Friday the 13th: 7.2m Brits avoid bad luck as home insurance claims data puts superstition to the test

- **Over half (54%) of Brits see themselves as superstitious**
- **Younger generations lead the way with 73% of people in their 20s holding lucky beliefs or routines**
- **Belfast is the UK's superstition capital, followed closely by Birmingham, Edinburgh, Manchester, and Nottingham**
- **Lloyds Insurance partners with Jason Manford to laugh off the nation's superstitions**

More than seven million Brits are staying home to dodge bad luck associated with Friday the 13th, as new research from Lloyds Insurance reveals how superstition influences the nation's daily decisions.

The research forms part of Lloyds Insurance's latest 'Don't Bank on Luck' campaign, which explores the nation's superstitions and the role luck plays in our everyday lives. It also highlights the importance of being prepared for the unexpected, reminding homeowners that, while a little luck never hurts, it's always better to be protected than to leave things to chance.

Over half (54%) of people admit to being superstitious. Younger generations who are most likely to hold lucky beliefs or routines, almost three-quarters (73%) of people in their 20s and 67% of people in their 30s describe themselves as superstitious, compared to just 36% of over-60s.

Belfast is the most superstitious city at 65%, followed by Birmingham at 58%, while Edinburgh, Manchester and Nottingham are tied at 56%.

What are the most superstitious cities in the UK?

1. Belfast - 65%
2. Birmingham - 58%
3. Edinburgh - 56%
4. Manchester - 56%
5. Nottingham - 56%

What's so special about Friday the 13th?

For many, the date on the calendar prompts real action. One in eight (13%) people, equivalent to 7.2 million people, have stayed home on Friday the 13th to avoid bad luck. One in ten (11%) change their everyday routines to play it safe, while 8% experience genuine dread and anxiety as the date arrives.

The hesitations extend well beyond a single Friday. Nearly a third of Brits (31%) say they would be reluctant to get married on the 13th of any month, 29% would avoid booking a driving test on the date, and 27% would draw the line at purchasing a property numbered 13.

Analysis of Lloyds Insurance's internal home insurance claims data also reveals that Friday 13th isn't any more unlucky than any other day of the year. Between 2021 and 2026, the average value of home insurance claims made on Friday 13ths was £3,935, compared with £3,884 on all other days.

Jason Manford, Comedian, said: "Apparently 7.2 million Brits use Friday the 13th as an excuse to stay at home. I don't need an excuse, to be honest, but I'll take it!

"With hosting the Royal Variety this month and panto just around the corner, I'm surrounded by superstitious performers. You can't say 'good luck', you can't whistle backstage, you definitely can't mention "The Scottish Play" (Macbeth, not Trainspotting the Musical!) and yet everyone is more than happy to tell you to break a leg! I can't wait to find out what other crazy superstitions the people of the UK have."

Jeremy Ward, Managing Director of Insurance at Lloyds Insurance, said: "While Friday 13th can be seen as a bit of fun, our research shows that for millions of Brits, the instinct to avoid tempting fate is very real. From avoiding a house numbered 13 to simply staying at home on Friday the 13th, superstitions play a huge role in how we live our lives.

"However, we know that mishaps and bad luck can strike at any time. There are thousands of people and households living without cover they need, and banking on good luck simply isn't worth the gamble. The right insurance can provide valuable peace of mind, whatever the date."

Ends

Notes to editors

Most superstitious UK cities:

1. Belfast - 65%
2. Birmingham - 58%
3. Edinburgh - 56%
4. Manchester - 56%
5. Nottingham - 56%
6. London - 55%
7. Glasgow - 54%
8. Sheffield - 54%
9. Brighton - 54%
10. Cardiff - 54%
11. Leeds - 51%
12. Liverpool - 51%
13. Southampton - 49%
14. Norwich - 47%
15. Bristol - 47%
16. Newcastle - 47%
17. Plymouth - 43%

Methodology:

The research was conducted by Censuswide, among a sample of 2,000 nationally representative UK consumers, aged 18+ (weighted by gender, age, and region). The data was collected between 30.10.2026 - 03.11.2026. Censuswide is a member of the Market Research Society (MRS) and the British Polling Council (BPC), and a signatory of the Global Data Quality Pledge. We adhere to the MRS Code of Conduct and ESOMAR principles.

The 7.2 million figure is based on 13% of the UK adult population (aged 18+) saying they have stayed at home specifically to avoid bad luck on Friday 13th. Based on a UK adult population of approximately 55.4 million, 13% equates to approximately 7.2 million adults.

Analysis of Lloyds Insurance's internal home insurance claims data from 2021 to 2026, comparing the average value of claims made on Friday the 13th with the average value of claims made on all other days.

About Lloyds Insurance:

Lloyds Insurance helps people protect the things that matter, with a range of insurance including home, car, life and pet insurance. Its home insurance helps protect customers' homes and the things they own, with buildings and contents cover and a choice of cover levels to suit different needs.

Customers can pay monthly without any extra fees, manage their policy online in their app and make claims online with a 24/7 emergency claims support line. Lloyds insurance is independently recognised as Home Insurer of the Year 2026/27 and rated excellent on Trustpilot.

Lloyds is part of Lloyds Banking Group, which serves 28 million customers through brands including Lloyds, Halifax, Bank of Scotland and Scottish Widows.