



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

MIDDLE EAST REGIONAL REPORT

INTRODUCTION TO THE 2021 SURVEY

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In 2020, the world was turned on its head. The COVID-19 outbreak has disrupted our lives and transformed the way we do things. To respond to your needs and provide you with the most relevant information in these extraordinary times, we decided to change tactics. Instead of the usual annual survey, we launched a series of COVID-19 Global Impact Studies that tracked the evolving impact of the pandemic on people's health and well-being.

After a year's break, we now return with the 2021 Cigna 360° Well-Being Survey. And the landscape it maps is very different from the one we examined in 2019. COVID-19 has taken its toll on people's health and led to increased health consciousness across the board.



One new trend that has emerged over the survey period is the positive correlation between vaccination rates and people's well-being. In addition to the immunizing effect, getting vaccinated boosts people's confidence and gives them a positive outlook – one more reason to overcome any potential misgivings and get the job!

On the downside, the well-being gender gap has increased over the past year. Our research indicates that women are more exposed to stress due to various factors related to COVID-19, especially financial woes. To bridge the divide and bring the numbers down at least to pre-pandemic levels, we must focus on addressing women's specific health and well-being needs, especially in terms of mental health.

More than ever before, the survey highlights the importance of mental health for personal health and well-being, surpassing physical health. Workplace wellness is in the spotlight, with working from home bringing a whole new host of challenges, especially blurring the boundaries between working hours and personal time, and thus tipping the work-life balance scales in the wrong direction. Consequently, employees have shown clear intentions of changing their job in the next year. The challenges brought by the pandemic have also shaped new preferences around remote working and expectations for better health insurance cover that is focused on whole health.

One positive outcome of the pandemic has been an increased focus on health and well-being. As we slowly inch back towards normal, we would do well to use this transformative period to rethink our priorities and adopt a holistic approach to taking care of our overall health.

THE SLOW ROAD TO RECOVERY



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

Comparing the latest data to that from early 2020 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. Although, there is still a long way to go before the dust settles and we understand more about the long-term impacts of this period. In this report, we are seeing the nascent stage of recovery and, as much continues to fluctuate, including the ongoing surges in cases across various markets, there will undoubtedly be more challenges to come.

The Kingdom of Saudi Arabia (KSA) and United Arab Emirates (UAE) are in the top three most positive markets out of all 21 surveyed, both seeing an increase in overall 360 Well-Being scores compared to early 2020.

KSA ranked first out of all markets and had the largest increase of any market surveyed, which could be a reflection on improved economic indicators versus early 2020. There has also been a steep decline in COVID-19 cases since the highs of summer 2020 and this has ushered in a gradual loosening of restrictions, particularly for those who have been fully vaccinated.

The UAE was one of the early adopters of the vaccine and, in a period when so many places around the world effectively closed down, it has managed to keep restaurants, shops and offices open for business and continued to welcome overseas visitors.

CIGNA 360 WELL-BEING SCORES

		 PHYSICAL	 SOCIAL	 FAMILY	 FINANCIAL	 WORKPLACE
KSA	75.1	71.8	75.8	79.7	68.6	76.6
UAE	66.2	62.8	65.9	71.7	56.5	69.5
Global	62.2	58.7	61.9	66.2	55.8	68.6

HERE'S WHAT WE FOUND

Some key global themes that emerged from our survey were:

- **The UAE and KSA's health and well-being outlook is stronger than in the global markets**
- **Employees expect more health and well-being support from employers**
- **Women are more stressed**
- **Working from home is preferred, but employees are overworked**
- **Residents are more attuned to whole health**
- **Growing acceptance of telehealth in the UAE and KSA**



METHODOLOGY

- Fieldwork completed in April 2021.
- 18,043 global respondents, with 2,508 respondents in the Middle East.
- Aged 18 or over.
- Anonymous online survey.



HIGHER LEVELS OF COVID-19 VACCINATIONS IMPROVES WELL-BEING

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

As of June 2021, over 1.7 billion shots of COVID-19 vaccine have been administered worldwide and the UAE has already passed the milestone of fully vaccinating a majority of their adult population. KSA has also administered around 15 million doses of COVID-19 vaccine.

