



# Cigna Healthcare International Health Study 2024

Navigating the path to holistic well-being  
in Singapore

Health and vitality are foundational for thriving individuals, families, and communities – they help foster a healthy economy, workforce, and society. As a forward-looking global health services provider, Cigna Healthcare has commissioned the International Health Study to track the changes in health and vitality levels across 11 markets globally, including Singapore. Our aim is to provide insights into the key aspects of people's health and well-being to improve the vitality of those we serve.

Vitality is an individual's ability to pursue life with health, strength, and energy. We believe this is essential for individuals, as well as a catalyst for business and community growth. By tracking the vitality of people across the world, our aim is to help people understand the characteristics of a healthy society.

Our 2024 research looks at the full picture of people's health and well-being, going beyond physical and mental health. This report draws attention to the continuing challenge of financial stress and the importance of people's experience of work.

**Raymond Ng, CEO & Country Manager, Cigna Healthcare  
Singapore & Australia**



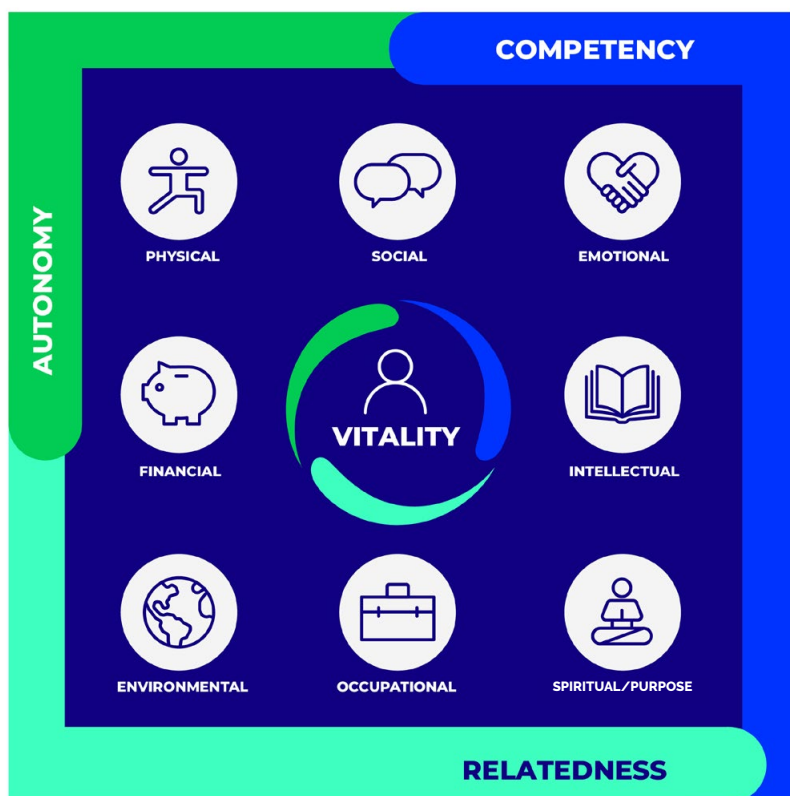
“This study represents the latest step in Cigna Healthcare’s long-standing effort to track the global development of health and well-being, offering fresh insight into people’s evolving needs and perceptions. Our findings draw a clear picture of the factors affecting vitality, which we hope will encourage organizations and individuals to understand and proactively manage their overall health.”





## Measuring health and vitality in Singapore

We designed the Evernorth Vitality Index (EVI) to help generate insights about health and well-being globally. The EVI gives a full picture of health and well-being – composed of multiple, interdependent, dynamic dimensions. It accounts for how people feel about their autonomy, competence, and relatedness across eight dimensions of health: financial, physical, emotional, social, intellectual, environmental, spiritual/purpose, and occupational. The index presents the data as a single, comprehensive score of whole-person health.





## 1 in 9 respondents in Singapore displays high levels of vitality



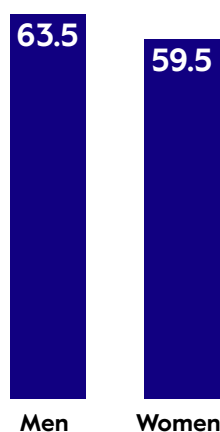
Singapore has long been considered one of the most attractive locations in the world to live in and a vibrant business hub both regionally and globally. Its population comprises many ethnic groups and people from all walks of life who come here to live or work, making it one of the most culturally diverse cities in the world. By studying what drives health and vitality for people in Singapore, we aim to offer recommendations to policymakers and employers to help the nation maintain its competitiveness and enhance the well-being of both individuals and organizations who call it home.

