieces of the protection puzzle are clearly missing.

**53,908 people are showing up at hospital daily, many of them the victims of everyday accidents and newly diagnosed conditions.<sup>1</sup>**



**Rich Horner,**  
Head of Individual Protection, MetLife UK

There is a big opportunity for protection advisers to use the information in this report to help educate their clients about the likelihood of everyday accidents and illnesses, from tripping over the dog and twisting your knee, to an injury incurred while enjoying your favourite sport or an asthma attack that sees you hospitalised for days.

For the first time, the Everyday Risk Report exposes the UK's most common everyday risks in one place, representing a valuable new aid for advisers.

We hope you find the report interesting and useful. And we hope it can support your conversations with clients, helping them understand that while the risks are there, so is the simple, affordable protection that can step in when they need it. So they can say yes to you and all of life's adventures, every day.

*Rich*

# Key findings

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# **The scale of *everyday* accidents in the UK**

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## The scale of everyday accidents in the UK

While we all know someone who's broken a bone, had a fall or been hospitalised, few of us are aware of the sheer scale of everyday accidents in the UK. It's not just the scale, but the detail that is less well known, because the data is spread across such a wide variety of sources.

Yet, as protection advisers know, the cost-of-living crisis means few have the reserves to cover significant unplanned costs. Or a policy in place to tide them over.

Accidents today make up 1 in 10 of all hospital visits – 76% of these lead to admission for further treatment, lost work days and the need to fund the change in circumstances that follow.<sup>1</sup>

## The five most common everyday causes behind hospital admissions in England:<sup>1</sup>

### 1. Falls, trips and bumps



**453,004**

people were unexpectedly admitted as a result of falls and trips.

Average hospital stay:  
**4.7 days**

### 2. Accidental poisoning



**85,283**

hospital visits were down to the accidental ingestion of food, chemicals, drugs and other items. Or exposure to toxic materials.

Average hospital stay:  
**4 days**

### 3. Transport accidents



**59,701**

unplanned hospital visits were caused by being the victim of a transport accident.

Average hospital stay:  
**4.4 days**

### 4. Domestic and work accidents



**55,351**

admissions involving accidents and events including 'contact with sharp glass and other objects' (16,284), 'strenuous or repetitive movements' (15,642) and contact with powered tools and home machinery (4,917).

Average hospital stay:  
**3.5 days**

### 5. Allergies, bites and stings



**18,581**

hospital visits as a result of severe allergic reactions, bites and stings.

Average hospital stay:  
**2.6 days**



**In 2022, 59,701 people were admitted to hospital due to car accidents ... the equivalent of Canterbury's entire population<sup>1</sup>**



# Everyday accidents are common and can happen to anyone, anywhere<sup>1</sup>

**Falls on even flat surfaces are common**

**2 in 5** accidental falls, trips and stumbles ending in hospital happen on flat surfaces.

**Beds are often more dangerous than stairs**

You're almost **twice** as likely to end up in hospital from falling out of bed than falling down the stairs.

**You could fill Wembley Stadium with accidental poisonings**

**85,283** people – just under the capacity of Wembley Stadium – were admitted to hospital for accidental poisoning.

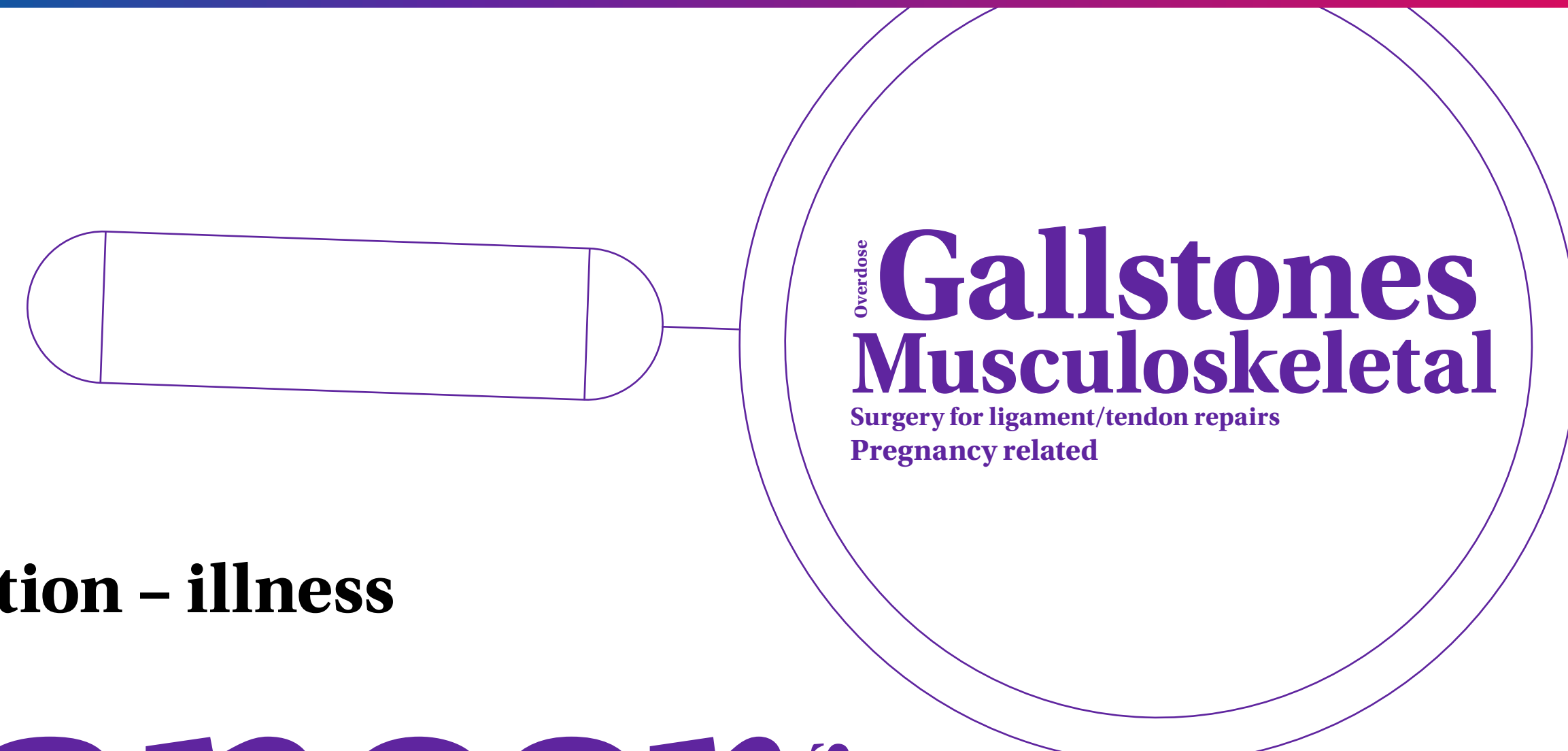
**Falls from chairs are more common than insect bites**

