

Are Brits losing the art of conversation?

- One in eight share bad news with family and friends via text message
- Brits find money matters the most uncomfortable conversation topic

New research has revealed just how reluctant Brits are to have face-to-face conversations, with many choosing to deliver bad news via technology.

The study¹, conducted by savings and mortgage provider [The Nottingham](#), asked over 2,000 Brits about the conversations they find most difficult and the methods they use to avoid face-to-face interaction.

It found that almost one in eight (13%) Brits share bad news with friends and family via text or instant message. Women are more likely than men to choose such technology for these conversations (14% vs 10%), but nearly half (45%) of the nation don't deliver bad news in person.

Age is also a factor, with the younger generations finding face-to-face conversations more uncomfortable than older groups. Three in five of those aged between 25-34 (60%) use technology to share bad news, compared to just a third (33%) of over 55s

The conversations Brits find most difficult tend to be around finances. Respondents were asked to rank a series of conversations on their level of discomfort and the topic of saving was rated the most taboo, closely followed by mortgages.

In fact, Brits feel more comfortable telling friends and family members about health problems and relationship issues than they do about their financial situation.

The conversations Brits find most uncomfortable involve:

- 1) Savings
- 2) Mortgages
- 3) Relationships
- 4) Career progression
- 5) Health

But it's not just awkward topics that the nation is shirking, but face-to-face conversations in general. The research found that around half of Brits (49%) have a conversation in person with their best friend on a weekly basis, while more than one in six (17%) speak to their siblings face-to-face less than once a month.

While this reluctance to talk in person, especially about finances, is found across the nation, it is more common in some UK cities than others. The people of Bristol find money talk the most challenging, with its residents finding the subjects of mortgages and savings more difficult to discuss than those in any other city.

¹ Survey of 2,006 UK adults conducted by The Leadership Factor in October 2019 on behalf of Nottingham Building Society.

At the other end of the scale, the people of Norwich are the most comfortable with financial conversations with friends and family.

The top five cities which find financial conversations with friends and family the most and least comfortable are:

Discussing 'Money Matters' across the UK		
	Most Comfortable Cities	Least Comfortable Cities
1	Norwich	Bristol
2	Sheffield	Edinburgh
3	Southampton	Belfast
4	Cardiff	Glasgow
5	Birmingham	Liverpool

The study found when Brits discuss finances; they feel happiest doing so with their partners. However, while friends and parents were tied in second place in terms of preferred listeners, young Brits (aged 25-34) would rather talk about money with their mates.

Tina Hayton Banks, Director of Member Services at The Nottingham, said: "It can be really difficult to discuss finances with loved ones and our research has highlighted just how uncomfortable Brits find such conversations, especially face-to-face. Through their reluctance to talk in person, younger generations risk falling through 'the advice gap'. Particularly when it comes to finances, there's only so much you can find out online before you need to talk to an expert around your specific circumstances and goals."

"At The Nottingham, we value the art of conversation and pride ourselves on talking to our members about their finances whether in person at one of our branches or using technology, such as speaking to a mortgage adviser face-to-face over video. These conversations can be really valuable to customers, sometimes helping them understand certain products better or saving them money by getting them a better interest rate or mortgage deal. So when it comes to money matters, it really does pay to talk."

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About The Nottingham

[The Nottingham](#) is a top-ten building society and estate agency operating online and via a network of over 60 branches across 10 counties. The Nottingham offers a broad range of building society services such as mortgages and savings, as well as whole-of-market mortgage advice provided by Nottingham Mortgage Services. Founded in 1849, The Nottingham is a mutual building society owned by its members with a long and proud history of doing the right thing and helping communities in its heartland prosper.