



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

EUROPE REGIONAL REPORT

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 for global markets. This trend has continued into the **2021 Cigna 360 Well-Being Survey** with incremental improvements in major markets across all five indices – family, financial, physical, social and work.

Comparing the latest data to that from early 2020 however, 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. The recovery of people's 'whole health' is still incomplete and uneven, with some groups and markets within Europe disproportionately impacted. That said, there is still a long way to go before the dust settles and we understand the full, long-term impacts of this period.

In this Europe regional report, we are seeing the nascent stages of recovery and, while much continues to fluctuate including the ongoing surges in cases across various markets, there will undoubtedly be more challenges to come.

HERE'S WHAT WE FOUND

Some key themes that emerged from our survey were:

Vaccination Rollouts are Transforming Perceptions of Well-Being: Across some markets where there is high availability and uptake of the vaccine, we are seeing almost record scores in the 360 Well-Being Index.

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 our findings show that women tend to be less positive about health and well-being than men.

Mental Health is Seen as the Most Important Influence on Whole Health: Mental health is a key theme of the pandemic, ranking as the most important influence on health and well-being.

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.



METHODOLOGY

- Fieldwork completed in April 2021.
- 18,043 global respondents, with 3,014 respondents in the Europe.
- Regional markets included the United Kingdom (n=1002), Spain (n=1004), Germany (n=404), The Netherlands (n=203), and Belgium (n=203).
- Aged 18 or over.
- Anonymous online survey.

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, virtual health consultations and financial education and coaching.



HIGHER LEVELS OF COVID-19 VACCINATIONS IMPROVE WELL-BEING



People are reassessing their priorities with 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 of the top three most important aspects of overall health and well-being, alongside family health.

As of June 2021, over 1.7 billion shots of COVID-19 vaccine have been administered with the UK already passing the milestone of fully vaccinating a majority of their adult population.

Our [COVID-19 Vaccine Perception Survey](#) reported that attitudes towards the vaccines vary widely between markets. However, those markets that have vaccinated a higher percentage of their population generally have more positive scores across all 360 Well-Being indices, demonstrating the wider benefits of the global inoculation programs. In Spain, we even saw scores exceeding pre-pandemic levels.

HIGHER LEVELS OF COVID-19 VACCINATIONS IMPROVE WELL-BEING









Overall, European markets are further along in the vaccination journey, which is associated with a higher sense of wellness for Physical, Financial and Workplace. However, the impact of low containment levels and waves of lockdowns and restrictions continues to be reflected in lower Family and Social well-being scores.

With experts widely agreed that immunization is the best chance we have to stop the spread of COVID-19, our results







show that a successful vaccination program also 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.

COMPARISON OF WELL-BEING SCORES FOR MARKETS WITH HIGH VS LOW VACCINATION RATES

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

SLOW REBOUND FOR WHOLE HEALTH IN EUROPE

CIGNA 360 WELL-BEING SCORES

		 PHYSICAL	 SOCIAL	 FAMILY	 FINANCIAL	 WORK
Belgium	59.7	55.0	58.8	66.6	51.6	69.7
Germany	62.1	58.1	61.4	66.2	57.0	71.4
Netherlands	60.6	57.4	59.0	62.2	59.5	70.2
Spain	62.8	60.0	63.3	69.6	53.3	69.2
UK	60.2	56.1	57.1	63.5	57.4	69.1
Europe	61.3	57.7	60.0	66.0	55.7	69.9
Global	61.3	58.2	61.6	65.5	54.1	67.9

Looking at whole health, although the overall 360 Well-Being score for Europe is the same as the global average, there are higher Family, Financial and Work scores, Work rating as the most positive area among Europeans.

Spain and Germany have the highest overall 360 Well-Being scores of all European markets, at 62.8 and 62.1 respectively, with the other European markets scoring below the global average of 61.3.

The UK, Netherlands and Belgium, with their strict lockdown and pandemic measures, have whole health scores below the regional average.

While the UK shows directional improvement in most areas, Belgium fare significantly lower when compared to regional scores.



SLOW REBOUND FOR WHOLE HEALTH IN EUROPE



In the UK, scores for Physical, Social and Family have been hit hard due to high infection rates during the 2020/21 winter period, despite high vaccination levels. Although at the time of the fieldwork, COVID-19 cases had fallen from the highs seen at the beginning of the year, the 360 Well-Being Index dropped 2.4 points in the UK, mainly driven by a significant drop in Social and Family well-being. This concern is especially seen amongst younger people, women and those living alone.

