

Sun Life Canadian Health Index™

2012 Canadian Health Index Report



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Introduction

Canadians continue to navigate a slow — and for some, painful — economic recovery. This third edition of the Sun Life Canadian Health Index™ builds on previous research conducted in 2010 and 2011 to gain insight into how today's economy is impacting the health of Canadians. We want to better understand the relationship between work and health, and the effect that employment has on our mental and physical well-being.

Longevity is another theme that we explore — again from an economic angle. We know that many Canadians expect to live a long life (a view that is not unfounded), but too few of us are preparing financially for the health expenses we should expect in old age.

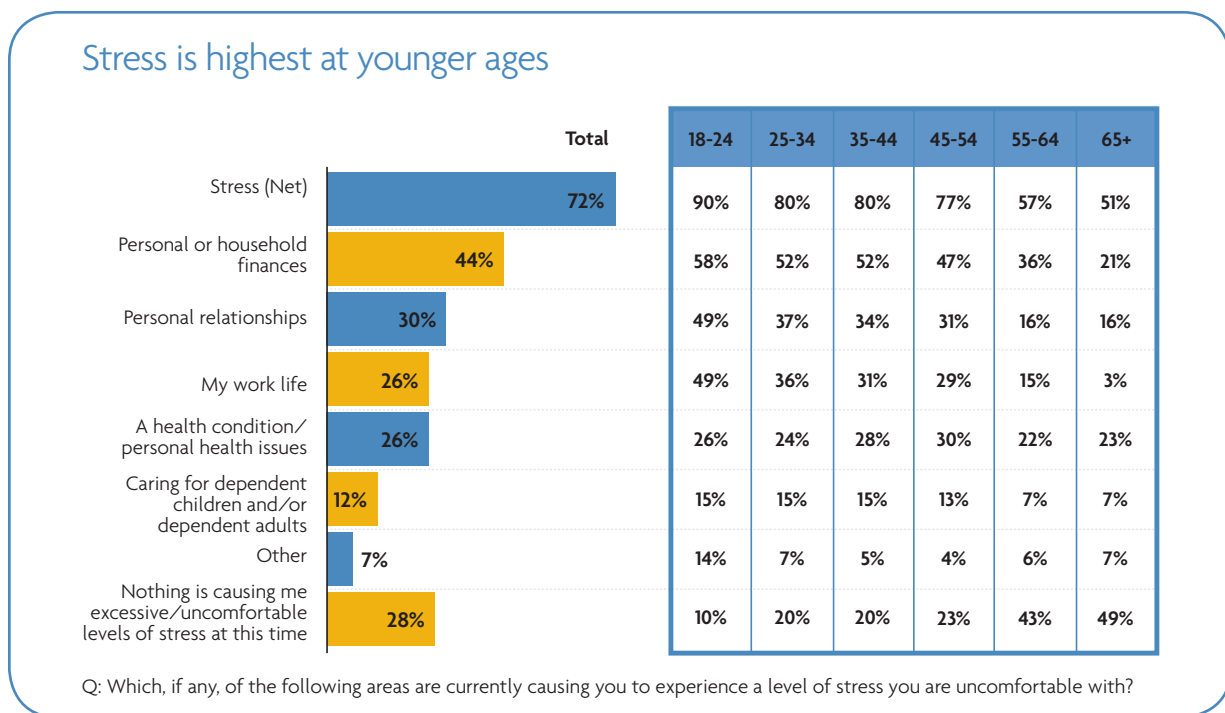
And while Canadians generally describe themselves as healthy, our behaviours don't always match up with that view. A significant number are unable to comfortably perform ordinary tasks (such as running a short distance to catch a bus, or climbing two flights of stairs) that would indicate a reasonable level of health and fitness. Simply put, we're not walking the talk.

Our goal with the Canadian Health Index is to contribute to the ongoing discussion about health among individuals, employers and policy makers. This research is dedicated to increasing our collective understanding of how life conditions and lifestyle choices impact our health, and to identifying solutions that will improve the status quo.

Section 1: Health watch — young Canadians in tough times

Canada’s weak economic recovery — now in its fourth year since the financial crisis of 2008 — is a driver of remarkably high stress levels, particularly among young adults across the country.

Nationally, stress is a major health issue. 72% of Canadians are experiencing excessive or uncomfortable levels of stress. And it’s the youngest who are most likely to feel the effects. Just 10% of Canadians aged 18 to 24 said nothing is causing them excessive or uncomfortable levels of stress at this time, and just 20% of Canadians aged 25 to 44 said the same. This compares to 49% of Canadians age 65 and over.