You're more than **twice** as likely to end up in hospital falling off a chair than being stung by an insect or spider.



# Some of the many conditions MetLife's protection products pay out for:

While cover that provides financial protection in the event of everyday accidents and medical events does not enjoy the awareness levels of insurance or critical illness, MetLife's protection products provide reassurance and a payout that other pieces of the protection puzzle don't.



## Hospitalisation - accident



## Hospitalisation - illness







**The context for *everyday* risk**

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# UK employment and wider pressures on consumers

Just as the cost-of-living crisis is having an adverse effect on consumers' ability to spend, how we live today is impacting both our exposure to risks, and our need to protect ourselves against them.

When the data on accidents and illness is reviewed against the economic backdrop in the UK today, it's clear that many may not be well equipped to be able to withstand the financial shock that may arise following a bad accident or new diagnosis.



## UK employment at a glance



**24.91m**  
full-time employees<sup>2</sup>



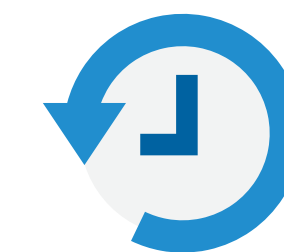
**8.32m**  
part-time<sup>2</sup>



**4.27m**  
self-employed<sup>3</sup>



The self-employed earn on average  
**21%**  
less than full-time employees<sup>4</sup>



**1.03m**  
on zero-hour contracts<sup>5</sup>



The self-employed are more financially vulnerable to lost income from illness or accidents

## Savings levels are often insufficient to cover the unexpected<sup>4</sup>

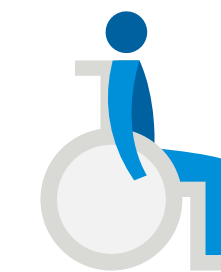
**48%**  
of families have less than £1,500 in savings

**20%**  
have no savings at all

Many families have low/no financial reserves to cover unplanned 'events'

## A spotlight on unpaid carers<sup>6</sup>

Carers perform an invaluable role in society, quietly looking after the 5.7m people who rely on them to perform daily duties. Many care for others whilst also in full or part-time employment. This group is highly vulnerable, as their incapacity or time in hospital could lead to them having to fund paid-for care in their absence.



