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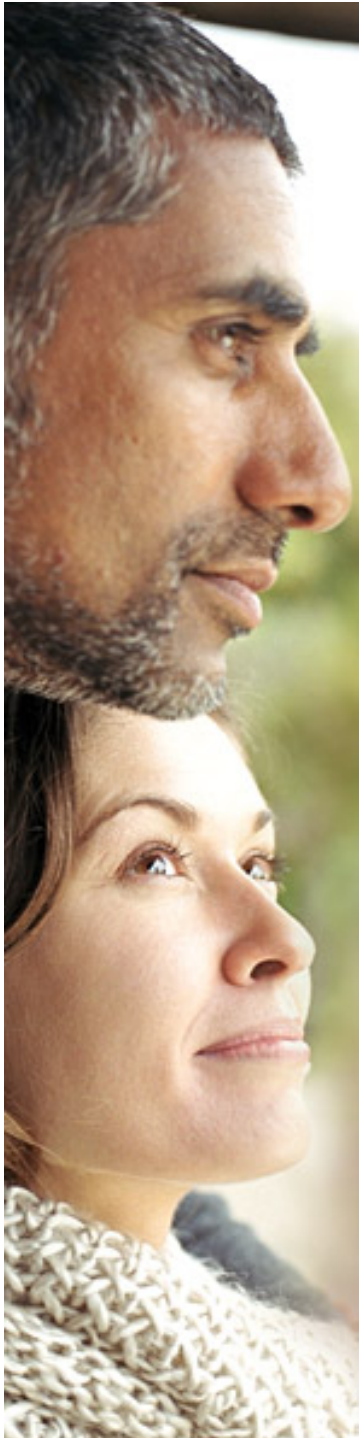
| ST. JOHN'S



Desjardins Financial Security National Survey on Health 2009 Employees – Employers



Life, Health, Retirement



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Methodology

Employees

Target Population

- Canadian adults who understand French or English and who work full-time or part-time for a company or organization (excluding non-profits and associations) with a staff of at least 10

Sampling Plan

- 1,062 interviews among the target population based on a stratified proportional distribution among five key regions in Canada.

Data Collection Period

- From March 30 to April 5, 2009.
- Questionnaire length: 8 minutes approx.

Data Collection Methodology: Web survey

- Stratified, non probabilistic sample
- Web panels (Quebec and other provinces)

Response Rate

- Quebec: 14.9%
- Other provinces: 15.1%

Weighting

- Data gathered by telephone. 2008 edition of the Desjardins Financial Security Health Survey was used as the base for weighting the results of this survey. Only distribution of weighting variables for employees of private companies or organizations with at least 10 employees were considered.
- First level weighting: based on the number of adults in each of the 5 regions in Canada (strata).
- Second level weighting: based on the joint age-gender distributions in Quebec, Ontario and elsewhere in Canada and then on the distribution by mother tongue and by the proportion of adults who live alone in each of these 3 regions.

Employers

Target Population

- Canadian Group Benefits decision-makers who understand French or English, from Canadian private companies or organizations with 10 or more employees that offer group benefits (group insurance and / or retirement or savings plans). Non-profit organizations and associations were excluded.

Sampling Plan

- 381 interviews among the target population based on a stratified proportional distribution among five key regions in Canada.

Data Collection Period

- From May 5 to May 22, 2009
- Questionnaire length: 14.5 minutes

Data Collection Methodology: Telephone survey

- Stratified, probabilistic sample
- Sample provided by Dun & Bradstreet. All sectors of the Canadian economy were represented.
- Margin of error of 5.1% for a proportion of 50% and a confidence level of 95%

Response Rate

- Overall, 31.2%

Weighting

- Data weighted to reflect the distribution of the Canadian organizations with a staff of at least 10 in terms of the country's main regions (Atlantic Provinces, Quebec, Ontario, the Prairies, British-Columbia).