This year, approximately one in nine Singapore respondents has what we describe as high vitality, similar to our findings in 2023. These people report more autonomy and competence across all health dimensions, and also rate their overall health higher than other respondents, underscoring the multi-faceted nature of health.

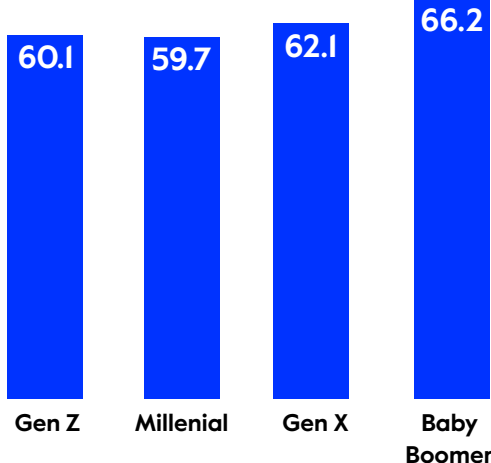
Our study reveals significant differences in vitality levels across key demographic groups, particularly between genders and generations.

## Average vitality scores in Singapore

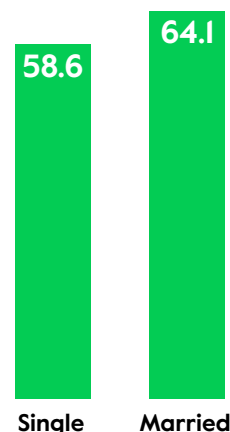
Gender



Age



Marital Status





## Gender differences in vitality

Men reported higher overall vitality than women, with male respondents recording an average vitality score of **63.5**, compared to **59.5** for female respondents. This difference is driven by higher physical vitality among men, with male respondents more likely to prioritize their physical health and feel equipped with the necessary skills and tools to live a healthy life. Men also reported higher levels of social vitality, successfully building social connections.

## Vitality across generations

Among generations, baby boomers (*aged 60 and above*) stand out as having the highest vitality, with an average vitality score of **66.2**.

They are significantly more likely to say they prioritize their physical health (*physical vitality*), feel capable of managing their emotions (*emotional vitality*), and have the freedoms and opportunities to financially support themselves (*financial vitality*) compared to other age groups.

Following baby boomers, Gen X (*aged 45 to 59*) reported an average vitality score of **62.1**. Gen Z (*aged 18 to 24*) comes next with a vitality score of **60.1**, but they report significantly lower environmental and financial vitality than other groups. Millennials (*aged 25 to 44*), reported the lowest vitality among all age groups at **59.7**.

