



2021 CIGNA 360 WELL-BEING SURVEY: ON THE ROAD TO RECOVERY

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The global pandemic has reshaped the lives of billions around the world, shining a light on the importance of health and well-being in a way that has never been seen before. The human tragedy of this crisis persists and continues to unfold in many places around the world, even as we begin to see some reasons for optimism elsewhere.



For this seventh annual Cigna 360 Well-Being Survey, we spoke to 18,000 people in 21 markets across five continents about their perceptions of health and well-being based on our five well-being indices of family, financial, physical, social and work.

The research is aligned with the changing perceptions of health, including stress, workplace wellness and loneliness. Given the events of the past 18 months, this edition of the study includes several new areas that have risen in importance during the pandemic, such as virtual health, working from home, whole health and resilience.

It is not surprising the latest survey shows all our well-being indices are trending lower than pre-pandemic data from early 2020. However, when compared to the COVID-19 Global Impact Study published in February 2021, we are seeing a gradual rebound in some markets, particularly those where a higher proportion of the population has received a COVID-19 vaccination.

This study identifies where there is optimism, as well as pinpointing specific demographic groups that are more negatively impacted and are likely to require greater support to improve their outlook and perception of health and well-being in the months ahead.

As we look forward and focus on recovering from the pandemic, health and well-being have never been more important. We know that it will be key for our customers, clients, partners and employees to have a greater understanding of how health and well-being are evolving so that we can build a healthier, more optimistic future beyond the COVID-19 crisis.

A handwritten signature in black ink, appearing to read 'Jason Sadler', written in a cursive style.

Jason Sadler, President, Cigna International Markets

WHY THIS RESEARCH IS IMPORTANT

The Cigna 360 Well-Being Survey was launched in 2015, starting with six markets, and examines people's perceptions across five indices: family, financial, physical, social and work.

Over the last seven years, the survey has evolved and adapted to cover more markets, as well as to add health and well-being topics which are increasingly important to our customers. We've looked at trends in workplace wellness, ageing and readiness, loneliness, stress and many topics in between, but our Cigna Well-Being Index has remained at the core of the research, allowing us to track trends and changes in perceptions over a number of years.

