

# Social Media: A Double-Edged Sword

Pacific Life Re  
Re:think

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## Introduction

The Internet has been around since the early 1990s and the world has become increasingly dependent on it. On average, UK adults spend 21.6 hours per week online, and mobile internet penetration in the UK is expected to grow from 73.91% in 2016 to 84.55% by 2021.<sup>1</sup> With the internet, came the birth of social media. There are now roughly 3.4 billion active social media users in the world; 81% of the total number of internet users.<sup>2</sup>

In this article we will explore the effects, both positive and negative, of social media on mental health, and finally reflect on what this may mean for the life insurance industry, as it is such an unavoidable part of the lives of the younger generation; the industry's future customers.

<sup>1</sup> <https://www.statista.com/topics/3246/internet-usage-in-the-uk/>

<sup>2</sup> <https://www.brandwatch.com/blog/amazing-social-media-statistics-and-facts/>



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## What is the Current Picture?



A 2017 Ofcom study found that 3% of children aged between five and seven years-old have a social media profile, increasing to 23% for ages eight to eleven, and 74% for 12 to 15-year-olds.<sup>3</sup> Interestingly, you must be at least 13 years old to create a social media account, however it is all too easy to lie about your age online, as these statistics show.

Social media has become a key way for people to express themselves and their likes, to make and build relationships and to discover new interests and opinions of the world through sharing content. The two most popular social media sites for millennials and Generation Z are Instagram and Snapchat respectively.<sup>4,5</sup>

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<sup>3</sup> [https://www.ofcom.org.uk/\\_\\_data/assets/pdf\\_file/0020/108182/children-parents-media-use-attitudes-2017.pdf](https://www.ofcom.org.uk/__data/assets/pdf_file/0020/108182/children-parents-media-use-attitudes-2017.pdf)

<sup>4</sup> <https://yougov.co.uk/ratings/technology/popularity/social-networks/millennials>

<sup>5</sup> <https://www.e-xanthos.co.uk/blog/snapchat-most-popular-social-network-uk-youth-vs-facebook-instagram-why>



## What are the Negative Impacts on Mental Health?

According to a study of young people by the Royal Society for Public Health (RSPH), Instagram and Snapchat have the worst effect on mental health, specifically in the areas of body image, 'fear of missing out' (FoMO) and sleep.<sup>6</sup>

### No Body's Perfect

In 2015 it was found that 90% of teenage girls said they were unhappy with their body.<sup>7</sup> Males also struggle with this; be it trying to lose weight or gain muscle mass, body image can be a difficult subject and social media undeniably has an impact on what is considered the 'normal' body type. It is all but impossible to scroll through social media without coming across a fitness related post. In 2017 there were over 180 million uses of #fitness on Instagram.<sup>8</sup> On top of this, celebrities and their 'personally trained' bodies are only a click away. With constant exposure to this type of content, it would be easy for anyone to believe this is 'normal' and thus compare themselves to it. And children are less likely to understand that these images have all likely been tampered with, using editing applications.

A negative body image can easily lead to never being satisfied with the way you look, and therefore increases the risk of having poor mental health in the form of depression, anxiety or even developing an eating disorder.

### Why FoMO is Keeping us so Low

FoMO is defined as "anxiety that an exciting or interesting event may currently be happening elsewhere, often aroused by posts seen on social media".<sup>9</sup> FoMO has followed closely behind the rise of social media; it is a consequence of being constantly connected to everyone you know (and those you don't).

Like having a negative body image, FoMO can also result in feelings of jealousy, anxiety and inadequacy. It is damaging to mental health as it stops you from appreciating the moment you're in and the people you're currently with.

<sup>6</sup> <http://www.infocoponline.es/pdf/SOCIALMEDIA-MENTALHEALTH.pdf>

<sup>7</sup> Lamb, B. 2015. Human diversity: Its nature, extent, causes and effects on people. Singapore. World Scientific Publishing.

<sup>8</sup> <https://blog.simplestrat.com/social-media-and-the-fitness-industry-statistics>

<sup>9</sup> <https://en.oxforddictionaries.com/definition/fomo>

## Don't Lose Sleep Over it

Social media has been described as more addictive than drugs or alcohol, and in some ways, it is harder to treat; it is far more engaging, without any stigmas attached to it.<sup>10</sup> 80% of smartphone users check their phone within the first 15 minutes of waking up in the morning.<sup>11</sup> And in a survey of almost 3,000 11 to 18 year-olds, a quarter said they feel tired during the day because of how often they use their phone at night.<sup>12</sup>

Using electronic devices such as a phone or laptop before bed is linked to poor quality sleep; it is thought that the use of LED lights before sleep can interfere with and block natural processes in the brain that trigger the feeling of sleepiness, as well as the release of the sleep hormone, melatonin.<sup>13</sup>

It is common knowledge that sleep is tightly linked to mental health, that the lack of sleep can negatively impact how we function when we're awake. Lack of sleep could also begin to impact physical health; it is linked to high blood pressure, diabetes, obesity, heart attack, stroke and depression.<sup>14</sup>

This is not a 'one size fits all' topic; one young adult who uses social media for hours in a day may not be affected by any of these negative impacts, whereas the next may exhibit depression, anxiety and low self esteem with social media at the root of the problems. It all comes back to susceptibility and vulnerability, making it even harder for life insurers to judge the risks.