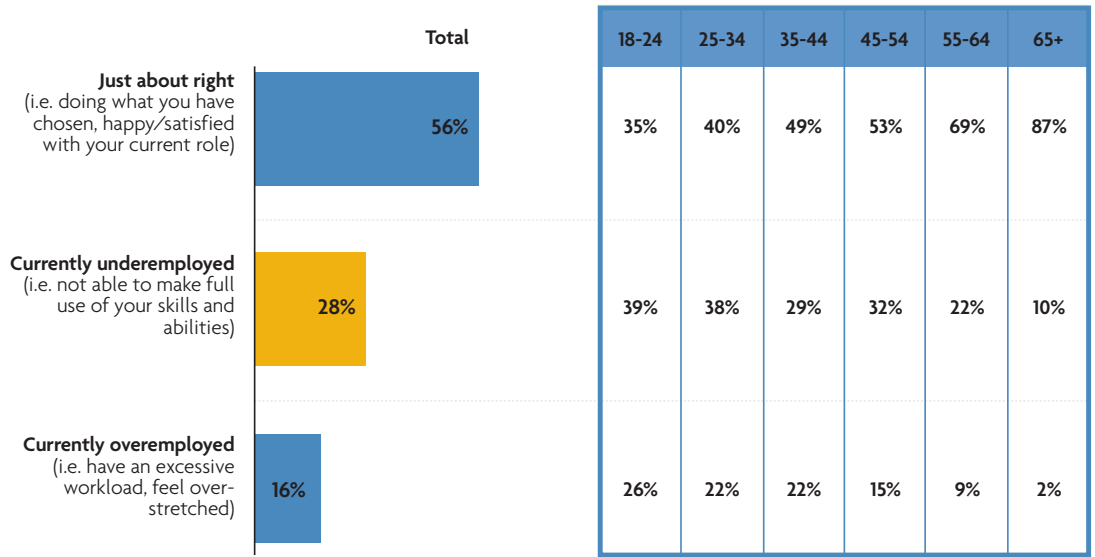


Four sources of stress are most common: personal or household finances, personal relationships, work life and a health condition or personal health issues.

The fact that two of the top four sources of stress relate to employment status is no surprise given our 7.4% national unemployment rate and an unemployment rate of close to 15% among young adults in this country. The story is even more dramatic when underemployment is factored in.

Among Canadians aged 18 to 24, 39% describe themselves as underemployed. Nearly as many 25- to 34-year olds (38%) say the same. These are individuals who are underutilized in the workplace and are not able to make full use of their skills and abilities. The national underemployment rate is 28%, according to this study.

Underemployment hits the youngest the hardest

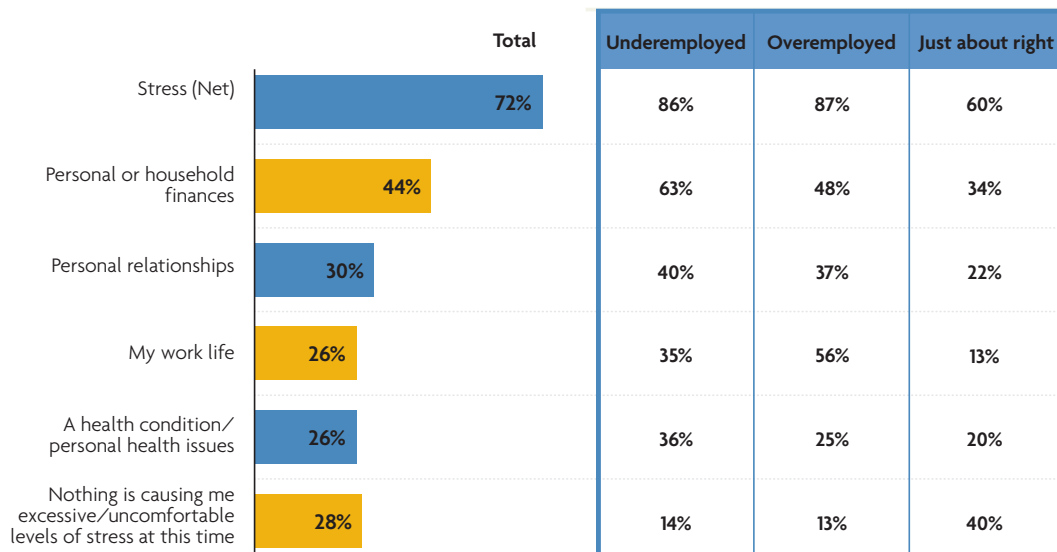


Q: Thinking about your current situation (employed/unemployed/retired)...Would you say you are...?

