

WELLBEING

# Combating loneliness this Christmas



New research released by mental health charity Mind suggests a third of people (36%) are too embarrassed to admit they are lonely at Christmas.

Statistics have previously shown that loneliness at Christmas is more likely to affect the older generation, with research finding that more than half a million older people (65+) in the UK and Ireland expect to feel lonely this Christmas.

However, new figures from Mind have discovered that millennials (people aged between 25 - 34) are twice as likely as the elderly to have a lonely Christmas.

The truth is, loneliness affects all ages. We are all susceptible to the mental health affects of loneliness and the festive season is no exception.

## Why do we feel more alone at Christmas?

Due to the commercialisation of the Christmas holiday, many of us can get wrapped up in the in the concept of taking part in the 'perfect Christmas', filled with lots of gifts, amazing food and coming together with our friends and family.

This is then exacerbated by the portrayal of Christmas in the media, with us regularly being bombarded with images

of smiling couples and close-knit families on the lead up to Christmas.

But in reality, there is a significant portion of the population who will experience the festive season alone, resulting in **one in ten** people considering to take their own life.

Often associated with spending time with friends and family, the festive season can also be a testing time for those who have experienced a bereavement. And as a result, they shut themselves off from others, thus becoming a root cause for their loneliness over the holiday.

## Combating loneliness at Christmas

If you find yourself unsure on what to do this Christmas, we have listed several ways on how you can spend your time this year and reduce the mental health affects of loneliness in the process:

**Create your 'perfect Christmas'** - Your Christmas doesn't have to mirror the public perception of a 'perfect Christmas'. In the lead up to the holiday, think about what makes this time of year special for you and plan your day around that. For example, instead of turkey and all the trimmings, cook your favourite meal instead.

**Plan 2020** - Spend your time over the festive season planning your aims and goals for the next year. What milestones do you want to achieve? Are they personal or work-related? Do you want to be more active?

**Volunteer** - Volunteering for a charity or organisation that you are passionate about and supporting people less fortunate than yourself is an incredibly rewarding experience, and one that can help you appreciate the positives in your life.

**Do something different** - Lastly, if the thought of spending Christmas alone at home makes you feel anxious, why not try something completely different to what you would usually do? For example, take a trip for a change of scenery.

It is important to know that if you are feeling lonely or isolated this Christmas, you are not alone. The Health Assured confidential helpline is available 24/7, 365.

If you simply need a listening ear or if you want any practical information and guidance, our trained counsellors and advisors are available to support you in any way they can.

If you would like to find out more information on any of the topics mentioned in this article, please contact Health Assured on:  
**UK: 0800 030 5182 / ROI: 1800 936 710**

Or alternatively, visit our portal to view advice articles, webinars and 4-week programmes all aimed at improving your physical and mental wellbeing:  
[www.healthassuredeap.com](http://www.healthassuredeap.com)

## TOPICAL

# World AIDS Day

## 1<sup>st</sup> December 2019



According to global movement (RED), 400 babies are born with HIV every day worldwide.

Since its inception in 1988 as the first ever global health day, World AIDS Day takes place on the 1st of December every year and is organised by the National AIDS Trust (NAT).

The awareness campaign serves as an opportunity for people worldwide to unite in the fight against HIV, to show their support for people living with HIV, and to commemorate those who have died from an AIDS-related illness.

### What is HIV?

HIV (Human Immunodeficiency Virus) is a virus which attacks the body's immune system – the body's defence against diseases. If an individual is described as 'living with HIV', it means that they have been contaminated with the HIV virus and it is in their system. Without being detected and properly medicated, the HIV virus can develop into AIDS.

According to the latest figures, HIV diagnoses in Ireland grew by 8% in 2018, despite an overall decline in rates of new cases across the European Union. Whereas in the UK, diagnosis rates dropped by 6% in the same year, despite there being an estimated 7,800 undiagnosed cases of HIV.

### What is AIDS?

AIDS (Acquired Immune Deficiency Syndrome) is a collection of symptoms that is caused by the HIV virus. AIDS is diagnosed when an individual's immune system is too weak to fight off infection due to the effects of the HIV virus. AIDS is known as the final stages of HIV, when the infection is very advanced, and if left untreated, leads to death.

### Causes

In the UK and Ireland, most cases of HIV are transmitted via sexual intercourse. A person with HIV can pass the virus on to others even if they don't have any symptoms and it is more likely that they will pass it on in the weeks following their infection. Other ways of transmitting the HIV virus include; sharing needles, during childbirth or breastfeeding and blood transfusions.

