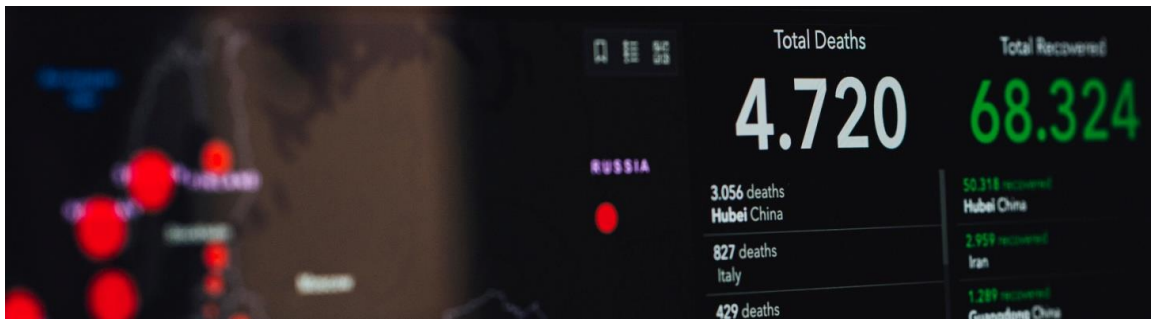




CIGNA COVID-19 GLOBAL IMPACT STUDY

**RESILIENCE AND WELL-BEING
THROUGH THE PANDEMIC**



INTRODUCTION TO THE THIRD EDITION

BY JASON SADLER, PRESIDENT, CIGNA INTERNATIONAL

The COVID-19 pandemic continues to reshape societies, economies and lives. As a global healthcare company, we have closely monitored the spread of the novel coronavirus and its impact on the world.



This is the third edition of our COVID-19 Global Impact Study, which has asked questions on five topics that influence well-being: physical, family, social, financial and work. Between January and today, over 20,000 people have participated in the research across China, Hong Kong, Korea, New Zealand, Singapore, Spain, Taiwan, Thailand, United Arab Emirates, the United Kingdom and the United States.

From the outset, we have tried to avoid simply reporting on a moment in time, and instead have aimed to monitor well-being on a continuous basis - checking in with people as they move across and between different stages of the pandemic.

Our latest report reveals that now, more than nine months into the crisis, we find growing acknowledgement that humanity faces a long struggle to mitigate its worst potential outcomes. We have begun to see how tightening and loosening protective measures to stem the virus's spread - and the resulting reductions and resurgence of cases - are beginning to impact people's mental and physical well-being.

There are also some positive aspects to report on. We have identified predictors of manageable and unmanageable stress. And large numbers of people are finding resilience in their families and an ability to adapt behavior to find enjoyment in these changed circumstances.

In summary, despite the sustained nature of the pandemic, we continue to see a remarkable story of human resilience from people across the world. We also see a glimpse of what life will be like post-pandemic and our changing expectations for the future.

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1. A RECAP OF PREVIOUS FINDINGS

Before we delve into the latest findings, it's worth reminding ourselves of earlier reports and the useful context for what follows.

In our [first report](#) launched in May with research conducted between January and April - although indicators for Financial and Social well-being fell, attitudes were surprisingly upbeat in other areas considering the unprecedented nature of the circumstances.

In experiences echoed around the world, we saw that those who were able to work from home were enjoying the experience. They found that they could be as productive as they were in the office, and that the hours regained from commutes were being put to more rewarding and purposeful activities. Video-conferencing applications, previously marginal to office work, took center stage - and people quickly became adept at using technology to keep on top of things professionally, and in touch with friends and family.



Our [second edition](#) found widespread acknowledgement that some of the changes wrought by COVID-19 to working and living habits would endure. Increasing numbers of people believed that life had changed permanently, while respondents reported long-lasting changes in, and concern for, their financial and physical well-being. It seemed that the five-day, 9-to-5 working week would soon be a thing of the past as employees enjoyed greater job satisfaction with no drop in productivity, while the fear of infection was still causing concern about returning to the office and the daily commute.

The results from phase one of our research could be broadly summarized as 'we'll get through this'. By phase two, this had shifted to 'we've had enough of this now'. The attitude for our latest report is best summarized as growing feeling that 'we're in this for the long haul.'

2. THE GLOBAL CONTEXT FOR OUR THIRD EDITION

Some of the participants in the current wave of research have now been impacted by the effects of the virus for almost nine months. Office workers in China and Hong Kong, for instance, began working remotely without returning to the office in January after the Chinese New Year holiday. All markets covered by our report have been living with the virus for more than six months.

Many governments have aimed to balance the interests of the economy against the resurgence of the virus with a rolling series of lockdowns - introducing and loosening restrictions to slow the spread of the virus. Hong Kong has recently emerged from its third 'soft lockdown'. As we write, many countries in Europe that recently eased restrictions are grappling with next steps as the number of confirmed cases begins to soar once again.



One of the key findings from our current report is that bringing in restrictions and then easing them afterwards comes with a significant cost to well-being across all vectors - indicators of health and well-being drop and then do not rebound to previous levels once restrictions are lifted.

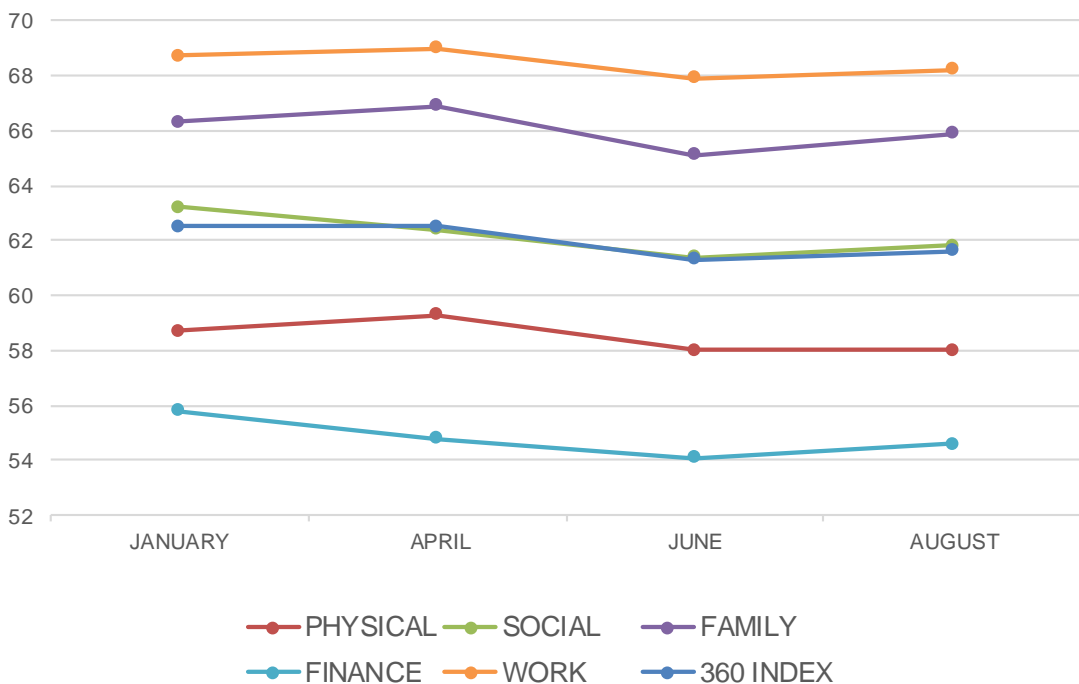
As the world braces itself for further rounds of restrictions on social, economic and cultural activity, what impact will this have on long-term trends for well-being?

