



# Health is Cool!

Volume  
2

2007 Survey on Canadian Attitudes towards  
Physical and Mental Health at Work and Play



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## Searching for a balance

Canadians believe health is cool. They recognize that it is essential to achieve balance in their lives and have vitality when it comes to their physical and mental health. These are among the findings from our fourth Desjardins Financial Security Health Survey. By looking at the most important values as identified by the respondents and how they manage their lives at home and at work, this national research offers a fresh perspective on how people view their well-being financially, physically, mentally, and socially. Understanding how Canadians balance work and home is particularly important since it can have an impact on an individual's self-confidence, happiness and productivity.

Overwhelmingly Canadians list family as the most important value, while work rates low on the list, well after family, honesty and truth, and good health. Survey respondents also note there is a gap between personal values and those of the workplace, a potential source for disruption, stress and other mental health conditions.

Another interesting finding is that technology, which keeps us in constant communication with one another, continues to maintain stress levels at work. Unfortunately this workplace stress is often carried home with Canadians. Although 78% of respondents rate themselves as not being

workaholics, more than three-quarters (76%) say they need to put in the hours at work. However, the majority of people are still taking time to stop and smell the flowers: they still have regular sit-down meals with their families (72%) and plan on taking vacations (72%)—without the office BlackBerry or laptop (53%).

Additionally, Canadians perceive that their employers care about work-life balance and their supervisors have the tools on hand to ensure that everything remains in equilibrium. However, 42% think that our society does not support workers and work-life balance.

Through this book, we endeavour to offer a fresh perspective about health, work-life balance and monetary issues, and how these factors impact an individual's mental well-being in a format useful for individuals, employers, and plan sponsors. We hope you take time to review this information.



Richard Fortier  
President and Chief Operating Officer,  
Desjardins Financial Security

**First row:**

**Paula Allen**

Vice-president  
Health Solutions and  
The Shepell-fgi Research Group

**Christine Ball**

Director of Employee Services  
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**Mary Ann Baynton**

Director, Mental Health Works  
CMHA, Ontario

**Ed Buffett**

President and CEO  
Buffett & Company Worksite  
Wellness Ltd.

**The Desjardins Physical and Mental Health Research Survey  
Advisory Board**

To help us learn about how Canadians feel about health issues at work and home, we engaged a roundtable of industry professionals to review and discuss the results of our 2007 national survey on Canadian attitudes towards physical and mental health. The insights of this group of highly experienced and respected professionals has added immeasurably to our understanding of mental health issues among working Canadians. The commitment of their time and expertise is greatly appreciated and we're certain that you will find their comments on the survey results a valuable resource in understanding this topic.

**Second row:**

**Dr. David Goldbloom**

Menai Bridge Physician-in-Chief  
Centre for Addiction & Mental  
Health

**Anne Nicoll**

Principal  
Mercer Health & Benefits

**Glenn Thompson**

CEO  
CMHA, National

**Bill Wilkerson**

Co-Founder & CEO  
Global Business Roundtable on  
Mental Health

**Dr. Irvin Wolkoff**

Not shown: **Gerry Smith**  
VP of Organizational Health and  
Training, Shepell-fgi



## Methodology

SOM conducted the telephone survey on behalf of Desjardins Financial Security between February 12th and March 14th, 2007. In total, 1,508 interviews were conducted with a representative sample of Canadian adults. The sampling plan provides proportional estimates with a maximum margin of error of plus or minus 2.6% at a 95% confidence level (19 times out of 20). The data was statistically weighted to accurately reflect the composition of Canadians by region, gender and age based on 2001 Census information.



## Letter from the President of the CMHA

The Canadian Mental Health Association is pleased once again to have the support and partnership of Desjardins Financial Services on many of our annual Mental Health Week programs and publications across Canada.

This Health is Cool document is a very significant way that DFS is demonstrating its belief in and corporate commitment to assisting Canadian employers, workers and general citizens to deal more effectively with the preservation of mental health and best services for those with a mental illness.

