International Markets 360 Well-Being Study

2021 Global Report
-Resilience, Stress, & Mental Well-Being -
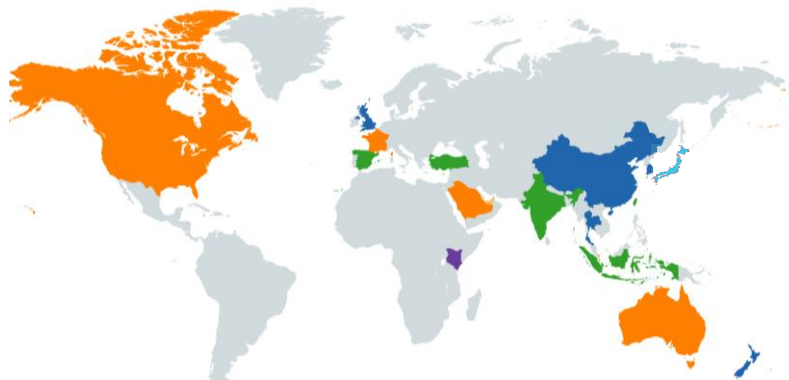
IM Insights & Kantar

June 2021

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Contents

2021 expanded our understanding of health and explored new behaviors under the 'new normal', while expanding geographical coverage.

Target Age & Market Reach

2015 (aged 25+^): China, Thailand, UK, South Korea, New Zealand, Hong Kong
2016 (aged 25+^): + Taiwan, Indonesia, India, Turkey, Spain
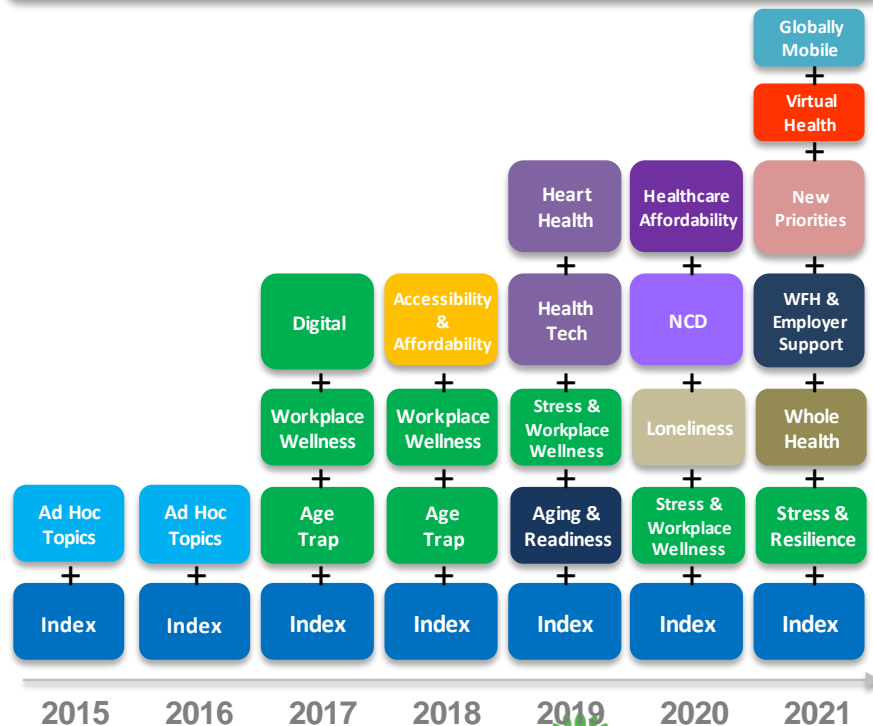**2017 (aged 25+^):** + Singapore, UAE
2018 (aged 25+^): + US, Canada (removed in 2021), Mexico (removed in 2019-2020), Brazil (removed in 2019-2020), Australia, France (removed in 2021), Germany (removed in 2020 & added back in 2021), Saudi Arabia, South Africa (removed in 2020), Nigeria (removed in 2020)
2019 (aged 25+^): + Benelux (removed in 2020 & added back in 2021+)
2020 (aged 18+#): + Kenya
2021 (aged 18+): + Japan

Thought-leadership

2015	2016	2017	2018	2019	2020	2021
						Globally Mobile
						Virtual Health
				Heart Health	Healthcare Affordability	New Priorities
		Digital	Accessibility & Affordability	Health Tech	NCD	WFH & Employer Support
		Workplace Wellness	Workplace Wellness	Stress & Workplace Wellness	Loneliness	Whole Health
Ad Hoc Topics	Ad Hoc Topics	Age Trap	Age Trap	Aging & Readiness	Stress & Workplace Wellness	Stress & Resilience
Index	Index	Index	Index	Index	Index	Index

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Study Coverage - 2021 Flagship Study

Market coverage & age target: *21 markets, aged 18 or above*

	US	CA	MX	BR	UK^	ES#	FR	DE	BE	NL	TR^	KSA	AE	KE	NG	ZA	CN	HK	TW	KR	JP	TH	IN	ID	SG	AU	NZ
Sample size	1503				1200	1004		404	203	203	1003	503	1002	501			1001	1004	1201	1203	1004	1200	1000	500	1001	400	1003
2021																											
2020 Pulse Impact																											
2020																											
2019																											
2018																											
2017																											
2016																											
2015																											

Highlight in **blue**/gray = Markets covered in that respective year

Talked to 18,043 people; Boosted on Globally Mobile in US and Europe

Online questionnaire from 25 Mar – 17 Apr, 2021

20 minute survey

^ except UK and Turkey where 18 years old and above were covered in 2015-2019; # general population in Spain was covered; only working population in 2015-2019

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Executive Summary

Covid-19 has been an inflection point for the world, forcing us to adapt in ways never imagined, but there may be a light at the end of the tunnel…

One year after the beginning of the global Covid-19 pandemic, the world's health and well-being is still in a state of turmoil. The most recent results of the Cigna 360 Health & Well-being Index (March-April 2021), reveals the overall index and the five sub-indices that represent various elements of well-being are all significantly below pre-pandemic levels.

In 2020, the impact of the Covid-19 pandemic on health and well-being was immediate. Cigna's early pulse surveys showed a hit to well-being as early as April 2020 with Financial and Social indices falling as markets reacted to the shock of the spread of Covid-19 and social distancing measures were adopted (to varying degrees) around the world.

By June 2020, the overall well-being index had fallen by 1.2 points* as the world realized the pandemic would be a presence for some time to come and we struggled to cope with what that meant.

But the impact has not been uniform and the 360 Well-being Study and is Pulse waves are uniquely positioned to shine a light on how the pandemic has impacted different populations in different ways.

* Pulse 8 Markets

Covid-19 has been an inflection point for the world, forcing us to adapt in ways never imagined, but there may be a light at the end of the tunnel…

The sense of isolation and disconnection caused by repeated lockdowns, social distancing and working from home affected many of us in very specific ways.

For example, the stronger Social well-being^ showed by Generation Z and Millennials (those aged 18-35) suggests they were able to maintain social connections with friends, perhaps because of their greater digital maturity, while older generations (those aged 50+) generally missed face-to-face connections with friends and coworkers, and this impacted their health and well-being.

Parents with young children appeared to find solace in the family unit (Family well-being has enhanced from last year), creating stronger connections and perhaps a renewed sense of purpose during these troubled times (despite the extra stress they were experiencing).

Parents whose children had already 'left the nest' and those without children reflected their increased loneliness in lower resilience and well-being scores.

Women also bore a greater burden of the negative impact the pandemic brought to health and well-being scores, with many of the metrics# used to measure this, scoring lower among women.

Covid-19 has been an inflection point for the world, forcing us to adapt in ways never imagined, but there may be a light at the end of the tunnel…

Although the experience of Covid-19 has forced us to adapt and overcome challenges, it has also provided unexpected *opportunities*.

Work from home caused isolation, but it also freed people from their daily commutes and helped some with work-life balance. It also facilitated a new focus on mental health and well-being, with more people than ever changing their attitudes towards seeking help and support in this regard.

Doing things remotely is more accepted, and this has witnessed an increase in the use of virtual health consultations.

And as we write this in June 2021, are we seeing the bounce back we have been waiting for? Our 360 Well-being Index bounced back 1.2 points*, a significant rebound from December last year (although still below pre-pandemic levels).

