



Health is Cool!

Volume 3

2008 Survey on
Canadian Attitudes
Towards Physical
and Mental Health

Size up how your work-life

balancing act is affecting your health

www.healthiscool.ca

Partner in mental health leadership:



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Keeping cool in a stressful world

Are Canadians cool with their physical and mental health? Are they balancing the conflicting demands of family and work? Are they coping with stress and confronting financial challenges?

The fifth edition of the Desjardins Financial Security Survey on **Canadian Attitudes Towards Physical and Mental Health at Work and Home** takes the temperature of Canadians' attitudes towards health, wealth and mental well-being.

We encourage plan sponsors and benefit consultants to use these findings and the insights we've included from the Desjardins Financial Security Research Survey Advisory Board to design plans that are targeted to employees' needs and priorities. Take advantage of this information to build workplaces that are productive, healthy—and cool.

Stay well!
Desjardins Financial Security

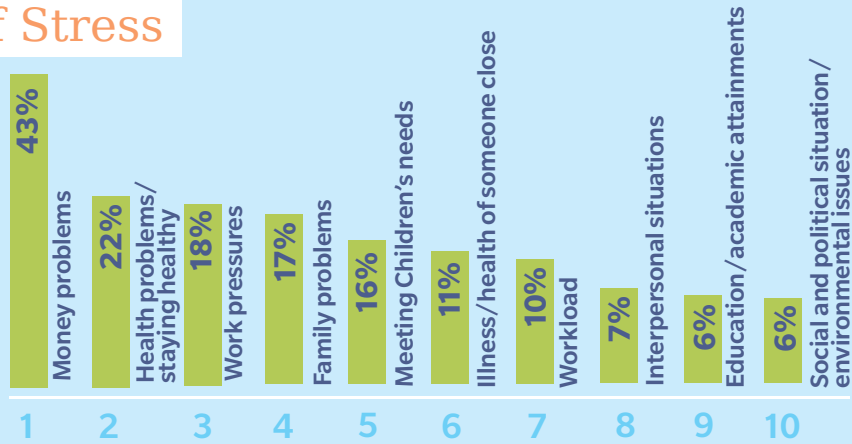
THE SURVEY

Researcher SOM conducted telephone interviews on behalf of Desjardins Financial Security with 1,594 Canadian adults between February 7 and March 10, 2008. The sampling is statistically weighted to represent the general population, and provides estimates with a margin of error of plus or minus 2.6%, 19 times out of 20.

Top Sources of Stress

When asked what aspects of life are most stressful, 23% of respondents ranked money as number one—and money was cited among the top three sources of stress by 43%. Sound familiar?

Here are the top 10 greatest sources of stress Canadians cited in our survey.



Feeling stressed out?

Deep breathing and other stress-reduction strategies are familiar to most of us, but these findings suggest we may need to tap into a wider range of tools to cope with the realities of our day-to-day stresses.

Many workplaces offer employees programs to help them better manage their stress. But given that money is Canadians' greatest concern, "You have to wonder if perhaps bringing in a financial planner or a debt organizer could be more important for maintaining mental health," suggests Dr. Tom Ungar, a Toronto-based psychiatrist and educator.

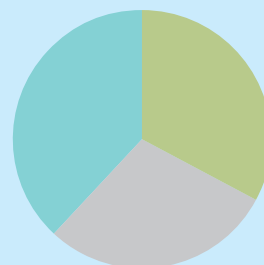
So, how about a little financial planning alongside your downward dog?

How are you?

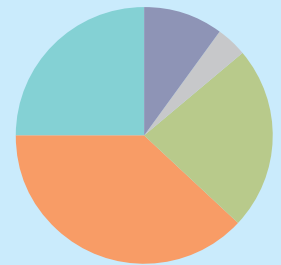
While a vast majority of Canadians report being near the top of their game in physical health, 71% say their stress level is the same, or higher, than it was a year earlier. For the remaining third: congratulations on getting life more in balance this year!

WHAT'S YOUR LEVEL OF STRESS?

Stress level, compared to a year ago



How's your physical health?



Lower 29%
Equal 38%
Higher 33%

Excellent 23%
Very good 38%
Good 25%
Fair 10%
Poor 4%



FAMILY LIFE

Healthy at home?

Family pressures

fueled by desire to do “best” for kids

87%

of respondents agree that today's parents are under a lot of social pressure when it comes to raising their children

For most Canadians with children, it's “go, go, go” on the home front, with 89% of respondents agreeing that parents with full-time jobs have to deal with an overloaded family calendar.

More than three-quarters of Canadians surveyed (78%) agree that parents have to do all that is possible so their children are “the best” among children. Yet, in a seeming contradiction, 71% also agree that today's parents do “too much” for their children.

“It looks like parents are in a real state of conflict. On one hand, they do think they're doing too much for their kids, but on the other hand, they know they have to offer their children opportunities. They're on this high-pressure path, and they don't know how to stop,” says Nowski.

Stress relief: “good enough” parenting

With 87% of respondents agreeing that today's parents are under a lot of social pressure when it comes to raising their children, it's no wonder that parents constantly worry about the quality of the education they're giving their children.