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 have more positive scores

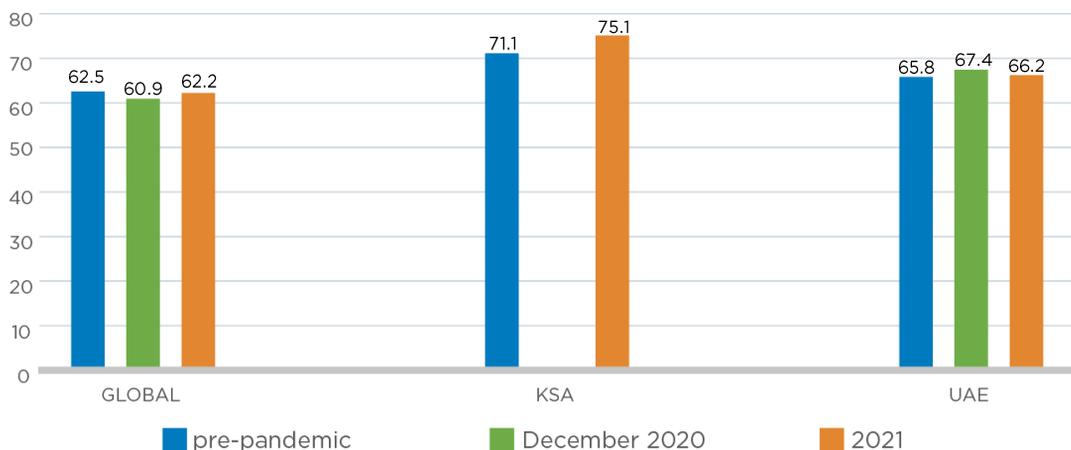
across all the 360 Well-Being indices, demonstrating the wider benefits of the global inoculation programs. In KSA and UAE we saw scores exceeding pre-pandemic levels. As a direct reflection of this trend, the fear of contracting the coronavirus has declined sharply among people – from 37% in December 2020 to 22% in March-April 2021.

With experts widely agreed that immunization and achieving herd immunity are the best chance we have to stop the spread of COVID-19, our results show that a successful vaccination program creates a sense of hope in communities, as people count the steps towards a post-pandemic future. Without the optimism that seems to accompany a successful vaccination program, many places will struggle to obtain that same level of positivity even where there are lower numbers of cases and deaths from COVID-19.

THE IMPACT OF HIGH VS LOW VACCINATION RATE ON GLOBAL WELL-BEING

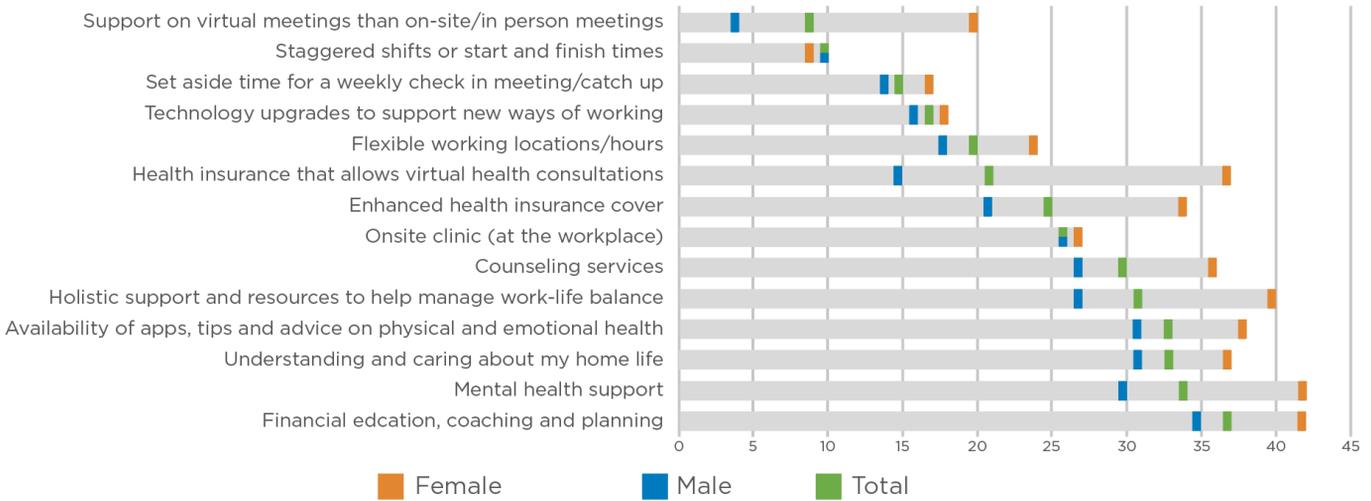
		 PHYSICAL	 SOCIAL	 FAMILY	 FINANCIAL	 WORKPLACE
Lower	60.3	57.9	61.3	64.0	51.9	66.7
Higher	63.0	59.4	62.6	67.7	56.6	69.9