FIVE WELL-BEING INDICES



FAMILY



FINANCIAL



PHYSICAL



SOCIAL

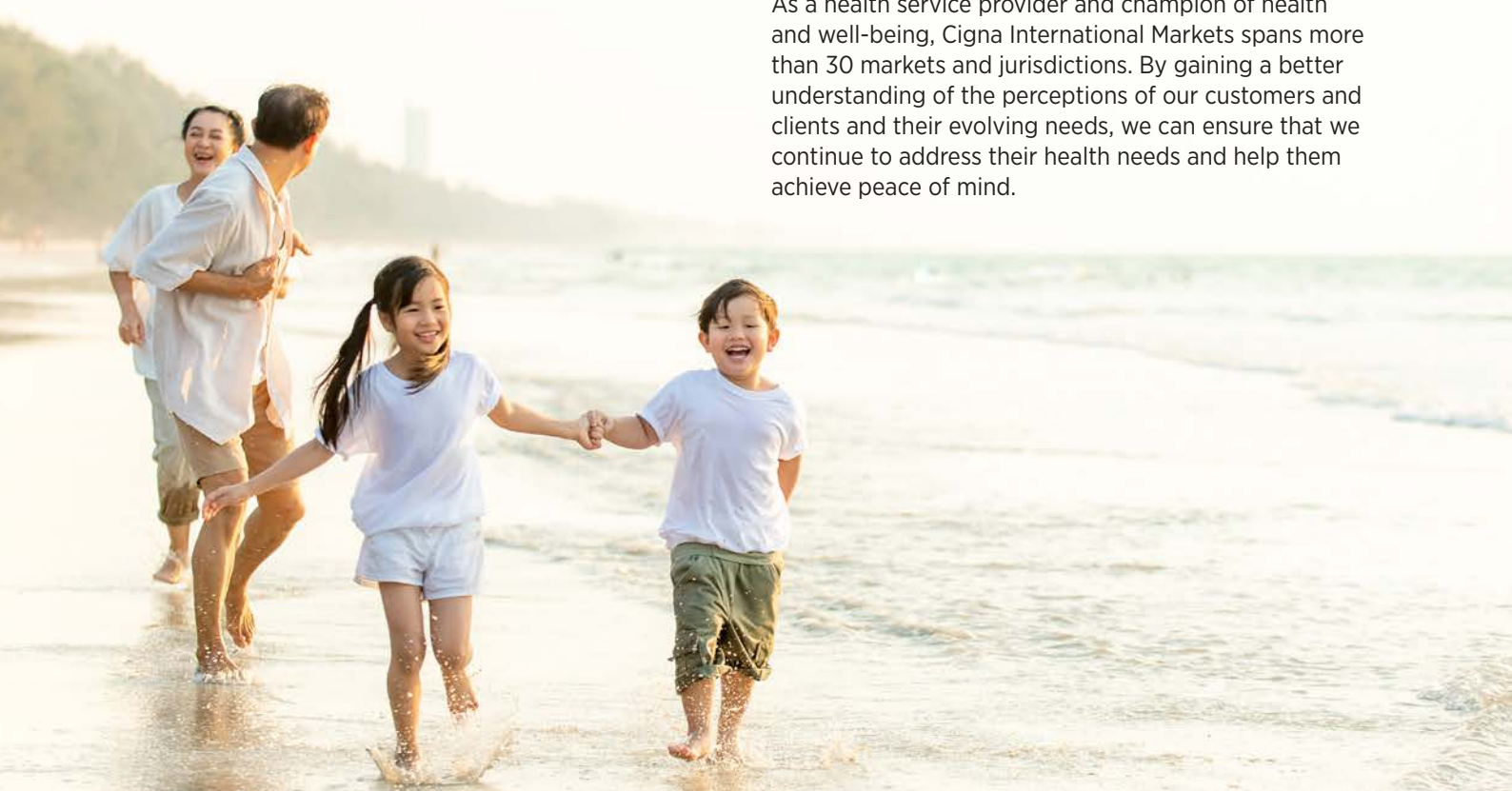


WORK

During 2020, as the COVID-19 pandemic took hold, we extended our research plan to include the **COVID-19 Global Impact Study**, tracking rapidly changing perceptions of health and well-being through five pulse surveys, engaging more than 25,000 people over the course of the year.

In 2021, we further enhanced our research by focusing on the perceptions and attitudes towards COVID-19 vaccines in our **COVID-19 Vaccine Perception Study**. In particular, we sought to understand the reasons for vaccine hesitancy globally and to identify the support and information people need to accept the vaccines with confidence.

As a health service provider and champion of health and well-being, Cigna International Markets spans more than 30 markets and jurisdictions. By gaining a better understanding of the perceptions of our customers and clients and their evolving needs, we can ensure that we continue to address their health needs and help them achieve peace of mind.



The Slow Road to Recovery

In the December 2020 edition of our COVID-19 Global Impact Study, we began to see the impact of the initial vaccine rollout programs, which resulted in a slight improvement in the 360 Well-Being Index. This trend has continued into the 2021 Cigna 360 Well-Being Survey with incremental improvements across all five indices.

Comparing the latest data to that from early 2020, it is clear health and well-being are still depressed compared to before the pandemic, and unfortunately those who are less resilient are being impacted by high levels of stress and negativity. Although, there is still a long way to go before the dust settles and we understand the long-term impacts of this period. In this report, we are seeing the nascent stage of recovery and, as much continues to fluctuate, including the ongoing surges in cases across various markets, there will undoubtedly be more challenges to come.