Mental health problems are estimated to cost the Canadian economy 33 billion dollars each

year in lost productivity. One in five Canadians will develop a serious mental illness in their lifetime. Work-Life Balance can reduce those losses. Workplaces and schools that support balance and offer early intervention when it is most effective can achieve greater success for all employees and students and improve the bottom line.



Judith Watson B.Sc.N. M.S.A. (Health)  
President  
Canadian Mental Health Association  
National

# Can Canadians Find a Cool Health Balance?



Life often comes down to simple questions, such as: Do I need groceries, a raise or a well-deserved break? Yet, these everyday queries hint at the larger issues that preoccupy Canadians. The 2007 Desjardins Financial Security National Health Survey asks them to stop to think about what's happening in three important areas of their lives: health, wealth, and mental well-being. How do these areas affect each other? Is it possible to balance the pull of one over the other? This year's survey findings show just how well we're doing.

## Saying Yes to Balance

Everyday challenges can turn into overwhelming demands, and finding balance between two key areas, work and private life, is important to Canadians. Almost all (96%) of respondents to the 2007 Desjardins Financial Security National Health Survey who gave a definition of work-life balance either "totally" or "somewhat agree" that they'd like to achieve work-life balance. The same number say they have support in that quest from friends and family. But will they achieve that balance? Although most agree that society (58%) and their employers (70%) back them, only 27% "totally agree" that a healthy balance is attainable, while 44% "somewhat agree" that it's doable.



Keeping things on an even keel comes with certain pressures. What's on their minds? For most, it's money and jobs: 30% point to finances as their top stressor and 19% cite work pressure. Problems at home take a toll too, with family matters creating stress for 17%. Dealing with both turns up the heat: 6% say lack of time is their biggest stressor.

**30%** of Canadians point to finances as their top stressor and 19% cite work pressure

## What is Stress?

Stress is never just one factor, but a series of inter-related things, says Dr. Irvin Wolkoff, a Toronto-based psychiatrist. "It's a complex concept." Being busy doesn't necessarily create stress, Dr. Wolkoff says. And measuring it isn't easy. What might be a minor chore, like buying groceries, for one person might be a major stressor for someone who doesn't have a job.

### And What is Work-Life Balance?

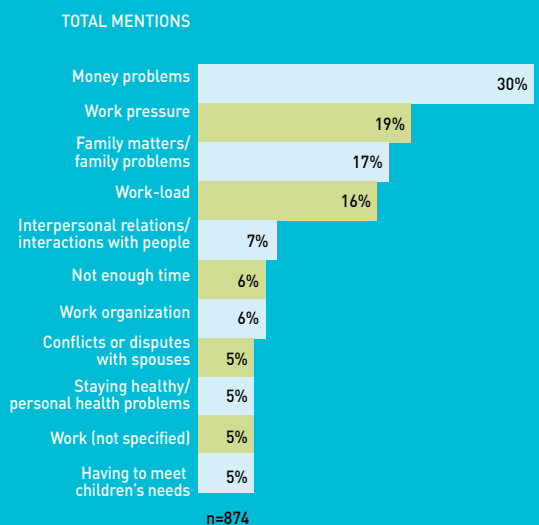
According to working Canadians, work-life balance means:

- a balance between their work and personal life, 36%
- managing their own life, 11%
- being organized with their work and life, 8%
- having a positive attitude, 3%

### Talking About Work-Life Balance

Of those who defined work-life balance, 59% turn to their spouses to talk about any worries they may have on the work-life balance front. Other immediate family members are next in line (44%), with friends (32%) or a close friend (28%) not far behind. Few turn to their work supervisors (14%) or their colleagues (5%).

### WHAT CAUSES YOUR STRESS? [Asked to full-time and part-time workers.] In your life, what causes you the most stress? What else?



Mentions below 5% are not included in this chart.

# Mental Health: An Inner Checkup

It's less obvious, but how does Canadians' inner health match up with their outer well-being? Most (73%) describe their mental health as either "very good" or "excellent," up from 67% in 2006. But it's still a concern: 12% say they've personally suffered from mental illness—which is described as mood swings, changes in the way people think or act or an inability to function—either in the past or present.