**“80% of smartphone users check their phone within the first 15 minutes of waking up in the morning.”**

<sup>10</sup> <http://www.bbc.com/capital/story/20170417-the-addiction-thats-worse-than-alcohol-or-drug-abuse>

<sup>11</sup> <https://blogs.constantcontact.com/smartphone-usage-statistics/>

<sup>12</sup> <https://www.bbc.co.uk/news/education-37562259>

<sup>13</sup> Harvard Health – Harvard Medical School. 2015. Blue light has a dark side. [Accessed Apr 19] Available from: <http://www.health.harvard.edu/staying-healthy/blue-light-has-a-dark-side>

<sup>14</sup> <https://www.nhs.uk/live-well/sleep-and-tiredness/why-lack-of-sleep-is-bad-for-your-health/>



## What are the Positive Impacts on Mental Health?

It is important to remember that social media can also have a positive impact on mental health too; it is therefore somewhat of a double-edged sword. Two key areas that are examples of the positive impact social media has on mental health are: maintaining relationships and a sense of community and support.

### The Friend Zone

Social media is an excellent tool to enable people to both start and maintain good relationships with others when it is not possible to see them in person; thereby reducing loneliness. This aspect is hugely beneficial for people who have social anxiety or poor social skills, and thus find face-to-face social interactions to be too daunting. Using social media to enhance offline social interactions, or to ease into them could positively impact mental health. A survey of 12 to 18-year-olds found that 89% felt their phone helped improve their friendships.<sup>15</sup> However, this form of communication should not entirely take over and replace face-to-face interaction.

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<sup>15</sup> <https://www.telegraph.co.uk/women/mother-tongue/10793984/Teenagers-more-confident-talking-to-each-other-via-smartphones-than-face-to-face-study.html>



## A Modern Life Support System

A further benefit of social media regarding mental health is the ability to find or create communities. Whether this is people who share similar interests, or who are all going through the same sorts of issues, social media provides a platform that has a far greater reach than was previously possible. YouTube scored particularly highly for measures of self-expression, awareness, self-identity and community building, according to the RSPH study.<sup>16</sup> This aspect of social media is especially important for young people, as it means that they will be able to find help, advice and support for things they may not be ready to share with their friends or family, rather than feeling the need to suffer in silence.

Although building communities and giving people a source of support other than family and friends is, for the most part positive, it is possible that these online communities can also be a barrier to recovery. Studies show that patients with Chronic Fatigue Syndrome (CFS) fair worse when they are a part of these social networking groups, as it becomes a place for competitions of symptoms. Furthermore, Mallet, King and White found that CFS patient support groups recommended substantially different treatments to those suggested by medical professionals. "Since expectations can determine response to treatment, these different views may reduce the engagement in and effectiveness of rehabilitative therapies recommended by national guidelines".<sup>17</sup>


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<sup>16</sup> <http://www.infocoponline.es/pdf/SOCIALMEDIA-MENTALHEALTH.pdf>

<sup>17</sup> <https://www.bristol.ac.uk/media-library/sites/ccah/cfsme/study-docs/A%20UK%20based%20review%20of%20recommendations%20regarding%20the%20management%20of%20chronic%20fatigue%20syndrome.pdf>



## What Does this Mean for Insurance?



With awareness of mental health growing as it is, and with our future customers intertwined with social media, for which there is evidence suggesting it can negatively impact mental health, does this mean that GPs will be seeing far more cases of serious mental health issues? Or does it mean that GPs will have more records of people presenting for mental health, but that the cases themselves might not be serious enough to warrant a rated underwriting outcome? How will we know the difference?

The University of Pennsylvania, in America has linked social media use (specifically Facebook, Instagram and Snapchat) to increases in depression and loneliness. Whereas, earlier this year, the British government published a study on the effects of social media and screen-time on health, concluding that overall, the evidence for social media having a negative impact on health was weak. It was pointed out in the report by Professor Fonagy that many studies on the topic encounter a ‘chicken and egg problem’; it is difficult to determine whether a health effect is the cause or the consequence of using social media.<sup>18</sup>

We mentioned earlier that social media can be more addictive than either drugs or alcohol – should we therefore consider asking about social media use in relation to the assessment of mental health as part of future underwriting journeys?

It is clear there are contrasting views on the impact of social media on mental health; unfortunately, at this stage we cannot be sure of the long-term impact that social media will have on our mental health and therefore on the life insurance industry. So we must wait, watch, monitor, and be aware that social media may well become an important risk-factor for our future customers.

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<sup>18</sup> <http://data.parliament.uk/writtenevidence/committeeevidence.svc/evidencedocument/science-and-technology-committee/impact-of-social-media-and-screenuse-on-young-peoples-health/oral/86560.html>

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