3. WELL-BEING INDICATORS SLOW TO REGAIN LOST GROUND

The COVID-19 Global Impact Study evaluates well-being on five vectors. Scanning ahead for signs of light at the end of the COVID tunnel, we explored which of our indices might be quicker or slower to bounce back.

All five indices seem to reach their lowest point at roughly the 'some restrictions' stage in late May/June - that is, after more comprehensive lockdowns but before full scale re-opening. Broadly, the lower the index score is to begin with - that is, struggling or the least optimistic already pre-COVID - the less it appears to be rebounding.

CIGNA GLOBAL WELL-BEING INDEX



The indices divide into three clear groups.

On the positive side, the Work index demonstrated the strongest rebound in relative terms, coming back to a level only fractionally below its pre-COVID-19 starting point. While workplace stress was high, this was offset by other factors such as feelings of job stability, perception of reasonable workloads and good relationships with superiors and colleagues.

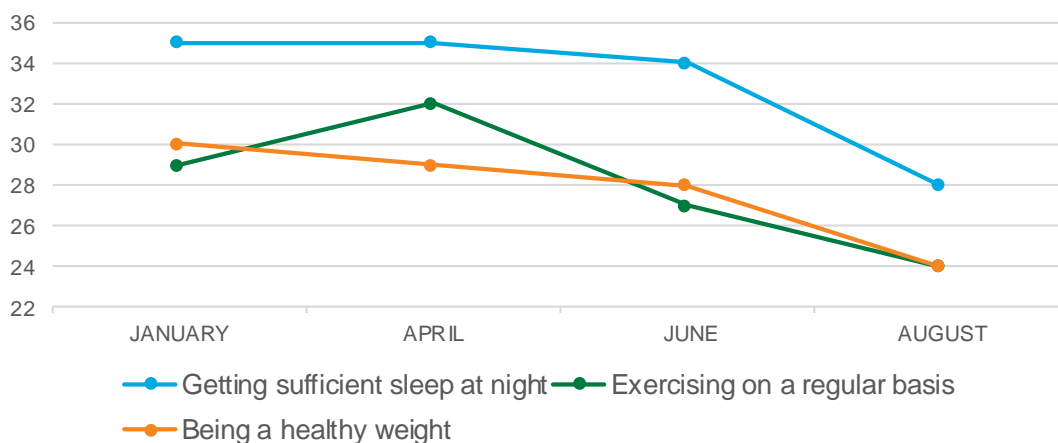
Family also fared better than other indices, as people enjoyed spending time at home and the ability to more closely observe the health of their loved ones.

The next cluster of results were the Physical and Social indices.

Physical remains depressed compared to where it was at the beginning of the year, although this is not consistent across markets. In the UK, Spain and China, physical well-being has improved, and in most other markets the score has remained broadly consistent with the beginning of the year. However, the US, in contrast, has seen physical score decline, mainly driven by a lack of sleep and regular exercise, and concerns about weight.

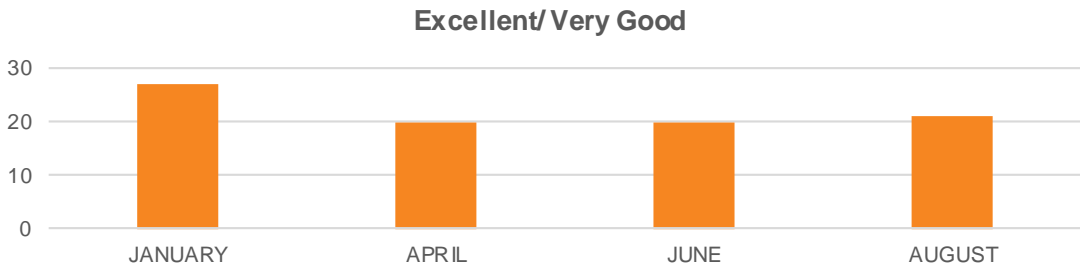


U.S PHYSICAL INDEX



Restrictions on the usual interactions with friends also continued to depress the Social Index in all markets, with the exception of China and Thailand which remained broadly static, and Spain where it rose by over one point. We attribute most of these impacts to people's reduced ability to spend time with friends which fell sharply earlier in the year and has failed to recover since.

I SPEND SUFFICIENT TIME WITH FRIENDS – GLOBAL



Finally, Finance index stands out as the index that will likely take the most time to regain the ground lost from COVID-19. Overall there is reduced confidence in all component measures from the beginning of the year to today, albeit with a slight recovery from the initial waves.

That well-being indicators are slow to recover lost ground highlights an acceptance by people across the board that the impact and consequences of COVID-19 will continue to play out for the foreseeable future. The results exhibit a sense of reluctant acceptance that we are in this for the long haul - the overarching theme that came through in our research.

The slow recovery of confidence and optimism has significant implications for staff management as we face the repeated return of restrictions and an escalation of infection as the northern hemisphere heads into winter.

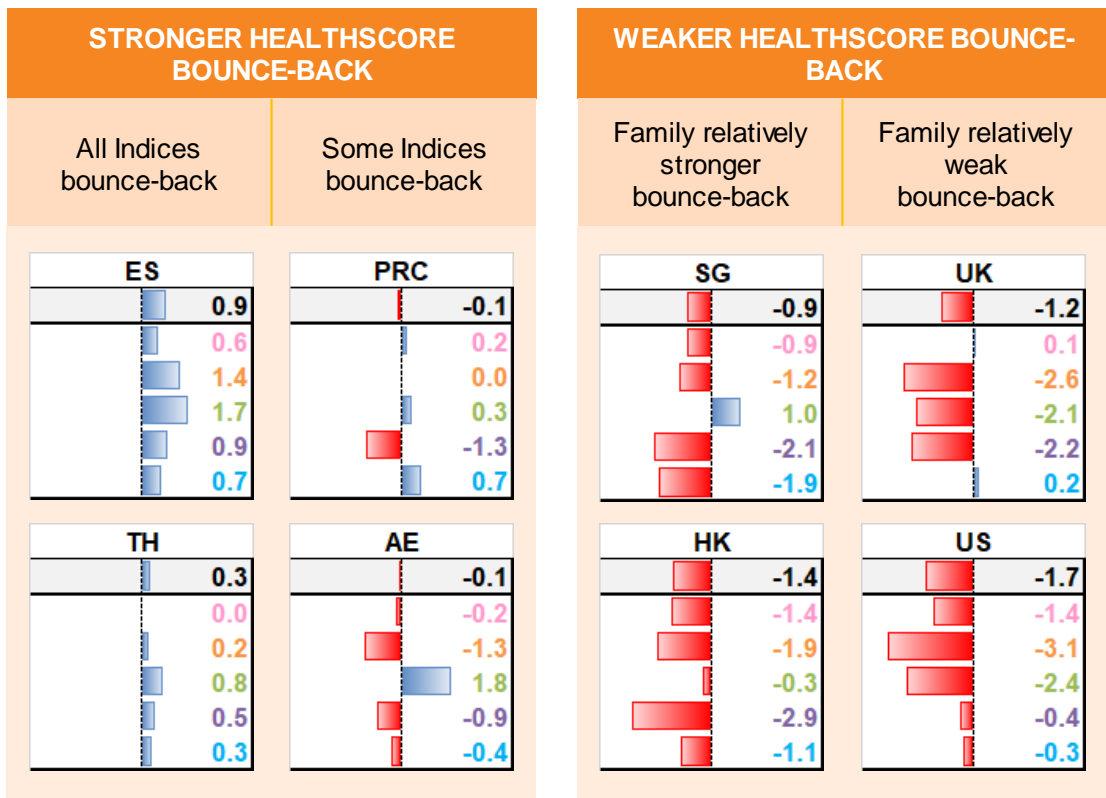


4. NOT ALL MARKETS ARE EQUAL

In China, Spain, Thailand and the UAE, which were experiencing a re-opening of their markets when the latest survey was conducted, we saw a strong bounce-back across many indicators. In particular, Spain, which experienced a very strict lockdown earlier in the year, saw strong improvements across all indices, most likely as people embraced their freedoms with new eyes.