OVERALL WELL-BEING INDEX: PRE-PANDEMIC AND 2020 YEAR-END COMPARED TO 2021



MORE SUPPORT EXPECTED FROM EMPLOYEES

GAP BETWEEN EMPLOYEE NEEDS AND EMPLOYER SUPPORT IN THE UAE



Much has changed in the world of work since early 2020, and this brought an opportunity for people to reassess their situation and consider what really matters to them as an employee.

Employees are more aware of their healthcare needs today and are looking for an enhanced health insurance package that offers peace of mind. This has potential to move from being a “nice to have” for many employees, to a “must have” that may well influence career decisions. Furthermore, employees are seeking support and reassurance from employers but feel a severe lack in the support offered and understanding and care provided.

The study highlights heavy workload among UAE employees compared to 2020. However, the largest gap lies in mental health support, where 34% claim to have a lack of support and 39% feel they need access to resilience training for mental health. This gap in mental health support is significantly higher among women (42%). Meanwhile, 33% felt uncared-for or witnessed a lack of understanding by their employers.

In order for companies to retain and attract

EMPLOYEE WELLNESS SHOWS MAJOR GAPS

- 50% of UAE respondents said they intend to change their jobs in the next 12 months - a trend most prevalent among 18-34s (55%).
- The sandwich generation, aged 35-59 years, reveal a high job insecurity on the global scale, with 45% intending to change jobs in the UAE vs the global average of 25%
- This age group is also financially stressed, with their ranking on the financial well-being index dropping to lower than pre-pandemic levels.
- Women have a higher gap between their needs and the support offered to them by employers

the best talent, there needs to be changes to bring the employer benefit packages in line with employee expectations. In the initial stages of the pandemic, employers responded by allowing more flexibility in both location and working hours, upgrading technology to ensure better connectivity and allowing meetings to take place virtually. This was the case for both private and public sector workers in KSA and UAE.

The focus should now shift to longer-term solutions, from flexible working arrangements that enable people to balance their responsibilities, to financial advice and enhanced, long term access to health and well-being support.

WOMEN BORE THE BRUNT OF COVID-19

Women have certainly suffered more on all counts, ranking lower than men across well-being parameters. They had an overall well-being score of 64.4 points compared to 67.2 among men in the UAE. The highest impact areas for women were sleep, weight issues, financial insecurity, job stability and opportunities for growth. Conversely, women in KSA have scored better than men, with 79 points compared to 72.1.

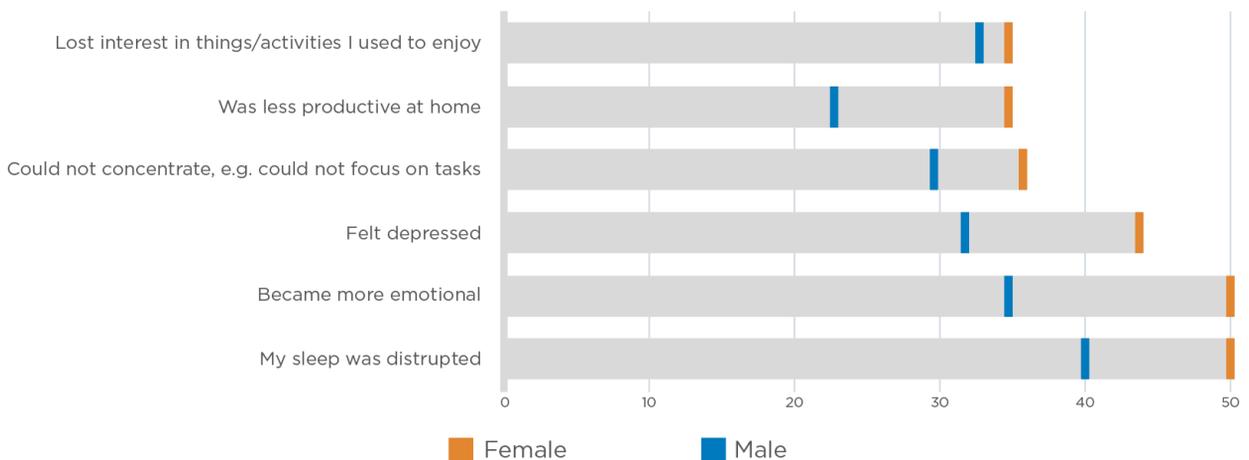
Uncertainty of the future, personal and family finances, and lack of job opportunities have women feeling far more stressed than men – a phenomenon witnessed globally. 89% of women in the UAE are stressed as compared to 85% globally. Their stress has also had a higher negative impact on them over men, leading them to feel depressed, emotionally vulnerable, unable to concentrate and lose