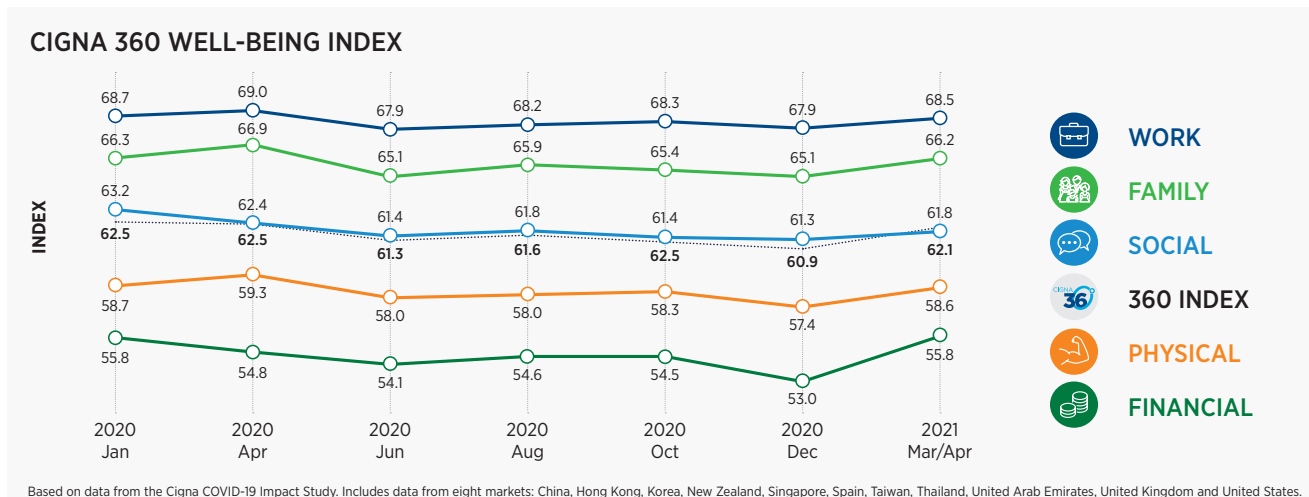
Through greater understanding of the impact on well-being, we will be better equipped to help markets on their road to recovery and ensure we play our part in the battle against the pandemic.

In this latest edition of the 360 Well-Being Survey, we found:

- **Vaccination Rollouts are Transforming Perceptions of Well-Being:** Across those markets where there is high

availability and uptake of vaccines, we are seeing almost record scores in the 360 Well-Being Index.

- **Mental Health is Seen as the Most Important Influence on Whole Health:** Awareness of mental health is a key theme of the pandemic, ranking as the most important aspect influencing health and well-being.
- **Many are Concerned About Longer-Term Financial Commitments:** The drop in financial well-being is driven both by people’s general financial situation and by concerns about being able to fund long-term commitments, such as mortgages and family education.
- **Women are More Negatively Impacted Across the Board:** Although the drop in well-being from pre-pandemic is consistent across demographic groups, there are some groups that appear to be more heavily impacted than others, and women tend to be less positive about health and well-being than men.
- **Children Help Improve Well-Being and Resilience:** Both working men and women with younger children (age 18 or below) are the most consistently positive groups throughout the survey, and although many from this group have been juggling additional responsibilities of home schooling or childcare, they have remained resilient in the face of the pandemic.
- **Employees Expect More Health and Well-Being Support from Employers:** Employee expectations are changing. Businesses must look beyond the traditional salary and benefits packages to attract and retain talent while focusing on delivering additional support, including enhanced health insurance and well-being programs.











People are reassessing their priorities and there is an unprecedented focus on health and well-being. This is borne out in the data from our latest survey where mental and physical health are seen as the two most important aspects of overall health and well-being. This will have an impact on people’s priorities moving forward and is causing an evolution in perceptions and needs.