Underemployment and stress

There is a clear link between underemployment and higher stress levels.

Underemployment linked to higher stress levels



Q: Which, if any, of the following areas are currently causing you to experience a level of stress you are uncomfortable with? (Underemployed—not able to make full use of your skills and abilities; Overemployed—have an excessive work load, feels overstretched; Just about right—doing what you have chosen, happy/satisfied with your current role.)

In fact, it appears clear that despite all the stress that comes with a busy work life, full-time employed Canadians are in better shape emotionally and psychologically than Canadians who are employed part-time, underemployed or unemployed.

Three-quarters of Canadians who are working full-time or are self-employed rate themselves in the top quartile (score of 75 or more out of 100) for emotional health (75% and 78% respectively), compared to only two-thirds of part-time workers (67%) and a little more than half (56%) of the unemployed.

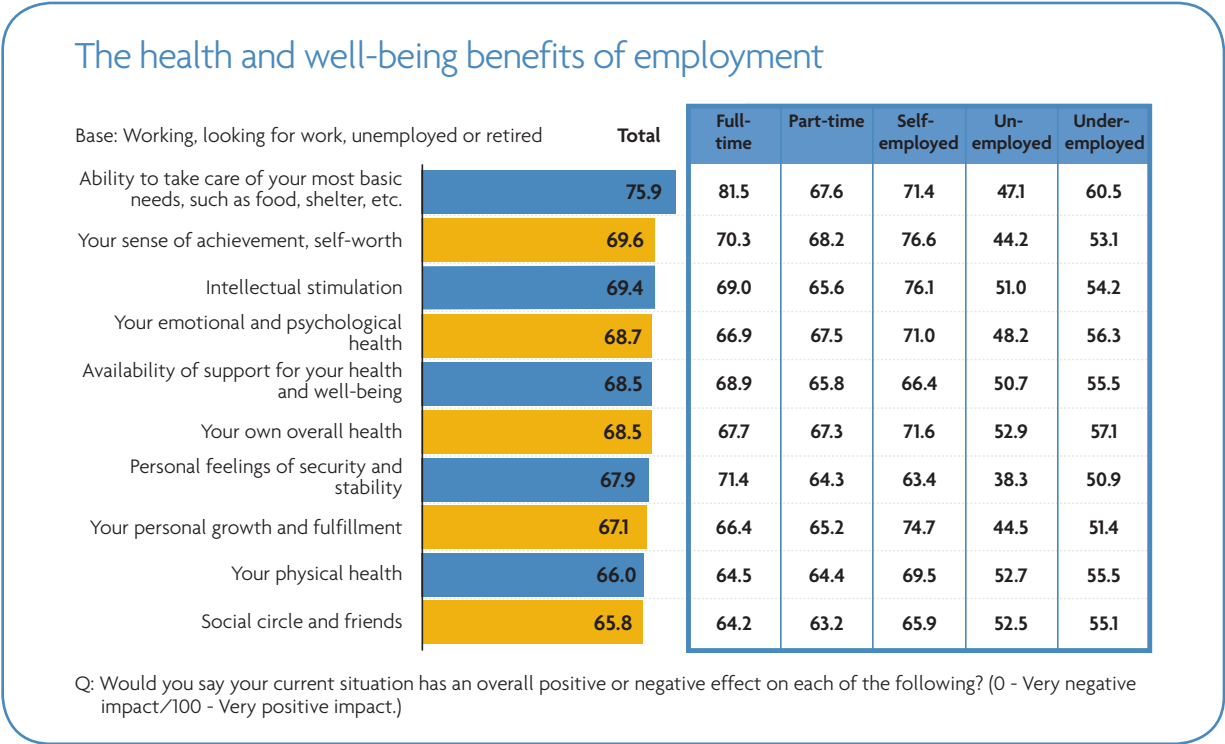
Full-time employees have better emotional health

	Employment status					Work/life balance		
	Total	Self-employed	Full-time	Part-time	Unemployed	Under-employed	Over-employed	Just about right
0-24	2%	-	2%	2%	3%	3%	3%	2%
25-49	5%	3%	4%	7%	11%	9%	9%	3%
50-74	20%	19%	19%	24%	30%	29%	22%	16%
75-100	72%	78%	75%	67%	56%	59%	66%	80%
Mean	79.4	83.8	79.6	76.9	72.6	72.8	75.4	83.7

Q: We'd like to ask how you feel, in general, today. In general terms, please indicate how you feel presently for each of the following—Your emotional/mental health. (100 - Excellent/0 - Very poor.)

