



CIGNA COVID-19 GLOBAL IMPACT STUDY

Future Uncertainty Hangs Heavy

December 2020



AN INTRODUCTION TO THE FOURTH EDITION BY JASON SADLER

It is now one year since the first case of COVID-19 was reported. To think back to December 2019 is to recall a very different world. People reflected on their hopes for the coming year blissfully unaware of the pandemic that lay around the corner, and the monumental impact it would have in reshaping personal and professional lives.

Throughout the course of the pandemic, the *Cigna COVID-19 Global Impact Study* has sought to monitor the evolving responses of people across the globe, and its impact on health and well-being. By gathering this intelligence and looking at how people are coping in this uncertain time, we have sought to provide businesses, and their employees, with the healthcare advice, support and resources that they need to get through the crisis.



Our first study compared views between January and April to understand the immediate impact of the pandemic. At its onset, we saw that health and well-being indicators unexpectedly improved as people adapted positively to the lifestyle changes it brought. There was a sense of people 'making the best' of the circumstances they found themselves in.

The field research for this, our fourth study, was conducted seven months later during October and paints a different picture. Whereas previously the focus was on dealing with issues of immediate concern, people's perspective has now shifted to further horizons and their ability to withstand the pressure they're under.

The latest study reveals that as the pandemic has become normalized, and people sense light at the end of the tunnel, they are now looking at what the long-term impact will be. And real fears about their financial futures are coming to the fore.

In looking at some of the markets that have successfully controlled the virus, we can also see signs of what we might expect as other markets emerge from its shadow. The picture is not as positive as might be hoped. Taiwan and New Zealand reported record lows of well-being with financial and family concerns, respectively, outweighing other areas of positivity.

Shortly after concluding the research, the world received the welcome news that several candidate vaccines had proved effective and their developers were taking the final steps toward gaining approval. We will see as we head into the new year what effect this is having on people's perceptions of their personal, financial and professional circumstances.

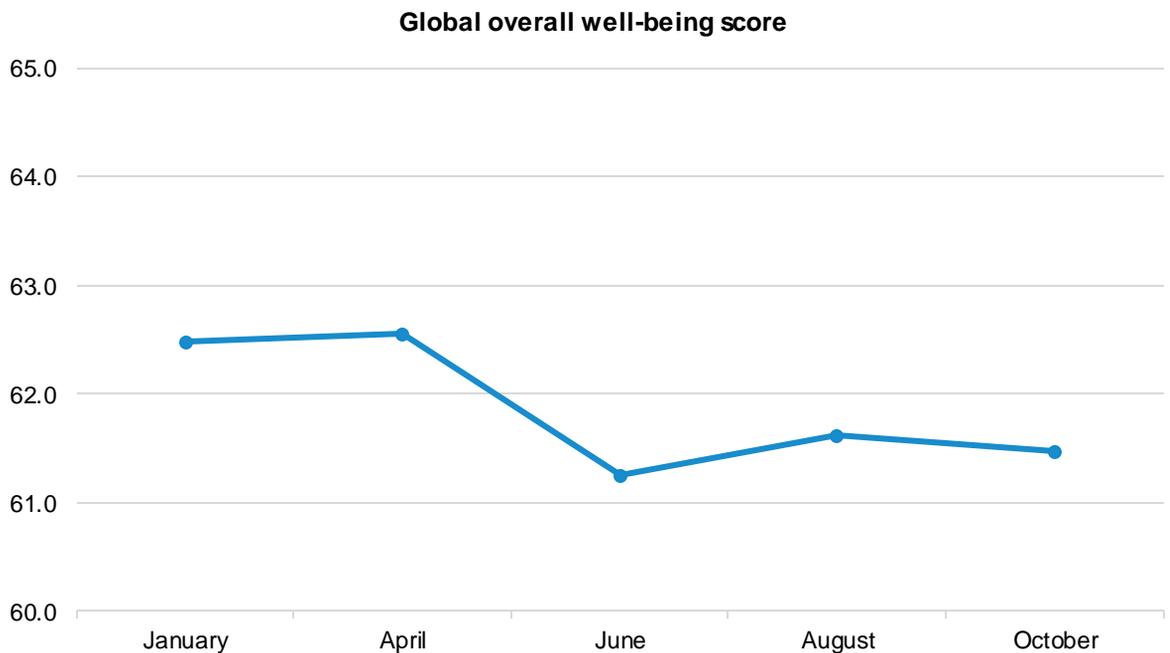
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1. NATIONS MOVING AT DIFFERENT SPEEDS

When we look at the overall indicators of well-being and health in the latest report, the figures remain stable compared to the previous study.