**24%**  
of people in the UK are disabled



**5%**  
of people receive care each week



**1 in 7**  
in the workplace is juggling work and care<sup>7</sup>



**8%**  
of people are providing informal care to someone else

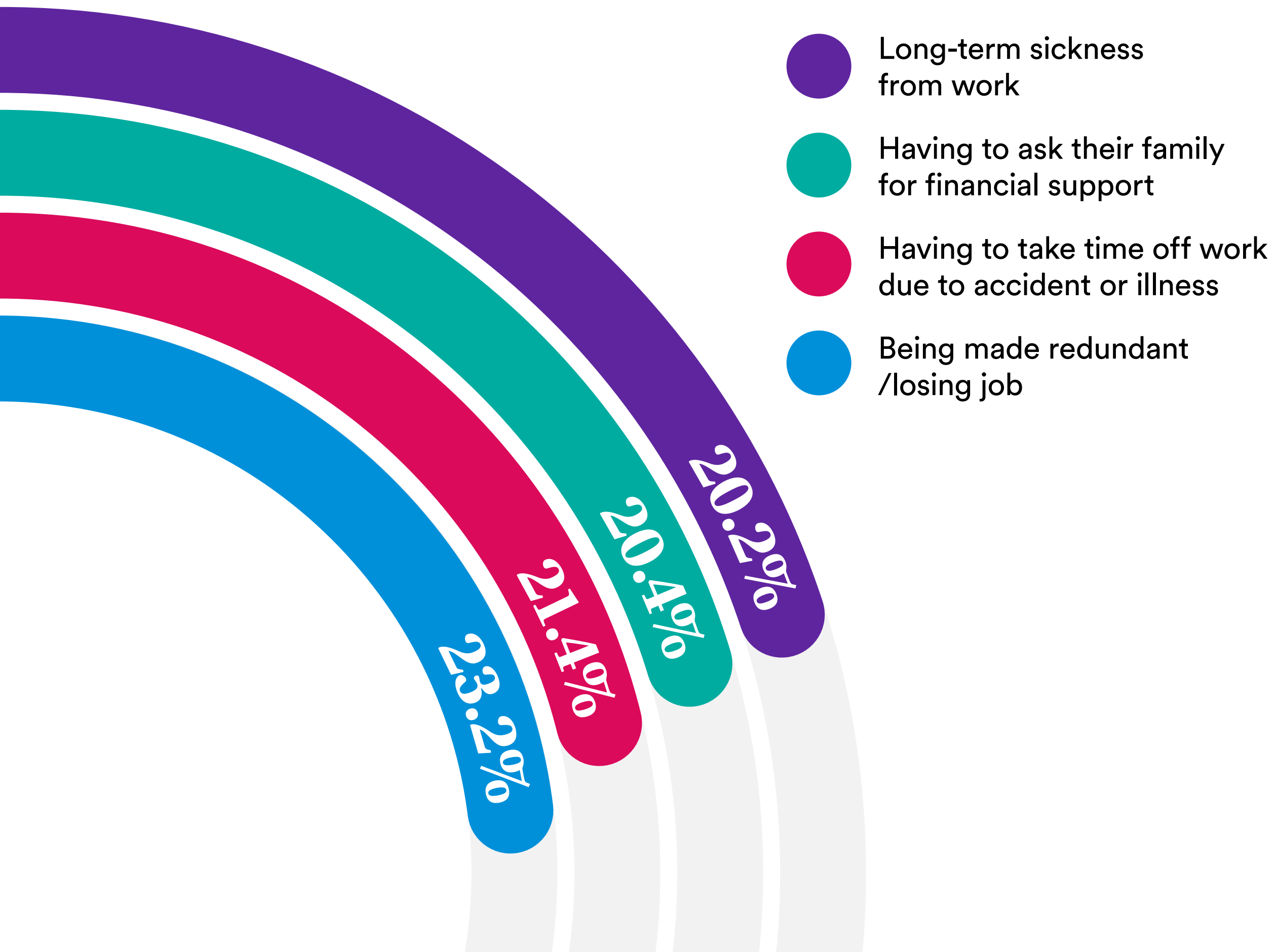


**41%**  
of those who receive care are receiving care continuously

# The UK's top financial concerns in the next 12 months

Revealingly, our 2024 adviser research reveals three primary client concerns: redundancy, not being able to work through sickness, and needing to ask others to support them financially.<sup>8</sup>

All are clearly interlinked; the inability to work commonly leading to financial shortfalls which, as we've seen earlier in the report, many have insufficient reserves to fall back on.



# There's a lack of sufficient cover for the *everyday*

Our research also revealed that it's only once someone personally experiences an accident and suffers a financial loss, that they see the need for cover in this area.<sup>8</sup> Awareness of everyday protection is lower than for more established products like life and critical illness cover, but could be of more use in everyday life.



**68%**

of advisers say the majority of their clients have had an accident that impacted them financially

**34%**

of advisers say their clients are most often looking for protection that covers their everyday life

**35%**

of advisers say their clients are most often looking for protection that covers their children

**86%**

of advisers whose clients had an accident said they had no cover in place to support them

## The UK is taking 26% more sick days now than in 2012

For those people who are self-employed or whose employers don't offer income protection, falling ill can impact on their income if they're unable to work.

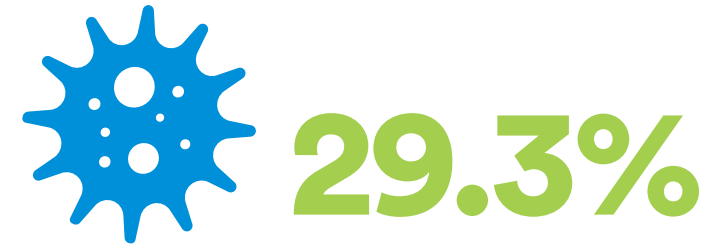
In the last year, the value of sick days was £26m in earnings.<sup>9</sup>



- > People now take off **5.7** sick days each year
- > The average number of sick days has grown by **26%** between 2012 and 2022
- > The self-employed take **2.1** less sick days than full-time employees
- > Women are likely to need to take **14%** more sick days than men

# The most common reasons for calling in sick<sup>9</sup>

Looking beyond the 3 in 10 caused by minor conditions, the remaining 70% of absences include musculoskeletal problems, respiratory conditions, diabetes.