sleep. Despite their stress levels, however, women are much more unlikely than men to see a mental health professional such as a therapist or counsellor.

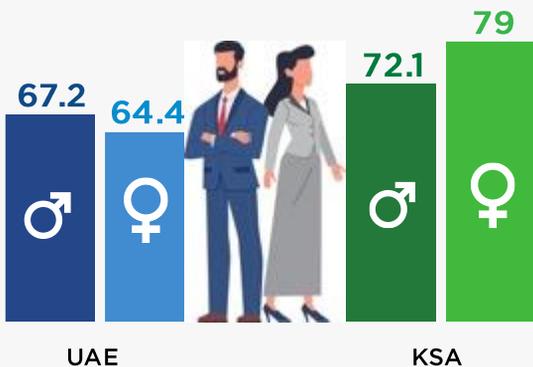
For many working women in the UAE, the pandemic is upending their work-life balance, with 48% reporting working longer hours as compared to the global average of 38%. More distractions at home has been cited as the top reason for working longer hours, followed by excessive workload and a lack of routine.

While women have been especially hard hit, with added responsibilities and a host of new challenges to their work-life arrangements, they are indeed a resilient group. 58% of women in the UAE exhibited high resilience, especially amongst 18-34 year olds, as compared to men in the UAE (54%) and women globally (43%).

HIGHER IMPACT OF STRESS ON WOMEN THAN MEN IN THE UAE



360 WELL-BEING SCORE: MEN VS WOMEN

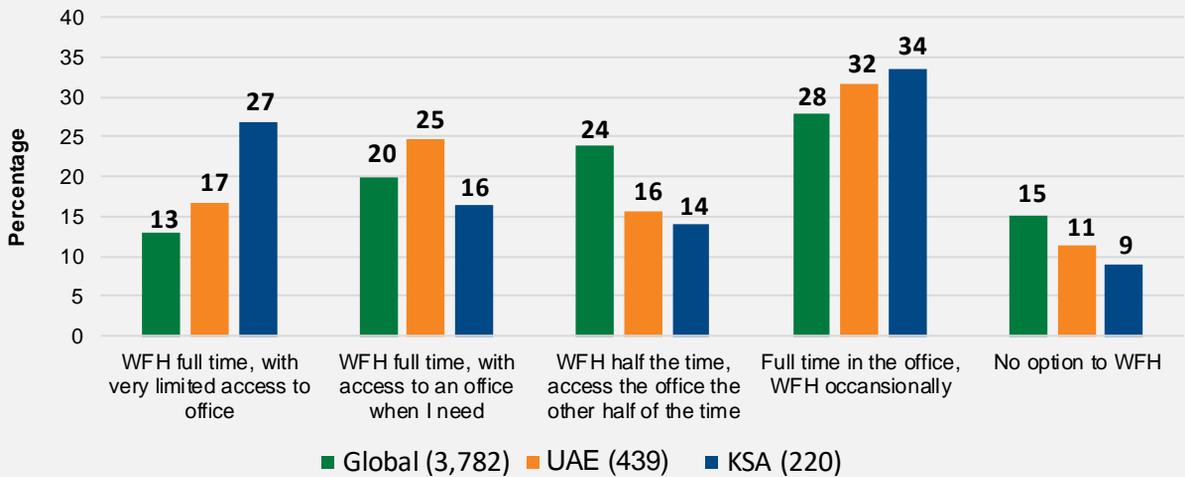


GLOBALLY WOMEN HIT HARD DURING THE PANDEMIC

- Globally women scored lower than men across all Well-Being indices. Against this trend women in KSA had higher scores than men across all Well-Being indices.
- Global gender gap has increased from 0.7 in 2019 to 1.8 divide in 2021.
- Globally 85% of women suffer from stress compared to 79% of men.
- Family and children are the only areas where women felt more positive than men.