HIGHER LEVELS OF COVID-19 VACCINATIONS IMPROVES WELL-BEING

As of June 2021, over 1.7 billion shots of COVID-19 vaccine have been administered worldwide and the United Arab Emirates (UAE), United Kingdom (UK) and United States (US) have already passed the milestone of fully vaccinating a majority of their adult population.¹ In our June 2021 *COVID-19 Vaccine Perception Survey*, we saw that attitudes towards the vaccines vary widely between markets. Knowing that those markets that have vaccinated a higher percentage of their population also have more positive scores across all the 360 Well-Being indices is a clear demonstration that global vaccination programs have wider benefits and can serve as an incentive for countries with lower uptake.

In some markets, we even see scores exceeding pre-pandemic levels – including the US, Spain, Saudi Arabia and UAE. While this may not be a clear reflection of the actual health score in these markets, it does indicate the hope the vaccine program represents in people’s perception of well-being.

HIGH VS LOW VACCINATION RATE

						
		PHYSICAL	SOCIAL	FAMILY	FINANCIAL	WORKPLACE
Lower	60.3	57.9	61.3	64.0	51.9	66.7
Higher	63.0	59.4	62.6	67.7	56.6	69.9

Vaccinations rates are based on figures for vaccinations administered per million population. Data is from 30 March 2020 and taken from <https://ourworldindata.org/coronavirus>. “High” and “low” refer to the overall averages for vaccinations in the 21 markets which sits at 2871/million.

Looking at the three markets with the lowest 360 Well-Being index scores – Japan (53.2), South Korea (54.0) and Taiwan (55.9) – all are also counted among the “low uptake” group for COVID-19 vaccines. Although, at the time of our survey, Taiwan and Japan were not experiencing the surge in cases we are currently seeing, all three markets were certainly feeling the impact of the pandemic in other ways, including economic implications, travel restrictions and, in the case of Japan, ongoing discussions around the feasibility of hosting the Olympic Games. Low levels of COVID-19 vaccinations in these markets appear to have compounded this negative outlook.

¹ *Coronavirus (COVID-19) Vaccinations. Our World In Data.* <https://ourworldindata.org/covid-vaccinations>. Updated May 27, 2021. Access May 27, 2021.



"...our results show that a successful vaccination program creates a sense of hope in communities, as people count the steps towards a post-pandemic future."



The sentiments collected from Indian respondents within our survey also pre-date the resurgence of the virus and the resulting increase in cases and deaths that started in April 2021. Although India has a year-on-year increase in positivity according to the 360 Well-Being Index, this is driven in part by the rebound from 2020 lows associated with poor GDP performance and high unemployment rates. Given the resurgence of COVID-19, it's likely that well-being has been further impacted particularly given the issues faced by the local vaccination program.

There is a different picture for the UK, which ranks second in vaccination levels, behind only the UAE, but suffered due to high infection rates during the 2020/21 winter period. Although at the time of fieldwork, COVID-19 cases had fallen from the highs seen at the beginning of the year, the UK dropped by 2.5 points across the 360 Well-Being index. This was driven by a gloomy financial outlook. Therefore, despite the number of cases and indeed, the success of the vaccine program, British people are still not feeling a complete recovery in their overall health and well-being, but the signs are positive.

With experts widely agreeing that immunization and achieving herd immunity is the best chance we have to stop the spread of COVID-19,² our results show that a successful vaccination program creates a sense of hope in communities, as people count the steps towards a

post-pandemic future. Without the optimism that seems to accompany a successful vaccination program, many places will struggle to obtain that same level of positivity even where there are lower numbers of cases and deaths from COVID-19.

THE IMPACT OF MENTAL HEALTH ON WIDER HEALTH IS CLEAR

Globally, 72% of our respondents rate mental health as a very important influence on personal health and well-being, with physical health coming in a close second at 70%. This shows a growing awareness and understanding of the impact of mental health on an individual's overall health. It also makes it clear that support for mental health issues is a critical component of any drive for better health and well-being, whether that support is provided through health services companies, employers or other means.