Section 2: Work — it’s a good thing

The positive effect that employment status has on health can be seen across a range of measures. In terms of physical, emotional and overall health, full-time employed Canadians score themselves more positively than part-time workers, the underemployed and the unemployed.



One of the key reasons for this better health is the lower levels of stress that full-time working Canadians report. Work life is hardly stress-free, but individuals who are working full-time or self-employed are less likely to say they are unhappy or uncomfortable with their current level of stress, compared to those who are unemployed (23% versus 32% respectively). They’re also more likely to say that nothing is causing them stress at this time.

Lower stress with full employment

	Total	Self-employed	Full-time	Part-time	Unemployed
0-24	11%	10%	10%	15%	17%
25-49	12%	7%	13%	12%	15%
50-74	26%	25%	26%	28%	28%
75-100	51%	58%	51%	45%	40%
Mean	65.3	69.5	65	63.7	57.7

Q: Are you happy/comfortable with your level of stress? (100 - Completely happy/comfortable/0 - Very unhappy/uncomfortable.)

There are many reasons why stress levels are lower for self-employed Canadians or those working full-time. Less worry about finances is a significant example. Sixty-one per cent of unemployed individuals say that their personal or household finances are a significant contributor to a high level of stress, compared to only 44% of Canadians employed full-time.

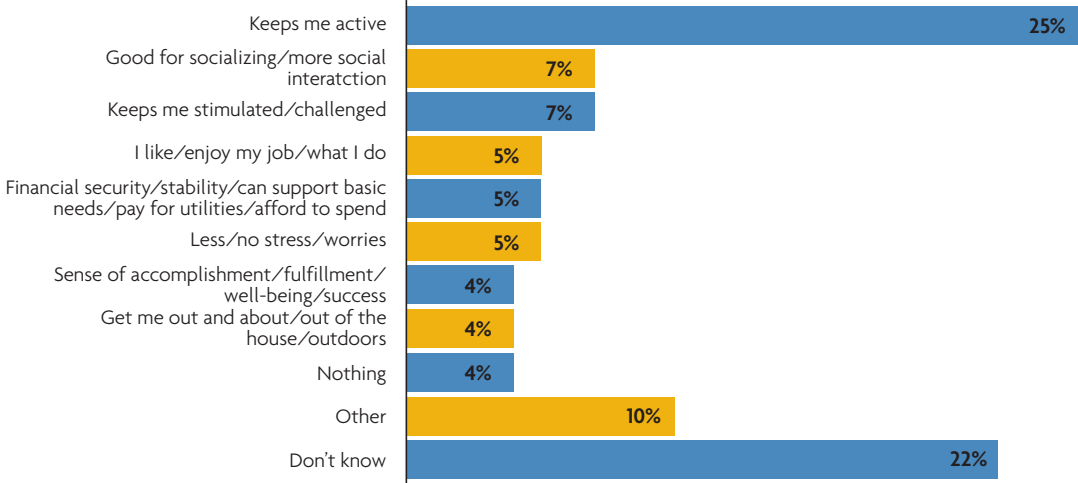
Less worry about finances for fully employed

	Total	Self-employed	Full-time	Part-time	Unemployed
Stress (Net)	72%	70%	76%	79%	81%
Personal or household finances	44%	45%	44%	52%	61%
Personal relationships	30%	29%	30%	37%	36%
My work life	26%	29%	42%	29%	24%
A health condition/ personal health issues	26%	17%	20%	28%	35%
Caring for dependent children and/or dependent adults	12%	10%	11%	11%	15%
Other	7%	4%	5%	6%	10%
Nothing is causing me excessive/uncomfortable levels of stress at this time	28%	30%	24%	21%	19%

Q: Which, if any, of the following areas are currently causing you to experience a level of stress you are uncomfortable with?

Respondents indicate a number of other health benefits — both emotional and physical — associated with work. The top three are keeping active, socializing and remaining stimulated or challenged.

Health benefits of work



Q: In what ways is your overall health being positively affected by your work?
 Note: All responses with 3% or fewer mentions excluded. Total percentage can exceed 100% due to multiple answers.

Unemployed individuals are greater than two-times more likely to say “they have always or usually felt overwhelmed by stress in the past month,” compared to full-time workers and the self-employed.

Higher stress for the unemployed

	Total	Self-employed	Full-time	Unemployed
Always/usually felt overwhelmed by stress in the past month	20%	16%	21%	30%
Occasionally/rarely felt overwhelmed by stress in the past month	65%	69%	69%	60%
Never felt overwhelmed by stress in the past month	14%	14%	10%	10%

Q: In the past month, how frequently have you felt overwhelmed by stress?