Socio-Demographic Profile

Employees

	%
Gender	(n:1062)
• Male	54
• Female	46
Age	(n:1061)
• 18-24	4
• 25-34	32
• 35-44	25
• 45-54	28
• 55 and over	11
Region	(n:1062)
• Ontario	38
• Quebec	24
• Prairies	17
• British Columbia	13
• Atlantic	8
Mother Tongue	(n:1056)
• English	56
• French	29
• Other	15
Household Income	(n:945)
• \$30,000 or less	7
• \$30,000 to \$50,000	19
• \$50,000 to \$70,000	21
• \$70,000 to \$100,000	27
• More than \$100,000	26

Employers

	%
Gender	(n:381)
• Male	47
• Female	53
Age	(n:372)
• 18-34	15
• 35-44	32
• 45-54	34
• 55 and over	19
Region	(n:381)
• Ontario	38
• Quebec	22
• Prairies	18
• British Columbia	14
• Atlantic	8
Mother Tongue	n/a
-	
Household Income	n/a
-	

Socio-Demographic Profile

Employees

	%
Education (Highest Diploma, Certificate or Grade Completed)	(n:1057)
• None/high school or vocational school	33
• Community college/Cegep	28
• University	39
Family Situation	(n:1052)
• Couple with children	41
• Couple without children	29
• Single person with children	9
• Single person without children	10
• Living with parents	6
• Living with roommate(s)	4
• Other	1

Employers

	%
Education (Highest Diploma, Certificate or Grade Completed)	n/a
Family Situation	n/a

Employment Situation

Employees

	%
Occupation	(n:1062)
• Working full-time	91
• Working part-time	9
Type of Employer	(n:1062)
• Private sector company	68
• Governmental agency or department	29
• Crown corporation	3
Number of Employees (All business locations)	(n:1021)
• From 10 to 49	16
• From 50 to 199	17
• From 200 to 999	19
• 1,000 or more	48

Employers

	%
Occupation	n/a
Type of Employer	(n:381)
• Private sector company	94
• Governmental agency or department	5
• Crown corporation	1
Number of Employees (All business locations)	(n:381)
• From 10 to 49	58
• From 50 to 199	25
• From 200 to 999	10
• 1,000 or more	7

Employment Situation

Employees

	%
Number of years with current employer (n:1062)	
• Less than 5 years	44
• 5 to 9 years	21
• 10 to 14 years	12
• 15 years or more	23
<i>Average</i>	<i>9 years</i>
Has to supervise or manage employees (n:1057)	
• Yes	37

Employers

	%
Number of years with current employer (n:377)	
• Less than 5 years	29
• 5 to 9 years	20
• 10 to 14 years	35
• 15 years or more	16
<i>Average</i>	<i>12.4 years</i>
Has to supervise or manage employees (n:379)	
• Yes	84

Employment Situation

Employees

Main line of business of the employer	Total (n:1044) %
• Public administration	13
• Manufacturing	12
• Retail trade	10
• Educational services	9
• Health care and social assistance	9
• Professional services/scientific/technical	8
• Transportation/warehousing/courier service	6
• Information related industry/cultural industry	6
• Finance and insurance	5
• Hospitality/restaurant services	4
• Wholesale trade	4
• Administrative and business support services	3
• Construction	3
• Other	8

Employers

Main line of business of the employer	Total (n:377) %
• Public administration	4
• Manufacturing	19
• Retail trade	14
• Educational services	2
• Health care and social assistance	5
• Professional services/scientific/technical	10
• Transportation/warehousing/courier service	5
• Information related industry/cultural industry	2
• Finance and insurance	3
• Hospitality/restaurant services	7
• Wholesale trade	6
• Administrative and business support services	2
• Construction	8
• Other services	5
• Mining/petroleum/natural gas	3
• Agriculture/forestry/fishing/hunting	2
• Other	3

Group Benefits

Employees

	(n)	%
Participation in a Group Insurance Plan (Provided by an employer, trade union or professional association)	1042	84
Covered by Group Insurance Plan (Spouse's or parent's)	1042	5
Covered by Group Insurance Plan	1042	
– Total		89

	(n)	%
Employer, trade union or professional association offer an Employee Assistance Program (EAP) (Base: participate in group insurance)	871	
• Yes		71