Minor illnesses – coughs, colds and flu; sickness, nausea and diarrhoea



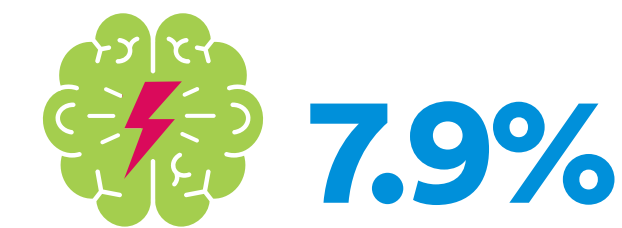
Accidents, poisonings, infectious diseases, skin disorders, diabetes and anything else not covered on this page



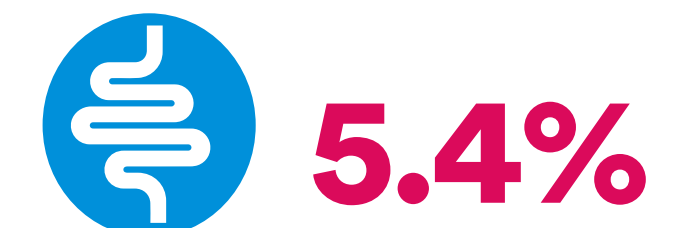
Musculoskeletal problems – back pain, neck and upper limb problems and other problems



Respiratory conditions



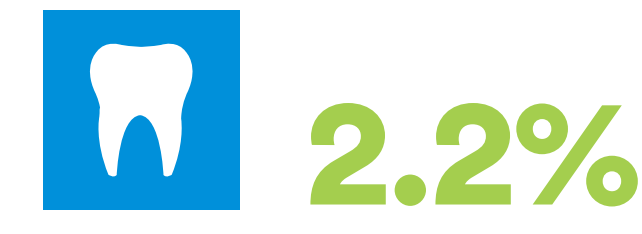
Mental health conditions – stress, depression, anxiety and serious mental health problems



Gastrointestinal problems



Headaches and migraines



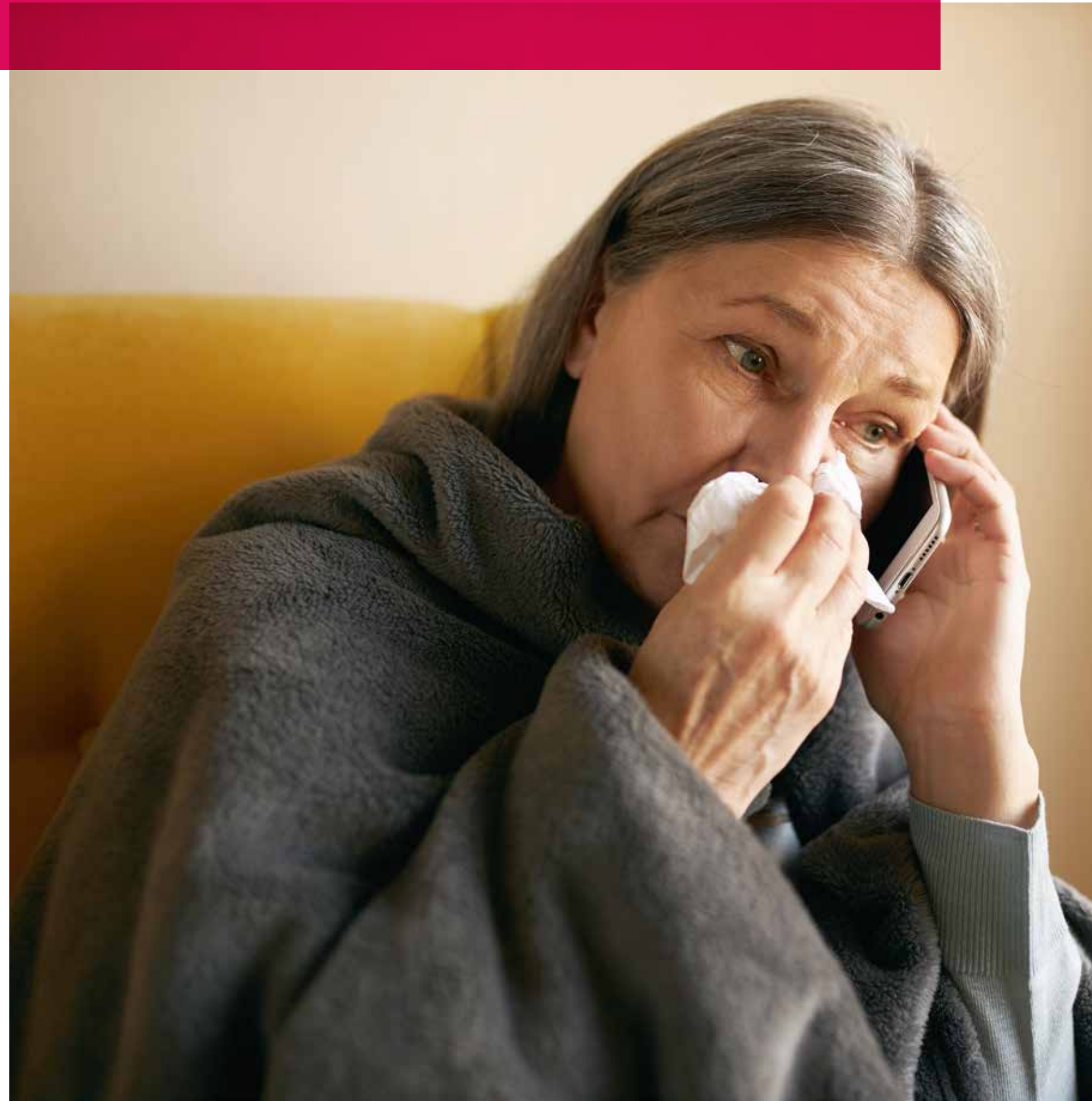
Eye/ear/nose/mouth/dental problems



Heart, blood pressure, circulation problems



Genito-urinary problems





**Audiences more vulnerable**  
**to *everyday* risks**

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## A spotlight on: financial vulnerability

For some specific groups, the impact of everyday accidents and illness can be felt more acutely, especially those with low financial resilience.