It remains to be seen if this is a false dawn, but we will continue to take the world's pulse, and better understand humanity's journey through the pandemic and uncover the resilience and determination the world has shown in the face of adversity.
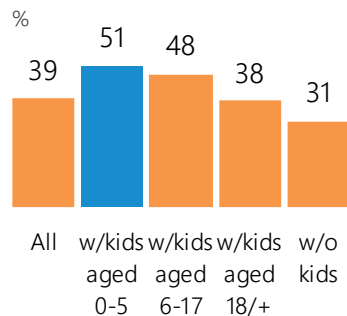
* Pulse 8 Markets

Major Themes: Resilience and Stress

Resilience is an essential component of well-being and human connection supports resilience

High Resilience

%

Bar chart values:
- All: 39
- w/kids aged 0-5: 51
- w/kids aged 6-17: 48
- w/kids aged 18/+: 38
- w/o kids: 31

Covid-19 made us treasure the value of human connection. With numerous lockdowns around the world, the inability to travel and the need to social distance, we were more isolated than ever. Those who did best were those able to find human connections even through enforced isolation.

Although the stereotype is that working parents with young children are stressed - juggling work, school and children, with little time left for themselves - during 2020, they have done better than many other groups with higher well-being scores all around. They have even shown *greater* resilience than other groups (51% of those with children aged 0-5 claim to be highly resilient vs. 39% for all). They do report higher levels of stress, but it seems that they have been able to enjoy an unprecedented amount of time with their children – and perhaps given them more opportunities to bond, and truly develop a sense of closeness, an 'us vs the rest of the world' mentality, which reinforces the family unit and gives a sense of purpose during these confusing times. Resilience can minimize the negative impact of stress.

Themes

48%

want understanding & care from employers,

39%

want a weekly check-in from employers,

BUT only…

27%

have it

BUT only…

31%

receive one

As more people (83%) are given the option to work from home, that vital sense of human connection could easily be lost. Many employees wished for regular check-ins from their employers, and less effective communication with colleagues was one of the most common complaints of working from home. Gen Z and Millennials (aged 18-35) scored higher than others on Social and Work well-being as a result, with almost a third (31-32%) not missing in-person time with friends and 75-76% maintaining good relationships with coworkers, even remotely.

The populations that weathered 2020 best were those that had the ability and opportunity to discover human connection even amid the turmoil: working parents with young children, Gen Z and retirees - each of whom found a different way to build better connections during 2020.

Quotes have been developed from statements asked in survey

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Resilience & Stress

Resilience

(Extracted from Cigna Resilience Report)
Resilience - commonly defined as the ability to quickly recover from challenges - is closely connected to the people and communities that surround us, from family and school environments to the workplace.

Questions to determine Resilience in this study

To what extent do the following statements **apply** to you? There are no right or wrong answers.

About Family → I talk to my family/partner about how I feel | My family has usually supported me through life

About Community → I am treated fairly in my community | I feel that I belong in my community

	Not at all	A little	Somewhat	Quite a bit	A lot
Score	1	2	3	4	5

Classification of resilience level

	Total score of 4 statements
Low resilience	Score of 4-8
Moderate resilience	Score of 9-14
High resilience	Score 15-20

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Resilience

BY MARKET

Indonesia reports the highest resilience scores, followed by India, Kenya, KSA and UAE.
Japan claims the smallest portion of highly resilient people.

Global average:
39% High resilience

- **Low resilience** (red)
- **Moderate resilience** (light blue)
- **High resilence** (dark blue)

Market	Low	Moderate	High
Indonesia	2	17	82
India	5	29	67
Kenya	3	34	63
Saudi Arabia	5	35	60
UAE	5	39	56
Spain	4	41	55
Thailand	4	49	47
Germany	8	48	44
USA	9	50	41
Benelux	9	50	40
Turkey	7	54	39
New Zealand	7	55	38
UK	11	53	36
Singapore	9	58	33
Chinese mainland	12	56	32
Australia	12	56	32
Hong Kong	8	66	26
Taiwan	14	67	19
S. Korea	18	71	11
Japan	27	62	11

Reference: Cigna Resilience Report 2020
in US, about 40% of adults are considered highly resilient

R1. To what extent do the following statements apply to you? There are no right or wrong answers.; Base: All respondents (18043)

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Resilience

BY MARKET

Looking closely at the individual elements that make up of resilience, family aspects tend to have a higher contribution.
High resilience markets perform equally well in both family and community, while low resilience is mainly pulled down by a weaker connection with the community in terms of sense of belonging and fair treatment.

Legend:
- Low resilience
- Moderate resilience
- High resilencece
- I talk to my family/partner about how I feel
- I am treated fairly in my community
- I feel that I belong in my community
- My family has usually supported me through life

Top 2 box (Quite a bit / A lot) for...

Market	Low	Moderate	High
Total	10	51	39
Indonesia	2	17	82
India	5	29	67
Kenya	3	34	63
Saudi Arabia	5	35	60
UAE	5	39	56
Spain	4	41	55
Thailand	4	49	47
Germany	9	50	41
USA	9	50	40
Benelux	7	54	39
Turkey	7	55	38
New Zealand	11	53	36
UK	9	58	33
Singapore	12	56	32
Chinese mainland	8	66	26
Australia	14	67	19
Hong Kong	18	71	11
Taiwan	27	62	11
S. Korea	18	71	11
Japan	27	62	11

R1. To what extent do the following statements apply to you? There are no right or wrong answers.

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Resilience

BY LIFE-STAGE

Millennials (aged 25-34) report the highest levels of resilience.
And although levels of resilience among Boomers are in line with the total, their reporting levels of being treated fairly in the community are significantly higher than all other respondents, perhaps an impact on the focus placed on the health and welfare of elderly populations during the pandemic.

High	39%	44%	38%	35%	39%
Moderate	51%	48%	52%	54%	54%
Low	10%	8%	10%	11%	6%

Top 2 box (Quite a bit / A lot)

- My family has usually supported me through life
- I am treated fairly in my community
- I talk to my family/partner about how I feel
- I feel that I belong to the community

18-24   25-34   35-49   50-64   65+

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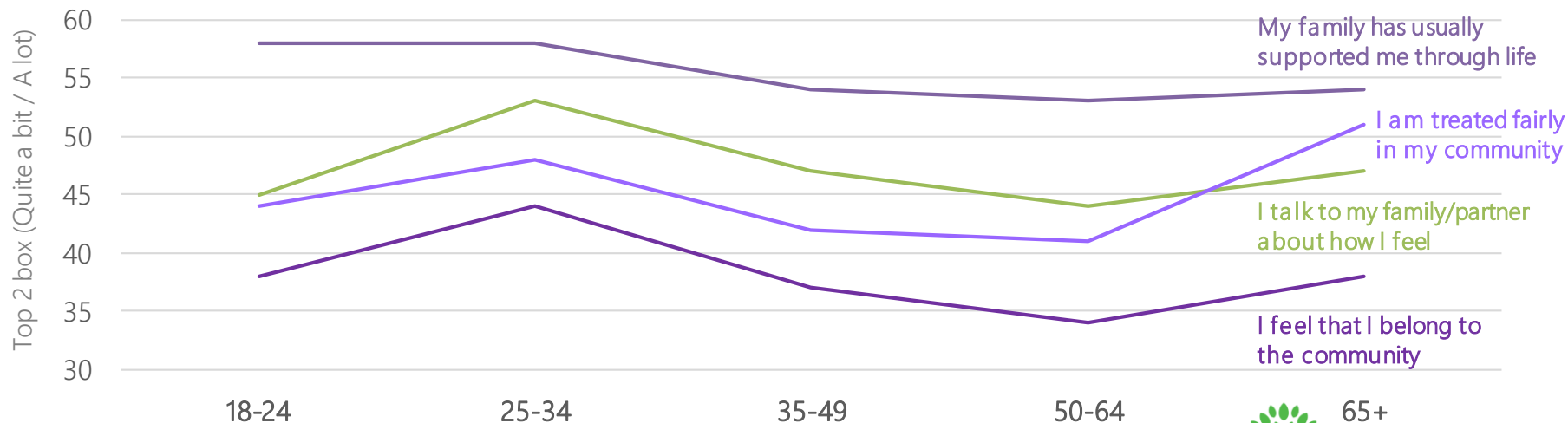
Resilience