There is already a move to provide this support but, unfortunately, mental health issues often come with associated stigma. The growing access to virtual health solutions for mental health presents an opportunity to address this, enabling people to access the care they need from a safe space, when they need it.

² Benefits of Getting a COVID-19 Vaccine, Centers for Disease Control and Prevention. CDC 2021, <https://www.cdc.gov/coronavirus/2019-ncov/vaccines/vaccine-benefits.html>. Updated 12 April 2021, Accessed 2 June 2021.

KEY RESEARCH FINDINGS AND INSIGHTS



"With the pandemic still evolving and the long-term fallout still unknown, people are concerned about their ability to meet long-term financial commitments."

Amongst those surveyed, usage of virtual consultations to access therapy and counselling services has increased by 89% since the beginning of the pandemic. Today, 66% of people said they would consider or prefer to access therapy and counselling services virtually, increasing to 71% for 25–34-year-olds. When asked what most attracts them to virtual consultations, 49% mention the ability to access care 24/7, 42% say they feel it enables them to receive an early diagnosis and 41% say it enables them to be more open about their issues.

CONCERNS AROUND ABILITY TO FUND LONG-TERM FINANCIAL COMMITMENTS

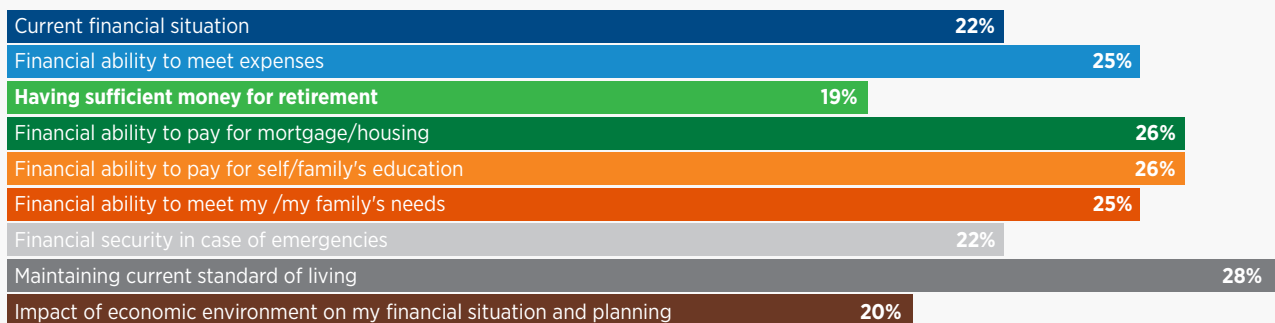
Against the backdrop of an economic slow-down and job losses, it's no surprise that financial well-being is lower than it was before the pandemic, with the feeling of financial instability prevalent across most markets. However, when looking at the core eight markets covered in our *COVID-19 Global Impact Study*, we do see a statistically significant uptick in financial well-being from the low of 53.0 seen in December 2020, back to the January 2020 pre-pandemic score of 55.8.

With the pandemic still evolving and the long-term fallout still unknown, people are concerned about their ability to meet long-term financial commitments, such as children's education, mortgages and retirement. In fact, the belief that they would have sufficient money for retirement is very low overall with only 19% of respondents rating this as very good or excellent. Among our respondents, the 18–24s are the most negative, with only 13% feeling positive about long-term saving.

Statistically, when it comes to financial well-being index scores, the hardest hit group is women. We also see worry from those close to retirement, aged 50–64, who have seen their retirement saving plans disrupted, with only 14% saying they are confident about their financial situation and future financial planning.

One area of financial well-being that saw a significant improvement compared to pre-pandemic times was the ability to maintain current standard of living, with 28% of all respondents feeling confident in their ability to do so. This may be connected to the fact that, for many, the closures of restaurants, leisure facilities and travel bans have reduced the daily living expenses significantly, without requiring them to make a conscious effort to save money.