Their experience with mental illness is personal. Over one-third (38%) know a friend, colleague or family member with a mental health illness. That exposure tends to come from relatives: 71% say it is a family

member; 35% say it is a friend; and 19% say a colleague. Forty-one per cent had either experienced mental illness themselves or know someone who has. Overall, those numbers show a heightened awareness of mental health issues among Canadians.

"The public has accepted major mental illnesses as authentic medical conditions, the business case has been embraced by major corporations, and as a social and economic concern, the matter is more relevant than ever," says Bill Wilkerson, Co-founder and CEO of the Global Business Roundtable on Mental Health.

## Signs of Mental Health Issues

Being preoccupied, distracted or anxious can also indicate mental health issues, according to Mary Ann Baynton, Director, Mental Health Works at the Canadian Mental Health Association (CMHA), Ontario. "People may attribute these feelings to circumstances rather than to their own well-being," she says.

### HOW DO YOU VIEW YOUR MENTAL HEALTH?

(All respondents)

Given your knowledge and experience of mental health and illness, would you say that your mental health condition is:

39% Excellent  
34% Very good  
20% Good  
6% Fair  
1% Poor  
n=1,508

### WHO IS AFFLICTED?

(All respondents)

Mental illness is characterized by mood swings, changes in the way one thinks or acts, as well as not being able to function in society for a long period of time. (For example: major depression, schizophrenia, anxiety, personality disorder, anorexia, bulimia, etc.)

12%  
YES

Have you already suffered from a mental illness or are you currently suffering from a mental illness?  
(n=1,495)

38%  
YES

Has someone close to you, that is, a friend, a colleague or a family member, already suffered from a mental illness or is someone close to you currently suffering from a mental illness?  
(n=1,500)



# Healthy and Wealthy

It's their biggest worry, so how are Canadians actually doing on the financial front? Most are feeling good about their finances. The majority (78%) of Canadians report a steady income and 64% say they've saved for retirement. Over one-third (35%) say they have a written financial plan for the future. And their overall financial security? More than two-thirds (69%) say it's "good," "very good," or "excellent"—down from 73% last year.

**64%** of Canadians say they have saved for retirement and 35% say they have a written financial plan for the future.

## Financial freedom

What would they worry about if they won the lottery? Once they've taken care of finances, Canadians look to their physical health: 19% say personal health would be their next concern. They seem to be taking good care of themselves: 62% say their physical health is either "good" or "very good" and 25% say it's "excellent," up from 17% in 2006. Only 4% feel that it's "poor."

### HOW HEALTHY ARE YOU?

(All respondents)

Given your knowledge and experience of physical health and illness, would you say that your physical health condition is:

- 25% Excellent
- 34% Very good
- 28% Good
- 9% Fair
- 4% Poor

n=1,508

High levels of stress are linked to heart disease and stroke. Just under one-quarter (23%) of survey respondents blame one or several physical ailments on stress, anxiety or major depression suffered in the past two years. When this happens, working Canadians take a differing approach to coping: 36% take time off work; 64% try to keep their usual schedule; 49% rest more than usual; 51% try to maintain time spent with family and friends. Others (27%) turn to addictive habits, like eating (40%), shopping (21%), and drinking alcohol (19%). Why? When people aren't feeling well, they don't have the same insights into their behaviour, notes Anne Nicoll of Mercer.



# Stress Busters

## How do Canadians deal with stress?

Their answers show that many don't deal with their challenges directly. "They are distracting themselves or avoiding them," says Anne Nicoll, Principal, Mercer Health & Benefits.

This is what the survey respondents say they do to cope with stress:

- 43% do physical activities
- 16% talk to a trusted friend or family member
- 13% read a book
- 11% engage in a relaxing activity like yoga or meditation
- 10% watch TV or a movie
- 9% do outdoor activities (hiking, walking, fishing, etc.)
- 7% rest or sleep
- 6% get away from stressful situations or focus on something else
- 5% take a vacation
- 5% enjoy a hobby or play games
- 5% do nothing



**74%** of Canadians derive their values from their families.

But many (48%) acknowledge that values have shifted over time. This may be because it's harder to keep up with core values in a fast-paced lifestyle. For instance, 28% of workers say they don't have regular, sit-down meals with their families anymore.