BY INCIDENCE OF KIDS

Resilience is strongly correlated with the presence of younger children and is reflected across all measures of resilience.
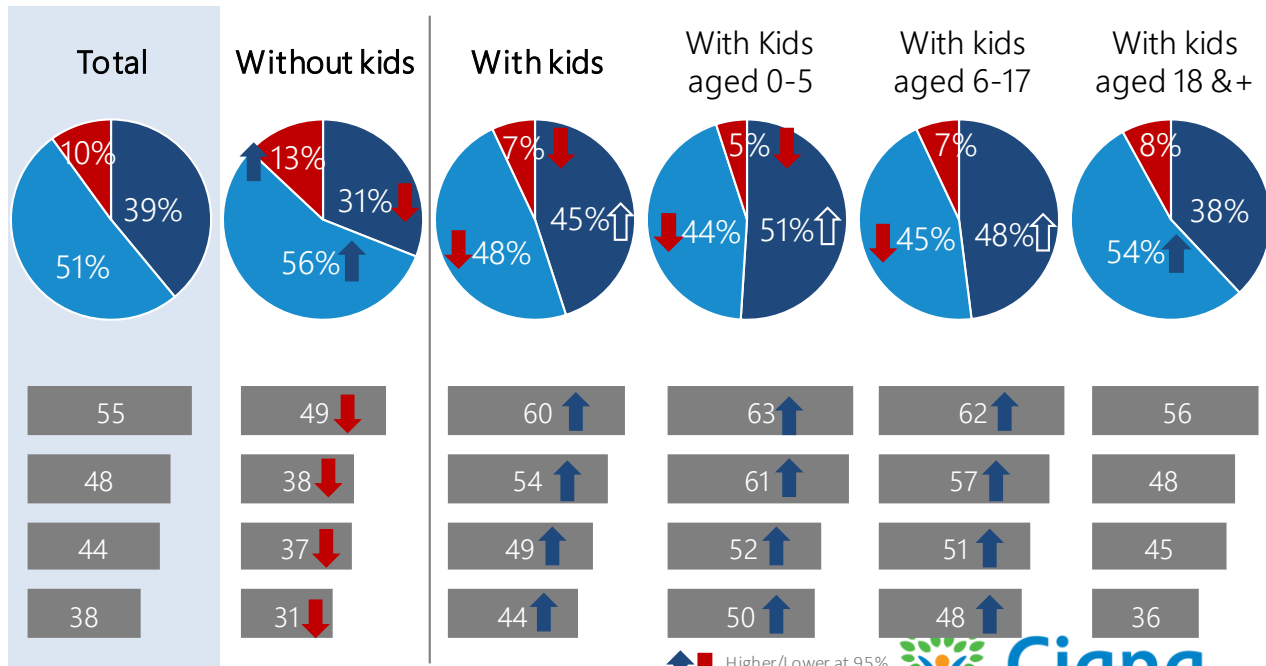
	Total	Without kids	With kids	With Kids aged 0-5	With kids aged 6-17	With kids aged 18 &+
High Resilience (dark blue)	39%	31% ↓	45% ⇧	51% ⇧	48% ⇧	38%
Moderate Resilience (light blue)	51%	56% ↑	48% ↓	44% ↓	45% ↓	54% ↑
Low Resilience (red)	10%	13% ↑	7% ↓	5% ↓	7%	8%

	Total	Without kids	With kids	With Kids aged 0-5	With kids aged 6-17	With kids aged 18 &+
My family has usually supported me through life	55	49 ↓	60 ↑	63 ↑	62 ↑	56
I talk to my family/partner about how I feel	48	38 ↓	54 ↑	61 ↑	57 ↑	48
I am treated fairly in my community	44	37 ↓	49 ↑	52 ↑	51 ↑	45
I feel that I belong in my community	38	31 ↓	44 ↑	50 ↑	48 ↑	36

↑↓ Higher/Lower at 95% significance against Total

R1. To what extent do the following statements apply to you? There are no right or wrong answers.; Base: All respondents – Total (18043), Without kids (7350), With kids (10693), kids aged 0-5 (3334) / 6-17 (9510); 18&+ (3697)

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Resilience

BY WORKING STATUS

Work also has a strong correlation to resilience underlining its important role in connecting people to community.

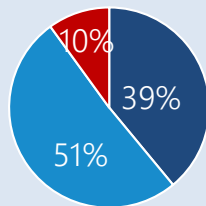|	Total	All Working	Working full time	Working part time	Not working
High Resilience	39%	40%	40%	37%	36%
Moderate Resilience	51%	51%	51%	54%	53%
Low Resilience	10%	9%	9%	10%	11%
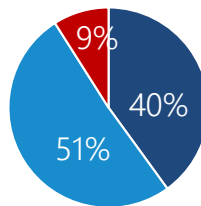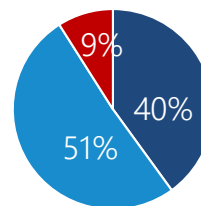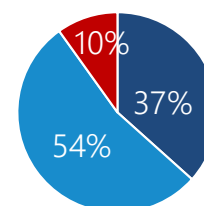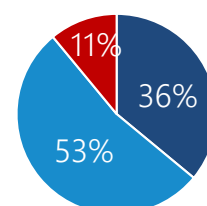
	Total	All Working	Working full time	Working part time	Not working
My family has usually supported me through life	55	56	56	56	53
I talk to my family/partner about how I feel	48	49	50	45	44 ⬇
I am treated fairly in my community	44	44	44	44	44
I feel that I belong in my community	38	40	40	37	35 ⬇

⬆⬇ Higher/Lower at 95% significance against Total

R1. To what extent do the following statements apply to you? There are no right or wrong answers.; Base: All respondents – Total (18043), Working (13379), Non-working (4664)

What does resilience mean to health & well-being?

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**The Cigna 360 Health & Well-being Study has identified a relationship between overall health & well-being scores and levels of stress and resilience.
What does that relationship look like?**

Health & Well-being

BY RESILIENCE LEVEL

Health and Well-being scores are consistently higher among those with high Resilience, especially in the Family index.

+26 index points
vs Low Resilience

Family Index
Workplace Index
Social Index
Physical Index
Financial Index

360 index

Index scores

80
70
60
50
40

Low Resilience
Moderate Resilience
High Resilience

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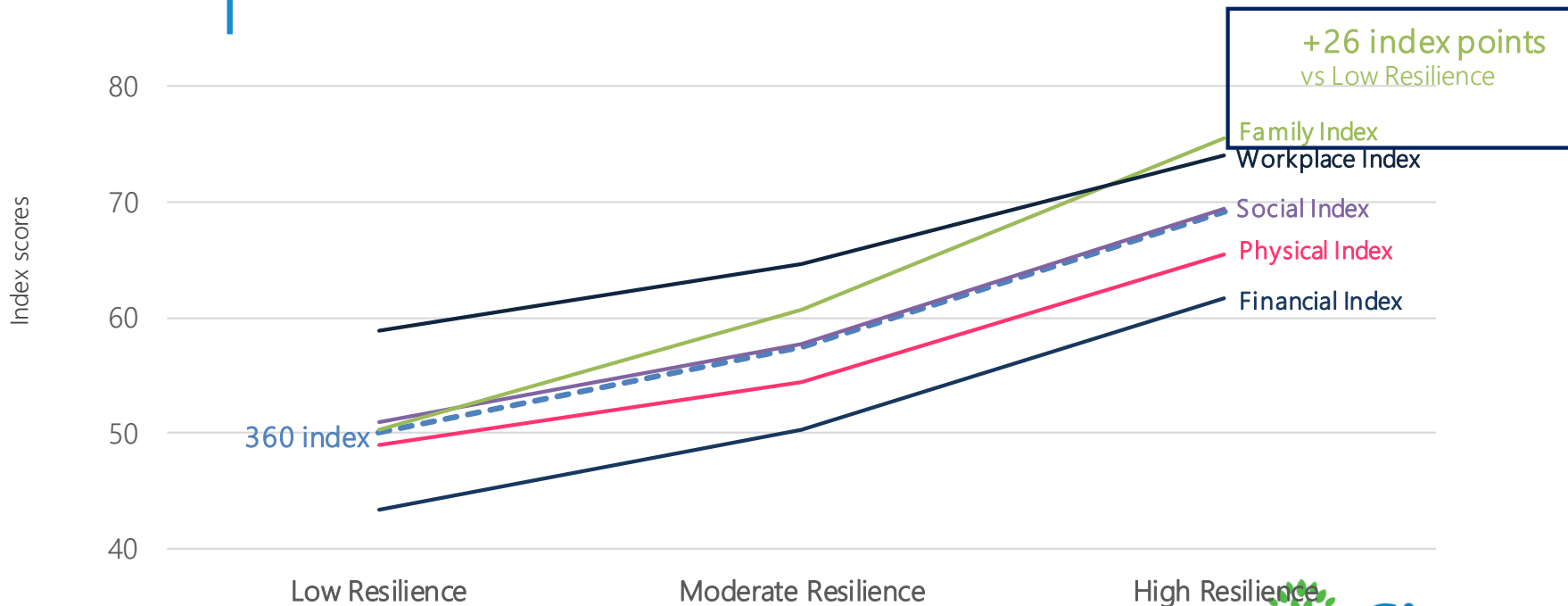
Stress