CHANGES IN OVERALL WELL-BEING INDICES SINCE THE BEGINNING OF THE PANDEMIC

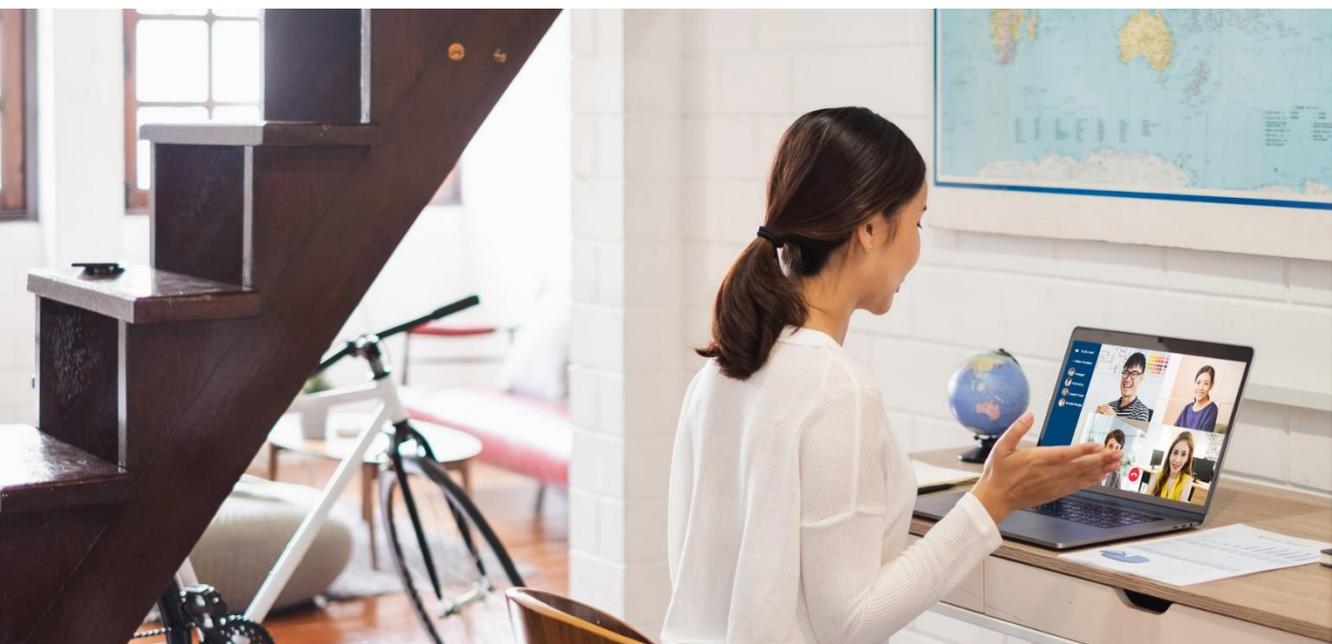


The detail beneath the headline number in the current study reveals a much more complex picture. It shows that local and specific circumstances are playing a much larger role in people's well-being than we saw previously, where there were common themes across a wide variety of markets.

In the latest study, an individual market's perception of health and well-being is linked to whether it has successfully contained the virus or still faces the need to impose restrictions.

And, irrespective of this divide, perceptions of health and well-being across the globe are, as later sections of this report detail, affected in different ways by a number of factors, such as:

- The degree to which people have returned to offices
- Expectations around working from home
- The ability to socialize and see family members



The pandemic began to impact on everyday life across Asia in January, with Europe and the US beginning to feel its impact from March onwards. Despite this difference in timing, different areas across the world initially shared similar perceptions of the virus' impact as we all grappled with the unprecedented situation and shared our learnings and experiences. What is now clear is that we are seeing different parts of the world move at different speeds, with a wider variety of emotional responses, in response to COVID-19.

With the imminent roll-out of vaccines expected in many markets, this mixed picture is likely to continue as we see a host of competing factors exert an influence on each market's struggle with the virus and the timing of developments.