## Vitality driven by access to health resources, ability to manage emotions, and strong social connections

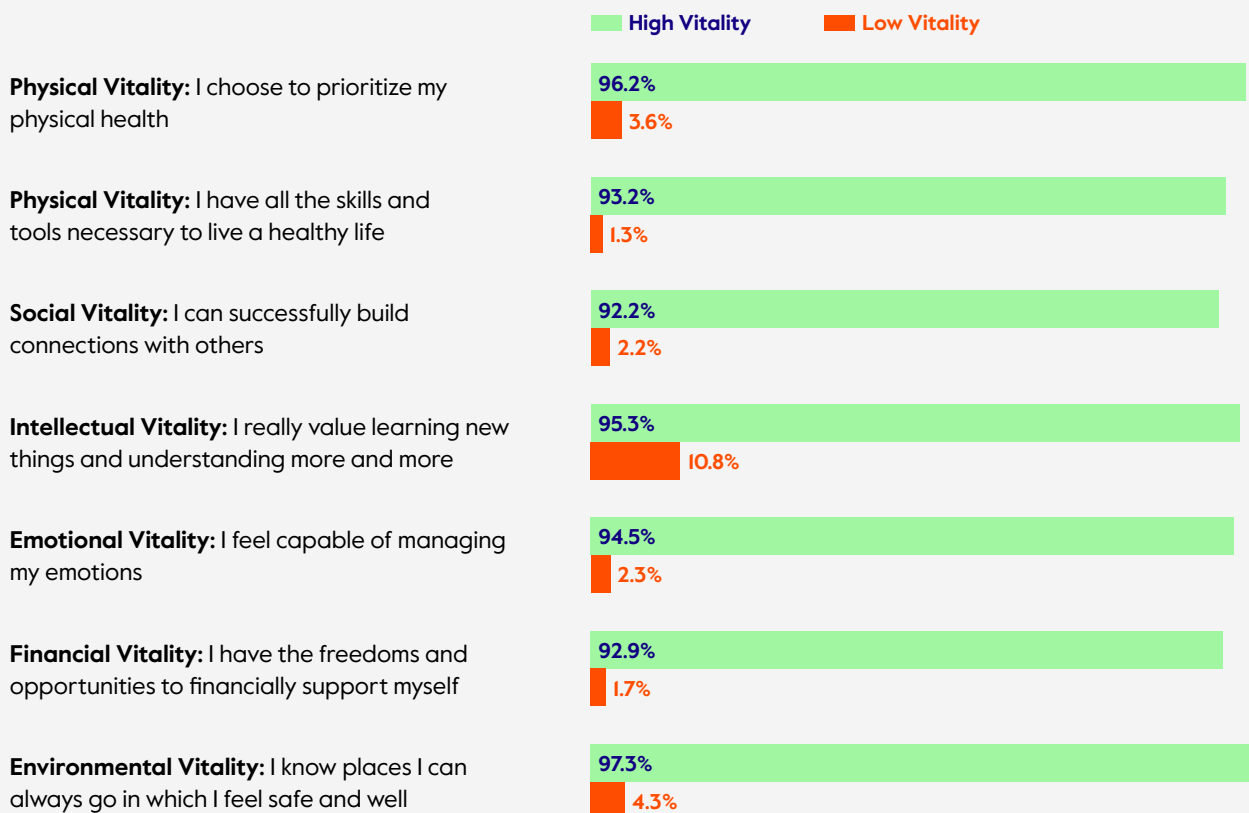
How people live and work shapes their lives and health outcomes.<sup>1</sup> By studying differences between vitality groups and their health outcomes, the EVI provides a method to assess health in its fullest sense.

The importance of physical, mental and social well-being become apparent when we compare how respondents with different vitality levels rate their autonomy and competence in these areas. For example, 93% of high vitality respondents say they have the skills and tools necessary to live a healthy life (*physical vitality*),

compared to 1% of the low vitality group. 94% of high vitality respondents feel they are capable of managing their emotions (*emotional vitality*), compared to 2% of those with low vitality. At the same time, 92% of high vitality respondents say they can successfully build connections with others (*social vitality*), as opposed to 2% of those with low vitality. Finally, high and low vitality groups also differ greatly in knowing “places I can always go in which I feel safe and well” (*environmental vitality*).

When we look at health outcomes, our research shows that high vitality respondents report better health, lower prevalence of chronic conditions, less stress, and a lower sense of loneliness.

## How high and low vitality individuals rate various vitality dimensions



## The upward trend of physical health

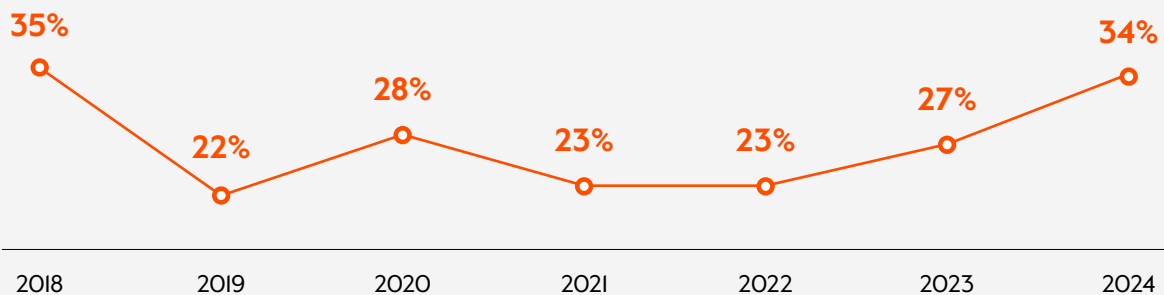
In 2024, physical well-being in Singapore reached its highest level in six years, with 34% of respondents reporting their physical health as very good or excellent. This marks a notable recovery compared to previous years and is close to the last peak observed in 2018 (35%).