However, in other markets where restrictions were ongoing, such as Hong Kong, Singapore, the U.K. and United States, we see a different picture with indices failing to recover, indicating a more negative outlook from people in those markets.

As we move into the next wave of interviews in October, we will continue track the impact of any further restrictions and whether they cause further drag in our weaker bounce back markets or significant corrections in our stronger ones.

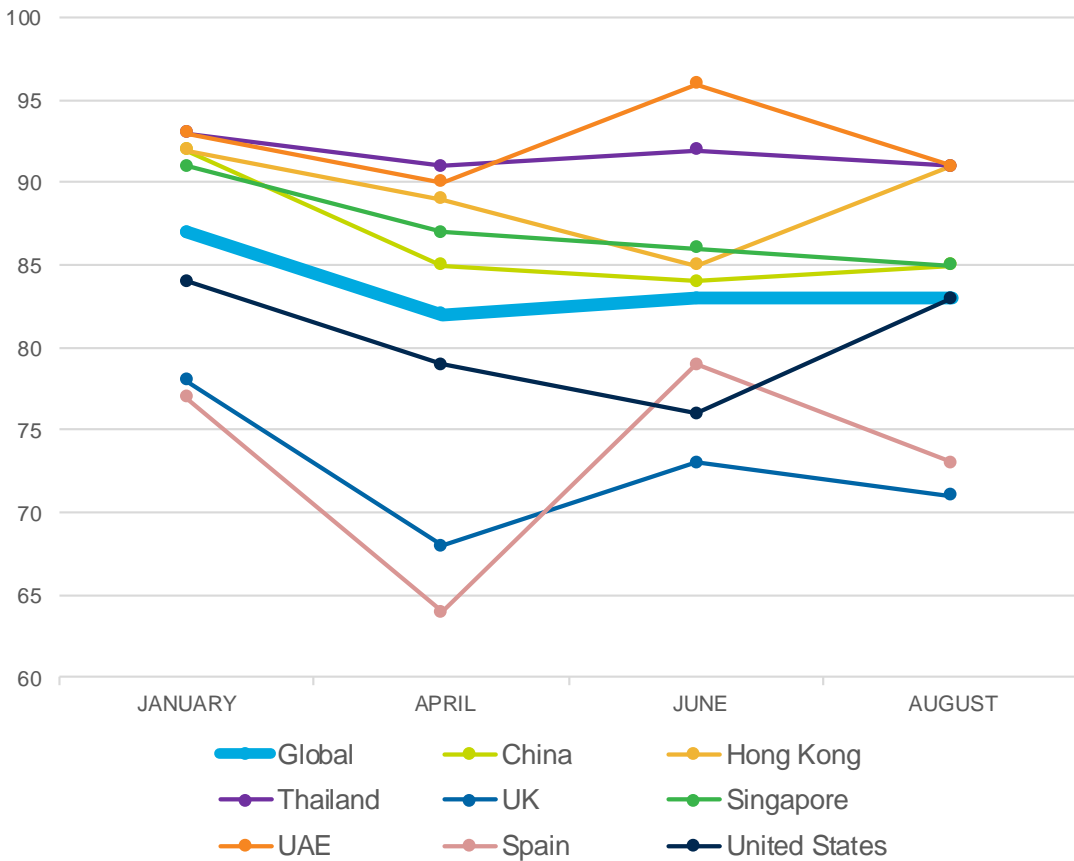


5. PREDICTORS OF STRESS

As people deal with personal, professional and societal circumstances in constant flux, stress levels (unsurprisingly) remain high by historical standards - although, thankfully, three-quarters of respondents deem the stress to be manageable.








Globally, stress levels have been stable across waves and continue to be lower than pre-COVID, albeit with some markets, such as Hong Kong, Thailand, the UAE and U.S. now close to pre-pandemic levels. This may be due however to the sustained nature of the situation which sees stress levels perceived as lower as they become normalized.

PERCENTAGE OF PEOPLE THAT ARE STRESSED



Finance remains the main cause of stress for most people, increasing slightly from 32% pre-pandemic to 34% today. However, as COVID-19 dominates the international news agenda, health is now the second biggest cause of stress, rising from 10% pre-pandemic to 17% today. Further, in China and Hong Kong, health and finance are now equal in terms of causes of stress to people.

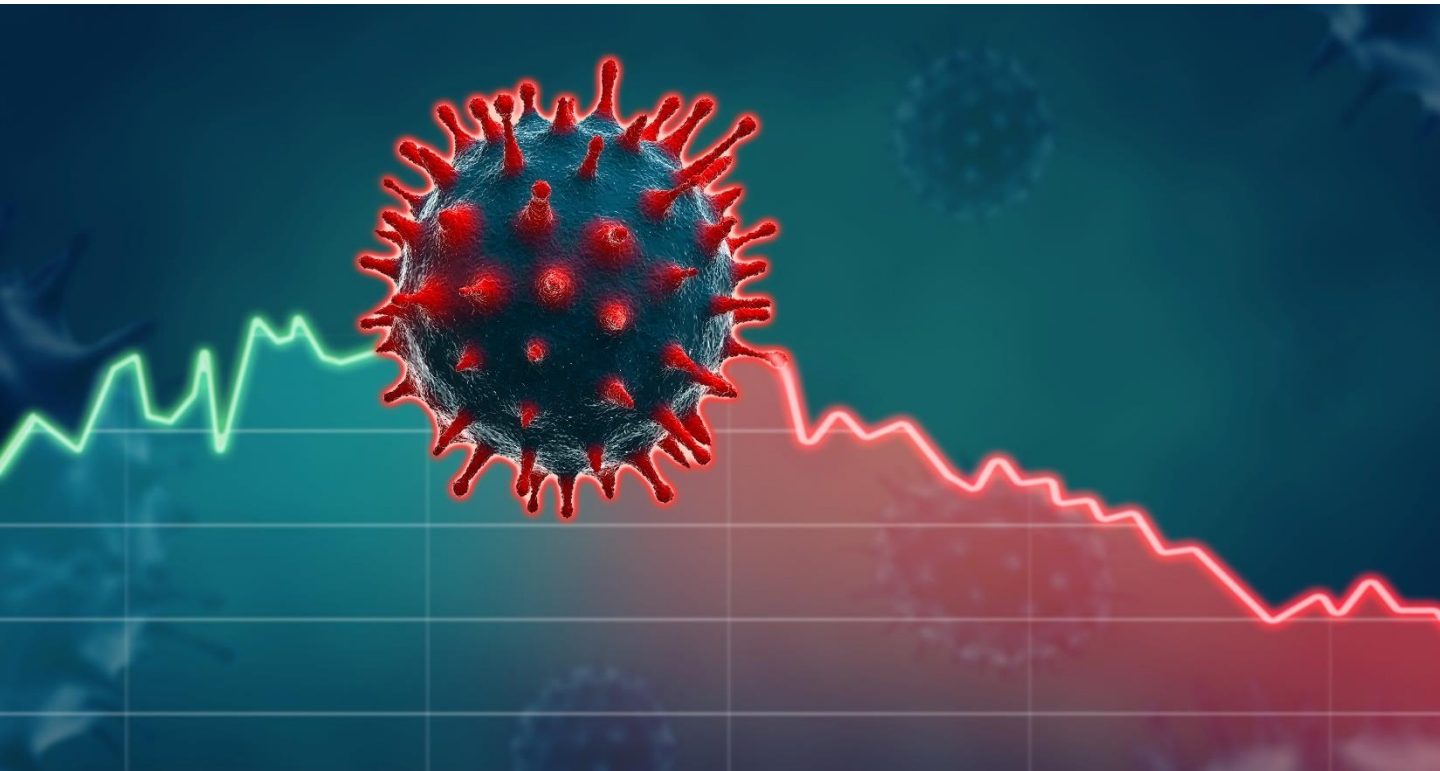
Conversely, we also found there were a number of variables that helped mitigate the impact of stress. Perhaps unsurprisingly this includes exercise, being at a healthy weight, taking time out and being able to take care of your family. However, a number of work-related measures also have a significant impact, such as job stability, good career development and good work-life balance, presenting clear opportunities for employers to support their teams.