20.3m people are now financially vulnerable, a 16% rise from 17.5 million in 2022.<sup>10</sup>

The FCA expects the financial services industry to protect vulnerable customers, and with protection products, financial advisers have the ability to do just that. MetLife's range of protection products have been developed to pay out, should people need to claim for more 'everyday' events. They also include access to wellbeing services and virtual GP.



**28%**

UK adults are not coping financially<sup>4</sup>



**43%**

UK adults show a vulnerable financial characteristic<sup>4</sup>



**22%**

UK adults suffer from low financial resilience<sup>4</sup>

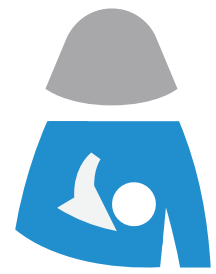


**4 in 10**

UK adults find it difficult to save money or afford their rent or mortgage<sup>4</sup>

## Single parents with children

There are now 3.2m UK households made up of one parent with dependent children.<sup>11</sup> Largely single income, by definition they're significantly more exposed to the financial impact of everyday accidents and unexpected medical diagnoses.



**3 out of 5**

lone parent households have less than £100 in savings (compared with 1 in 5 for all households)<sup>12</sup>



**£138**

The average weekly UK cost of part-time childcare for a child under two if a parent was ill or admitted to hospital<sup>13</sup>

## The self-employed

13% of the UK's workforce is self-employed,<sup>2</sup> denying them access to paid-for sick leave or wider time off caused by incapacity. They take 4.2 sick days per year, compared with almost 50% more (6.2) for employed people, which is an indication of their inability to take more days off because of lost income.

As a further indication of their vulnerability, the self-employed earn less at the highest levels of income than the employed. Just 69% of the self-employed earn over £30k a year, compared with 81% of those employed.<sup>14</sup>

**> 22%**  
More likely to consider their domestic bills a heavy burden than the employed<sup>14</sup>

**> 19%**  
More likely not to be coping financially than the employed<sup>14</sup>





**The *growth* of common and  
long-standing medical conditions**

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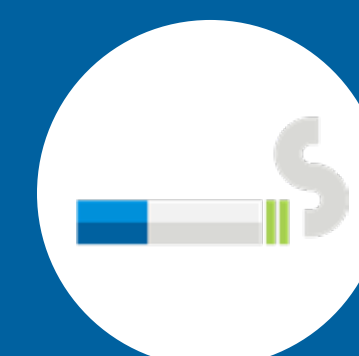
## Unhealthy choices are increasing our risk of illness<sup>15</sup>

The average household in the UK spends £529 per week on running the home. What we buy with our disposable income is increasing our risk of dietary-related illness.



### Poor dietary choices and cholesterol

- › We spend more on buns, biscuits and cakes than on fresh fruit
- › 59% of the UK are living with high cholesterol
- › 44% of those living with high cholesterol are 16-44



### Lifestyle and cancer risk

- › We spend £12 of our weekly household expenditure on alcohol, tobacco and narcotics. More than we spend on health (£9.10) and education (£5.20)
- › We spend 76% of this (£9.30) on alcohol



### Diabetes

- › 84% of the population eat at least one sugary snack daily<sup>16</sup>
- › Just under 1 in 33 is living with undiagnosed diabetes<sup>17</sup>
- › Men are 71% more likely to be diagnosed with diabetes than women<sup>17</sup>