And although Resilience does not eliminate Stress, it does seem to help 'take the edge off' its more extreme form.
Those with high Resilience are almost 4x less likely to claim 'unmanageable' stress, vs those with low Resilience. (Also more likely to say 'no stress'.)

% 80

≈4x higher than High Resilience

Manageable stress — Low Resilience 62, Moderate Resilience 70, High Resilience 72

No stress — Low Resilience 12, Moderate Resilience 15, High Resilience 21

Unmanageable stress — Low Resilience 26, Moderate Resilience 14, High Resilience 7

Low Resilience   Moderate Resilience   High Resilience
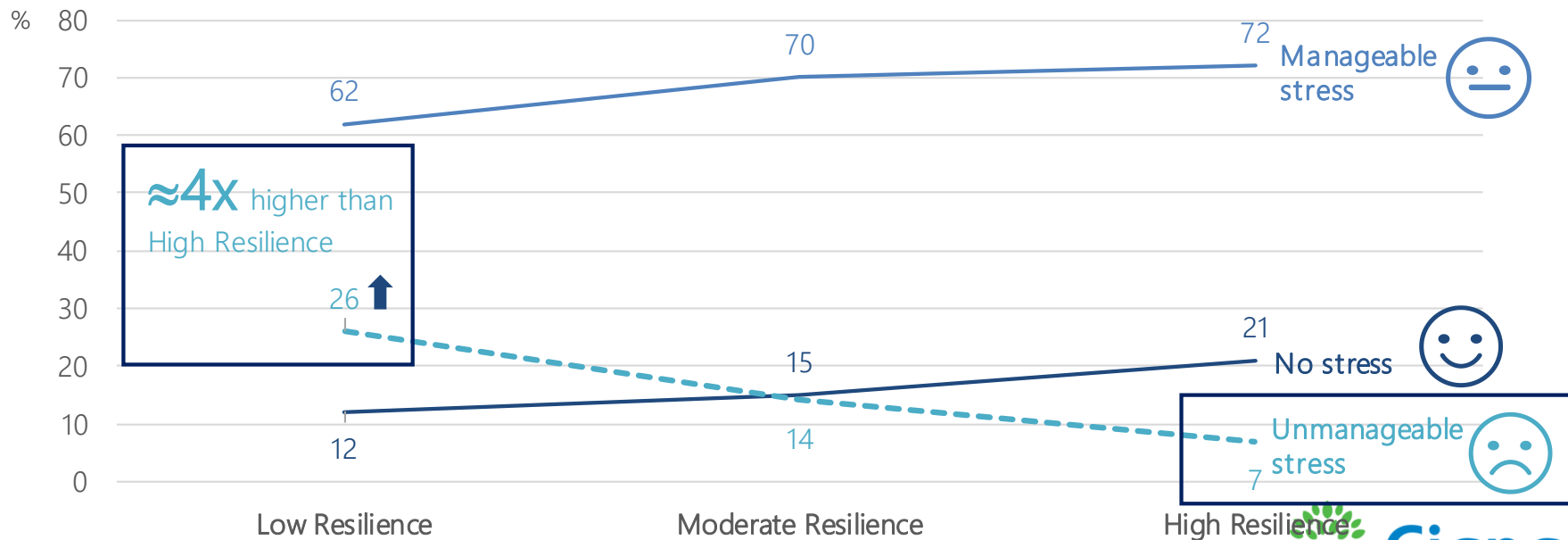
Higher/Lower at 95% significance against High Resilience

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The Ecosystem: Health & Well-being, Stress and Resilience

**In reality, most people say they do have some stress, in a 'manageable' form.
In our estimation, what Resilience does here is to help cushion the <u>fall</u> in well-being that would otherwise occur, when Stress becomes elevated. The mitigating effect is particularly strong for Family well-being – a 14-15 index points uplift from Moderate to High Resilience.**

Uplifts in index associated with next-step higher Resilience levels

Stress Level	Resilience Level	360 Well-being Index	PHYSICAL Index	SOCIAL Index	FAMILY Index	FINANCIAL Index	WORKPLACE Index
No stress (17%)	Low						
	Moderate	+5	+3	+4	+6	+5	+2
	High	+10	+10	+11	+14	+9	+8
Manageable stress (70%)	Low						
	Moderate	+6	+3	+5	+9	+5	+4
	High	+12	+11	+12	+15	+11	+9
Unmanageable stress (12%)	Low						
	Moderate	+11	+9	+10	+14	+9	+10
	High	+9	+8	+10	+14	+8	+8

Figures in green = significant uplift in index

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The Ecosystem: Health & Well-being, Stress and Resilience
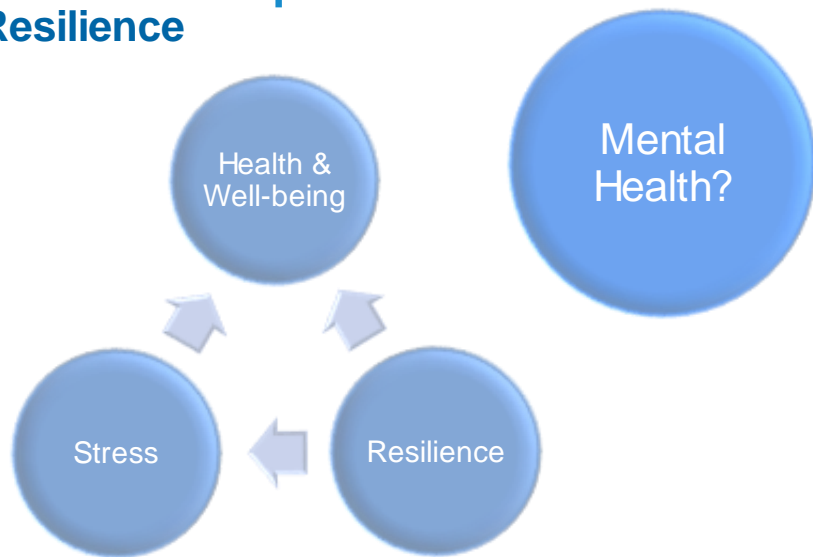
So in this context – where does Mental Health fit in?

Mental Health?

Health & Well-being

Stress

Resilience

The 2021 study looks at how likely people are to take different actions to support their own Mental Health:

- Discuss any mental health issues I have with friends and family
- See a GP / general clinician for any ailment
- See a counselor / therapist / psychologist for talking support
- See a mental health professional (such as a psychiatrist or a psychologist)
- Deal with mental health challenges myself employing 'healthy' options, e.g. exercising, eating well, sleeping
- Use mental well-being apps, e.g. to help with mindfulness, or mental resilience

Most of these actions take place at one's own individual level. This is designed to broadly <u>complement</u> the way we are looking at Resilience, which is based around family and community.

As such: can we see some **incremental benefits for Wellness from acting on Mental Health**, on top of what comes with Resilience?

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Those who show greater Resilience are also more likely to act to support their own mental health*.