SIGNIFICANT PREDICTORS OF <u>ANY</u> STRESS (SELF DESCRIBED 'MANAGEABLE' OR 'UNMANAGEABLE')		PREDICTIVE IMPACT	
		-1	0
PHYSICAL	Healthy weight		
PHYSICAL	Regular exercise		
SOCIAL	Time for myself, e.g. time for hobbies		
FAMILY	Take care of spouse's health & well-being		
WORKPLACE	Job stability		
WORKPLACE	Good career development		
WORKPLACE	Good work-life balance		

Going forward, businesses will need to continue to develop assessments and prepare for the long haul of the pandemic. Being able to identify, mitigate and manage excessive stress burdens could help keep careers and operations on track.

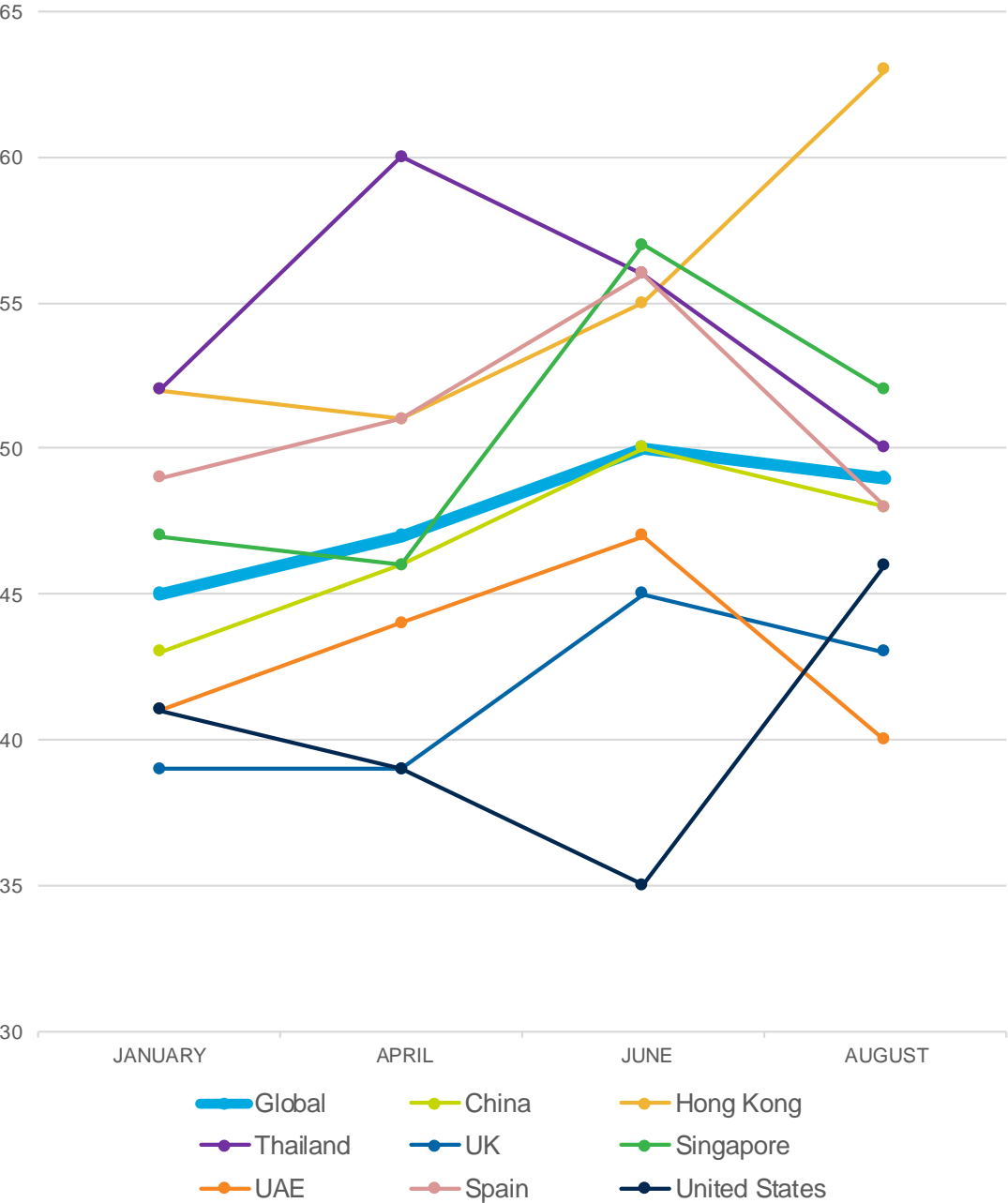
6. FEELING THE FINANCIAL CRUNCH

COVID-19 has already inflicted the biggest peacetime economic shock since the Great Depression of 1928. In the second quarter of 2020, the OECD economies slumped by 10.9% with the IMF predicting a 4.9% drop in global growth during 2020.