What's getting in the way? They are certainly working harder than ever: 30% say they almost always take work home with them, and 57% say they have too much to do. Stress from outside forces, including crime (66%), taxes (55%), government spending (52%), and healthcare (52%) also cause stress, Canadians say.

# Embracing What's Important

Certain things are vital to our search for balance. Canadians cite family (54%) and honesty (25%) as their most important values. Twenty-five per cent say they can live according to these values always, while 70% say they can do it most of the time—but 29% say it's fairly or very stressful to do so. Most say Canadians derive their values from their families (74%), some from friends (31%), while 25% turn to the media. A small percentage point to the Internet (8%) as the source of their values, and 14% say they draw theirs from the workplace.

## Do you take work home?

Thirty per cent of Canadian workers say they almost always take work home. Although less than one-quarter (22%) call themselves workaholics, more actually behave like one, keeping long hours and packed schedules, says Gerry Smith, vice president of organizational health and training at Shepell.fgi Research Group.



**49%** of Canadians think they have maintained control on the job, and some (34%) even say they have more control at work

# Staying in Control

Staying on top of things helps maintain balance. Though almost half (49%) of workers think they have maintained control on the job, and some (34%) even say they have more control at work, 17% say that control has gone down.

In some cases, Canadian workers don't think they're in control. For instance, 57% think they have too much to do and not enough time to do it all. But they also don't think they have a choice:

76% either "totally" or "somewhat agree" that they need to work as hard as they do. Why?

Forty-two per cent fear they'll look bad or be fired if they don't keep up with the workload, while 41% "somewhat" or "totally agree" that they don't have enough influence over their daily work. Thirty-nine per cent either "totally" or "somewhat agree" that they spend more time working or thinking about work than anything else.

## What kind of help is there for workers?

- 38% are part of a group insurance plan
- 34% have a health screening program
- 31% have a fitness program
- 29% have a smoking cessation program
- 17% have a nutrition program

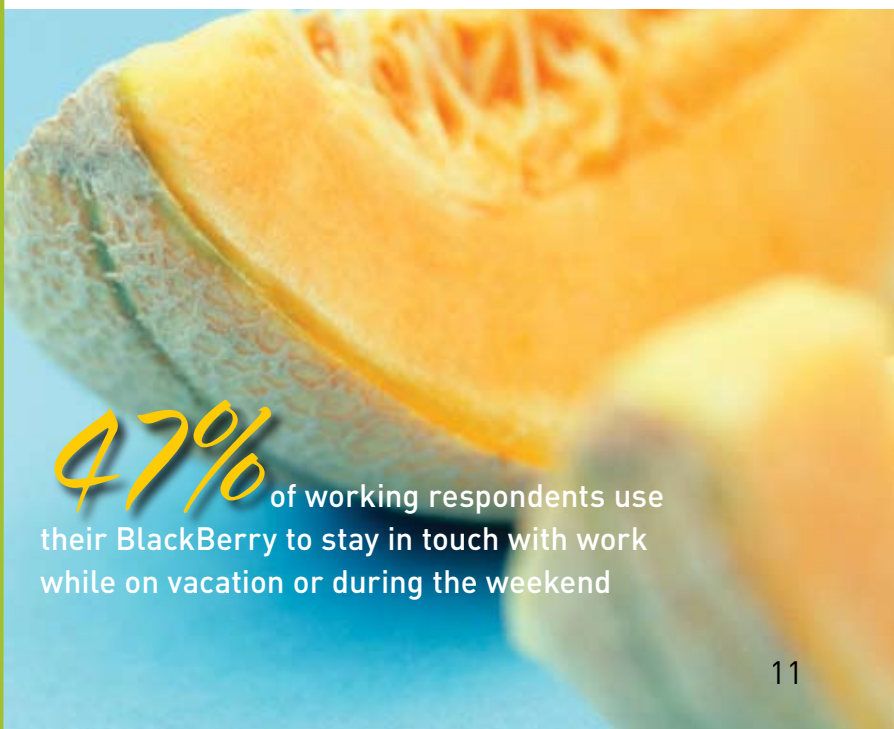
And 32% of respondents say they have used one of these wellness programs.