% Likely to take <u>more</u> actions to manage their own mental health*
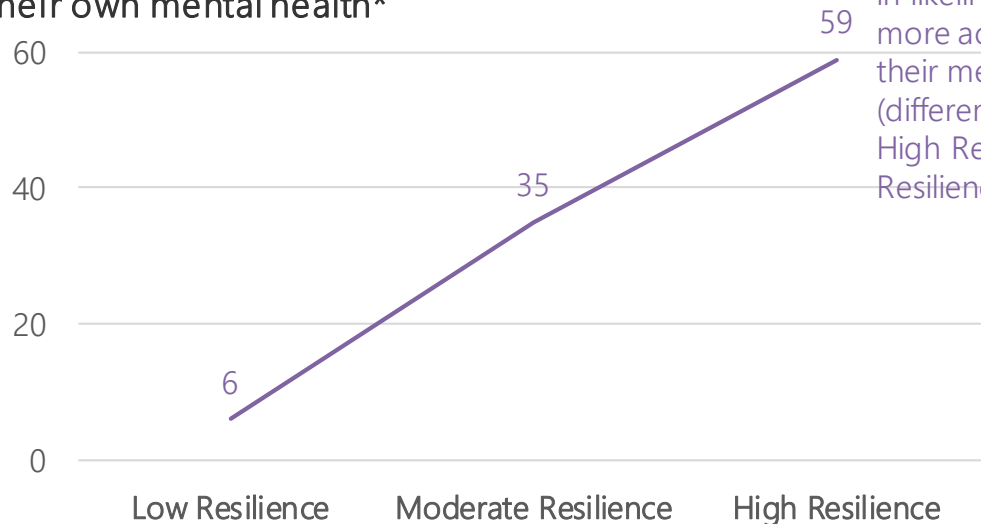
+53 % points
in likelihood to take more actions to manage their mental health (difference between High Resilience vs. Low Resilience groups)

* E51: Mental Health – Perception Change: Compared to before the pandemic, do you feel you are now more (3) or less likely (1) to...?
- Discuss any mental health issues I have with friends and family
- See a general practitioner / general clinician for any ailment
- See a counselor / therapist / psychologist for talking support
- See a mental health professional (such as a psychiatrist or a psychologist)
- Deal with mental health challenges myself employing 'healthy' options, e.g. exercising, eating well, sleeping
- Use mental well-being apps, e.g. to help with mindfulness, or mental resilience

For each statement, score of 3 has been given to 'more likely', score of 2 for 'the same' and score of 1 for 'less likely'; Fewer / Mid / More Mental Health actions = score of 6-9 / 10-15 / 16-18 from Mental Health statements, respectively

The Ecosystem: Health & Well-being, Stress and Resilience

At each level of Stress, being more likely to act on Mental Health seems to further 'top up' the beneficial effects associated with Resilience. Those who are the most open to Mental Health actions* show significantly smaller falloff across Physical, Social, Family, and Financial well-being, even as Stress increases.

Uplifts in index associated with next-step higher Resilience levels

Stress Level	Resilience Level + Open to Take More Mental Health Initiatives*	360 Well-being Index	PHYSICAL Index	SOCIAL Index	FAMILY Index	FINANCIAL Index	WORKPLACE Index
No stress (17%)	Low + Open						
	Moderate + Open	+9	+7	+9	+11	+9	+6
	High + Open	+12	+13	+12	+12	+12	+9
Manageable stress (70%)	Low + Open						
	Moderate + Open	+10	+8	+9	+12	+10	+8
	High + Open	+13	+13	+13	+13	+13	+9
Unmanageable stress (12%)	Low + Open						
	Moderate + Open	+12	+11	+12	+14	+12	+10
	High Resilience + Open	+11	+10	+12	+14	+10	+9

Figures in green = significant uplift in index

E16. How stressed have you felt in the past 1 week, excluding today?; Base: All respondents; * The '+ Mental Health' reference denotes score of 16-18 out of possible 18 on the six Mental Health initiatives (Q.E51)

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Themes

Lower stress and higher resilience are associated with more positive health & well-being outcomes.

Importantly, it has been observed that Resilience is able to exert an ameliorative impact on stress and since stress is perhaps unavoidable, the importance of growing Resilience is ever more urgent.

Furthermore, better health & well-being outcomes are also seen among those who are more actively seeking out options to improve their mental health.

Thus, a route to better health & well-being would involve a combination of improving Resilience (clarify definition), making consultative mental heath services more available and making this happen before stress reaches unmanageable levels.

Stress

Incidence of Stress in past 1 week

BY PULSE MARKETS

Looking closely at the trends over the last 14 months, stress in most markets has in fact been on a gradual decline in the first half of last year.
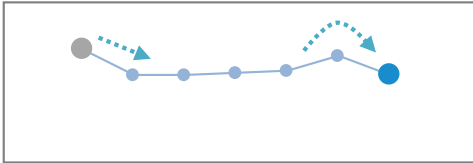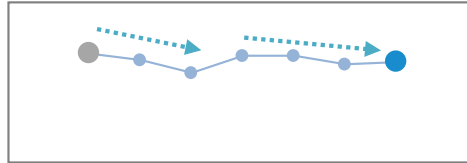
CN   HK   TW^
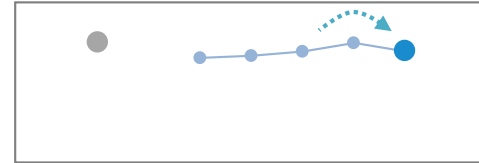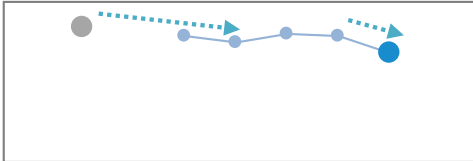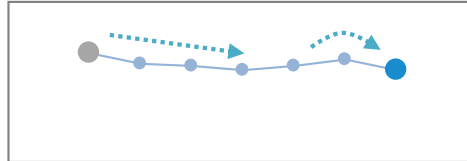
KR^   SG   TH
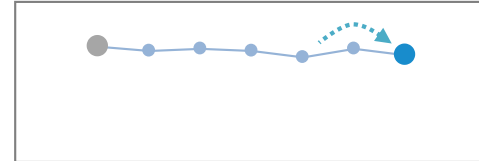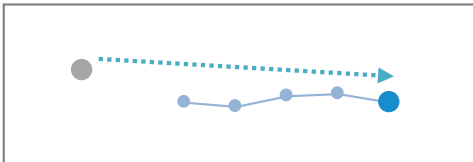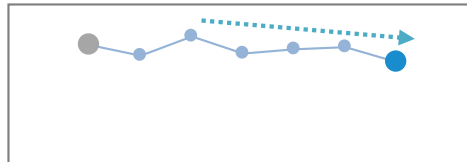
NZ^   AE   US
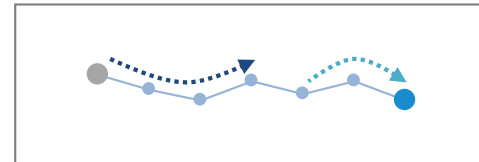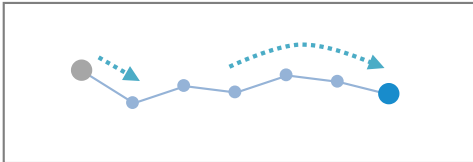
UK   ES
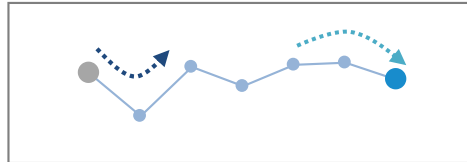
● 2020 Jan   ● 2020 Pulse Wave 1 to 5   ● 2021 Mar/Apr

E16. How stressed have you felt in the past (2021) 1 week (2019-20) 12 months, excluding today?; Base: All respondents in respective markets; ^ Note: TW, KR, NZ – not surveyed in 2020 Pulse Wave 1

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Stress has fallen back to levels seen in 2019 globally.
That said, stress is unavoidable with 4 in 5 still suffering from stress, although most perceive it as manageable.