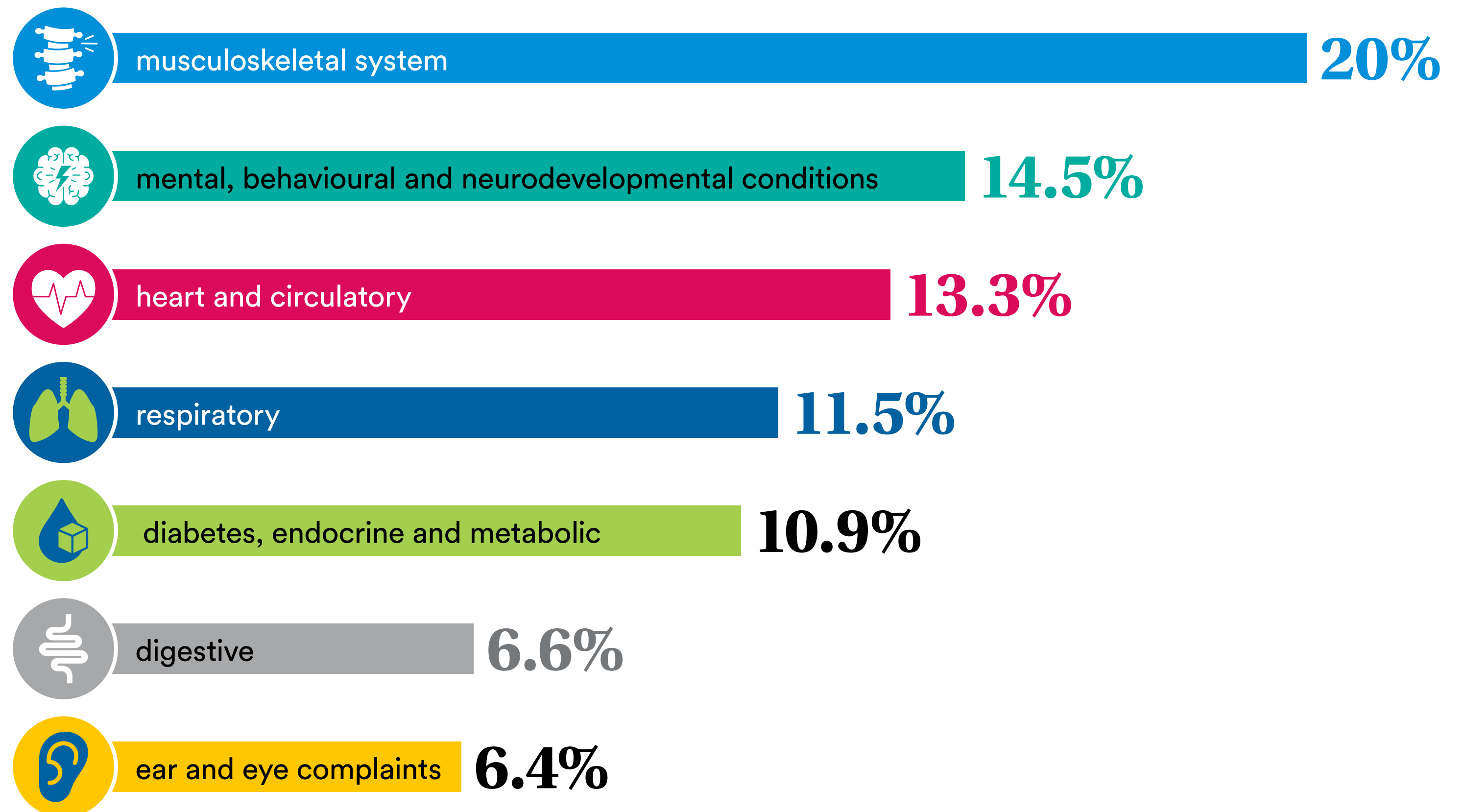
# The frequency of serious health conditions is increasing

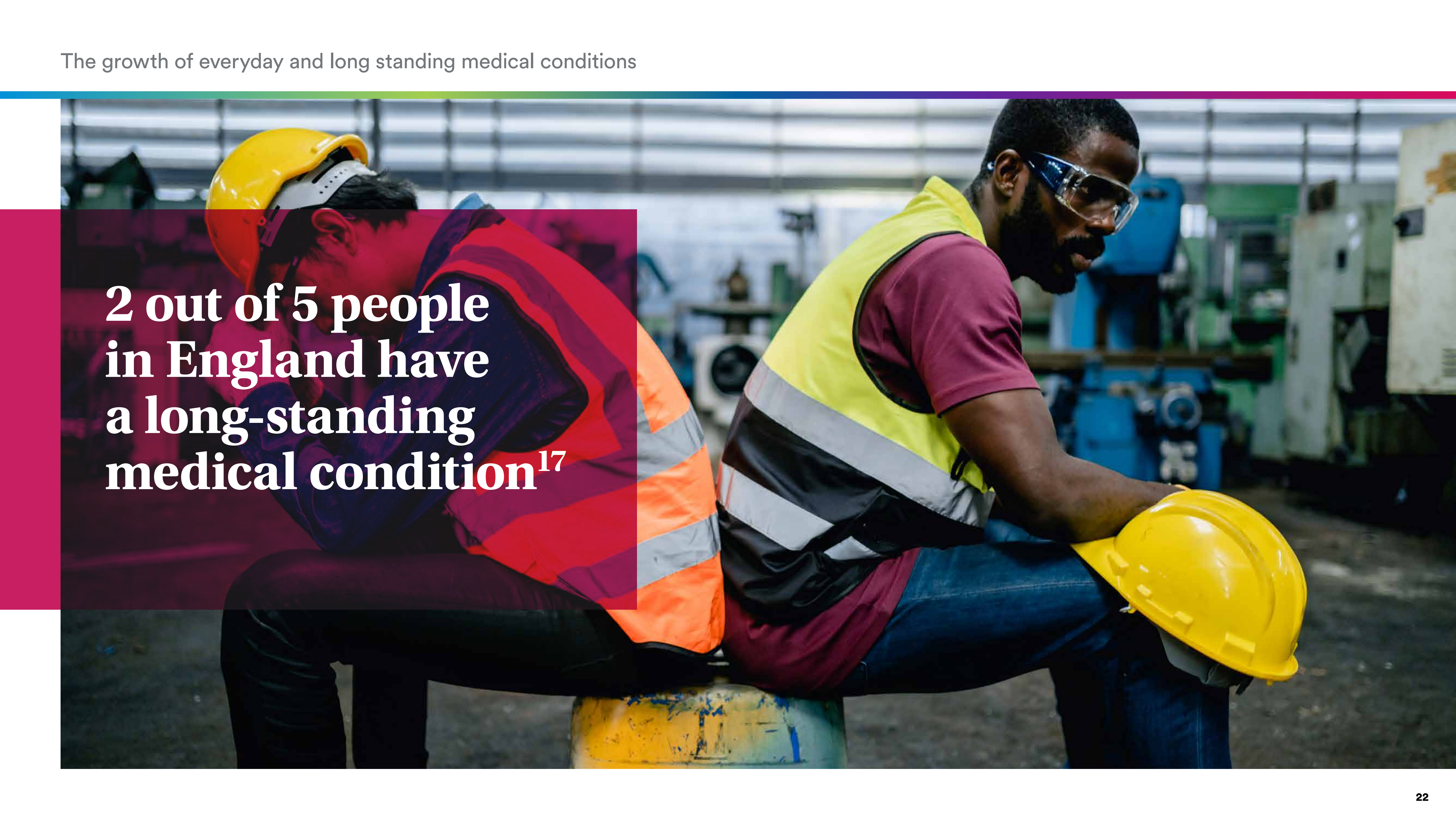
It's a fact that the number of people being diagnosed with serious health conditions is on the rise – an essential reality in our understanding of people's health and their ability to be financially resilient. The growth in the UK's population is partly responsible, as is our healthcare infrastructure's ability to record diagnoses earlier.