# Is your employer helping?

Overall, Canadian employees say there are efforts made at their workplace to try to help them keep things on an even keel: between 75% and 82% either “totally” or “somewhat agree” that their senior leaders and supervisors ensure workplace health and wellness on the job, and say their workplace provides them with services and tools, like insurance plans and fitness programs, to try to help their physical health.

Some on-the-job tools can create more imbalance, though. Forty-seven per cent of working respondents take their BlackBerry with them to check with work while on vacation or during the weekend. As a whole, they aren’t fully decided on whether the constant contact helps (20%) or hinders (22%) their stress levels. A bigger problem: BlackBerry exchanges promote a curt, impersonal way of communicating, says Mercer’s Anne Nicoll. “It’s replaced face-to-face contact.”

Most people turn to technology because it’s useful, adds Dr. David Goldbloom, of the Centre for Addiction and Mental Health. The challenge, he says, is to balance the amount of time we spend using BlackBerries, computers or even TV.



**47%** of working respondents use their BlackBerry to stay in touch with work while on vacation or during the weekend

# A Healthy Pace

Why do we work as hard as we do? Canadian employees who say they don't have a choice in how hard they work are doing it for different reasons. Some are pressured by outside forces, like making ends meet (12%), employer expectations (12%), and their workload (12%). Others are prompted by more internal motivations: 11% say they want to get the job done properly; 11% say they do it for personal fulfillment. A smaller percentage say they do it out of fear (8%) of being replaced. Some people thrive on hard work, says Dr. David Goldbloom of the Centre for Addiction and Mental Health (CAMH).



## Self-Help

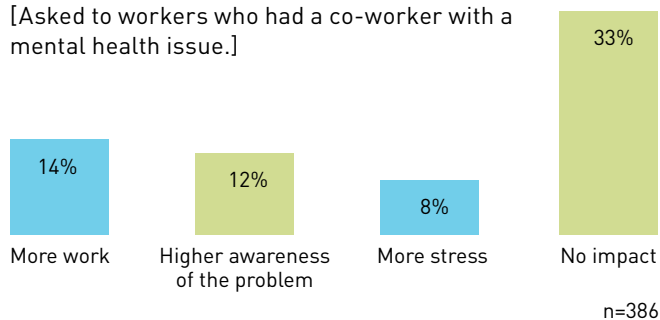
For some Canadian employees, the overlapping pressures at home and on the job can be overwhelming. Many of the working respondents (43%) have had a co-worker suffering from a mental health issue. Where do they go for help? Most deal with it themselves—just over half (51%) don't go to anyone for help or guidance when they realize that a co-worker has mental health issues. Only 8% went to a supervisor, 7% turned to an employee assistance plan (EAP), and just 3% went to their top manager or to family or friends. "They don't know how to deal with it," says Ed Buffett, President and CEO of Buffett & Company Worksite Wellness Ltd.

When someone sees a co-worker struggling with mental health issues, why don't they seek help at work? Although most employees think their workplaces have good communication (79% either "somewhat" or "totally agree"), the lines of communication may be fuzzy when it comes to company health and wellness programs or resources—especially those dealing with mental health, notes Mercer's Anne Nicoll. "Some messages aren't getting through."

In other cases, managers or supervisors may not have the training or the resources to deal with mental health problems among their workers, says Gerry Smith, vice president of organizational health at Shepell.fgi Research Group.

### What was the impact of having a coworker with a mental health issue?

[Asked to workers who had a co-worker with a mental health issue.]



# 34%

of Canadians saw  
a positive attitude from colleagues and  
management



## Back to Health, Back to Work

Mental health problems can mean an empty desk or a smaller team on a shift. While 34% of working respondents have seen a co-worker take time off because of mental health illness, only 26% say that the colleague came back to work after their leave. And many are at a loss for ways to cope. Most (57%) didn't get any preparation to help them welcome the co-worker back. Few received specific briefings (3%), changes in work conditions (2%), and special training (1%).