FINANCIAL WELL-BEING





WOMEN HARD HIT DURING PANDEMIC

According to the United Nations, women and girls have been disproportionately impacted by the pandemic, with women more likely to have unstable or lower paid jobs and young women more likely to struggle to find employment. The UN also reported on COVID-19’s impact on women’s health in terms of increased domestic violence, the greater pressures of childcare and more.³

Unfortunately, we see this borne out in the data in this study with women showing a one-point average drop in well-being across the indices. Although there has been a gap between genders in the 360 Well-Being Index since 2018 when there was a 0.7-point difference, this has now more than doubled and currently sits at a 1.8-point divide.

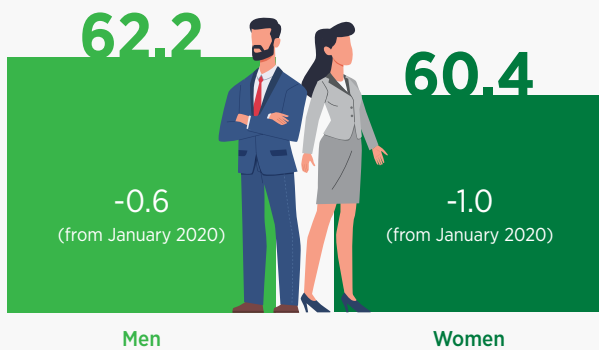
Women face higher levels of stress, with 85% saying that they are under stress compared to 80% of men. Their manifestation of stress also tends to be worse, with disrupted sleep, feelings of depression and being more emotional all increasing for women, with men less likely to suffer from these symptoms.

Interestingly, women are more positive than men about their ability to support their children’s education, with 48% of women saying it is very good or excellent, compared to 46% of men saying the same. Additionally, 42% of women are happy about the amount and quality of time they are spending with family members, compared to 41% for men.

It is clear from these results, that communities and employers need to be looking at better ways to support women as we reopen our societies and adapt our support systems following the pandemic.

THE WIDENING GENDER GAP IN 360 WELL-BEING INDEX

Gap between gender: **0.7** – 2018 → **1.8** – 2021



³ How COVID-19 Impact Women and Girls. UN Women. https://interactive.unwomen.org/multimedia/explainer/covid19/en/index.html?gclid=Cj0KCQjwktKFBhCkARIsAJeDT0hrKsflnUFXshmsDI_b_vgjbLcJNvfoWQzLOIWkxHQzEOkVj6C_lIUaAnDyEALw_wcB. Updated 17 March 2021. Accessed 31 May 2021.

KEY RESEARCH FINDINGS AND INSIGHTS



"The positive reality is that for most parents, lockdowns and restrictions have meant more time with children and more opportunities to connect."



ENHANCED FAMILY TIME DRIVING POSITIVITY

Being a working parent of a younger child (aged under 18) is associated with greater overall well-being, scoring 66.2 versus the overall average of 61.3 – the highest of any demographic. This group is also more positive than any other group across almost all elements of the five indices.

The positive reality is that for most parents, lockdowns and restrictions have meant more time with children and more opportunities to connect. As people have had the chance to get involved with their child's schooling and spend more time with them than they may have done pre-pandemic, the nature of the modern family has evolved. 83% of respondents say they are confident in their ability to support their children's education, rating it good, very good or excellent, and 84% are positive about their ability to take care of their children's health and well-being.

For those working who do not have children, there is a different picture, with almost a third concerned about the amount of time they are able to spend with family and 30% saying they do not have a close-knit family that offers emotional support. This shows the polarizing nature of the COVID-19 pandemic. While some groups have seen little change, or positive improvements, others have been disproportionately affected and may require additional support.

The results of greater connection with family are also being seen in the increased desire to work from home, with 26% of people highlighting the opportunity to spend more time with family and friends as one of the key benefits. Given the impact that family connections have on providing a more positive outlook and decreasing levels of stress, it could be that allowing greater flexibility for workers has helped alleviate some of the negative fallout from the pandemic.