2. UNCERTAINTY ABOUT THE FUTURE AS WELL-BEING INDICATORS CRASH TO RECORD LOWS

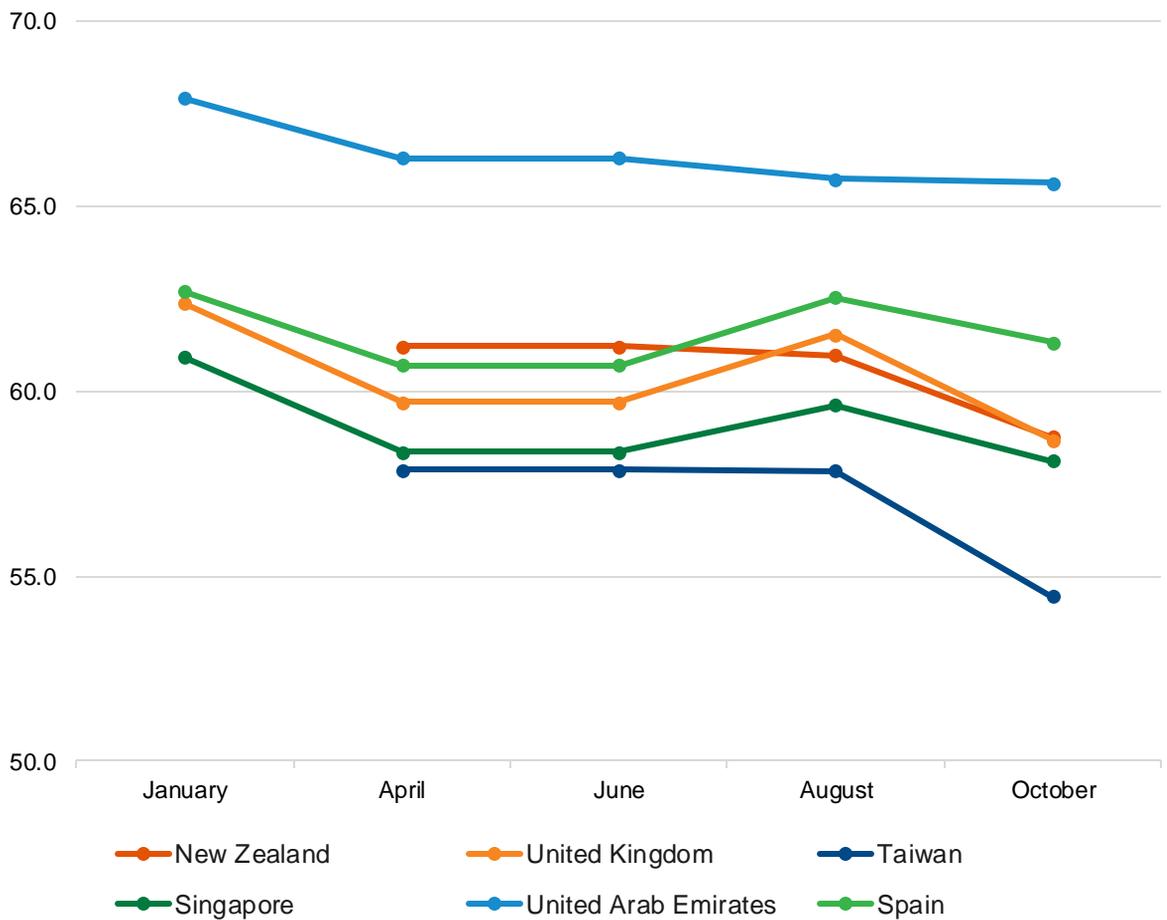
After enduring months of lockdowns, changing restrictions and multiple waves of COVID-19, the mood among people globally has become more uncertain and concerns for the future are commonplace.

Almost half of global respondents (48%) said uncertainty about the future is their biggest cause of stress and a similar number, 45%, said they don't have a financial safety net if they lose their jobs or are unable to work. Only a quarter (26%) of people are now confident that they can maintain their standard of living; more than half of people (54%) have slashed unnecessary spending, and 39% of people have made permanent changes to how they manage their finances.

Financial concerns then play a big role in feelings of uncertainty. But they are not the only factor. The COVID-19 Global Impact Study assesses well-being across five vectors - physical, family, social, financial and work. Perceptions of well-being and health are being adversely affected across other aspects too. So much so that in the current report a number of markets reported record lows for well-being during the pandemic - namely, the United Kingdom, Singapore, Taiwan and New Zealand as the following chart indicates. Spain too, after experiencing an upswing in the previous report, saw well-being indicators drop once more.



RECORD LOW SCORES FOR WELL-BEING IN A VARIETY OF MARKETS



The gloomy picture in New Zealand and Taiwan is surprising, given that both markets are perceived as having been successful in controlling the virus. Financial concerns loom large here again as 55% of New Zealanders and 64% of Taiwanese fear a negative impact on their financial situation. Similarly, 43% of New Zealanders and 49% of Taiwanese have doubts about maintaining their standard of living.