But they did see some good results:

- 34% saw a positive attitude from colleagues and management
- 17% say things went back to normal
- 10% say their colleague gradually reintegrated
- 6% say their co-worker was happy to be back

## What could have used improvement?

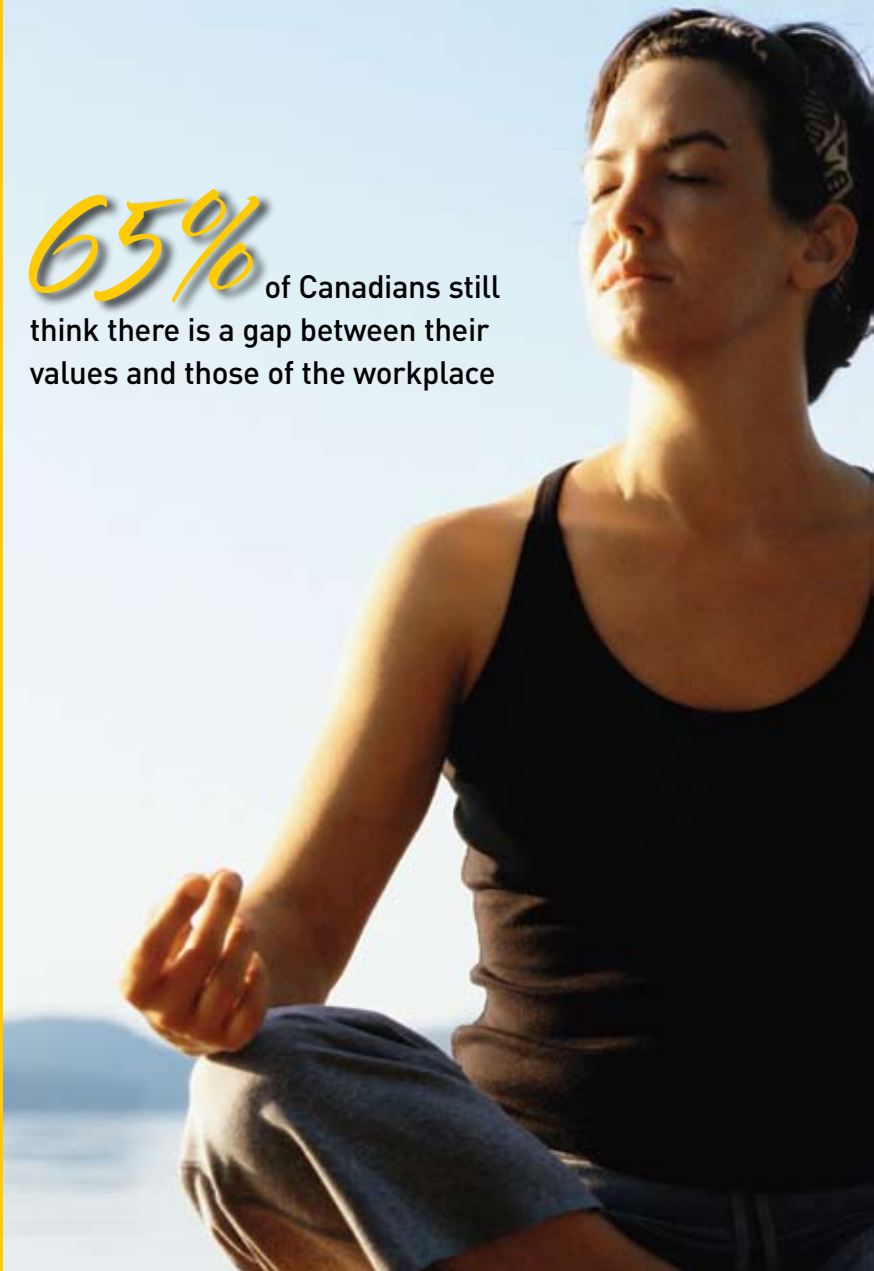
- Working conditions (13%)
- More information for co-workers (12%)
- A better approach to the problem (9%).