83% are stressed *(vs. 2020-Dec: -3%*
vs. 2020-Jan/Feb: -5%
vs. 2019: -1%)

70% ▽▼
vs. 2020-Dec: -6%
vs. 2020-Jan/Feb: -5%
vs. 2019: -2%

Stressed, but manageable

13% △
vs. 2020-Dec: +2%
vs. 2020-Jan/Feb: -1%
vs. 2019: -1%

Unmanageable Stress

17% △▲
vs. 2020-Dec: +3%
vs. 2020-Jan/Feb: +5%
vs. 2019: +1%

Not stressed at all

E16. How stressed have you felt in the past (2021) 1 week (2019-20) 12 months, excluding today?
Base: All respondents – 2019/2020-Jan/Feb/2020-Dec/2021 (13200/16738/2253/18043)

Figures have been rounded up to add up to 100%

▲▼ Higher/Lower at 95% significance vs. last year
△▽ Higher/Lower at 95% significance vs. Dec, 2020

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The significant drop in stress is seen across different demographics, significantly more so for retirees.
Stress decreases with age too.
Women continue to be more stressed than men.

%	Total		Male		Female		18-24		25-34		35-49		50-64		65/+		Working		Non-Working	
	2021	vs. 2020	2021	vs. 2020	2021	vs. 2020	2021	vs. 2020	2021	vs. 2020	2021	vs. 2020	2021	vs. 2020	2021	vs. 2020	2021	vs. 2020	2021	vs. 2020
NET - Stressed	83	-5 ▼	80	-6 ▼	85	-5 ▼	90	-3 ▼	88	-4 ▼	85	-5 ▼	75	-6 ▼	54	-12 ▼	84	-5 ▼	79	-4 ▼
Stressed, but manageable	70	-5 ▼	69	-5 ▼	71	-5 ▼	72	-3 ▼	73	-3 ▼	73	-4 ▼	66	-6 ▼	50	-11 ▼	72	-5 ▼	65	-2 ▼
Stressed & unmanageable	11	-1	11	-1	14	-1	18	+1	15	0	12	-1	9	-	4	-1	12	0	14	-2
Not stressed at all	17	+5 ▲	20	+6 ▲	15	+5 ▲	10	+3 ▲	12	+4 ▲	15	+5 ▲	25	+6 ▲	46	+12 ▲	16	+5 ▲	21	+4 ▲

E16. How stressed have you felt in the past (2021) 1 week (2019-20) 12 months, excluding today?
Base: All respondents – 2020/2021 (16738/18043); Male (8502/9064); Female (8223/8968); 18-24 (1913/2068); 25-34 (4491/4641); 35-49 (6095/6440); 50-64 (3526/3833); 60/+ (713/1061); Working (12686/13379) ; Non -Working (4052/4664)

34

Higher/Lower at 95% significance vs. last year

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Incidence of Stress in past 1 week

BY DEMOGRAPHICS

Looking more closely at the workers reveals that those with younger kids aged below 18 indeed are more likely to be stressed, but they are also more able to manage it, echoing the stronger well-being seen earlier on.

%	Total	Working	Non-Working	Working Male	Working Female	Working w/kids <18yo	Working w/kids 18+yo	Working w/o kids
NET - Stressed	83	84 ⬆	79	83	86 ⬆	86 ⬆	77	84 ⬆
Stressed, but manageable	70	72 ⬆	65	72 ⬆	73 ⬆	75 ⬆	69	70
Stressed & unmanageable	11	12	14 ⬆	11	13	12	8	14 ⬆
Not stressed at all	17	16	21 ⬆	17	14	14	23 ⬆	16

⬆⬇ Higher/Lower at 95% significance vs. total

35

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Significant Predictors of <u>ANY</u> Stress

Workload is the key contributor to stress. Among those who report too much work, they are more than two times likely to claim they have any stress. Uncertainty about the future, family finances and seeing the symptoms of stress on partners are also driving reporting of any stress.

Strongest

Significant predictors of <u>ANY</u> stress (self described 'manageable' or 'unmanageable')		Predictive Impact
Cause of stress: Too much work	WORK	2.0
I have work-related stress	WORK	1.6
Cause of stress: Uncertainty about the future		1.6
Cause of stress: Family finance	FINANCE	1.5
Stress symptoms of spouse / partner: Short-tempered / unusually aggressive behavior, e.g. easily angered	SPOUSE	1.5
Stress symptoms of spouse / partner: Unable to concentrate, e.g. could not focus on tasks	SPOUSE	1.4
Cause of stress: Elderly parent's physical and mental health & well-being	FAMILY	1.4
Cause of stress: Children's education / studies	FAMILY	1.3
Cause of stress: Personal finance	FINANCE	1.3
Cause of stress: Unable to take care of my family because of having to physically return to workplace	FAMILY	1.3
Stress symptoms of spouse / partner: Lacked interest to think of the future	SPOUSE	1.2
Cause of stress: Amount of news / information related to coronavirus on (social) media		1.2
Workplace support (preferred): Understanding and caring about me, e.g. slower response time, checking in	WORK	1.2
Workplace support (preferred): Staggered shifts or start and finish times	WORK	1.2

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Driver Analysis
(see Appendix for questions included)

^ Predictive scores are Exponential Beta values from logistic regression analysis.
Scores above 1 mean the given driver variable **increases** the probability of stress, e.g., 1.6 means it increases the probability of stress by 60%
Scores below 1 mean the variable **reduces** the probability of stress, e.g., 0.6 means there is 60% chance of one being stressed when condition is met

Significant Mitigators of ANY Stress

Highlighting our social nature, a clear mitigator of stress is the absence of stress symptoms in our partners.
Regular workplace support sessions/ check-ins, also provide a mitigating impact on stress.

PREDICTIVE IMPACT

Significant mitigators of ANY stress (self described 'manageable' or 'unmanageable')		Predictive Impact
Having sufficient money for retirement	FINANCE	-0.1
Financial ability to meet expenses of my / my family's hobbies or holidays/vacations	FINANCE	-0.1
Having good sleep quality	PHYSICAL	-0.1
Getting sufficient sleep at night	PHYSICAL	-0.1
Workplace support (employer put in place): Flexible working location / hours	WORK	-0.1
How likely are you to change jobs or career in the next 12 months: (Very) Likely		-0.1
I have a satisfactory salary package / work benefits	FINANCE	-0.1
Maintaining current standard of living	FINANCE	-0.1
Amount of time I can spend with my family	FAMILY	-0.2
Workplace support (employer put in place): Set aside time for a weekly check-in meeting/catch up	WORK	-0.2
Stress symptoms of spouse / partner: None	SPOUSE	-0.4

Strongest

Scale: 0, 1, 2, 3

Driver Analysis
(see Appendix for questions included)

^ Predictive scores are Exponential Beta values from logistic regression analysis.
Scores above 1 mean the given driver variable **increases** the probability of stress, e.g., 1.6 means it increases the probability of stress by 60%
Scores below 1 mean the variable **reduces** the probability of stress, e.g., 0.6 means there is 60% chance of one being stressed when condition is met

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Significant Predictors of <u>UNMANAGE-ABLE</u> Stress

And when we examine the drivers of 'unmanageable stress', it is the presence of stress symptoms in our partners and indeed, their physical health that drive this. Work-related factors also drive 'unmanageable stress'.
And delayed visits to HCP also drives this phenomenon, suggesting virtual health solutions can play an important role in mitigating 'unmanageable stress'.

Strongest

PREDICTIVE IMPACT

Significant predictors of <u>UNMANAGEABLE</u> stress (self described)		0	1	2	3
Stress symptoms of spouse / partner: Avoided socializing or lacked interest in talking with other people	SPOUSE		1.3		
Stress symptoms of spouse / partner: Frequently ill	SPOUSE		1.3		
Stress symptoms of spouse / partner: Unable to concentrate, e.g. could not focus on tasks	SPOUSE		1.3		
Workplace support (preferred): Staggered shifts or start and finish times	WORK		1.2		
My health condition has worsened due to delayed investigation or treatment due to Covid-19			1.2		
I have work-related stress	WORK		1.2		
Stress symptoms of spouse / partner: Lacked interest to think of the future	SPOUSE		1.2		
Cause of stress: Family finance	FINANCE		1.2		
Cause of stress: Poor / lack of job security	WORK		1.2		
Cause of stress: Relationship with family members	SPOUSE		1.2		

Driver Analysis
(see Appendix for questions included)

^ Predictive scores are Exponential Beta values from logistic regression analysis.
Scores above 1 mean the given driver variable **increases** the probability of stress, e.g., 1.6 means it increases the probability of stress by 60%
Scores below 1 mean the variable **reduces** the probability of stress, e.g., 0.6 means there is 60% chance of one being stressed when condition is met

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Significant Mitigators of UNMANAGE-ABLE Stress

Unsurprisingly, one mitigator of 'unmanageable stress' is when the spouse / partner is stress-free. Given how much stress relates to work, mental health support at the workplace helps. One's freedom and success in investigating health concerns without obstacles (e.g., induced by Covid-19) could mean better control of one's health also. Social and finance factors follow.