A SHIFT IN WORK FROM HOME PREFERENCE

WORK FROM HOME PREFERENCE AMONG OFFICE BASED WORKERS



The pandemic has led to an increasing appetite to work from home among the 52% of office-based workers in the UAE and KSA.

In the UAE, 41% of office-based workers prefer to work from home full-time in some capacity. KSA is slightly higher at 43%. Interestingly, both markets also came in higher than the global average of 28% when it came to working from the office full time, with 34% of respondents in KSA and 32% in UAE saying they prefer this. Furthermore, women in the UAE were seen to prefer working from home full time more than men – 49% vs 37%.

Overall, respondents in the region were less inclined to a more hybrid working situation allowing for 50/50 split between office and home, preferring to have a defined location for their work.

Although employees appreciate the flexibility, safety and cost savings that work from home offers, they feel that it often leads to overworking. Distractions at home, lack of physical movement, and weaker collaboration are seen as the biggest disadvantages of work from home.

As remote working continues, 52% of

employees in the UAE and 43% in KSA are still working longer hours. Top reasons cited include excessive workload, high employer expectations and lack of a routine. People have also complained about virtual meeting fatigue.

Our surveys, over the years, have shown that stress continues to plague employee well-being and is closely linked with the mounting always-on culture. While lower levels of stress were recorded since pre-pandemic, UAE's stress levels are still among the highest globally.

We also witnessed a decline in physical health from 64.3 points in December 2020 to 62.8, which is a return to pre-pandemic levels as people have started going back to the workplace. An always-on culture has led to higher screen time and subsequently, lack of sufficient sleep, driving the lower performance of the physical well-being index. On the positive side, a surprising upside of the pandemic has been an improved ability to engage in regular exercise due to higher health awareness.

WHOLE HEALTH GAINS MOMENTUM



CHILDREN HELP IMPROVE WELL-BEING AND RESILIENCE

- Being a working parent of a younger child (aged under 18) is associated with greater overall well-being.
- This group is the most positive of any demographic across almost all elements of the five indices.
- For KSA and UAE, a majority (70% and 44%) of those working who do not have children are concerned about the amount of time they are able to spend with family and say they do not have a close-knit family that offers emotional support (73% and 58%).

The mindset around health has shifted with the evolution of the pandemic, with people opening up to a wider view of health inclusive of mental, physical and overall well-being across work, social and family.

Globally, 68% 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 67%. This shows a growing awareness and understanding of the impact of mental health on an individuals' overall health.

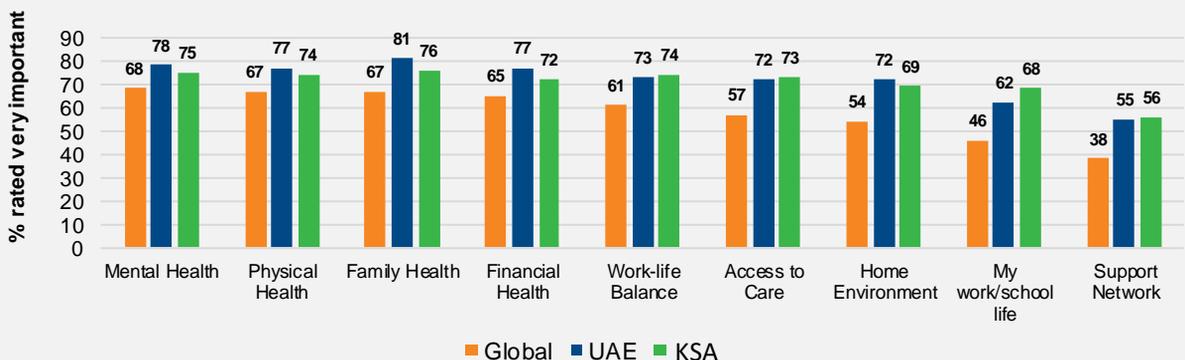
For KSA and UAE, there was a slightly different picture, with family health rated as the most important influence at 76% and 81% respectively, slightly ahead of mental (75% and 78%) and physical health (74% and 77%), followed by financial health (72% and 77%). Although this does not reflect the global sentiment, it perhaps shows the greater value placed upon wider

family health within a society where family is an integral aspect of culture. A majority (73% and 72%) of the respondents also place high importance on having access to care, such as medical advice or treatment, home environment and living conditions (69% and 72%) as they work more from home, and work-life balance (74% and 73%).