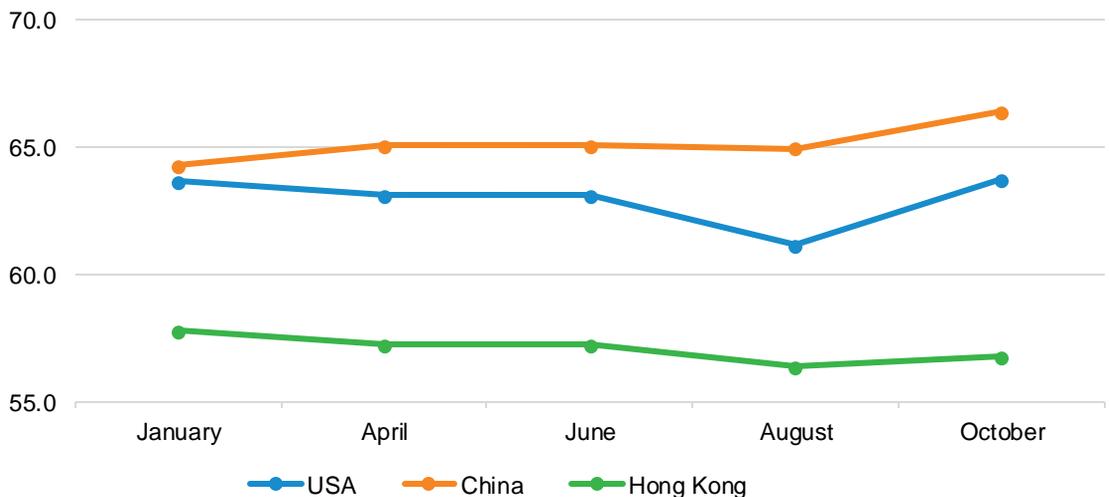
3. A MORE POSITIVE PICTURE IN OTHER MARKETS

While perceived well-being declined worldwide, it was a very different, more positive, picture in other markets. Mainland China and Hong Kong, where lockdowns ended during the study period, saw overall well-being indicators improve by 1.5 and 0.4 points respectively.



Well-being indicators were also resurgent in the US with respondents reporting significant improvements. Americans felt growing confidence in their current financial situation, financial security and longer term needs like meeting medical and housing needs. For instance, the percentage of Americans who were optimistic about maintaining their standard of living rose from 32% to 42% between August and October.

IMPROVING SCORES FOR WELL-BEING IN OTHER MARKETS



4. JUGGLING WORK AND FAMILY DEMANDS IS DRIVING STRESS

Across all markets, both those engaged in a cycle of lockdowns and those looking to restore normality, difficulties in finding an effective balance between pressures at work and taking care of the family is increasing stress levels. In some key markets we are witnessing what can be described as a destructive spiral or “feedback loop”, where work life and family life are actually harming each other.

At a global level, almost three in ten people have high well-being scores for both workplace and family. These people have low levels of overall stress and particularly low levels of acute, “unmanageable” stress – only 4%.

However, on the flipside, more than 40% have low well-being scores in both these areas, and their stress levels are much higher, with 14% reporting unmanageable stress. A lot of people are feeling under increased pressure at work, whilst also worrying that they do not have enough time to care for their family at home, and this translates into real problems. We’ve seen this acute family stress result in increases in annoying or destructive behaviors such as nail biting and skin picking; as well as alcohol and drug use.

COMBINED FAMILY AND WORK PRESSURES ARE DRIVING STRESS

	Low family well-being	High family well-being
High workplace well-being	18% of people	29% of people 78% Stressed 4% Unmanageable stress
Low workplace well-being	43% of people 94% Stressed 14% Unmanageable stress	10% of people