PREDICTIVE IMPACT

Significant mitigators of UNMANAGEABLE stress (self described)	Category	Predictive Impact
Have you changed jobs or career in the past 12 months: No	WORK	-0.1
Having good sleep quality	PHYSICAL	-0.1
I have a reasonable workload/ working hours	WORK	-0.1
How likely are you to change jobs or career in the next 12 months: (Very) Likely	WORK	-0.1
I have good work-life balance	WORK	-0.1
I maintain a good relationship with my supervisor	WORK	-0.1
I have job stability	WORK	-0.1
Workplace support (preferred): New tech / Computer systems upgrade to support new ways of working	WORK	-0.1
Being able to take care of my child / children's health and well-being	FAMILY	-0.1
Workplace support (preferred): Health tips / training on staying healthy or physically active	WORK	-0.1
Having a close-knit family where we emotionally support each other	FAMILY	-0.1
I maintain good relationships with my co-workers	WORK	-0.2
Maintaining current standard of living	FINANCE	-0.2
Financial ability to meet expenses of my / my family's hobbies or holidays/vacations	FINANCE	-0.2
Do you have one or more close friends to whom you talk openly?	SOCIAL	-0.2
I had a general health concern and took action to have it investigated		-0.2
Workplace support (employer put in place): Mental health support	MENTAL	-0.2
Stress symptoms of spouse / partner: None	SPOUSE	-0.2

Strongest

^ Predictive scores are Exponential Beta values from logistic regression analysis.
Scores above 1 mean the given driver variable **increases** the probability of stress, e.g., 1.6 means it increases the probability of stress by 60%.
Scores below 1 mean the variable **reduces** the probability of stress, e.g., 0.6 means there is 60% chance of one being stressed when condition is met

Driver Analysis
(see Appendix for questions included)

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Significant Predictors of ANY Stress

NON-WORKERS

Health of relationships impacts the stress of the non-working segment the most (one of the more impacted groups seen in well-being).
When they observe a loss of interest in things their spouse or partner used to enjoy, it also affects their mental health, followed by financial concerns.

PREDICTIVE IMPACT

Strongest ↑

Significant predictors of ANY stress (self described 'manageable' or 'unmanageable') among non-workers		Predictive Impact
Cause of stress: Relationship with friends, lovers / partner	FAMILY	3.5
Stress symptoms of spouse / partner: Lost interest in things / activities he/she used to enjoy	SPOUSE	2.7
Cause of stress: Family finance	FINANCE	2.4
Cause of stress: Personal finance	FINANCE	2.4
Cause of stress: Children's education / studies	EDUCATION	2.1
Cause of stress: Education / studies	EDUCATION	1.9
Cause of stress: Relationship with family members	FAMILY	1.7
Cause of stress: Uncertainty about the future		1.5
Cause of stress: Lack of opportunities, e.g. job / learning	WORK	1.3

(Scale: 0, 1, 2, 3, 4)

Driver Analysis
(see Appendix for questions included)

^ Predictive scores are Exponential Beta values from logistic regression analysis.
Scores above 1 mean the given driver variable **increases** the probability of stress, e.g., 1.6 means it increases the probability of stress by 60%
Scores below 1 mean the variable **reduces** the probability of stress, e.g., 0.6 means there is 60% chance of one being stressed when condition is met

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Significant Mitigators of ANY Stress

NON-WORKERS

Again, the spouse / partner plays a critical role in mitigating the stress of the non-working segment. The satisfaction from being able to take care of their health & well-being is one indicator. Quality sleep is also important.

Strongest

PREDICTIVE IMPACT

Significant mitigators of ANY stress (self described 'manageable' or 'unmanageable') among non-workers		Score
Impact of economic environment (e.g. Inflation) on my financial situation and planning	FINANCE	-0.1
Having good sleep quality	PHYSICAL	-0.1
Being able to take care of my spouse / partner's health and well-being	FAMILY	-0.2
Stress symptoms spouse / partner: None	SPOUSE	-0.5
I had a general health concern and took action to have it investigated		-0.7

Predictive impact scale: 0 1 2 3 4

41

Driver Analysis
(see Appendix for questions included)

^ Predictive scores are Exponential Beta values from logistic regression analysis.
Scores above 1 mean the given driver variable **increases** the probability of stress, e.g., 1.6 means it increases the probability of stress by 60%
Scores below 1 mean the variable **reduces** the probability of stress, e.g., 0.6 means there is 60% chance of one being stressed when condition is met
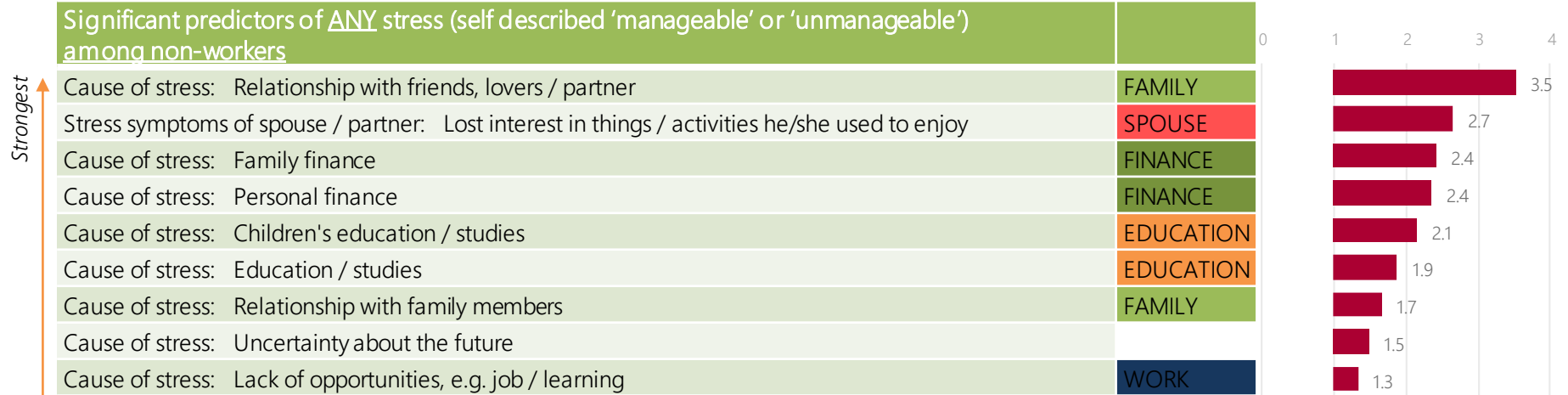
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Attitudes to mental health

Change in Mental Health Perception
(vs. pre-pandemic)

One-quarter of respondents claim they have a more positive response to their mental health challenges than pre-pandemic.
Responses are manifested more by self-help solutions but one-fifth also cite more professional-oriented solutions.

