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

# Sun Life Financial Assurance Company of Canada
GRPT094-E
Introduction

One year ago, we asked Canadians if they believed employers have a responsibility to support their employees’ physical and mental health. Resounding numbers – 84% and 86% respectively – agreed that companies have this accountability.

That triggered a lot of discussion with employee benefit plan sponsors and other industry stakeholders across the country. Surely, we heard, Canadians see themselves as having ultimate responsibility for their own health.

This year’s edition of the Sun Life Canadian Health Index – our seventh annual – confirms that and a number of other valuable insights.

We have more data for you on the financial impacts of serious health conditions. We found differences in how Canadians think about their physical and emotional health. Some of that is age-related, but there’s more to the story.

We uncovered a few surprises too. One example: about three-quarters of Canadians believe they’re entitled to employer-sponsored health benefits.

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Since its launch in 2010, this study has tracked how Canadians think and behave concerning their health. We’re proud of the work, and of how much input we’ve had from readers like you. To learn more, or to suggest questions for future study, email Corporate.Marketing.and.Communications@sunlife.com.

Life’s brighter under the sun
How are we feeling?

The overall Health Index includes questions covering health perceptions, attitudes and behaviours. We improved our index methodology this year. Previously, we asked all respondents a question about the financial effect of a serious health issue. Because only about half of Canadians have had that experience, we were asking a large number to anticipate a set of circumstances they’d never faced. This year, we only asked that question of Canadians who have had a serious health issue. This affects our calculation, so we won’t make comparisons with previous index results.

This year’s Health Index score is 71.4.

Underpinning that result are findings that came in low relative to last year. On a scale of 0 to 100, 71% report their overall health in the top quartile (i.e. a score between 75 and 100). That’s down from 76% in 2015. The mean score is 77, down from 79.7 a year ago.

Similarly, we see top-quartile scores from 64% of Canadians on their physical health and 71% of Canadians on their mental/emotional health. Both are down relative to 2015, when 68% and 75% reported top-quartile scores respectively. The mean for physical health this year is 74.6 (compared to 76.7 in 2015). The mental/emotional health mean score is 78.1 (down from 80.7).

To understand that national mental/emotional health result, it’s helpful to break the numbers down by generation. Younger Canadians report lower scores. This suggests a higher incidence of health issues and/or a greater willingness to share an honest self-assessment of their mental/emotional health.

Among Millennials (18 to 30), 58% rate their mental/emotional health in the top quartile. Compare that to 67% of Generation X (31-47), 70% of Late Boomers (48-57), 80% of Early Boomers (58-66) and 94% of Pre-Boomers (67+).

There is no statistical difference in top-quartile physical health scores across the generations.

For the first time this year, we asked Canadians to rate their financial health. Fewer than half (47%) rate this at 75 or better out of 100. The mean score is 65.6. We’ll continue to explore this as an element of overall health.
Last year’s study made news with two related findings. When asked if they believe employers have a responsibility to support their employees’ physical health, 84% of Canadians said yes. Eighty-six per cent said the same about mental/emotional health. That begged an obvious question about the responsibility we each have for our own health. So this year we asked two questions: one on primary responsibility and another on responsibility to support our health.

Here’s what we learned:

95% say they have primary responsibility for their own health (two per cent say medical professionals have primary responsibility). Immediate family and medical professionals rank highest on the list of sources of support.

91% say they have primary responsibility (two per cent say immediate family and two per cent say medical professionals). Immediate family and medical professionals rank highest on the list of sources of support.

84% say they have primary responsibility (eight per cent say immediate family, three per cent say my employer and two per cent say government). Government, immediate family and employers rank highest on the list of sources of support.

We also reported last year that Canadians expected to live one year longer than they did in 2014. The average life expectancy rate was 80.2 in 2014. It jumped to 81 in 2015. This year’s result is 80.9.
The financial effect of a serious health issue

Half of Canadians (50%) report experiencing one or more serious health issues. Here’s what that looks like in detail:

- 29% have experienced a mental health issue such as debilitating stress, anxiety, depression or substance abuse
- 16% have a chronic or degenerative condition such as diabetes, Multiple Sclerosis or Alzheimer’s
- 12% had a serious accident
- 10% experienced a serious health event such as a stroke, heart attack or cancer
- 2% have received a terminal illness diagnosis

Women are more likely to have experienced a mental health issue (35% vs. 23%). Men are more likely to have been in a serious accident (15% vs. nine per cent).

Four in 10 single Canadians (41%) report experiencing a mental health issue, compared to just 24% of those who are married or who have a partner.