“It's the parents who sometimes need permission to find that ‘good enough’ parenting point, and achieve that sweet spot of not doing too much. It's a constant negotiation with yourself to recognize that if you do more, it doesn't necessarily achieve a better result,” says Dr. Ungar.



WORK LIFE

Healthy at work?

No surprise: we're stressed.

But just how much?

Our picture of life on the job seems to reflect a workforce on edge: more than eight in 10 Canadian workers surveyed (85%) agree that employees work in a very stressful environment. Plus, nearly three-quarters (74%) think employees are overworked.

And, for any senior managers out there who are speaking the creed of workplace empowerment, here's a reality check; nearly two-thirds of workers (65%) said they believe workers are participating **less** today in making decisions about their work—not more.

Whatever the cause of it, Canadians are clearly seeing the effects of stress on the well-being of their colleagues: a majority of workers (89%) told us they think, as the years go by, more and more employees are suffering from burnout, major depression, anxiety or other mental health problems.

This is not to suggest that the work itself is necessarily to blame for health-related problems, remind experts on our panel.

"In reality, just a small percentage of the mental health absences we see are solely related to workplace issues," says Michelle Nowski, Director, Group Disability Claims, at Desjardins Financial Security.

Plan sponsors—take note!

It just doesn't look like most workers are ready to step up and fill in the gaps as the baby boom generation retires. Nowski suggests that creative plan design will be an increasingly important tool to attract and retain managers.

60%
agree that workers
have difficult
relationships with
their bosses

61%
of workers
believe workers
today do too
much for their
employers

67%
are ready to
turn down a
promotion if it
means working
more hours

53%
would be
willing to earn
less money to
work fewer hours
each week



75%

feel they're not getting enough recognition for their efforts from their employer



The prevalence of presenteeism

The word “epidemic” may be too strong, but how else can you describe the proportion of people who say they drag themselves into the workplace feeling “exhausted” or “ill”? More than eight in 10 workers (83%) said they headed into the workplace when they felt that way. Why is presenteeism so widespread?

■ Deadlines to meet	61%
■ Didn't want work to pile up	55%
■ Didn't want colleagues to be overloaded with work	49%
■ Think missing work would be frowned upon	41%
■ Couldn't afford to do without the income	40%

For employers, the question this raises is how productive can people be in this condition? Not to mention, what's the impact on co-workers, if colds and flus are spread?

A possible solution: more organizational flexibility, suggests Advisory Board member Kathy Jurgens, Mental Health Works Program Coordinator at CMHA Ontario. That could mean managers cultivating an environment in which it is acceptable for people to stay at home when they aren't feeling well, or to opt to work on assignments at home if it's practical.

“You see people saving up their sick days for when their kids are home sick. After using up sick days, there's a mental calculation of ‘now I can't get sick again all year,’” says Jurgens.

Caring about co-workers

More than half of Canadian workers (55%) agree at least one of their colleagues has been away from work for a period of time because of a mental health problem. Many agree that it made them:

- **More sensitive to their own mental health** 68%
- **More sensitive to the mental health of the people around them** 81%
- **More careful about acting in a way that promotes good mental health in the workplace** 82%

“What struck me is the sense of compassion that workers have for their colleagues who are suffering mental health problems,” says Dr. Taylor Alexander, Director of the Canadian Mental Health Association. “Once they see someone affected by it, it sensitizes them.”

Tough love

Many managers aren't winning the battle for the hearts and minds of their direct reports. More than half of workers (60%) agree that workers have difficult relationships with their bosses.



ACHIEVING BALANCE

Cool workplaces

make sense

“There has been tremendous change in how organizations deal with mental health. But we’re 10 yards down a 100-yard dash—and we can do much more.”

—Glenn Thompson,
Outgoing Chief Executive Officer and
President of the Mental Health Commission

89%

of respondents agree that parents with full-time jobs have to deal with an overloaded family calendar

When employees are “cool” about health and money, they can focus on work and perform to their peak potential. That’s important in a competitive environment where organizations must achieve maximum productivity and profitability.

For more ideas on striking a healthier work-life balance:

■ www.cmha.ca

Visit the online Support Centre on the website of the Canadian Mental Health Association for links and who you can contact for help.

■ www.mentalhealthworks.ca

A program of the Canadian Mental Health Association, Ontario, this resource helps address mental health issues in the workplace.

■ www.psychologyfoundation.org

Find links to parenting sites and how to help your kids manage stress.

■ www.mentalhealthminute.com

Gain insight into how mental health influences your day-to-day life and the decisions you make.



About Desjardins Financial Security



About this publication

Health is Cool! is part of a series of educational publications and research by Desjardins Financial Security on the physical and mental health of Canadians and their work-life balance. For more details about Desjardins Financial Security's partnerships in mental health leadership, please visit www.healthiscool.ca.

As part of Desjardins Group, the largest integrated cooperative financial group in Canada, Desjardins Financial Security specializes in group and individual life and health insurance and savings products and services. More than five million Canadians rely on Desjardins Financial Security every day to protect their financial well-being.

RETIREMENT SAVINGS AND INVESTMENT PRODUCTS *
GROUP LIFE AND HEALTH BENEFITS * INDIVIDUAL LIFE AND
HEALTH INSURANCE

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:

- Setting Sail for the Future Education Program
- 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:

- Health is Cool Program MC (Disability and Wellness program)
- 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

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