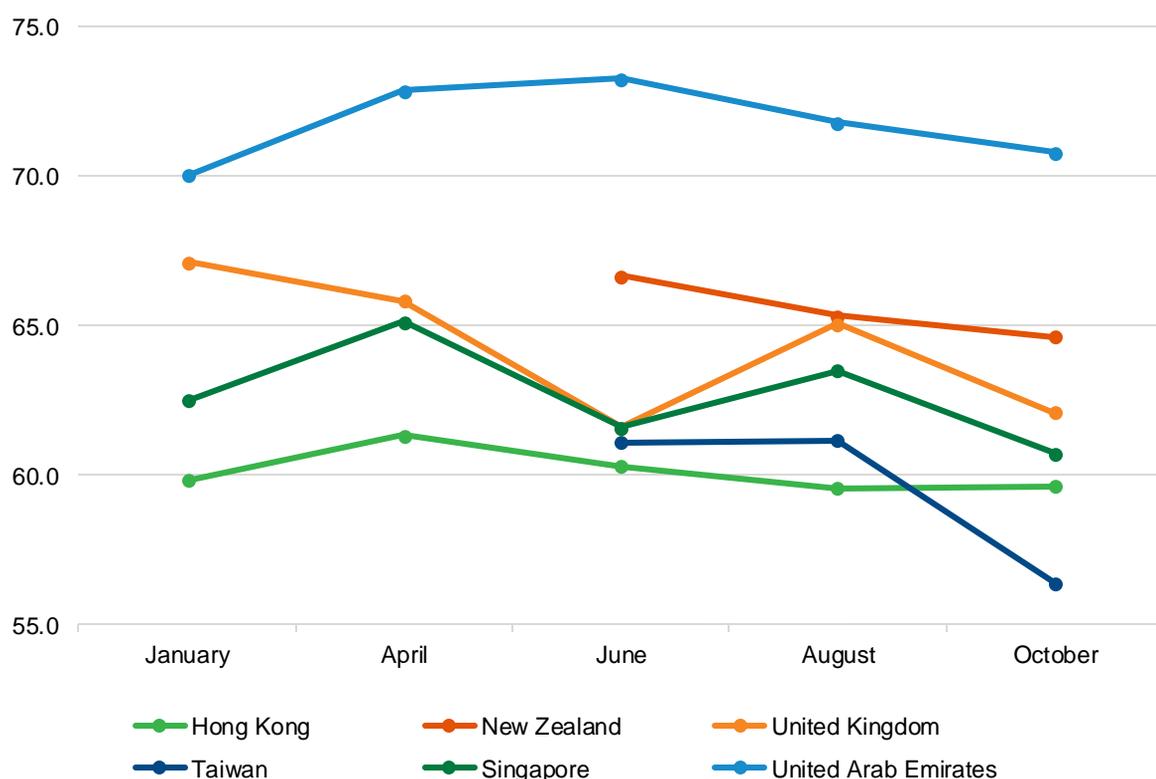
The “downside” group has also grown in October, particularly in UK and Taiwan, but also in Spain and New Zealand, where index scores are down. By contrast, for the time being, things have moved the opposite way in the US: more people are reporting better well-being at both work and home.

It is worth looking more closely at the figures in Taiwan where family issues were a significant factor in a drop in health and well-being scores. People found it harder to take care of children’s well-being and education, and to find the right quantity and quality of family time.

This is perhaps related to the fact that fewer Taiwanese workers are allowed to work from home: 44% of Taiwanese respondents work for employers who do not permit working from home, compared to a global average of 20%. It is possible that this is the driver behind a poorer work-life balance that makes it difficult to take care of family commitments.



MARKETS WITH FALLING FAMILY WELL-BEING INDICATORS



This could be an experience that other markets need to watch for once workplaces reopen and people resume their commutes. While people across the globe have found the pandemic heavy-going, many have also appreciated the time and opportunity granted by lockdowns and remote working to attend more closely to family matters.