While the pandemic introduced challenges like restrictions on physical activity and increased stress levels, it also gave rise to new opportunities. Flexible working arrangements

and a general slowdown in daily activities afforded many people more time to reprioritize their lives, with a growing focus on health and well-being. This shift in priorities may have contributed to the improvements we are now seeing, culminating in significantly higher physical well-being reported this year.

Chronic conditions in Singapore were also found to be significantly lower than the global average. Only 45% of respondents in Singapore report having at least one chronic condition, compared to 56% globally.

## Improvements in physical well-being



% rating excellent or very good physical health

These findings suggest that Singapore's ongoing efforts to improve public health may be working. Government initiatives, combined with the post-pandemic shift in personal health priorities, appear to be positively impacting the health of the population, contributing to Singapore's overall advantage in physical and mental health metrics compared to global figures.

Even though we see considerable improvements, there is still room for improvement as only

52% of Singapore respondents agree they have good medical care for their health condition(s), compared to 61% globally. Employers may consider enhancing medical support by partnering with health benefits providers. Enhancing awareness of currently available support through initiatives like corporate wellness days may also help change perceptions and encourage utilization of care services.



## Improvements in stress levels and mental health

Stress levels in Singapore have reached their lowest point in seven years, with 79% of respondents reporting feeling stressed. This marks a significant improvement from previous years, where stress levels consistently hovered above 85%.

## Incidence of stress



Despite the overall decrease in stress levels, the cost of living remains the primary stressor for Singapore respondents, with 52% citing it as a major source of stress, while stress from personal finance is also ranked among the top three and continues to rise. Concerns around uncertainty about the future (44%) is ranked as the second biggest stressor and has seen a slight increase since 2023.

The reduction in stress levels observed in 2024 may reflect a broader shift in government efforts and personal well-being strategies. With more focus on mental health awareness and support systems in Singapore, individuals are increasingly finding ways to manage their stress, whether through prioritizing their physical health, developing skills to manage their emotions, or reaching out for professional help.

In terms of mental well-being, 36% of respondents rated their mental health as very good or excellent, compared to 32% in 2023. This suggests a growing awareness of mental health issues and an increased effort among Singaporeans to prioritize their mental well-being. The rise in mental health support services and destigmatization of seeking help may also be contributing to this positive trend.

Singapore also fares relatively well in prevalence of mental health conditions, with only 9% of respondents reporting at least one mental health condition (such as depression, anxiety or other behavioral conditions like ADHD and eating disorders), compared to 20% globally.

It is worth noting, however, that this may be due in part to lingering stigma around mental health issues in Asian societies that results in people being less likely to disclose such information.



## Disrupted sleep remains a key impact of stress

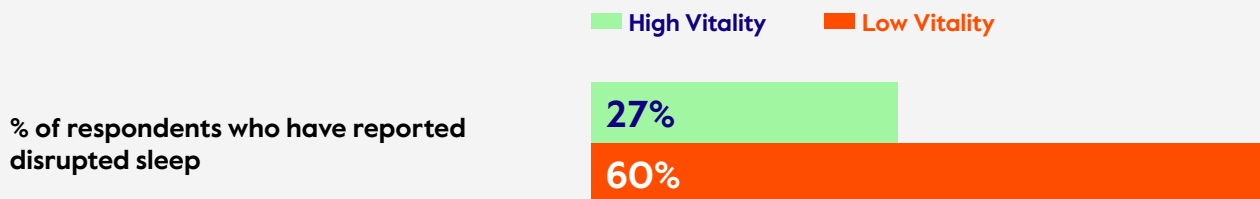
One of the most frequently reported effects of stress is disrupted sleep, particularly for those experiencing high levels of stress. In 2024, among respondents who reported feeling stressed, 49% said stress has negatively impacted their sleep, a notable increase compared to 2021, where 43% of respondents indicated the same.