Employers

	(n)	%
Organization provide a Group Insurance Plan	381	93

	(n)	%
Organization offer an Employee Assistance Program (EAP)	374	
• Yes		38

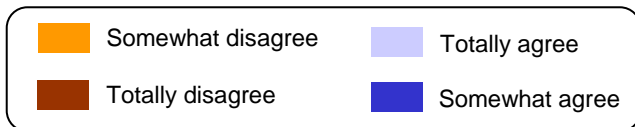
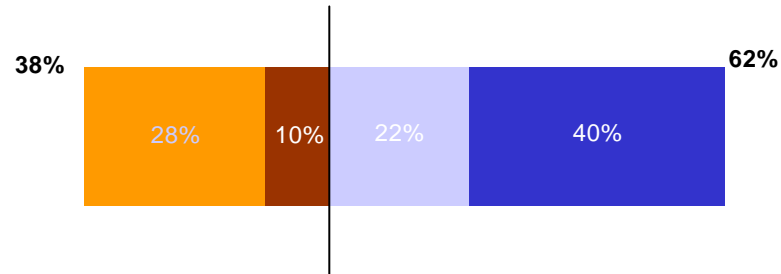
Work Life Balance

Employees

QE1and QE2. Do you totally agree, somewhat agree, somewhat disagree or totally disagree with the following statements?

(Base: All)

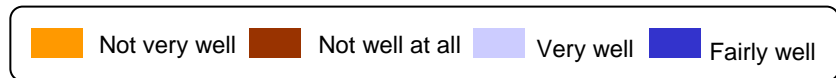
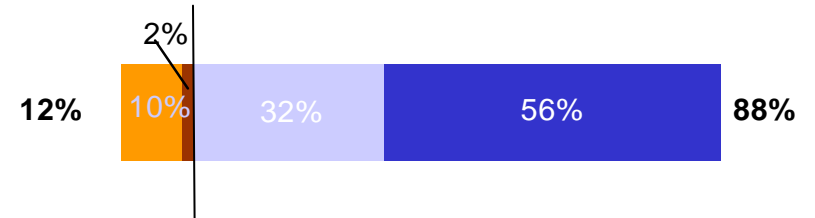
Your employer does enough to support your work/life balance (n:1059)



Employers

QG2. In your opinion, how well does your organization support employee work / life balance? Is it... ?

(Base: all, n:378)



Impact of the Recession

Employees

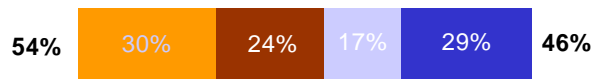
QF.... Do you totally agree, somewhat agree, somewhat disagree or totally disagree with the following statements?

(Base: All)

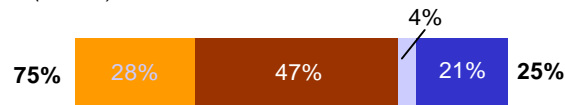
QF13. You feel that news about the current recession in the media has a lot to do with Canadians worrying about their personal finances (n:1042)



Qf3. In your opinion, the current recession has no impact on your work-life balance (n:1048)



QF1. In your opinion, the current recession is harming your physical health (n:1026)



QF2. In your opinion, the current recession is harming your mental health (n:1026)



Employers

QH.... Do you totally agree, somewhat agree, somewhat disagree or totally disagree with the following statements?

(Base: All)

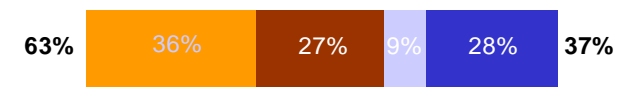
Qh4. You feel that news about the current recession in the media has a lot to do with Canadians worrying about their personal finances (n:377)



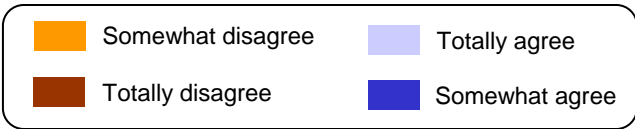
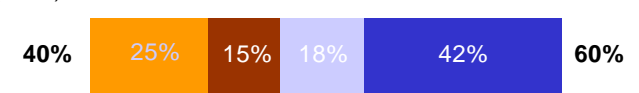
Qh3. In your opinion, the current recession has no impact on employee work-life balance (n:374)



Qh1. In your opinion, the current recession is harming employee physical health (n:377)