Many have to live day to day with long-standing medical conditions (defined as one that lasts – or is expected to last – more than 12 months). For this audience the risk of having time off work and potential hospitalisation will be heightened. As are costs from lost earnings and associated costs such as finding childcare.

The number and diversity of these conditions is broad, encompassing people of all ages, genders and family medical histories – a range of people who may well be suitable (and benefit from) financial protection.

The following illustrates, out of 100% of all incidents, the most commonly occurring conditions:<sup>17</sup>



A photograph of two male workers in a factory. The worker on the left is wearing a yellow hard hat and a high-visibility vest with orange and red stripes. The worker on the right is wearing safety glasses, a maroon t-shirt, a yellow high-visibility vest with reflective stripes, and blue jeans. He is holding a yellow hard hat. They are both leaning forward, resting on a yellow and blue cylindrical object. The background shows industrial machinery and a factory floor.

**2 out of 5 people  
in England have  
a long-standing  
medical condition<sup>17</sup>**

# Asthma, diabetes and long-term medical conditions

The growing number of individuals diagnosed with specific conditions necessitates particular mention in this report on everyday risk.

Whilst the incidence of asthma, diabetes and cancer is significant, it's important to note that this is not just down to a growth in the conditions themselves – but is also driven by the NHS and the private sector's improved diagnostics, identifying conditions that would previously have gone unnoticed.

## > Asthma

Asthma hospital admissions for children have grown by **149%** in a year<sup>1</sup>