In Spain, once a European hotspot for COVID-19, its relaxation of restrictions and the recent opening of its borders to international tourism continue to support its population's perception of well-being, with a 1.2 point increase in its overall score. As the transmission rates continue to slow, the focus on immunizing the younger population and the 40-49 age group is likely to play a role in decelerating the spread of COVID-19 and improving overall well-being.

WOMEN HIT HARD DURING THE PANDEMIC

In line with global trends, women were more adversely impacted by the pandemic than men, with an overall well-being score of 59.8 versus 62.8. Perceived well-being has also been harder hit for women, dropping by 1.1 points from early 2020, a statistically significant drop, versus a 0.8 decline for men.

In fact, women had a gloomier outlook across the board, rating lower than men in every index. They were particularly pessimistic when it came to finance, scoring just 53.0, 5.6 points lower than men. The difference between the sexes was least pronounced when it came to the family index (women 0.3 points lower) and work (0.9 lower).



IMPACT OF MENTAL HEALTH ON WHOLE HEALTH CLEAR



Globally, 72% of our respondents rated 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 individuals' 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.

When considering the importance of various influences on whole health, European markets also gave mental health the highest score, with the exception of

Belgium where it came in third behind family health and access to care. Perhaps surprisingly, physical health only came in third overall in Europe and did not even feature in the top three for German and Belgian respondents.

Over three-quarters of respondents in Spain (81%) and The Netherlands (78%) consider mental health as very important, with Germany (70%) and UK (69%) tracking at around the global average of 71%.

However, despite the high importance of mental health, people in Europe are less inclined to turn to professional help compared to the global average (16% and 19% respectively).

IMPORTANT FACTORS IMPACTING WHOLE HEALTH IN EUROPE

Very important %	Global Total	Europe	UK	Spain	Germany	Belgium	The Netherlands
Mental Health	71	73 ▲	69 ▼	81 ▲	70	56 ▼	78
Family Health	69	70	67	77 ▲	67	64	65
Physical Health	70	69	66	76 ▲	68	50 ▼	73
Access to Care	59	66 ▲	58 ▼	73 ▲	70	59	69
Financial Health	68	65 ▼	63	69	69	53 ▼	67
Home Environment	57	59 ▲	61	57	65 ▲	41 ▼	59
Work-life Balance	63	58 ▼	52 ▼	71 ▲	49 ▼	46 ▼	61
My Work/School Life	49	47 ▼	40 ▼	60 ▲	44	35 ▼	45
Support Network	40	40	39	45 ▲	42	24 ▼	34

VIRTUAL HEALTH PROVIDES A SAFE SPACE

It comes as no surprise, but the overall trend for greater emphasis on mental health shows the importance of mental health support as part of the pandemic recovery.

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

European respondents were less likely than the global average to have used virtual health to access mental health care both before and during the pandemic. However, growth in adoption of virtual health was more profound in Europe than the global average, potentially due to the stretched healthcare infrastructure in the markets surveyed.

Amongst Europeans, usage of virtual consultations for general support triggered by an ailment and general regular check-ups increased by a huge 164% and 144% respectively. Therapy and counselling, saw the third highest increase of 138% since the beginning of the pandemic.

Respondents from the UK (70%) are the most likely to consider both traditional and virtual healthcare to support their mental health, and Belgium the least likely at just 47%.

In Europe, 41% of people said they would consider or prefer to access therapy and counselling services virtually, increasing to 53% for millennials (25-34 year old). When asked what most attracted them to virtual consultations for mental health issues, 48% mentioned the ability to access care 24/7, 41% said they felt it enabled them to receive early diagnosis and 38% mentioned it would encourage an earlier start to therapy.



ENHANCED FAMILY TIME DRIVING POSITIVITY

In Europe, being a working parent of a younger child (aged under 18) is associated with greater overall well-being, scoring 65.3 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.