26%

Have positively changed how they respond to mental health vs. pre-pandemic

19%

have more positive view in getting **professional-help**

- See a counselor / therapist / psychologist for talking support
- See a mental health professional (e.g. psychiatrist, psychologist)

29%

have more positive view in seeking **self-help** solutions

- Deal with mental health challenges myself employing 'healthy' options, e.g. exercising
- Discuss any mental health issues I have with friends / family
- Use mental well-being apps, e.g. to help with mindfulness, or mental resilience
- Deal with mental health challenges myself employing 'less-healthy' options, e.g. drinking alcoholic beverages, smoking^
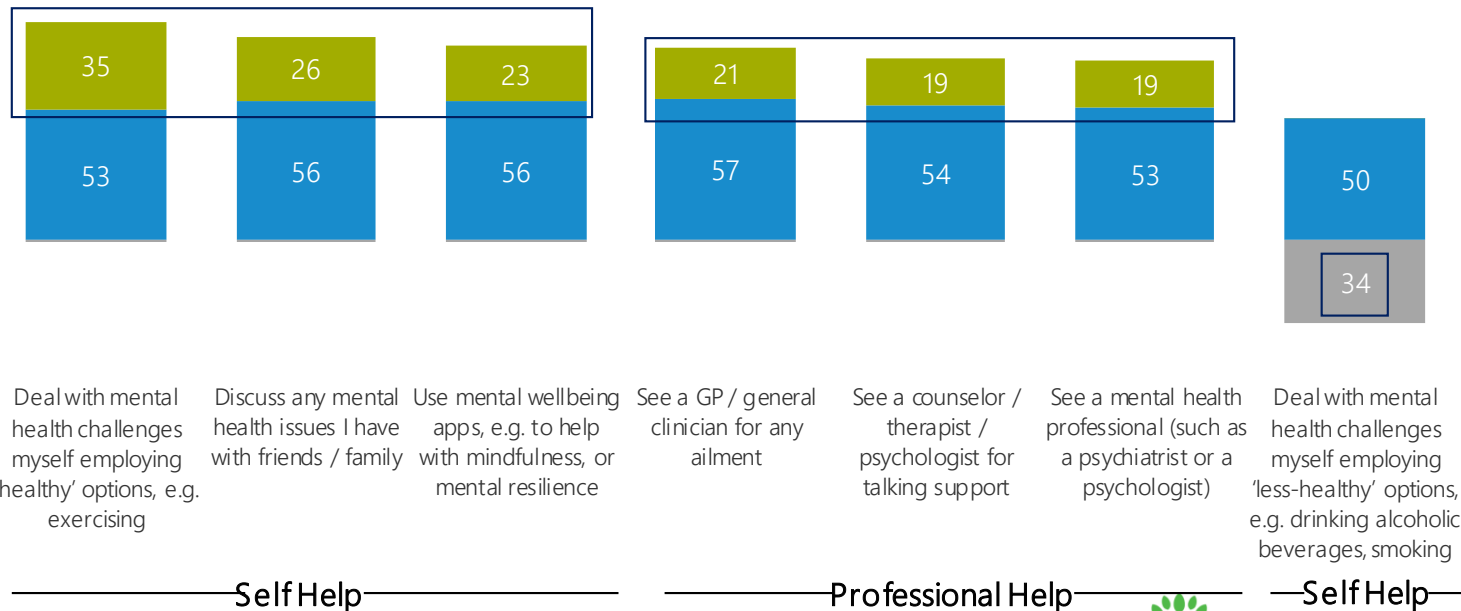
E51. Compared to before the pandemic, do you feel you are now more or less likely to…?
Base: All respondents (18043);
'Deal with mental health challenges myself employing 'less-healthy' options' excludes UAE and KSA (16538)

Note: an average has been computed from those selected 'more likely to' do the mental health related statements asked / included above ('less likely to' has been used on statement 'Deal with mental health challenges myself employing 'less-healthy' options' to reflect positive attitude)

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Change in Mental Health Perception
(vs. pre-pandemic)

A third also claimed that they are *less* likely to employ less-healthy options like drinking alcohol or smoking, perhaps contradicting the anecdotal observations of heavier drinking at home.
Certainly, the stigma around seeking help for mental health challenges is diminishing.

MORE LIKELY TO…

THE SAME

LESS LIKELY TO…

	Self Help			Professional Help			Self Help
MORE LIKELY	35	26	23	21	19	19	
THE SAME	53	56	56	57	54	53	50
LESS LIKELY							34

Deal with mental health challenges myself employing 'healthy' options, e.g. exercising

Discuss any mental health issues I have with friends / family

Use mental wellbeing apps, e.g. to help with mindfulness, or mental resilience

See a GP / general clinician for any ailment

See a counselor / therapist / psychologist for talking support

See a mental health professional (such as a psychiatrist or a psychologist)

Deal with mental health challenges myself employing 'less-healthy' options, e.g. drinking alcoholic beverages, smoking

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Change in Mental Health Perception
(vs. pre-pandemic) BY DEMOGRAPHICS

The openness and change in perception are more prominent among the working groups.
Gen Z and Millennials (aged 18-34), who are more stressed, have become more open too, including talking about it with peers as well as with professionals.

	Self Help			Professional Help			Self Help
Significantly skewed towards...	Deal with mental health challenges myself employing 'healthy' options, e.g. exercising	Discuss any mental health issues I have with friends / family	Use mental well-being apps, e.g. to help with mindfulness, or mental resilience	See a GP / general clinician for any ailment	See a counselor / therapist / psychologist for talking support	See a mental health professional (such as a psychiatrist or a psychologist)	Deal with mental health challenges myself employing 'less-healthy' options, e.g. drinking alcoholic beverages, smoking^
Gender	F	F	F				F
Age: Gen Y/Z	18-34	18-34	18-34	25-34	18-34	18-34	
Age: Mid-Age / Pre-retirees			35-49			35-49	50-64
Working or not	Working women	Workers	Workers	Workers	Workers	Workers	Working women

E51. Compared to before the pandemic, do you feel you are now more or less likely to...?
Base: All respondents (18043)

^ 'Less likely' has been used to evaluate skews, i.e. adopt more positive practices for it to be comparable with other statements

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Thank You

Appendix

Fieldwork Period

No.	Market	Fieldwork date (start)	Fieldwork date (end)
1	China	31-Mar	12-Apr
2	Singapore	26-Mar	12-Apr
3	UAE	1-Apr	16-Apr
4	Spain	31-Mar	13-Apr
5	South Korea	31-Mar	13-Apr
6	Saudi Arabia	1-Apr	17-Apr
7	Hong Kong	30-Mar	15-Apr
8	USA	26-Mar	16-Apr
9	Australia	26-Mar	9-Apr
10	Kenya	26-Mar	14-Apr
11	New Zealand	25-Mar	15-Apr
12	Thailand	30-Mar	13-Apr
13	UK	26-Mar	9-Apr
14	India	25-Mar	9-Apr
15	Taiwan	30-Mar	14-Apr
16	Turkey	1-Apr	13-Apr
17	Indonesia	31-Mar	9-Apr
18	Japan	30-Mar	13-Apr
19	Belgium	7-Apr	16-Apr
20	Netherlands	7-Apr	13-Apr
21	Germany	31-Mar	13-Apr

Stress driver analysis: questions included

Question no.	Question
E43	Has your spouse or partner experienced the following situations in the past 1 week?
W4a	What well-being support would you like to receive from your employer?
NN21	Have you changed jobs or career in the past 12 months?
NN22	How likely are you to change jobs or career in the next 12 months?
E24a/b	Thinking about the past 1 month, which of these created stress for you?
WH4_1	I had a general health concern and took action to have it investigated
A1K – E1K_2	Well-being statements

Terms

A note

The 360 Well-being Study is uniquely positioned to understand how Covid-19 has affected people. It is the longest longitudinal study of its kind, assessing a complete view of Whole Health across every generation across the globe. This is a powerful tool because the impact of Covid-19 has been so varied from generation to generation, and country to country. With the 360 Well-being Study, we are able to pinpoint similarities and differences in how different generations were affected by the pandemic and glean findings that may support Health & Well-being going forward.

In addition to the annual surveys, we also took quarterly 'pulse' surveys that chart how the world responded to the disease in real time. These pulses are a proxy for the journey that the world took in understanding the implications of the disease and point to a surprising resilience and optimism as we find our way out.

With both the annual surveys and quarterly pulse data, the 360 Well-being Study examines Covid-19 in context and by viewing it through a longer lens is able to understand short-term responses to the pandemic and see how this event has transformed our attitudes to Health & Well-being moving forward.

A note on generations

The nomenclature and time periods of various generations is a hotly debated topic, with new incarnations, names and intergenerational categories emerging every day.
Despite some overlaps, for the purpose of our study we are generally categorising generations as below:

Gen Z	Millennials	Gen X	Pre-retirees	Boomers/ Retirees
18-24 years old	25-34 years old	35-49 years old	50-64 years old	65 years old or older

A note on Benelux

Only Belgium and The Netherlands were covered in 2021 (not Luxembourg), but the name 'Benelux' has still been used in this report for easy reference

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