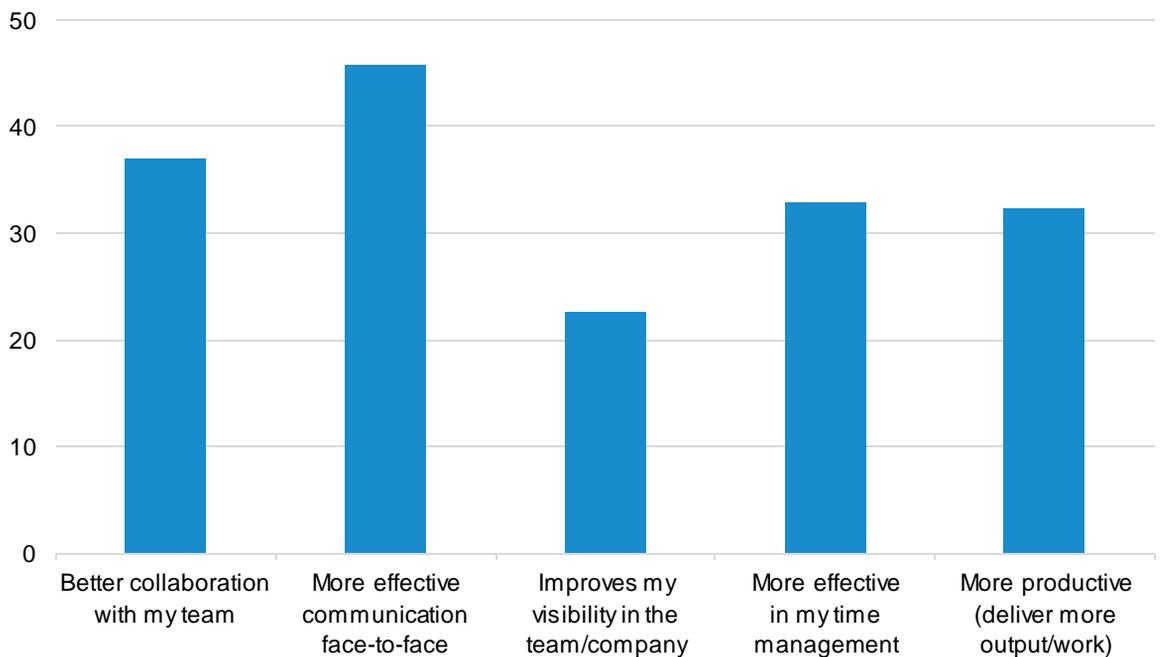
5. A MORE BALANCED ATTITUDE TO LIFE, WORK AND HEALTH

Globally, the preference for a flexible approach to work continues - 54% would prefer to work from home at least half the time. However, in territories where workers have returned to offices in large numbers there have been substantial increases in the percentage of people who would prefer to always work from the office - from 18 to 29% in China, 17 to 31% in Hong Kong and 30 to 37% in Taiwan.

This is mirrored by a feeling amongst 61% of those who are working from home that their productivity has dipped over the last month - highlighting the longer term