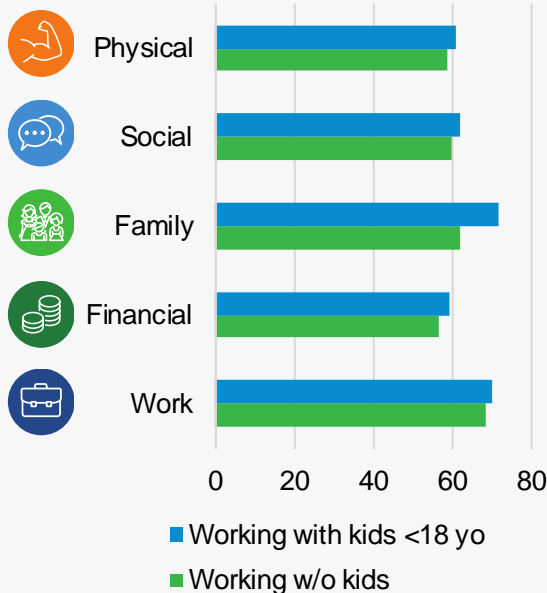
60% of European parents with young children say they are very confident in their ability to support their children's education, rating it very good or excellent, and 65% are very positive about their ability to take care of their children's health and well-being.



Amongst people who work but do not have children, there is a different picture, with a third concerned about the amount of time they are able to spend with family and 38% saying they have a close-knit family that can offer emotional support. Both were significantly worse compared to those working with young children. 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 24% of Europeans highlighting the opportunity to spend more time with family and friends as one of the key benefits, rising to 35% among those with children under 18. 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.

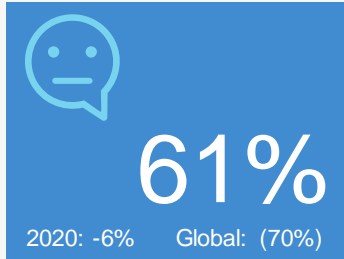
WELL-BEING IN WORKING POPULATIONS



STRESS RECEDING IN EUROPE AS RESILIENCE IS HIGH

EXPERIENCE OF STRESS IN EUROPE

72% are stressed, 2020: -8%, Global (83%)



Stressed, but manageable



Unmanageable stress



Not stressed at all

Despite the strains of the COVID-19 pandemic, levels of stress, both manageable and unmanageable, have seen a steady decline in Europe and are tracking below the global average. 72% of Europeans face some form of stress but over 60% felt it was manageable. Top stressors in the region are led by being uncertain about the future (44%), followed by the risk of contracting the virus (29%).

It is positive to see the bounce back in relation to stress amongst Gen Z, pre-retirees, retirees, as well as the working class, married or cohabiting populations, as well as those working with young kids below 18 years old. These groups are among the most numerous in Europe and this trend points to a path of increased levels of awareness in whole health and well-being.

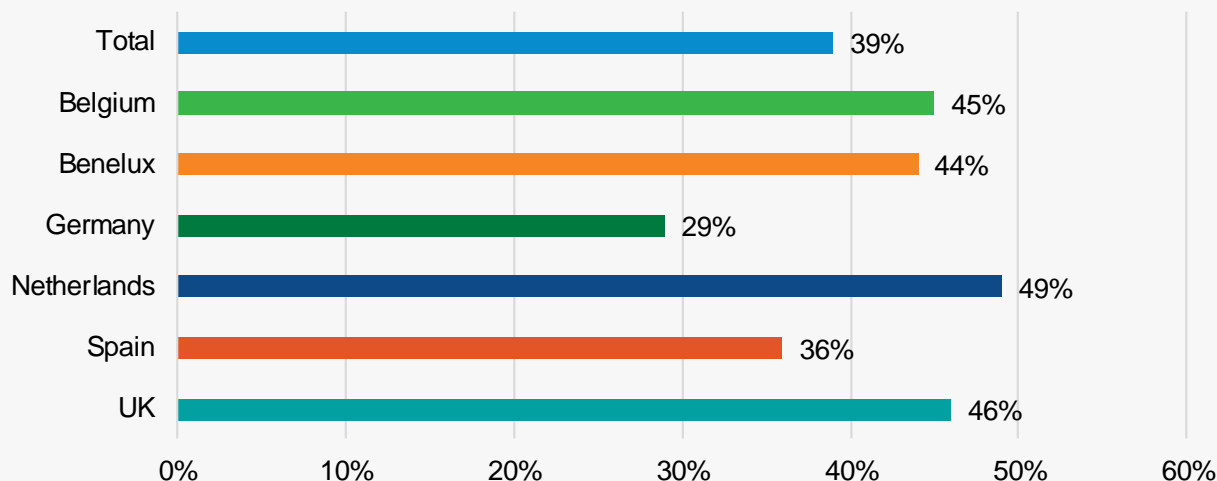
The Netherlands sees 39% of respondents reporting no stress, the highest level in the region. In contrast, Belgium recorded the highest level of unmanageable stress in the region at 19%. 76% of Spanish respondents report some form of stress, although only 9% unmanageable. This is despite the fact that 96% of respondents felt a strong connection to community and family, which is associated with greater resilience. However, globally, those with greater connection to community and family are four times less likely to experience unmanageable stress than those who have weaker connections.