QH2. In your opinion, the current recession is harming employee mental health (n:373)

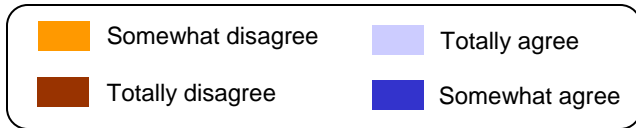
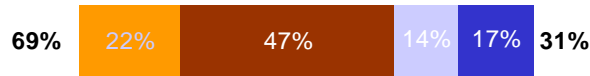


Impact of the Recession on Financial Security

Employees

Q.... Do you totally agree, somewhat agree, somewhat disagree or totally disagree with the following statements?

QK6. As a consequence of the current recession, you have significantly reduced your contribution to your RRSP (Base: has a RRSP, n:691)

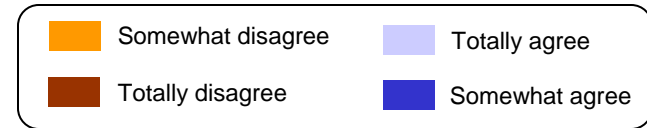


Employers

Q.... Do you totally agree, somewhat agree, somewhat disagree or totally disagree with the following statements?

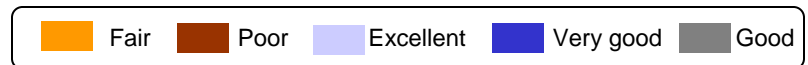
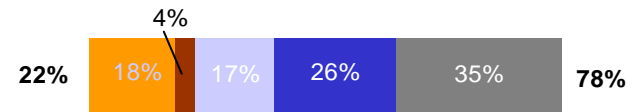
(Base: organizations that offer group retirement or savings benefits)

QE7. Since the start of the current recession, employees have significantly reduced their contribution to your group RRSP (Base: has a group RRSP, n:110)



QI2. Given the impact of the current recession, would you say that your organization's financial health is...?

(Base: All, n:371)



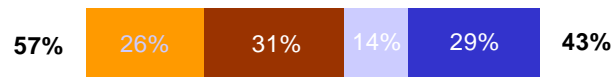
Recession at the Workplace

Employees

Q.... Do you totally agree, somewhat agree, somewhat disagree or totally disagree with the following statements?

(Base: All)

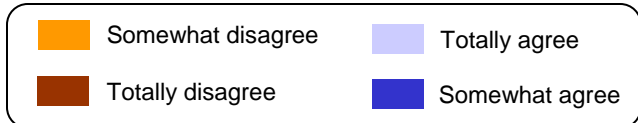
QF11. Since the start of the current recession, you worry about losing your job (base: all, n:1033)



QF14. You feel that employers are taking advantage of the current recession by cutting staff (n:1026)



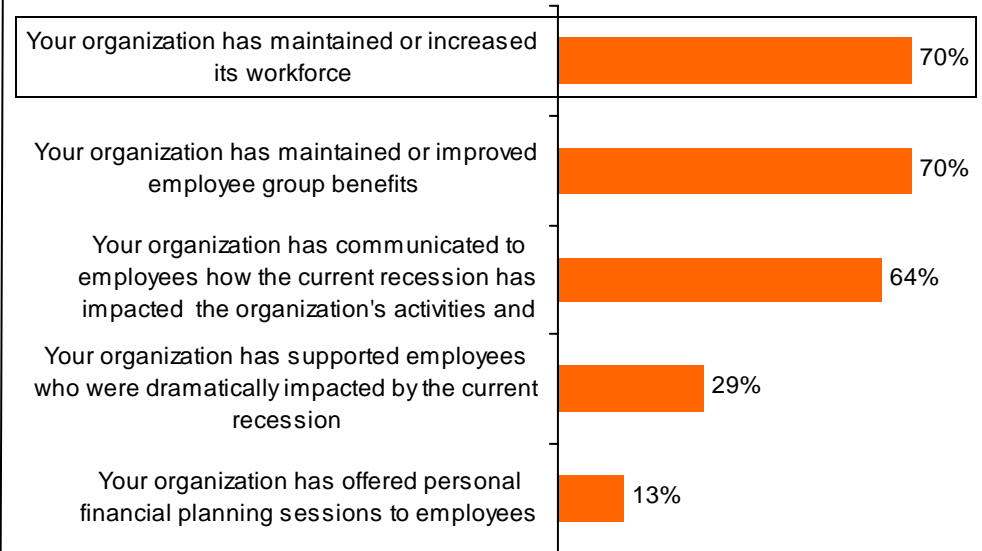
QF12. Your productivity at work has decreased since the start of this recession (n:1032)



Employers

QJ1A. Has your organization done any of the following to help employees deal with the current recession?