Everyone in the office should understand that depression can be episodic. "It may recur and can have physical effects as well," says Mary Ann Baynton, of the CMHA. "That's why prevention is so important."

## Respect?

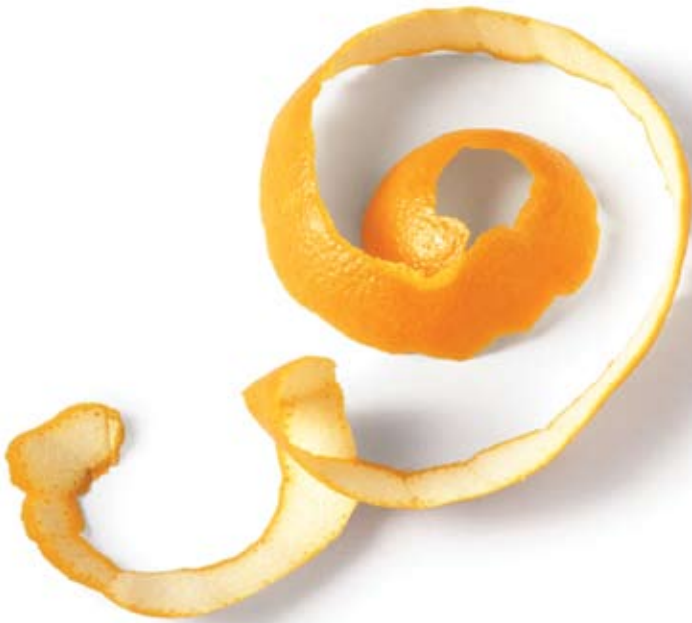
Everyone wants respect, especially at work. Are they getting it? The majority of Canadian employees say they are: 74% say they get adequate recognition on their job performance.

**65%** of Canadians still think there is a gap between their values and those of the workplace



## Talking It Over

Most employees think their workplaces are supportive. But the majority (65%) still think there is a gap between their values and those of the workplace: 51% say it's a minor gap, while 14% say it's a major one. One explanation is that messages may be crossed, says Mary Ann Baynton of the CMHA. "Sometimes a person's perceptions [that they have to work around the clock] don't actually reflect the company's expectations. One way to help is to foster workplace relationships, she advises. Another is for companies to keep families in the loop of wellness campaigns. But companies should realize that even small gaps can grow quickly, increasing stress, and even health problems, on the job.



## About Desjardins Financial Security

Desjardins Financial Security, a subsidiary of Desjardins Group, the largest integrated cooperative financial group in Canada, specializes in group and individual life and health insurance, and savings products and services. Every day, over 5 million Canadians rely on Desjardins Financial Security to ensure their financial security. With a staff of over 3,700 employees, Desjardins Financial Security manages and administers close to \$20 billion in assets from offices in major cities across the country, including Vancouver, Calgary, Winnipeg, Toronto, Ottawa, Montreal, Quebec, Levis, Halifax and St. John's.

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### Savings Products for Individual Investors:

- Millennia III Segregated Funds
- Selective Advantage Index
- Alternative Allocation Portfolio
- Strategic Index Plus
- Tactical Index Plus
- Annuities
- Guaranteed Investment Certificates

### Group Retirement Products and Services:

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- Destination Program (retirement transition program)
- My Personal Teller Transactional Services (on-line and phone services)
- Integrated Investor Profiles and Investment Options
- TRACE, Life Cycle Environment

### Group Insurance Products and Services:

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- Health Track Insurance
- On-Line Services
- Flexible Benefits Plan
- PerformPlus (group insurance for small and medium-size companies)

### Life Insurance Products for Individuals:

- PACE UL platform
- Life 20
- Golden Edge
- Term 10
- Term 20
- MaxLife Term to Age 100
- Guaranteed Whole Life
- Mortgage Protector
- LifeStart 15

### Health Insurance Products for Individuals:

- Independent Living
- Harmony
- Harmony New Generation
- Consumer's CI T10/T20
- Health Care Advance
- Enhanced Term 10 with CI Advance
- SOLO
- Solo Health
- Mortgage CI Protector

Work-Life Balance:

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