impact of the situation. This is most pronounced in Asian markets (Hong Kong 80%, Korea 67%, Mainland China 62% and Thailand 62%) vs. Western (UK 56%, USA 53% and New Zealand 52%).

There is also an overall increase in recognition of the advantages of the office environment. 46% of global respondents cited more effective communication face-to-face; 37% highlighted better team collaboration; and 33% said it improved their time management - suggesting that the home working revolution may not be as dramatic as many suggested earlier this year.

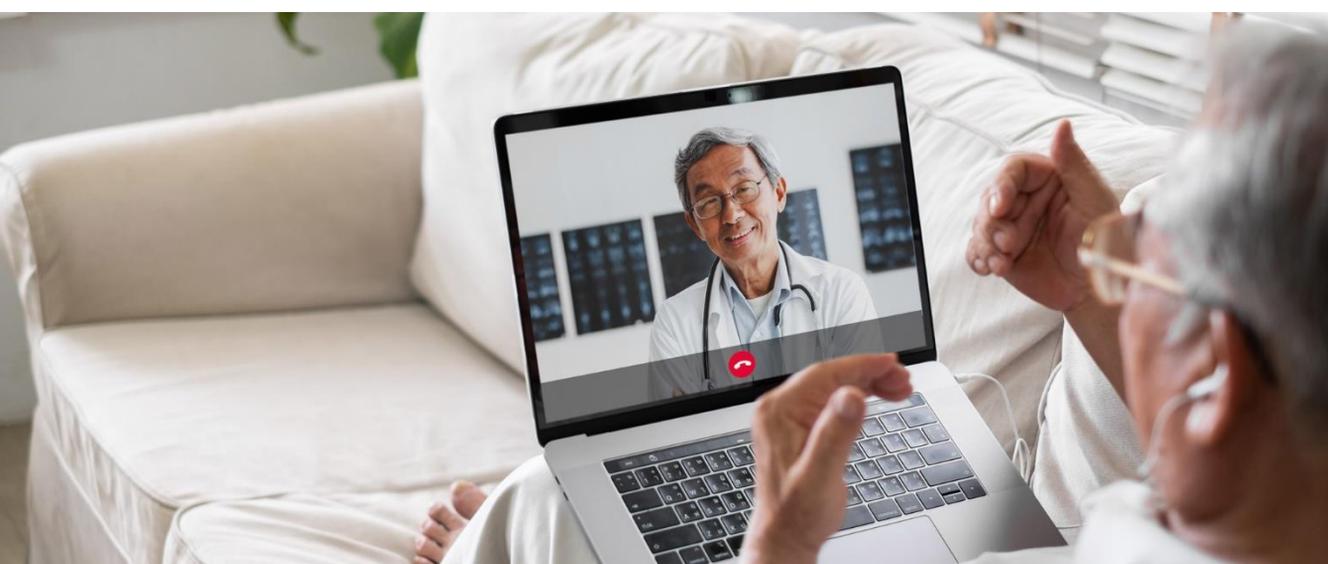
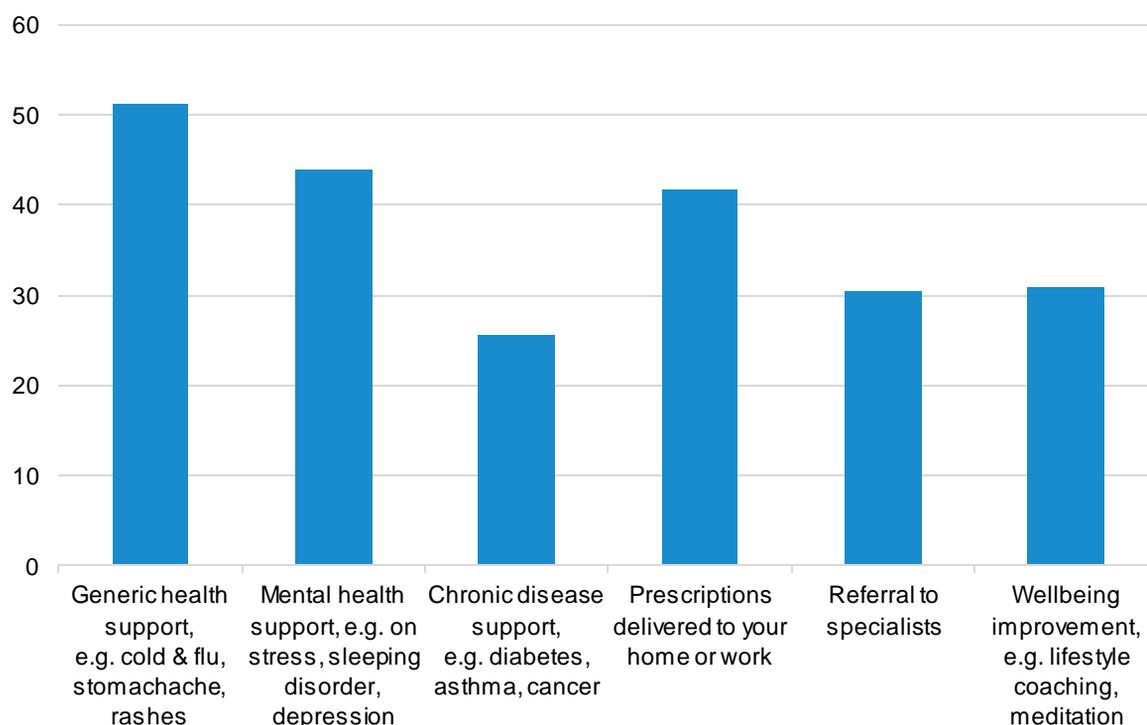
BENEFITS OF OFFICE WORKING