The overall trend for greater emphasis on holistic health makes it clear that support for 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.

People are now looking for enhanced health insurance packages that offer peace of mind. These have the potential to move from a “nice to have” to a “must have” that may well influence career decisions.

IMPORTANT INFLUENCES ON WHOLE HEALTH



VIRTUAL HEALTH PROVIDES A SAFE SPACE



Overall, KSA and UAE respondents were more likely than the global average to have used virtual health before and during the pandemic, with KSA in particular notable for their high pre-pandemic adoption. For example, 73% of KSA service users reported using virtual health before or during the pandemic for general health advice, including nutrition and lifestyle tips. This is significantly higher than the global average of 52% and 13% higher than the UAE at 60%.

Amongst those surveyed globally, usage of virtual consultations for therapy and counselling has increased by 89% since the beginning of the pandemic. Given the high starting point for both UAE and KSA, the change was less dramatic with just 59% increase in adoption for UAE and only a 1% difference for KSA.

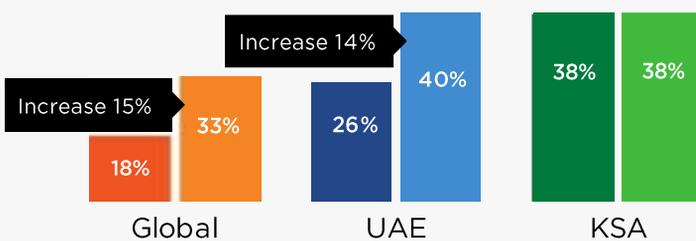
Globally, 68% of people said they would

consider or prefer to access therapy and counselling services virtually, increasing to 72% for the millennial (25–34-year-old) generation. KSA and UAE were two of the most enthusiastic markets globally, with 69% of UAE and 74% of KSA respondents saying they would consider or prefer to access therapy for mental health using virtual health.

When asked what most attracted them to virtual mental health consultations, the top three drivers for KSA are the ability to access care 24/7 (51%) and the fact it enables people to receive early diagnosis (51%). The third most important driver is that it enables them to be more open about their issues (45%). Although UAE respondents also mentioned 24/7 access (51%) and early diagnosis (44%), the second most important factor was actually the fact it made counselling more affordable (45%).

INCREASE IN MENTAL CONSULTATION USING VIRTUAL HEALTH

- ■ ■ Have accessed via virtual engagement before the pandemic
- ■ ■ Have accessed via virtual engagement during the pandemic



IN CONCLUSION

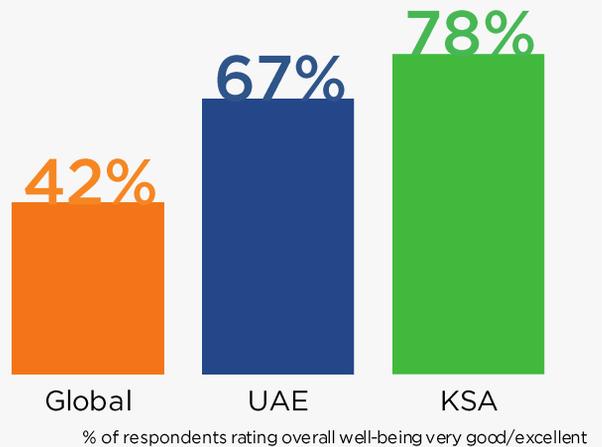
The outlook in both KSA and UAE is optimistic when compared to the global perspective, with over two thirds of UAE respondents (67%) and three quarters of KSA (78%) rating their overall well-being as very good or excellent, against a global average of just 42%.

This is perhaps an acknowledgement of the maturity of vaccination rollout programs in both countries and the greater relaxation of restrictions for residents. Maintaining and potentially boosting this optimism for the post-pandemic future, will require the safeguarding of family health and improving support for mental health.

The approach around the world in the next few months will be crucial to the success of overall recovery, which will also impact both KSA and UAE as they look to improve their economic outlook. It will be key to use lessons learnt in the past 18 months to inform strategies that ensure success for all. With health now a priority for everyone around the world, the opportunity is to build structures at family, community, corporate and national level that enable people to be healthy and to access the support they need.

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

HIGH LEVELS OF OPTIMISM IN KSA & UAE



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](#)