**5.4m** people live in the UK with asthma<sup>18</sup> – the equivalent of the population of Norway

**60,624** people were admitted into hospital with asthma<sup>1</sup>

## > Diabetes

**1 in 6** UK hospital beds are occupied by someone with diabetes

**6.4m** people are now at an increased risk of type 2 diabetes in the UK – more than the population of Denmark

**1.2m** have undiagnosed type 2 diabetes in the UK<sup>19</sup>

## > Cancer

The number of people with cancer 2010-2020 has grown **57%**<sup>1</sup>

**2.2m** people are now living with or beyond cancer in England<sup>20</sup>

**64%** of all new cancer cases in UK are diagnosed in the under-75s<sup>21</sup>

## > Multiple sclerosis (MS)

**150,000** are estimated to be living with MS in the UK: that's 1 in 400<sup>22</sup>

**61,761** hospital admissions last year had MS as the main diagnosis<sup>1</sup>

People in their **30s** and **40s** are most commonly diagnosed<sup>22</sup>

## > Parkinson's Disease

**No.1** fastest growing neurological condition in the world

**153,000** people live with Parkinson's in the UK today

**1 in 37** people alive today will be diagnosed with Parkinson's<sup>23</sup>

## > Sickle Cell Disease

**No.1** most common genetic disorder in UK

**30,544** hospital admissions with sickle cell<sup>1</sup>

Average hospital admission **4 days**<sup>1</sup>

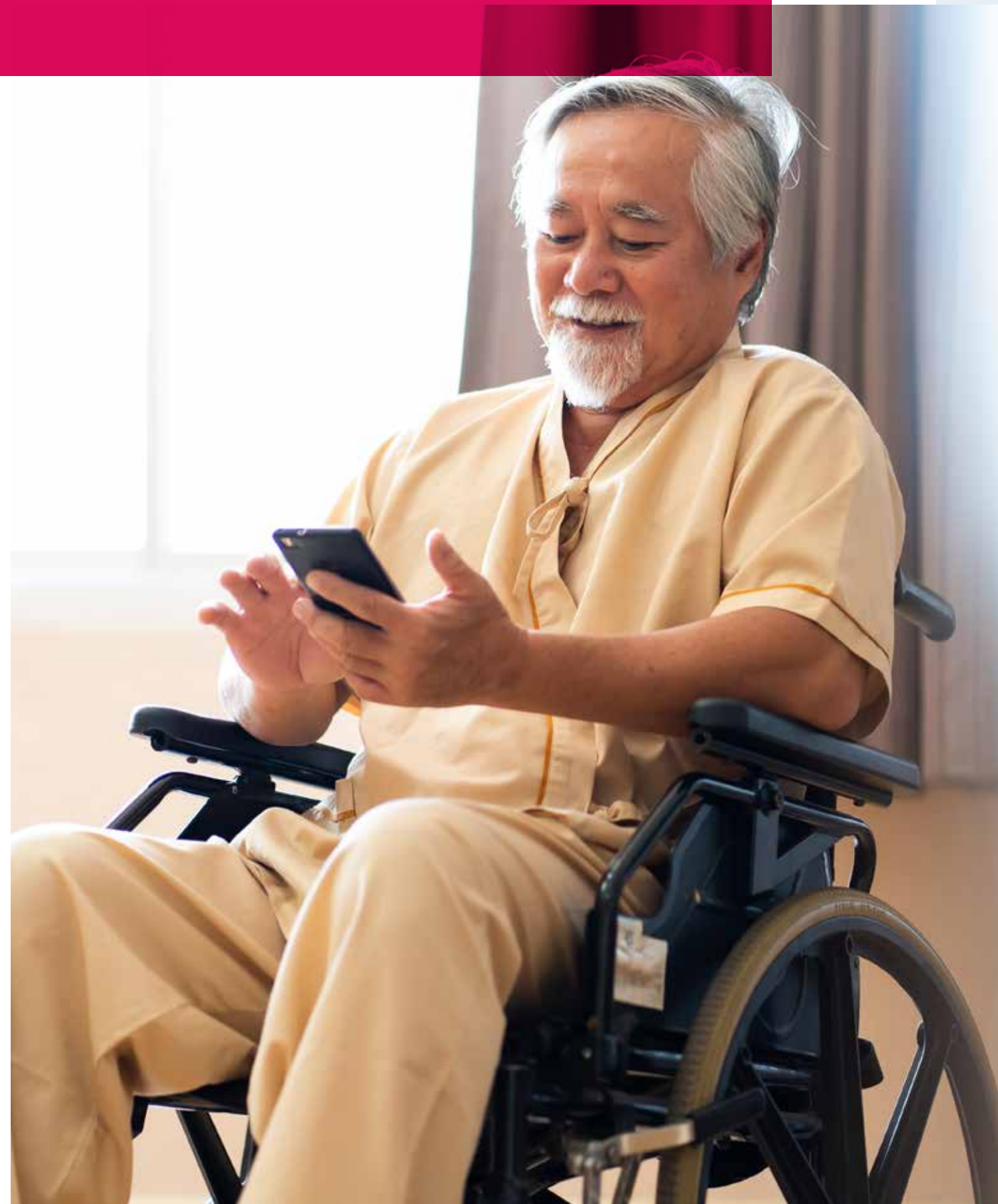
# Hospital visits have become an everyday experience<sup>1</sup>

**> 1 in 3**  
in England had to go to hospital in 2022/23

**> 37%**  
of hospital admissions started at A&E

**> 47,000**  
the average number of people going to A&E in England daily

**> 21%**  
likelihood of women spending more time in hospital vs men



## Average hospital stays on admission, by condition



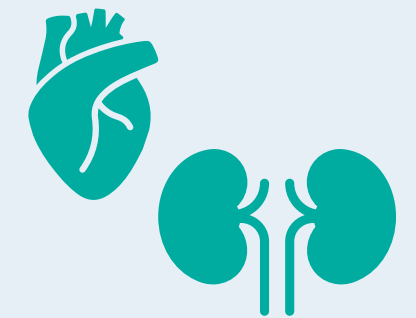
**4.6 Days**

Average stay in hospital (across all diagnoses)



**9 Days**

Diabetes



**6 Days**

Coronary Heart/  
Kidney Disease



**4 Days**

Obesity



**3 Days**

Asthma





**In summary**

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## There is a clear need for protection that can help provide a financial cushion against everyday accidents and illnesses



### 1. Accidents and debilitating medical conditions are on the rise

To cite three examples: 453,004 people were admitted to hospital for trips and falls; asthma admissions for children were up 149% and 85,283 people were admitted for accidental poisoning.<sup>1</sup>



### 2. The financial implications of accidents and illness are more than many can cope with

The average hospital stay is now 4.6 days and the number of sick days 5.7.<sup>1</sup> The inability to work commonly leads to loss of earnings, combined with the need to cover costs such as childcare and other unexpected expenses.



### 3. Some audiences are more vulnerable than others

While everyday risks impact us all, some groups are more financially vulnerable to unexpected financial shocks than others: the self-employed, lone parents and carers to name but three. Typically, these groups have lower levels of savings and greater vulnerability than others.



### 4. Protection could improve financial outcomes for many

While cover for more everyday accidents and medical conditions exists, many seem unaware of it. 34% of advisers say their clients are looking for protection that covers their everyday life, yet 86% of advisers whose clients had actually had an accident said they had no cover in place to support them.<sup>8</sup>

**MetLife has a range of simple, affordable protection solutions that are easy to say yes to. So every call, every conversation and every review is an opportunity for more advisers to help more clients and their families say yes to their everyday lives with the confidence they're covered.**



# Sources

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*For every moment, there's*  **MetLife**