Our research also revealed a clear correlation between vitality scores and the impact of stress on sleep. Among Singaporeans with high vitality,

only 27% reported disrupted sleep as a major effect of stress, compared to a striking 60% of those with low vitality. This suggests that having better overall health and well-being can mitigate some of the more severe effects of stress, such as sleep disruption.

High sleep quality is associated with better overall health, and we found that 80% of those with excellent sleep quality rate their own health as very good or excellent, compared to 13% of those who say they have poor sleep quality.

## Impact of vitality on stress-related sleep disruption



**Dr Dawn Soo, Medical Director, Asia, Middle East & Africa, Cigna Healthcare**

**“Disrupted sleep has a significant effect on overall well-being. Stress and sleep are deeply interconnected: just as stress disrupts sleep, poor sleep can intensify stress. Ignoring either issue perpetuates this cycle, which ultimately affects our vitality. It’s critical that we collectively recognize the importance of rest and recovery for maintaining our well-being.”**



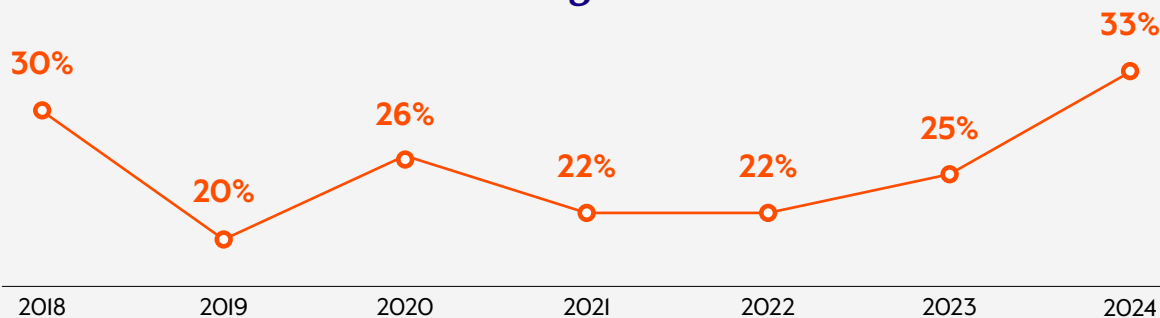


## Interpersonal relationships and social connectivity fuel vitality

Relationships significantly shape our sense of purpose, belonging, and vitality. People who are married are more likely to experience higher levels of vitality compared to people who identify as single, with the average married person in Singapore having a vitality score of **64.1**, compared to **58.6** for single people.

Social relationships are also a driver of high vitality and, encouragingly, social well-being has improved significantly over recent years. In 2022, only 22% of respondents reported excellent or very good social well-being, whereas this has risen to 33% in 2024.

## Improvements in social well-being



% rating excellent or very good

## High vitality individuals are more empowered to manage their health

Chronic conditions are a significant global health challenge, affecting millions of people across the world. According to the World Health Organization (WHO), non-communicable diseases such as heart disease, diabetes, and respiratory conditions account for 71% of all deaths globally. This prevalence underscores the urgent need for effective management strategies and robust support systems. The widespread impact of these conditions highlights the importance of addressing them with a comprehensive approach to improve quality of life and health outcomes worldwide.

Our research shows a connection between vitality and the prevalence of chronic conditions, with 48% of those with low vitality reporting at least one chronic condition, compared to 36% of those with high vitality.

Those with high vitality are more optimistic about managing their health conditions. 86% of high vitality individuals feel confident in their ability to manage their health, compared to just 12% of those with low vitality. This suggests that high vitality may serve as a buffer or mitigator against the negative effects of chronic conditions.

A crucial factor influencing vitality is the presence of a robust support system. High vitality individuals are significantly more likely to feel they have access to quality medical care, emotional support, and trustworthy assistance when needed. This strong support network contributes to their better management of health conditions and overall resilience.

In contrast, individuals with low vitality often report less access to these support systems, which exacerbates their health challenges. This disparity in confidence levels between high and low vitality individuals in managing health conditions highlights the need to educate and empower patients.

## High vitality linked to lower prevalence of chronic conditions, better management of health conditions and active support systems





## Case study: Spotlight on musculoskeletal (MSK) health

MSK conditions affect over 1.7 billion people globally<sup>2</sup> and is the leading cause of disability in many countries, with one in five adults impacted by mobility issues. People who suffer from poor mobility are seven times more likely to get injured. In Singapore, 73% of office workers suffer from MSK disorders,<sup>3</sup> which is a serious issue for organizations as employees with MSK conditions lose an average of 10 days of work each year.