### Treatment

Although there is no cure for HIV, life expectancy for individuals with the virus has improved rapidly over the past 20 years. This is due to modern treatments being able to keep the virus under control and the immune system healthy. Individuals receiving HIV treatment can live a healthy and active life but it needs to be detected as soon as possible, as treatment in the later stages is likely to be less effective.

### #RockTheRibbon 2019

According to NAT, 1 in 5 people living with HIV say they need help in combating loneliness. And a further three-quarters of people living with HIV who report loneliness and isolation say they haven't

been able to find that help.

As a result, NAT are asking the public to 'Rock the Ribbon' for World AIDS Day 2019 to "stand in solidarity with people living with HIV, raise awareness, challenge stigma, end loneliness and isolation, and insist peer support is available for anyone who needs it."

### How do I get involved?

If you want to show your support for World AIDS Day, you can order your red ribbons via the NAT [online store](#) and provide funds for their vital work in the process.

If you are planning on fundraising for NAT at work or in your local community, you can request [free red ribbons](#) with a display and collection box.

Alternatively, you can spread the word on social media by sharing the hashtags [#RockTheRibbon](#) and [#WorldAIDSDay](#). You can also find a collection of digital posters and social media graphics via the World AIDS Day campaign [website](#).

If you would like to find out more information on any of the topics mentioned in this article, please contact Health Assured on:

UK: 0800 030 5182 / ROI: 1800 936 071

Or alternatively, visit our portal to view advice articles, webinars and 4-week programmes all aimed at improving your physical and mental wellbeing:

[www.healthassuredeap.com](http://www.healthassuredeap.com)

LEGAL

# Consumer rights – services



We will all find ourselves relying on a service at a point in time, which can occasionally let us down. In such situations, it is important that consumers are aware of their rights.

Chapter 4 of the Consumer Rights Act 2015 is the law which protects consumers when purchasing services after 1st October 2015, applicable in England, Wales, Scotland and Northern Ireland.

## What is a service?

Legislation defines a service as 'a contract for a trader to supply a service to a consumer'. This section is deliberately vague because 'services' cover many different areas, for example:

- Building work and renovations
- Visits to the hairdressers
- Educational courses
- Vehicle repairs
- Professional cleaning services

Services can also be attached to the provision of goods, such as a bathroom fitting company who will provide the bathroom appliances (goods) and install this into a home (service).

A 'trader' is defined under Section 2(2) of the Act, as 'a person who is acting for purposes relating to that person's trade, business, craft or profession, whether acting personally or through another person acting in the trader's name on the trader's behalf.'

## Creating a contract

A legally binding contract can be created either in writing, or through a verbal conversation, subject to the consumer relying upon the agreement made. An example of this is where a consumer had verbally agreed an installation date with a trader, and subsequently booked annual leave to enable the installation to take place. In this situation, a consumer could clearly show that they had relied upon the date agreed in the verbal conversation.

## Top tip:

Contracts are important documents which will likely be relied upon if things go wrong; therefore always try to ensure any agreement relating to a service is made in writing. This can be something as simple as confirming the order via email, though it is often best if the document is a mutual agreement including specific terms regarding the service itself.

If a time frame to complete the work and price has not been explicitly agreed, the work should be completed within a 'reasonable time' and at a 'reasonable cost'. The word 'reasonable' is not clearly defined within legislation as this can vary significantly dependent upon circumstances.

In addition, the trader must complete the work with 'reasonable care and skill', in accordance with section 49(1) of the Consumer Rights Act 2015. If there has been a breach in the standard of service, a consumer may seek remedy in accordance with any remedies incorporated into the contract, or can seek remedy under the Act.

In the first instance, concerns should be communicated clearly to the trader directly, requesting them to carry out the service again at their own expense. This should be completed within a reasonable time and without significant inconvenience to the consumer.

If the trader refuses to redo the work, or has attempted to re-perform the work and it is still not satisfactory, the consumer may request a price reduction (up to a full refund).

If no agreement can be reached, there are other steps that can be taken including alternative dispute resolution, and court action. For further information and guidance on these options, contact Health Assured's legal team.

## Republic of Ireland

In Ireland, consumers are protected under the Sale of Goods and Supply of Services Act 1980. This act states that suppliers must have the necessary skills, take proper care and diligence and finally use materials which are of merchantable quality; which means quality that reflects the purchase price.

If you would like to find out more information on any of the topics mentioned in this article, please contact Health Assured on:

**UK: 0800 030 5182 / ROI: 1800 936 071**

Or alternatively, visit our portal to view advice articles, webinars and 4-week programmes all aimed at improving your physical and mental wellbeing:

[www.healthassuredeap.com](http://www.healthassuredeap.com)