Unemployed individuals are also three-times more likely to say they “very often feel unable to control the important things in their life,” compared to full-time employed Canadians (18% versus 6%). And only one-third of unemployed Canadians say “they have rarely or never felt overwhelmed by stress in the last month.”

Unemployed feel less control over key elements in their life

	Total	Self-employed	Full-time	Unemployed
Very/fairly often	20%	12%	21%	38%
Sometimes/almost never	59%	66%	63%	51%
Never	20%	23%	17%	11%

Q: In the past month, how frequently have you felt unable to control the important things in your life?

Unemployed individuals are also more likely to have a greater number of health risk factors and more unhealthy behaviours (such as smoking, lack of exercise and poor eating habits) than full-time or self-employed workers. They have correspondingly lower expectations for how long they think they will live. Unemployed individuals expect to live at least two years less than those who are currently working full-time or self-employed (77.8 versus 80.1 years).

Unemployed less optimistic about life span

	Total	Self-employed	Full-time	Part-time	Unemployed
Life expectancy	80.8	80.8	80.1	81	77.8

Q: Based on everything you know today, to what age do you think you will live?

Support at work

Full-time work offers another key health advantage for employees — many have health support in the workplace. Almost three-quarters (73%) of full-time employed Canadians are covered by a group benefits plan, and 25% of employed Canadians have access to an employer-sponsored wellness program.

Respondents believe employers can play a role in managing emotional health issues. Eighty per cent believe that employers should help their employees manage stress and promote psychological well-being.

Section 3: Paying the piper — higher health costs for a longer life

As Canadians live longer, health costs gain more and more importance. Given the impact the baby boomer generation is expected to have on the country’s health care system, the issue of primary concern to most is how health expenses will be covered as they age.

Canadians expect to live a long life, with an average anticipated life expectancy of 81 years. More than two-thirds of Canadians (69%) anticipate reaching age 80, 43% think they might live anywhere from age 80 to 89, 21% expect to live into their 90s and five per cent believe they will reach 100.

Self-assessment: How long Canadians expect to live

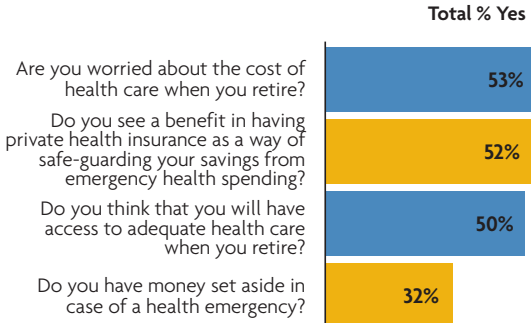
Life expectancy	Total
<50	2%
50-59	3%
60-69	7%
70-79	20%
80-89	43%
90-99	21%
100+	5%

Q: Based on everything you know today, to what age do you think you will live?

This might not be wishful thinking. According to Statistics Canada, the second-fastest growing segment of Canada’s population is people over 100. Their numbers increased by 25.7% between 2006 and 2011.

The issue is that while Canadians are living longer, and expect to live longer, they may not be planning for the 30 or more years that they might enjoy as a retiree.

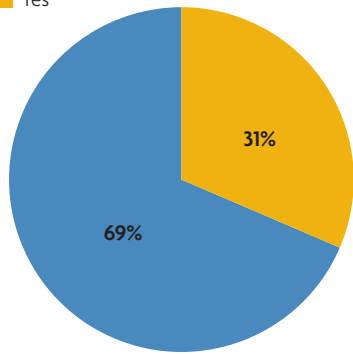
Disconnect between expected health care needs and planning



Only 50% of Canadians believe they will have access to adequate health care when they retire. Roughly the same number (52%), see a benefit in having private health insurance as a way of safe-guarding their savings. Despite this, only 8% have addressed their health insurance needs within a financial plan.

Canadians who have a financial plan

■ No
■ Yes



Q: Do you have a written financial plan?

Financial Plan Coverage

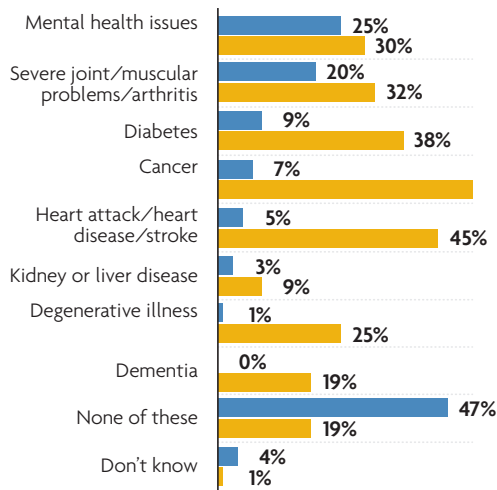
Household budget	71%
Personal net worth	55%
Retirement planning	54%
Investment management	53%
Life insurance	44%
Property and casualty insurance	38%
Health insurance*	27%
Tax and estate planning	26%
Education/college planning	15%

*This represents 8% of total Canadians (27% of 31% who have a financial plan)

Q: What does your financial plan cover?