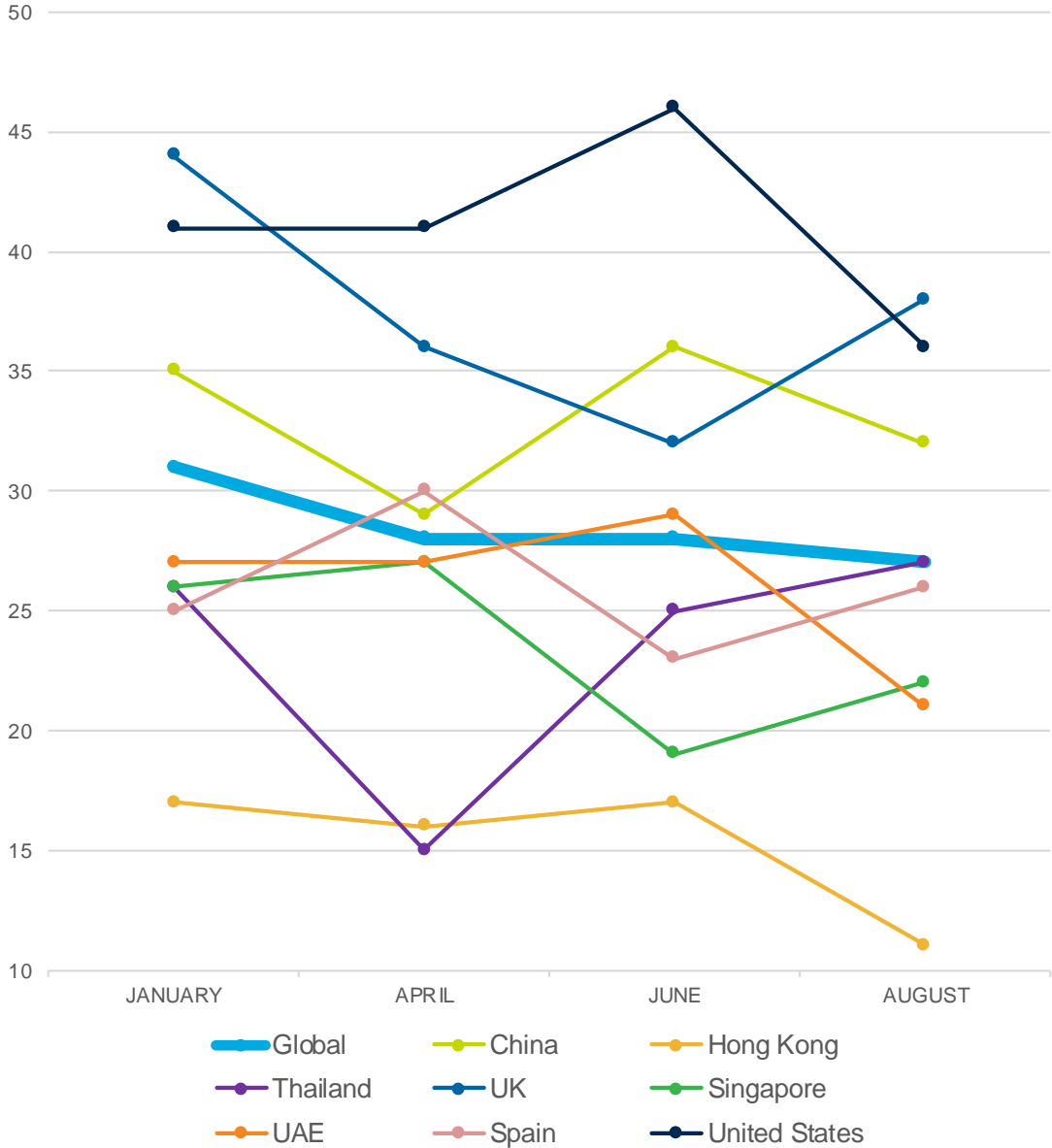
Understandably, that global economic shock has transmitted to people’s perceptions about their financial futures. Almost half of respondents (49%) continue to have the worst possible outlook on how the economic environment will impact their financial situation and affect their ability to maintain current standards of living. This is even more acute in Asian economies, with the notable exception of China.

I AM NOT CONFIDENT ABOUT THE IMPACT OF THE ECONOMIC ENVIRONMENT ON MY FINANCIAL SITUATION AND PLANNING



Beyond this, we have also observed people’s growing concern about their ability to pay for housing costs, with particularly significant drops in seen in Hong Kong, the UAE and the United States since June. This statistic, which tends to be forward looking, highlights the nervousness that many feel about the economy moving forward.

I AM CONFIDENT OF MY ABILITY TO PAY FOR MY HOUSING COSTS

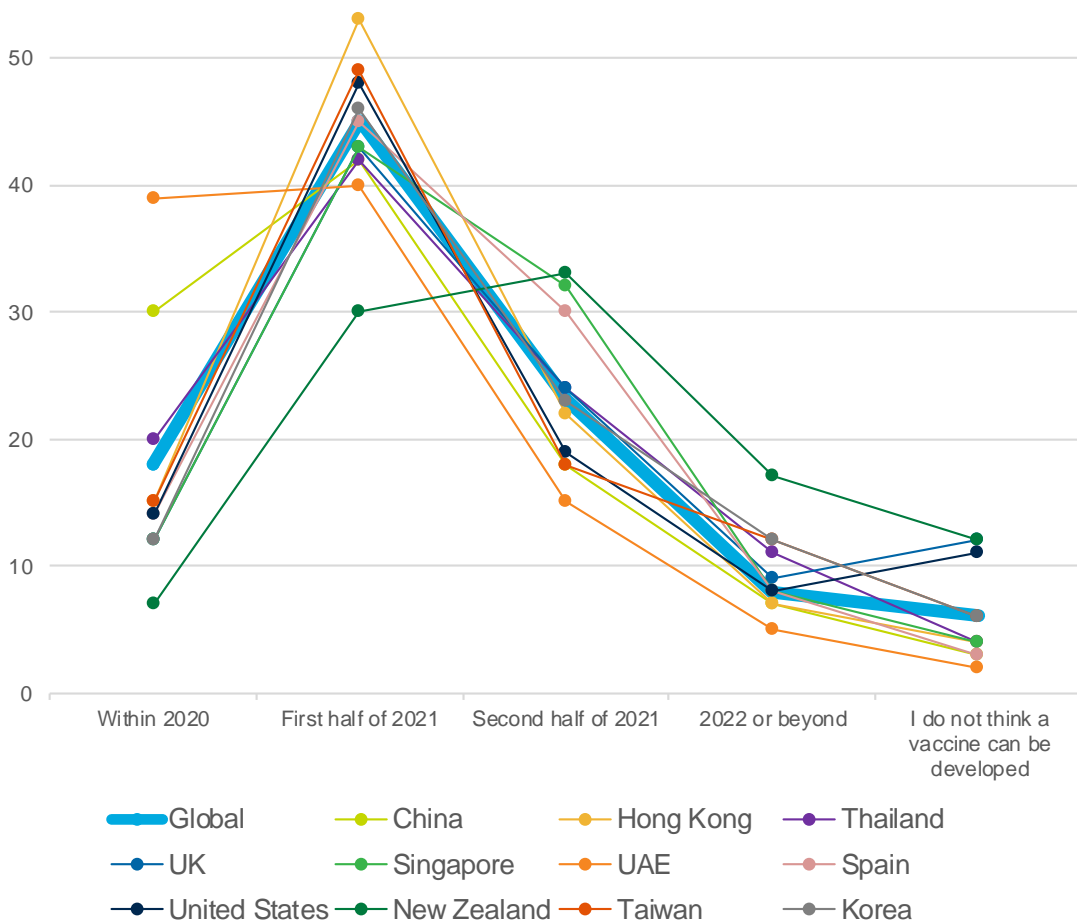


As some government support schemes come to a close, amid predictions of second, third and even fourth waves, we can expect further changes in financial confidence which may present a further long-term challenge to economic growth in the future.

7. IN IT FOR THE LONG HAUL

Responses indicate a recognition that societies will be managing the issues caused by the pandemic for the medium and long term. The majority of respondents don't expect a vaccine to be available until 2021, although notably those in China and the UAE are more optimistic, with 30% and 39% respectively expecting it to come within 2020. It is interesting to note that this positivity is aligned with both markets' high well-being index scores - with China at 64.9 and the UAE at 65.7 - the highest in the world.