Europeans came out as the most resilient of all the respondents surveyed, with 92% feeling moderate to strong connection with family and community and armed with quicker recovery from challenges.



MORE FOCUS ON WHOLE HEALTH AT WORK

PERCENTAGE OF OFFICE BASED WORKERS PREFERRING TO WORK FROM HOME



Much has changed in the world of work since early 2020 and this has brought 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 needs to be changes to bring 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. European employers need to bridge the gap between current measures and preferred employee support. The largest gaps are in enhanced health insurance cover which is currently offered to 17% of employees, although 45% would like it, and health insurance that allows for virtual consultations, wanted by 43% of people but only available to 19%.

This shows the potential to move health insurance that offers workplace well-being support, from being a “nice to have” for

many employees, to a “must have” that may well influence future career decisions.

There is also increasing appetite to work from home among office-based workers in Europe (39%), compared with the global average (34%), with a fifth (20%) of respondents still preferring to work in the office full-time. Working from home with limited access to the office was least appealing for those in Germany, with only 10% keen to do so, in contrast to 24% of people in the UK and 20% in The Netherlands.



FINANCIAL HEALTH REMAINS STABLE



Perceptions of financial health in Europe have shown resiliency during the pandemic, with markets in this region bucking the global trend and showing on-par performance when compared to pre-pandemic levels. Overall, the financial index in Europe is higher than the global average (56 versus 54), with 65+ feeling more positive than any other demographic. Only 19% of European respondents believe they have sufficient money for retirement, with Belgium (11%) and Spain (15%) the two least positive markets.

Aligned with the global picture, those most impacted by the pandemic have been pre-retirees (aged 50-64), with only 15% confident about their financial situation and future financial planning. Gen Z in Europe, aged between 18 to 24, is also negative

with only 14% feeling positive about long-term saving. Family finance concerns, such as the ability to pay the mortgage, housing and family education continues to be a factor in overall financial well-being, particularly in the UK.

As with the global findings, being married or cohabiting, and having younger children, is associated with better performance even in the financial well-being index.

Employers can play a role by offering support with financial coaching and planning, which is generally lacking at the moment. In Europe 41% of workers would like to receive this form of support but only 18% reported that their employer already provides this – a 23% gap.

CONCERNS ABOUT LONG-TERM FINANCES

- Only 19% of European respondents believe they have sufficient money for retirement.
- 18-24s are the most negative, with only 14% feeling positive about long-term saving.
- Worry among those close to retirement, aged 50-64 with only 15% confident about their financial situation and future financial planning.
- Women are hardest hit group when it comes to financial well-being index scores.



IN CONCLUSION

As the world emerges from the pandemic, the road ahead is uncertain. The outlook for Europe is mixed, with some markets riding on the highs of successful vaccine rollouts that continue to point towards improved well-being. For others, there is a more cautious outlook as they grapple with the latest impacts of the pandemic. People are recognizing that there will be ongoing impacts on mental health and well-being from the lockdowns and the 'normal' they were used to has now changed.



For businesses, the pandemic has built resiliency in the workforce but has also led to greater levels of stress as people juggle their different responsibilities while working from home. It is critical, now more than ever, for employers to listen to their staff, maintain a culture of checking in and look for ways to improve work-life balance. They must listen to employees' preferences for flexible working arrangements, as well as providing adequate support for mental health to their employees as they transition to a post-pandemic working environment.

The approach of employers around the world in the next few months will be crucial to the success of overall recovery, as markets look to improve their economic outlook. It will be key to implement lessons learnt in the past 18 months to ensure health and well-being strategies are successful. With health now a priority for everyone, there is an opportunity to build structures at family, community, corporate and national level that enable people to access the support they need to lead healthy and happy lives.

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.

ABOUT 360 WELL-BEING SURVEY

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.

[READ THE GLOBAL REPORT HERE](#)