STRESS AND FAMILY/COMMUNITY CONNECTION





COMPANIES MUST TAKE NOTE OF SHIFTING EMPLOYEE EXPECTATIONS AND NEEDS

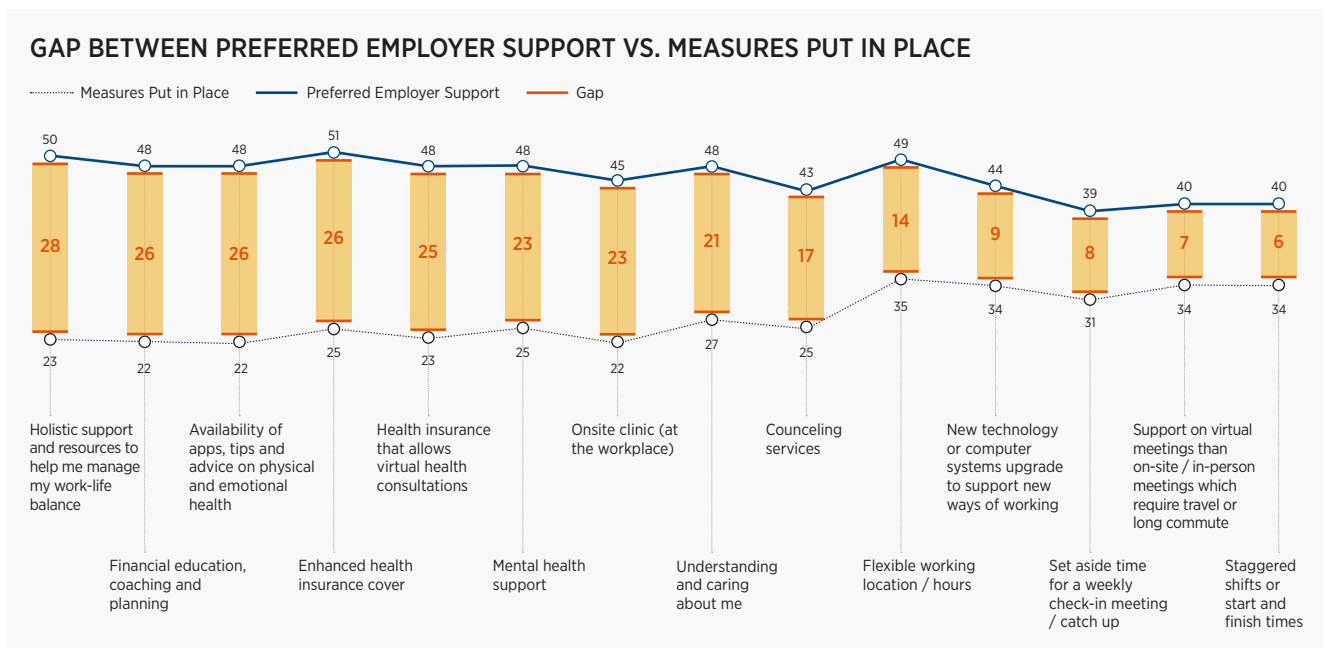
Much has changed in the world of work since early 2020, and this has created an opportunity for people to reassess their situation and consider what really matters to them as an employee. In order for companies to retain and attract the best talent, there need to be changes to bring employer benefit packages in line with employee expectations.

In the initial stages of the pandemic, employers responded by allowing more flexibility in both location and working hours, upgrading technology to ensure better connectivity and allowing meetings to take place virtually. The focus should now shift to longer-term solutions, from flexible working arrangements

that enable people to balance their responsibilities, to financial advice and enhanced, long term access to health and well-being support.

People are also looking for an enhanced health insurance package that offers peace of mind. This has potential to move from being a “nice-to-have” for many employees, to a “must have” that may well influence career decisions.