We see a more permanent shift in how people will manage their health. 65% say they care more about the healthcare services they have access to; over a third, 34%, said they will do more exercise than they did before; and 30% of people have changed their approach to managing mental health.

Widespread adoption and usage of virtual health services - initially driven by social distancing measures - is another facet set to outlast the pandemic. Six in ten people (59%) are likely to continue using virtual health services if given the option, while 29% now view it as their preferred option. General and mental health support followed by prescription delivery are the virtual services people find most useful.

PREFERENCES FOR VIRTUAL HEALTH SERVICES

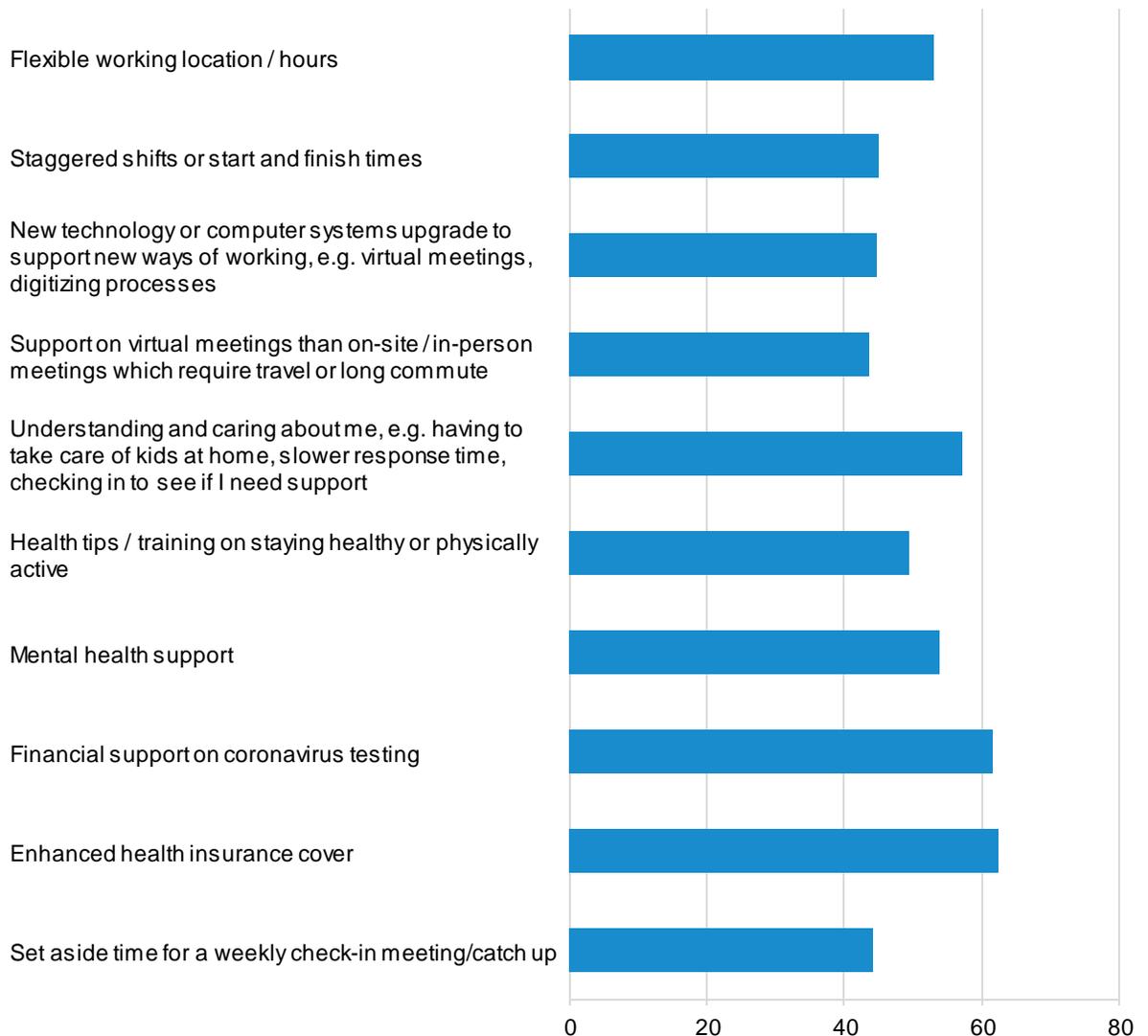


6. EMPLOYERS LOOKING AHEAD TO 2021

In those markets yet to return to the office in higher numbers, many people view the prospect with trepidation: 41% of people are worried about catching the virus through commuting and in-person meetings; 38% have concerns about managing restrictions and social distancing in the workplace.

In view of these concerns, people have expectations about the support they expect from employers: 63% of respondents want extended health insurance cover, while 62% want financial support for coronavirus testing. More than half (57%) have a very straightforward request that employers show more understanding of their personal circumstances.

PREFERRED SUPPORT FROM EMPLOYERS



7. SUMMARIZING THE FINDINGS OF THE FOURTH EDITION

Much of what we see in the findings from the report set the tone for what people want to see in 2021. Governments and employers will need to give people the confidence that they will be supported over the long-term, or we risk facing a major mental health and economic crisis.



What is striking about the study is that the pandemic is primarily a threat to health. And yet, the physical indicators are the ones that remain most resilient and stable. It's other factors, such as family, work, social and finance, that are showing the heavy toll of the virus and the global response to it. This is telling in itself of the nature of human health and well-being and the interconnected role of the factors that influence it.

We're entering a new phase in response to the pandemic, one where it will be important for organizations to support their workforce by offering tailored healthcare programs that cater for a wide variety of perceptions and experiences across the globe. They need to be sensitive to the fact that emotions of employees could range across a broad spectrum and they need to provide solutions that truly address that.

8. HELPING PEOPLE AND BUSINESSES GET THROUGH THE PANDEMIC

The sustained nature of the pandemic, and the shift it has driven in how we work, presents a major challenge to employers in terms of how they can continue supporting their employees' health and well-being.

To help employers and individuals with their stress care, Cigna 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 on the effects 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](#).



9. ABOUT THIS REPORT

At Cigna, we have been closely observing how the COVID-19 pandemic has impacted people's well-being, as well as their changing attitudes towards health and work. In partnership with Kantar, a leading data, insights and consulting company, we established the Cigna COVID-19 Global Impact Study, ongoing research that tracks perceptions of well-being over time and geographies.

The study is an extension of our annual 360 Well-Being Survey and Index, which has reported on individual health and well-being since 2014. The Cigna COVID-19 Global Impact Study focuses on four key areas: the Cigna Well-Being Index; the health and wellness scorecard; the virtual health assessment tracker; and opinions on what the new normal will look like.



The survey examines five themes that influence well-being: physical, family, social, financial and work, and so far has engaged more than 23,000 people across China, Hong Kong, New Zealand, Korea, Singapore, Spain, Taiwan, Thailand, United Arab Emirates, United Kingdom and United States through the course of 2020.

CIGNA COVID-19 GLOBAL IMPACT STUDY