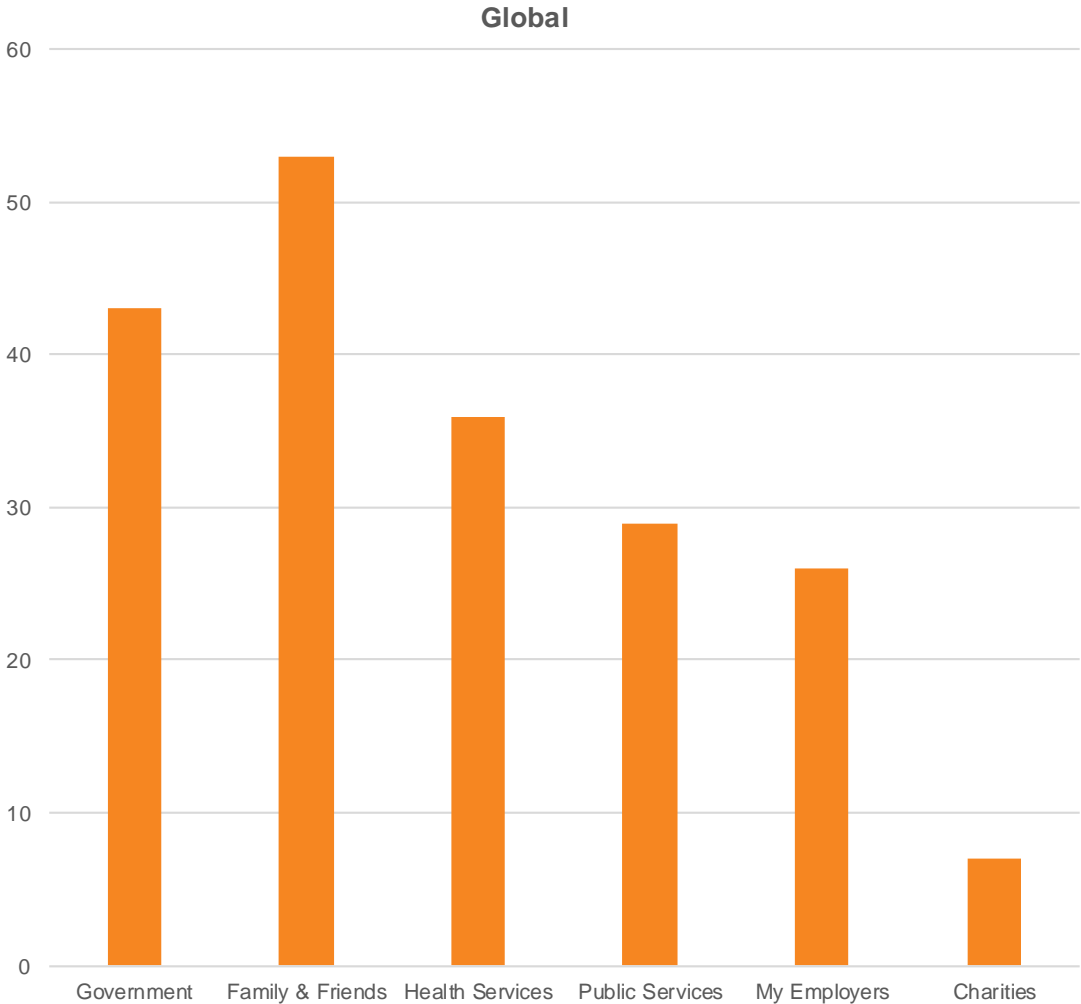
WHEN DO YOU EXPECT A VACCINE TO BE AVAILABLE (GLOBAL)



We also saw 50% of people across the world saying that they think the virus is seasonal vs. only 18% who disagreed. This feeling that the virus will stay with us permanently and be most virulent at particular times of year highlights how people are now preparing emotionally for the long term. Although this data was sourced before the autumn, the increasing restrictions in many northern hemisphere markets at the time of writing indicate that this may be true.

However, on the more positive side, people generally feel supported, in particular from family and friends, indicating that despite the pessimism there is a sense we are all in it together.

PERCENTAGE OF PEOPLE FEELING SUPPORTED BY PEOPLE & INSTITUTIONS



7. SUPPORT NETWORKS BOLSTER RESILIENCE

While the third edition of our COVID-19 Global Impact Study clearly shows that the pandemic exerts a toll on well-being, there are encouraging signs of people's resilience and their creativity in adapting to circumstances.

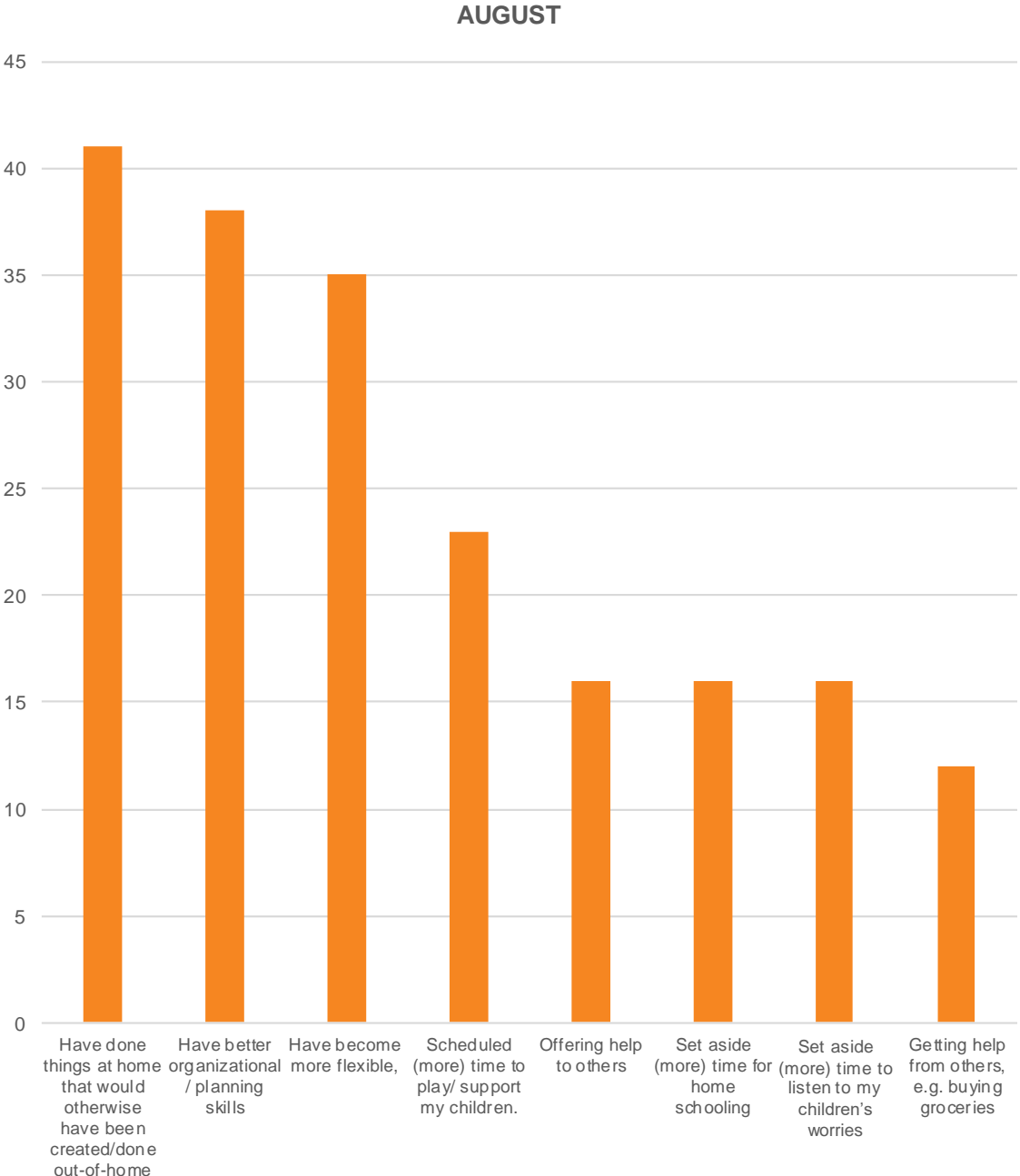
Family and friends were cited as the main source of resilience, above government, health services and employers.

Four in five respondents felt they had friends they could talk openly to during these challenging times. And families were feeling positive (particularly in comparison to other indicators) about the amount of time they were spending together, the quality of that time, and being able to take care of spouse's, partner's and children's well-being.