And Canadians earning less than $50,000 annually are least likely to report experiencing no serious health issues. Just 42% of this group reported no issues, compared to 55% of those earning $50,000 to $99,999 a year and 54% of those earning $100,000 to $250,000. (Our sample of respondents earning more than $250,000 annually is too small for comparison purposes.)

Among the 50% who experienced one or more serious health issues, 42% report that it caused them some degree of financial hardship. One quarter (25%) report “some financial hardship” and an additional 17% report “significant financial hardship.”

Just 38% of Canadians who’ve been through a serious health issue report experiencing no financial impact whatsoever.

Life’s brighter under the sun
Reduced/depleted my savings
Impact of serious health issue on personal finances
Caused me some financial hardship
Caused me significant financial hardship
Increased my credit card debt
Caused me to use a personal line of credit
Caused me to borrow money from friends/family
Caused me to use some/all of my RRSPs
Caused me to remortgage my home
Caused me to return to the workforce from retirement
Caused me to sell my home and downsize
Other
No impact
Among the 50% who experienced one or more serious health issues, 42% report that it caused them some degree of financial hardship.

The differences between physical and mental health

We read a lot about the importance of treating mental/emotional health no differently than physical health. Nevertheless, many Canadians continue to think about the two differently. We developed identical questions to test respondents’ views on both. Their answers not only confirm our suspicion that Canadians are less comfortable discussing their mental health, they also point to important generational differences.
First, we asked respondents if they would be comfortable seeking professional help for a physical health issue. Close to half (45%) strongly agree that they would; 34% somewhat agree; 15% neither agree nor disagree; four per cent somewhat disagree; and two per cent strongly disagree.

Compare that to the same question on mental/emotional health: 34% strongly agree that they would; 32% somewhat agree; 22% neither agree nor disagree; seven per cent somewhat disagree; and five per cent strongly disagree.

Second, we asked if respondents would be comfortable discussing a physical health issue with their employer. On this one 12% strongly agree; 17% somewhat agree; 30% neither agree nor disagree; 19% somewhat disagree; and 23% strongly disagree.

Fewer are comfortable discussing their mental/emotional health. Just eight per cent strongly agree; 12% somewhat agree; 26% neither agree nor disagree; 21% somewhat disagree; and 32% strongly disagree.

These two charts report our results by generation. It is clear that across each age group, Canadians are more comfortable seeking professional help and having discussions with their employer about physical health. But while younger Canadians are more open to the idea of talking with their employer about either category of health issues, Early Boomers and Pre-Boomers report higher rates of willingness to discuss either with a professional.

We expected to see more openness among Millennials (relative to the other generations) across the board. That isn’t the case.

● I am comfortable seeking professional help for physical health issues
● I am comfortable seeking professional help for mental/emotional health issues

I am comfortable discussing my physical health with my employer
I am comfortable discussing my mental/emotional health with my employer

Canadians are more comfortable seeking professional help and having discussions with their employer about physical health.
What working Canadians think of employee benefits

Employer-sponsored health benefit plans provide a substantial financial advantage to employees who have access either through their workplace or via their spouse or partner’s workplace. These plans play such an important role that many Canadians have come to believe they should be a right.

Fully three-quarters of respondents (77%) say they “feel that all Canadian employees are entitled to receive a health benefits plan sponsored by their employer.” Forty-nine per cent strongly agree and 27% somewhat agree with that statement. It’s untrue obviously; employers are not legally required to provide health insurance to employees. Despite this, just five per cent of Canadians disagree with the idea that employee health benefits should be an entitlement.

There are statistical differences between men and women, between parents and non-parents and across household income levels. There are no differences between the provinces and generations.

EMPLOYEE BENEFITS ARE A RIGHT

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<th>Percentage that Would Participate</th>
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<tr>
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<td>women (81%)</td>
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<td></td>
<td>men (73%)</td>
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<tr>
<td>Have Children</td>
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<td>men (73%)</td>
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<td>Less than $50,000</td>
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<td>men (83%)</td>
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<td>$50,000 to $99,999</td>
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<td>$100,000 to $249,999</td>
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Life’s brighter under the sun
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 seventh Sun Life Canadian Health Index is based on findings of an Ipsos Reid poll conducted between Sept. 19 and 30, 2016. A sample of 2,402 Canadians from 18 to 80 years of age was drawn from the Ipsos I-Say online panel.

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

The precision of Ipsos online surveys is measured using a credibility interval. In this case, the survey is accurate to within +/-2.0% at 95% confidence level had all Canadian adults been polled. All sample surveys and polls may be subject to other sources of error, including, but not limited to methodological change, coverage error and measurement error.