Canadians are aware of the financial risks. Half of respondents have personally experienced a major health issue, and 80% have had someone very close experience a health issue. Based on this experience, almost half (46%) believe that a major health event would have a significant and permanent impact on their personal finances.

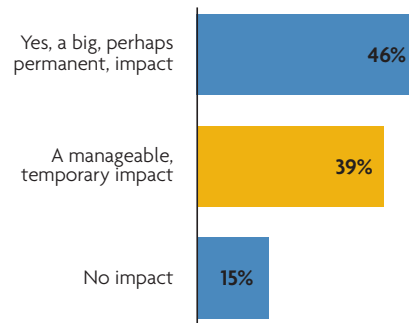
Health conditions experienced



■ Q: Which of the following health issues have you personally experienced?

■ Q: Has anyone very close to you experienced any of the following health issues?

Major health condition will have a financial impact



Q: If you were to experience a major health event (e.g. heart attack or cancer), would you expect that to impact your personal finances?

This is a key reason why three in 10 Canadians (29%) who expect a long life (80+ years) worry about outliving their retirement savings. One-third worry about the cost of drugs and medical treatments in retirement.

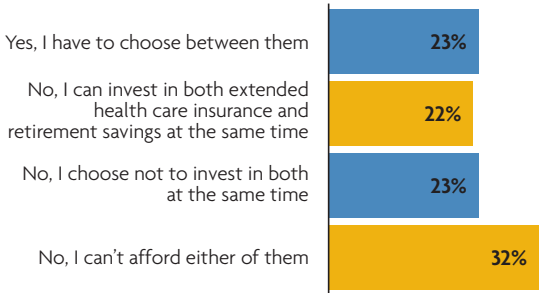
Those most likely to be worried about outliving their savings and about the cost of drugs and medical treatments in retirement are currently aged 35 to 54. These are high-demand years financially, and many Canadians are forced to make tough decisions about their expenses.

Mid-life worry about health costs and finances

	Age					
	18-24	25-34	35-44	45-54	55-64	65+
Outliving my retirement savings	18%	27%	40%	36%	29%	20%
The cost of drugs and medical treatments in retirement	20%	28%	38%	44%	35%	28%
I am not worrying about these things now	76%	64%	50%	47%	56%	65%

Q: Does a long life expectancy cause you to worry about any of the following?

Affordability of extended health care



Q: Do you find you have to choose between extended health care insurance (i.e. disability, critical illness and long-term care insurance) and retirement savings?

Affordability is clearly an issue. More than half of Canadians (55%) either can't afford extended health care or retirement savings or they have to choose between investing in extended health care or retirement savings.

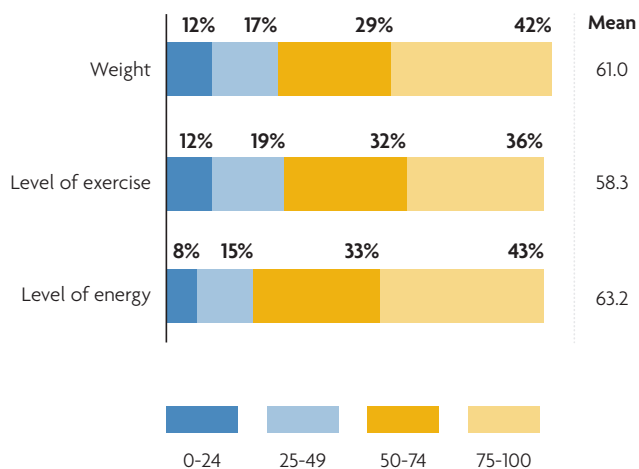
Section 4: Healthy behaviours — words versus actions

Expecting a long life without preparing for it isn't the only example of a disconnect between actions and words in our survey. Taking action on healthy behaviours is another.

More than three-quarters of Canadians (76%) think that living a healthy and active lifestyle is important. Nearly the same number (73%), have a good feeling about their overall health.