Our research shows that among those suffering from MSK conditions in Singapore, 21% also report having a mental, behavioral, or emotional health condition. These findings highlight the comorbidities faced by many individuals with MSK and underscore the need for targeted efforts to enhance vitality and provide robust support systems for those affected.

This year, we launched **Flex-ray**, an AI-driven platform that provides people with their “Movement Age” – an assessment of their balance, mobility, posture and stability – and a guided personal program to help the individual improve their movement health. Find out more here: [www.cigna-healthcare-flex-ray.getflexr.com](http://www.cigna-healthcare-flex-ray.getflexr.com)

The link between low vitality and chronic conditions underscores the need for comprehensive health management strategies that enhance vitality. Improving access to emotional support, quality medical care, and reliable assistance can empower individuals to manage their MSK conditions more effectively, reducing reliance on medication and improving overall health outcomes. A comprehensive approach, including lifestyle changes and self-management education, offers a sustainable way to manage these conditions.



## Conclusion

Our survey reveals encouraging improvements in the overall well-being of Singaporeans, with marked gains in physical, mental, and social health. Physical well-being has shown a notable recovery this year, while stress levels have steadily declined to the lowest point in seven years. Additionally, mental and social well-being are on an upward trajectory, reflecting the positive changes in how individuals prioritize and manage their health and relationships.

Despite these improvements, financial stress remains a significant challenge. Organizations and policymakers can play a crucial role in addressing these stressors by focusing on financial safety nets through health insurance and public health support, as well as financial literacy, providing individuals with the tools and education necessary to manage their finances more effectively and reduce related anxieties.

Gender differences in vitality also highlight the need for targeted support for women. While men generally report higher vitality, particularly in areas like physical health and social connections, women would benefit from prioritizing these aspects of well-being. Companies and policymakers can support this by fostering environments that encourage physical activity and social engagement and by creating wellness programs that address the unique challenges women face.

These efforts are not about handholding: by adopting far-reaching approaches such as health and financial education, well-being-oriented organizational cultures, and targeted support for vulnerable groups, we can help people enhance autonomy and resilience, and achieve greater health and productivity for everyone.

**Julie Lim, Key Accounts and Broker Relations Director, Asia Pacific, Cigna Healthcare**

**“It is heartening to see an improvement in physical and mental health in Singapore. To continue this trend and support their people more effectively, employers should broaden their focus beyond physical and mental considerations alone, recognizing there are multiple pathways to achieve overall vitality.”**





## About the research

Cigna Healthcare surveyed more than 10,000 respondents in 11 markets – Belgium, the Hong Kong SAR, Kenya, Netherlands, Saudi Arabia, Singapore, Spain, Switzerland, UAE, UK, and the US from 9-27 May, 2024 in collaboration with YouGov, a global public opinion and data company. The nationally representative online survey assessed the health, vitality and well-being of more than 1,000 adults (aged 18 years and older) in each of these markets – the Hong Kong SAR, Singapore, Spain, UAE, UK, and the US – and more than 500 adults per market in Belgium, Kenya, Netherlands, Saudi Arabia and Switzerland.

### The Evernorth Vitality Index® and Well-Being Index

The Evernorth Vitality Index® (EVI) has been developed in partnership with leading clinical psychologist and author Dr. Richard Ryan and it gives a comprehensive measure of people's capacity to pursue life with health, strength, and energy. This is closely aligned with our mission to improve the health and vitality of those we serve around the world. We asked a series of questions to gauge respondents' sense of social, occupational, financial, intellectual, physical, spiritual, emotional, and environmental well-being.

Respondents were also asked to rate their well-being across seven pillars: family, financial, mental, physical, social, spiritual, work well-being, and overall well-being, with ratings ranging from "poor", "fair", and "good" to "very good" and "excellent".

<sup>1</sup> [Social determinants of health \(who.int\)](https://www.who.int)

<sup>2</sup> [Musculoskeletal health \(who.int\)](https://www.who.int)

<sup>3</sup> [Musculoskeletal Disorders and Office Ergonomics \(sgh.com.sg\)](https://www.sgh.com.sg)