(Base: All, n: 381. Multiple answers)

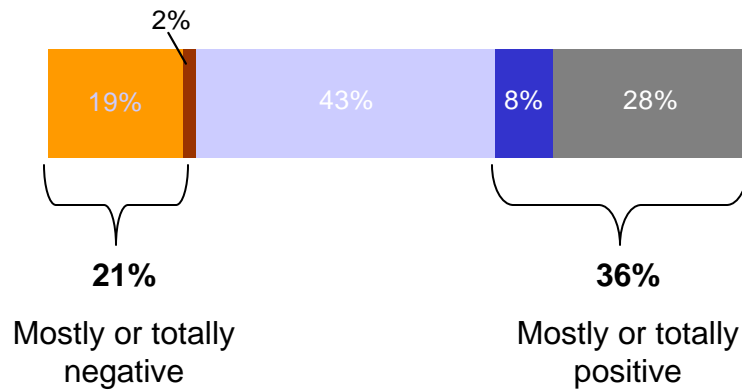


Work environment

Employees

QG1. How would you qualify your work environment since the start of the current recession? Is it...?

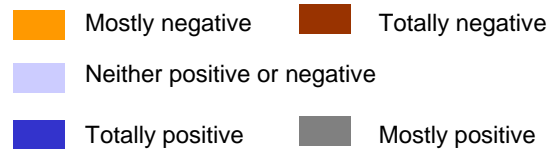
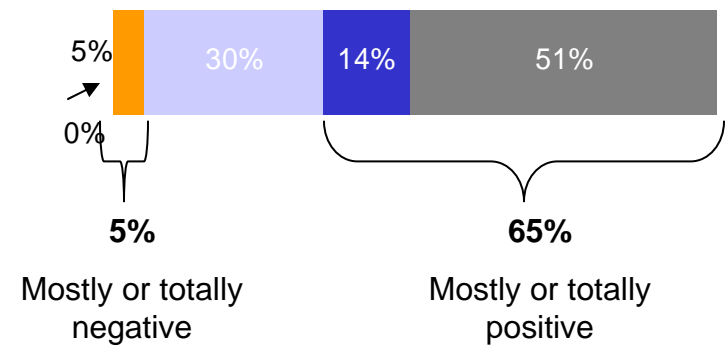
(Base: All, n:1056)



Employers

QI4. How would you qualify your organization's work environment since the start of the current recession? Is it ...?

(Base: All, n:379)

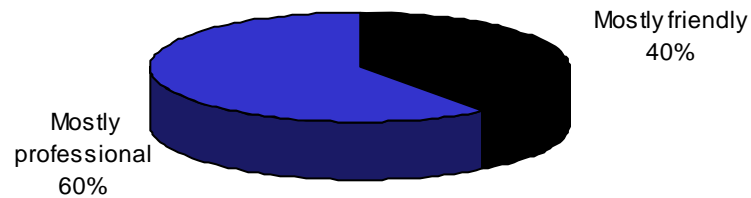


Relationship Employees - Employers

Employees

QG3. How would you qualify your relationship with your immediate superior or your boss? Would you say that your relationship is mostly friendly or mostly professional?

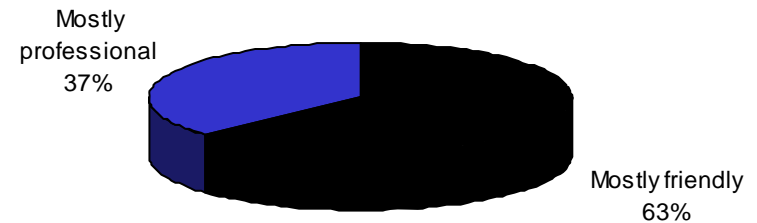
(Base: All, n:1062)



Employers

QK1. Generally speaking, how would you qualify the relationship between your organization's management and employees? Would you say that the relationship is mostly friendly or mostly professional??