But are we that healthy? A closer look at the statistics reveals that there is room for improvement on many fronts when it comes to actual behaviours. And Canadians recognize this. More than eight in 10 (81%) believe they could improve their current level of health if they made healthier choices, such as exercising more, eating better, decreasing stress levels or quitting smoking.

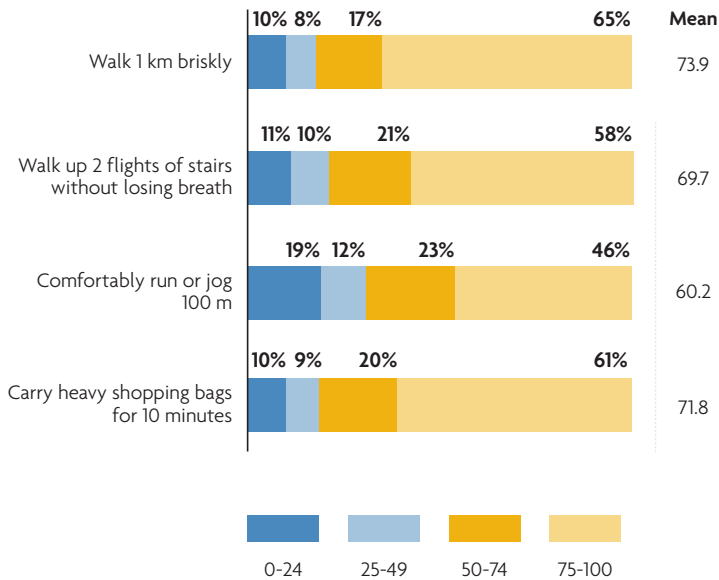
Key areas for improvement



Q: How comfortable are you with each?
(100 - Completely happy/comfortable, 0 - Very unhappy/uncomfortable.)

When we examine some key proxies for good health — such as weight, amount of exercise and energy level — only a minority of Canadians are happy with their current state. About four in 10 (41%) are comfortable with their weight, about one-third (36%) say they are happy with the amount they exercise and just over 4 in 10 (43%) say they are happy with their current level of energy.

Mixed results on physical tasks

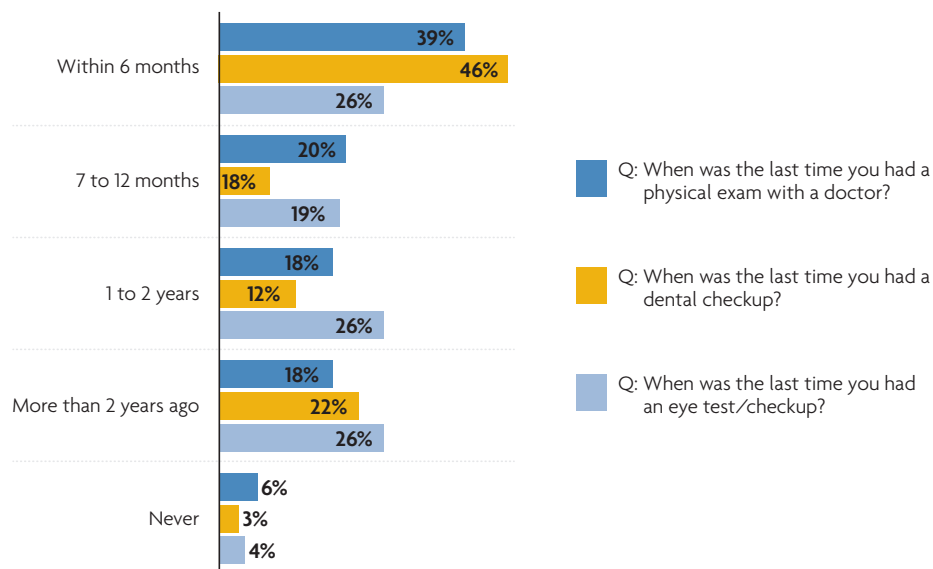


Q: How comfortably could you perform each of these activities?
(100 - Very easily/No problem at all, 0 - Can't do this at all.)

Looking at the ability of Canadians to perform certain physical tasks, the results are mixed. Two-thirds (65%) of Canadians agree strongly that they could comfortably walk one kilometre briskly. And 61% agree strongly that they can comfortably carry heavy shopping bags for 10 minutes.

But only 58% of Canadians say that they could walk up two flights of stairs without losing their breath. And less than half (46%), state that they could comfortably run or jog 100 metres to catch a bus or train.