There is also increasing appetite to work from home, with less than a third (27%) of respondents preferring to work in the office full-time. The remainder prefer a full-time work from home or hybrid approach. Working from home with limited access to the office is least appealing for those in APAC markets, with only 30% keen to do so, in contrast to 57% of people in Africa, 43% in the Middle East, 41% in North America and 39% in Europe.



CONCLUSION

This edition of the Cigna 360 Well-Being Survey shows that the COVID-19 vaccination drive is having a positive impact on the perceptions of many, but it is clear that adequate mental health support is a critical part of the road to recovery.

By providing practical solutions for the most impacted groups, especially women, and driving greater awareness of the positive impact that connections with family, friends and communities can have on our ability to rebound, we hope to see a clearer path to a more positive future.

We are already seeing some markets loosening restrictions, people returning to offices and the resumption of some normal activities. The world's approach to the next few months will be crucial to the success of the recovery and it will be key to use the lessons learnt in the past 18 months to inform strategies that will ensure success. With health now a priority for everyone around the world, the opportunity is to build structures at family, community, corporate and national level that enable people to be healthy and to access the support they need.

Over the next few months, we will be analyzing how people, families, communities, and companies have responded to this once-in-a-generation shift and identifying how a new well-being centric culture can be achieved.





The ongoing pandemic continues to change people's outlook on key areas of their life – family, finance, physical, social and work – and this all adds up to an impact on whole health. In 2021, governments around the world are faced with the greatest global vaccination roll-out challenge ever, and we're already seeing that this next chapter in the pandemic's history is having an impact on people's daily lives.

To help employers and individuals with their stress care, Cigna International has created a range of tools and advice, including health and well-being resources to help check-in and support each other in an effective way.

Our stress care digital hub offers expert advice on financial, workplace, and family stress; interactive webinars with exclusive global partners; and educational visualization technology highlighting the impact of prolonged stress. This hub is constantly growing and as this research evolves, we will continue to incorporate these insights into our stress assessment tools.

We also have a strong network of mental wellness and specialist experts who are well-positioned to help people create their own stress care plans.

All content is free of charge and available for [individuals](#) and for [employers](#).

ABOUT CIGNA AND THE REPORT

ABOUT CIGNA INTERNATIONAL

Cigna's mission is to improve the health, well-being, and peace of mind of those we serve by making health care simple, affordable, and predictable.

We make it easy to get care – letting you choose how, when, and where you want it – from virtual health, to specialist consultants.

We make health care more affordable by partnering with providers who provide quality, cost-effective care.

Our goal is to provide you with health care coverage that is predictable – every step of the way.

ABOUT THIS REPORT

To monitor and track the annual evolution of well-being, the **2021 Cigna 360 Well-Being Survey – On the Road to Recovery** looked at five key components- family, financial, physical, social, and work. In partnership with Kantar, a leading data, insights and consulting company, Cigna International has analyzed the findings to uncover the latest trends and challenges for health and well-being.

We surveyed 18,043 people aged 18 or above, in 21 markets around the world asking them to complete an anonymous 20-minute online survey covering our key themes. The markets covered were Australia, Belgium, China, Germany, Hong Kong, India, Indonesia, Japan, Kenya, New Zealand, Saudi Arabia, Singapore, South Korea, Spain, Taiwan, Thailand, The Netherlands, Turkey, UAE, UK and USA.

The fieldwork for this survey was completed in April 2021, prior to the surges in COVID-19 cases in India and Taiwan. The data collected for those markets was true to their situation at the time, but given the evolving nature of the pandemic, we understand perceptions are likely to have changed.



A NOTE ON METHODOLOGY

Online sampling used respondents recruited from panels that undergo rigorous quality control. The panel composition is representative of the adult population in each of the surveyed markets. Depending on population size and complexity, a sample size of either 500, 1,000 or 1,500 respondents was surveyed to provide statistically significant findings which can be extrapolated to the general population. In addition, age and gender quotas were set based on their respective proportion of the population.





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