(Base: All, n:367)

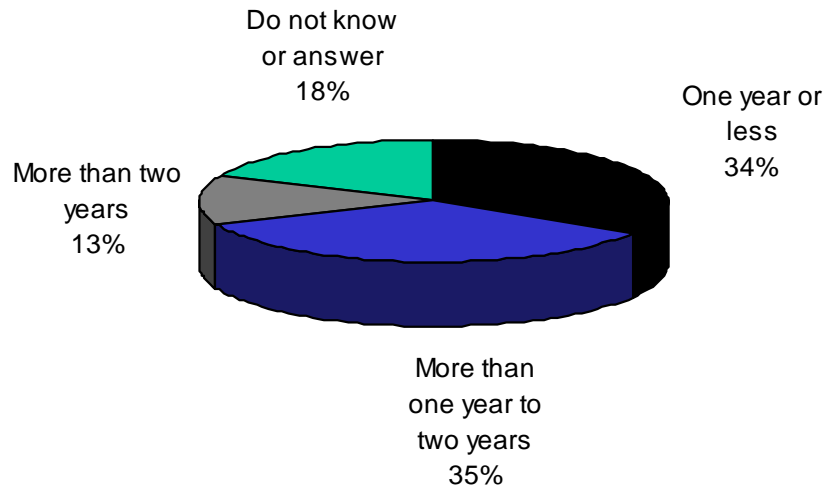


Expected Recession Duration

Employees

QK1. In your opinion, how long will the current recession in Canada last?

(Base: All, n:1062)



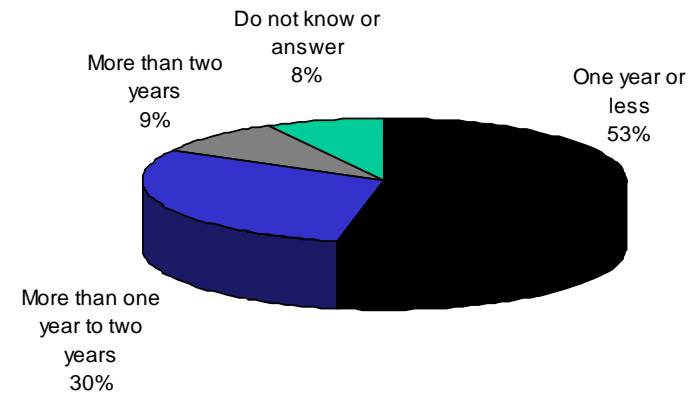
Average: 1,78 year

Median: 1,58 year

Employers

QK1. In your opinion, how long will the current recession in Canada last?

(Base: All, n:381)



Average: 1.5 year

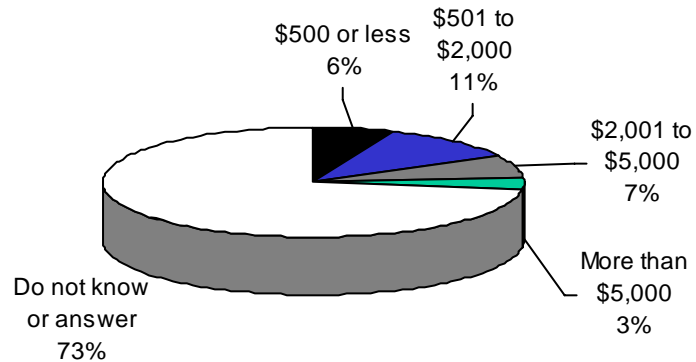
Median: 1 year

Group Benefits Appreciation

Employees

Q12. In your opinion, how much do you think your group insurance coverage costs your employer each year?

(Base: participating in group insurance, n:871)



Average: \$2,600
Median: \$1,480

Employers

QA6. In your opinion, do employees know how much their group insurance coverage costs your organization each year?

(Base: organizations that offer group insurance benefits, n:354)