Preventive care is lagging

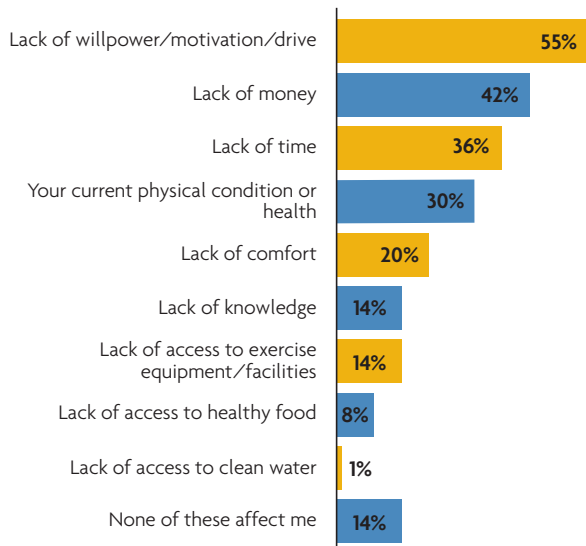


Q: When was the last time you had a physical exam with a doctor?

Q: When was the last time you had a dental checkup?

Q: When was the last time you had an eye test/checkup?

Barriers to better health



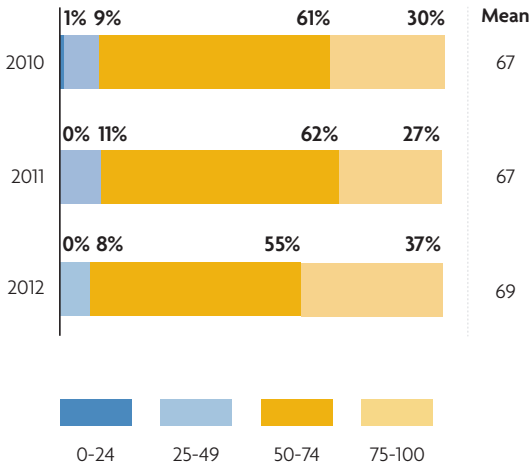
Q: Listed below are some reasons that people have said impact their ability to engage in healthy behaviours such as exercising regularly, eating a healthy diet or managing stress. Please check each of the following if it is regularly a barrier to you being able to engage in these types of behaviours .

There is also room for improvement when it comes to taking preventive steps to ensure better health. More than four in 10 Canadians (41%) haven't had a physical exam with a doctor in the last 12 months. More than one-third (36%) haven't had a dental check-up in the same time period. And 55% haven't had an eye exam in the past year.

The main barriers to healthy behaviours remain the same: time, money and most of all, willpower. Fifty-five per cent of respondents say they simply lack the drive and motivation to engage in healthy behaviours.

Section 5: Sun Life Canadian Health Index™ trends

Attitude toward health is improving



Q: Attitudinal Index (Scale 0-100) is a composite score based on four dimensions related to whether an individual holds a positive attitude towards attaining and maintaining a healthy lifestyle. The higher the score the more positive the attitude.

One of the trends revealed by this third edition of the Canadian Health Index was a more positive attitude toward health. Overall, there was a much greater increase in those with a very positive attitude, with 37% of Canadians scoring between 75 and 100 in attitude, versus just 27% in 2011. Changing attitudes is the precursor to changing behaviours that will lead to actual improvements in the health of Canadians.

About the Sun Life Canadian Health Index™

As a leading provider of individual insurance products and group benefit plans, Sun Life Financial is dedicated to the ongoing development of insights into the health of Canadians, and how the right lifestyle choices can prevent or reduce the severity and the impact of illness and disease.

The Sun Life Canadian Health Index™ plays an important role in the development of these insights, by providing a comprehensive snapshot of the attitudes, perceptions and behaviours of Canadians relating to their health.

About the survey

Our third Sun Life Canadian Health Index™ is based on findings of an Ipsos Reid poll conducted between June 29 and July 16, 2012. A sample of 3,113 Canadians from 18 to 80 years of age from the Ipsos Canadian online panel was interviewed online.

Ipsos employed weighting to balance demographics and ensure that the sample's composition reflected that of the adult population according to the 2011 Census data — and to provide results intended to approximate the sample universe.

A survey with an unweighted probability sample of this size and a 100% response rate would have an estimated margin of error of +/- 2 percentage points, 19 times out of 20, of what the results would have been had the entire population of adults in Canada been polled. The margin of error will be larger within regions and for other sub-groupings of the survey population.

A note on the charts in this report: "Total" figures refer to the results of the total base (i.e. 3,113). Sub-segment figures may not always equal the total base if all sub-segments are not included in the chart.

For more information

For more information on the Sun Life Canadian Health Index™, or any of the information presented in this paper, please contact Corporate.Marketing.and.Communications@sunlife.com.