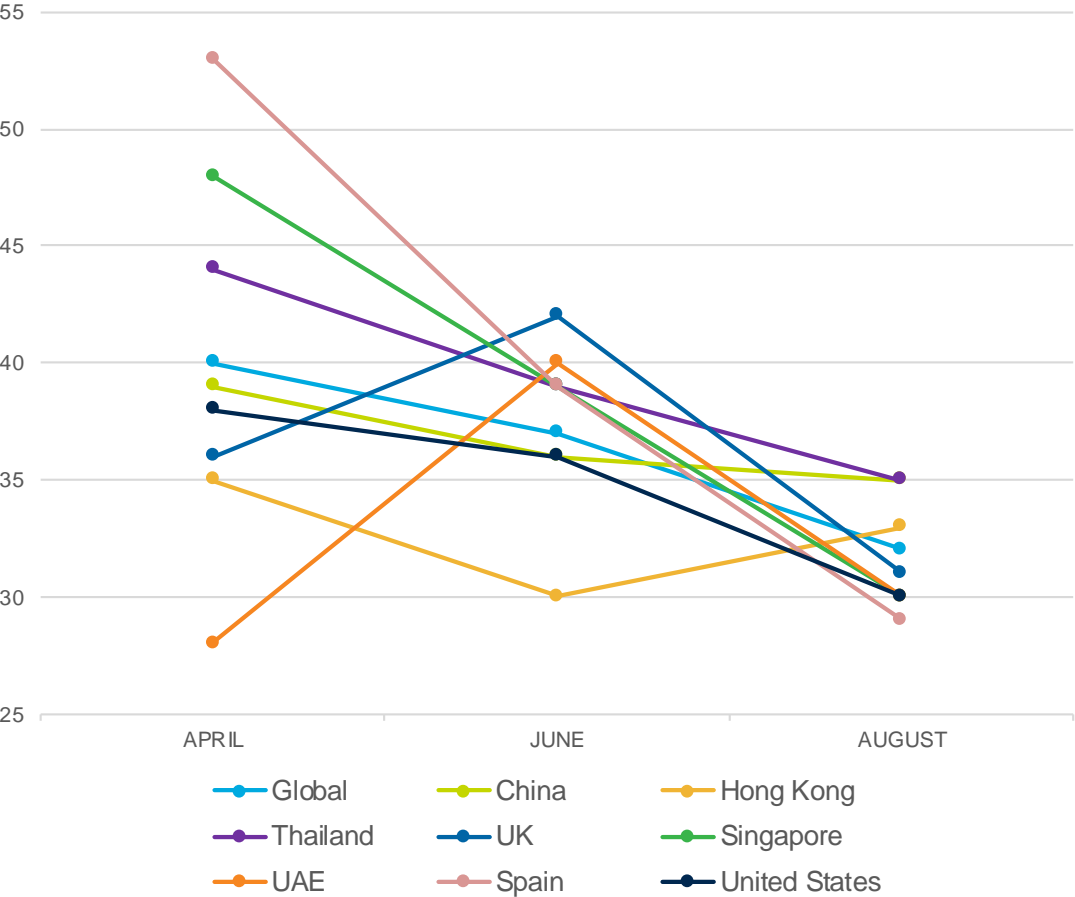
The pandemic is also proving to be a catalyst for creativity and adaptation. Four in ten respondents had undertaken elsewhere that would otherwise have been undertaken out of home - such as exercising, virtual gatherings and learning. The same proportion had improved their planning skills while a third of people felt they'd become more flexible with an attitude of 'there's always a way round it'.

CHANGES IN BEHAVIOR SINCE THE ONSET OF THE PANDEMIC (GLOBAL)



Perhaps the biggest testament to growing resilience is the fact that respondents have become less worried about future pandemics over the course of the three reports.

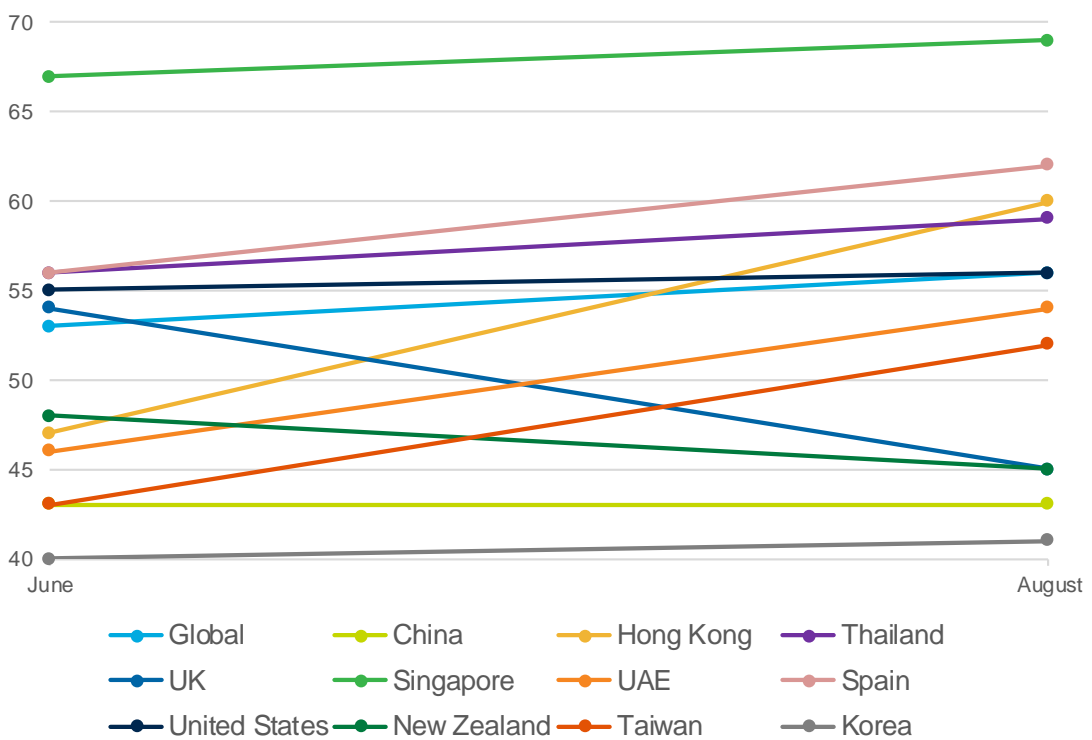
PERCENTAGE WORRIED ABOUT FUTURE PANDEMICS



8. LEARNT BEHAVIOUR IS NOW A HABIT

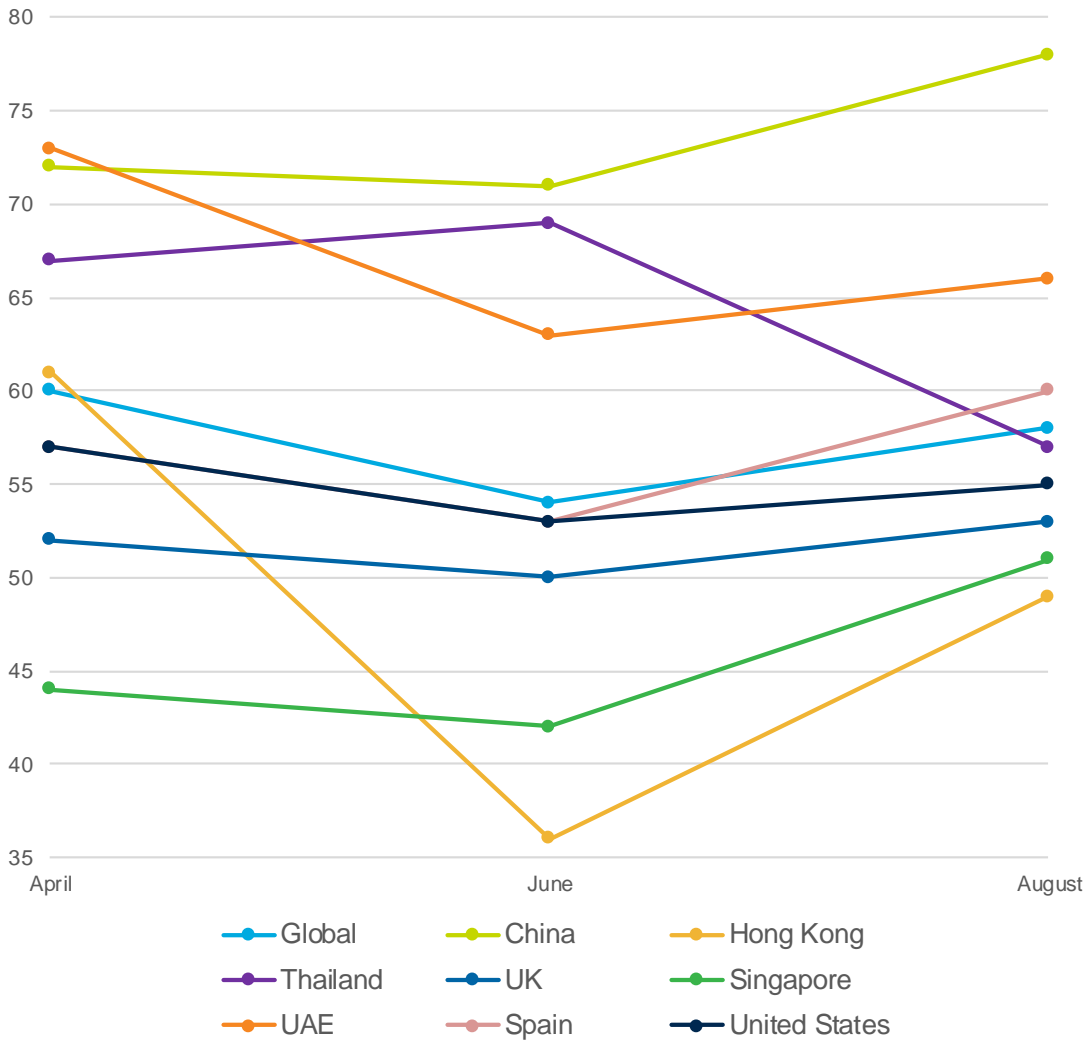
The changes to our lives and working styles have increasingly become embedded in our behavior. At the time the fieldwork for this research report was conducted, many markets in Europe and some in Asia were encouraging people to return to the workplace. However, despite this, we saw the number of people wanting to work from home at least half of the time increase from 53% to 56% further demonstrating that even when a level of ‘normalization’ is achieved, permanent habits have formed.

PREFERENCE FOR WORKING FROM HOME AT LEAST 50% OF THE TIME



We also see a similar pattern in terms of adoption of virtual health services with a high number of people saying they would be likely to use virtual health services. In the UK, where we have been tracking virtual health for some time, we saw a sharp rise during the first wave of infections, during which time people were advised to avoid medical facilities unless absolutely necessary. That it has maintained strong interest highlights once more that healthcare habits are likely to be permanently changed by the pandemic.

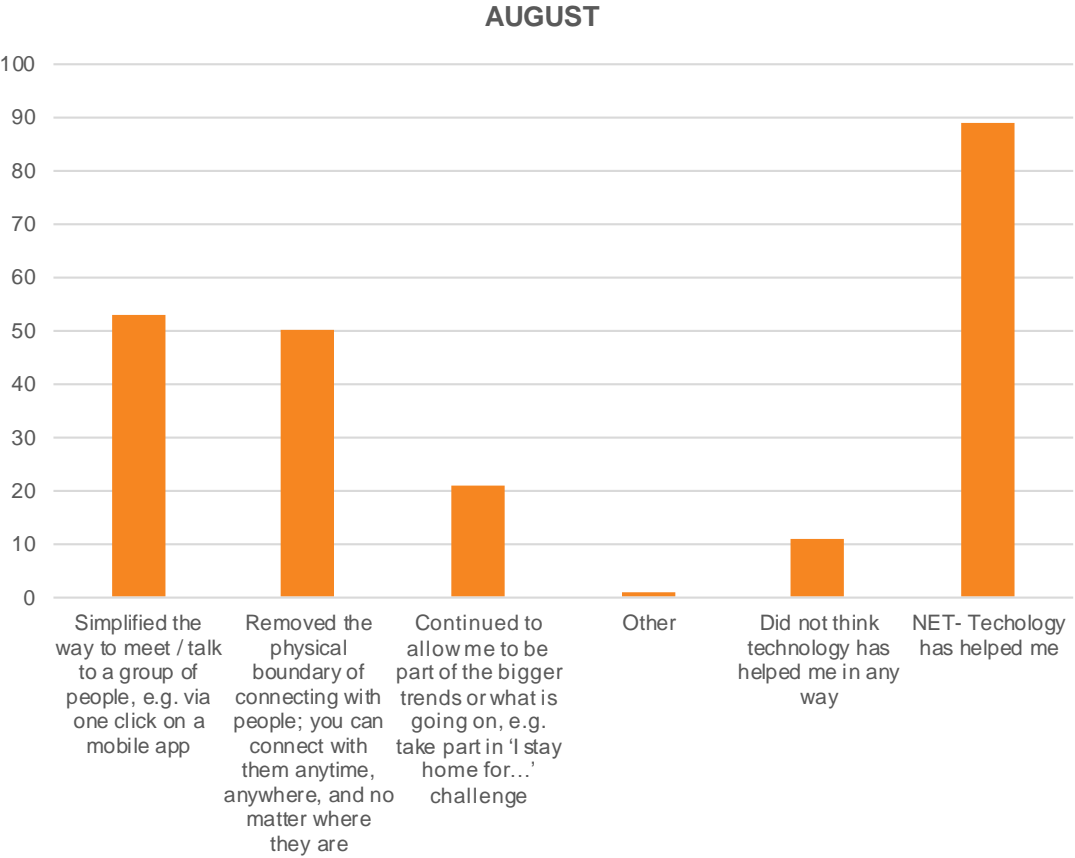
LIKELIHOOD OF USING VIRTUAL HEALTH SERVICES IF AVAILABLE



As lockdowns have been rolled out and restrictions on socializing put in place, people have increasingly turned to technology to stay in touch with friends and family. The research suggests that the habits picked up here are also likely to last beyond the pandemic. What were previously workplace applications have found utility among large numbers of the general public. 89% of people think that technology has helped them to stay connected during the pandemic.

Half believe that technology has simplified the way to meet or talk to a group of people, and that it has removed the physical boundary of connecting with people - people truly feel that they can connect with others anytime, anywhere, no matter where they are.

PERCENTAGE USING TECHNOLOGY TO STAY CONNECTED (GLOBAL)



Looked at together, this cluster of findings suggests that, firstly, technology-led interactions for work, health and even our social lives have permanently become part of our toolbox for how people get things done; and secondly, that we can expect further innovation to build on this foundation of usage and understanding.

9. HELPING PEOPLE AND BUSINESSES GET THROUGH THE PANDEMIC

As this third edition of the Cigna COVID-19 Global Impact Study so vividly illustrates, people across the world have seen life change drastically since the beginning of the pandemic. Our findings indicate widespread recognition that the challenges it presents are likely to continue long into 2021.

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.

And, with many parts of the world now experiencing a rise in confirmed cases and the re-introduction of social restrictions, the research highlights the potential negative impact on health and well-being - with wellness taking a long-term hit even after restrictions are lifted.



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](#).

10. 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 20,000 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

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