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China Urban Family Health White Paper



Preface



In August 2021, the State Council of the People's Republic of China issued the "National Fitness Plan (2021-2025)" to promote a higher level of national fitness and to better meet people's fitness and health needs in the coming five-year period. The plan is a crucial part of the country's "Healthy China" strategy, one of the country's key strategies in recent years. The nation's health is fundamental to the country's sustainable development and therefore promoting a healthy lifestyle is set to become a mainstream topic.

Family health is not only important to society as a whole, but also to every individual. Health awareness, management behavior, and a level of confidence centered around family are important factors that affect every individual's health.

Southern Weekly collaborated with AXA Tianping to conduct a survey on the current state of play and study the needs of healthy family lifestyles in twelve first- and second-tier cities, based on data collected by Ipsos. This research explores families' attitudes towards healthy living in different cities in China. It aims to analyze and learn about family health management behavior and their impact on self-confidence, to provide meaningful guidance on how to engage the general public to promote a healthy lifestyle.



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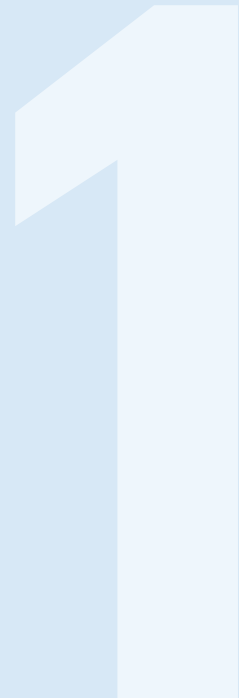
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ONE

PART 1

Overview

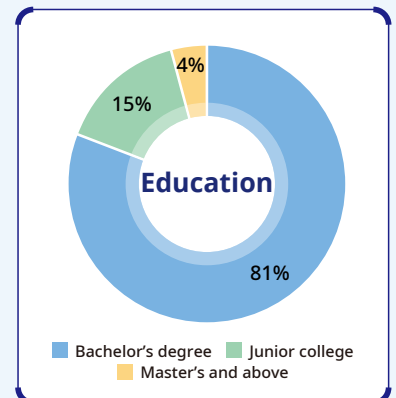
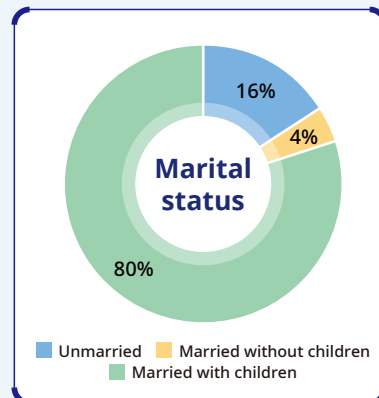
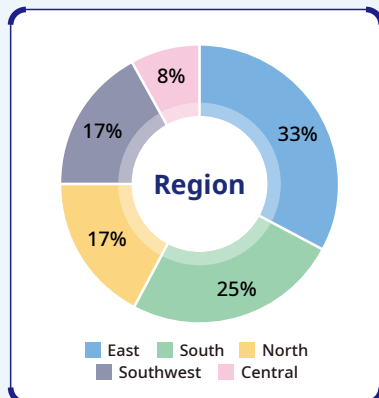
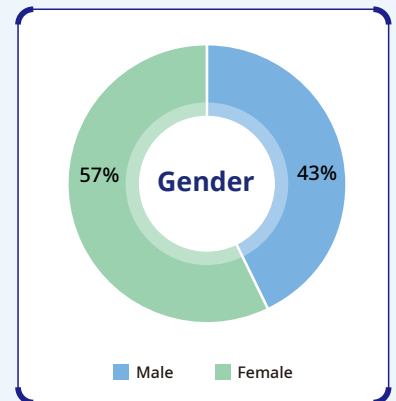
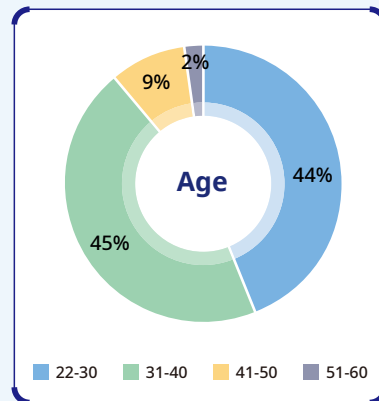
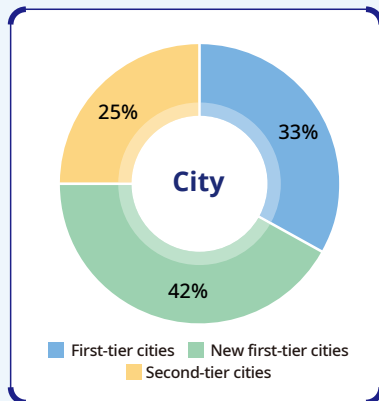


01: Qualitative + Quantitative Research



02: Sample Distribution

N=1008



Due to rounded decimal points and multiple-choice questions, the sum of the subdivided categories in this report's different dimensions may not equal 100%.

TWO

PART 2

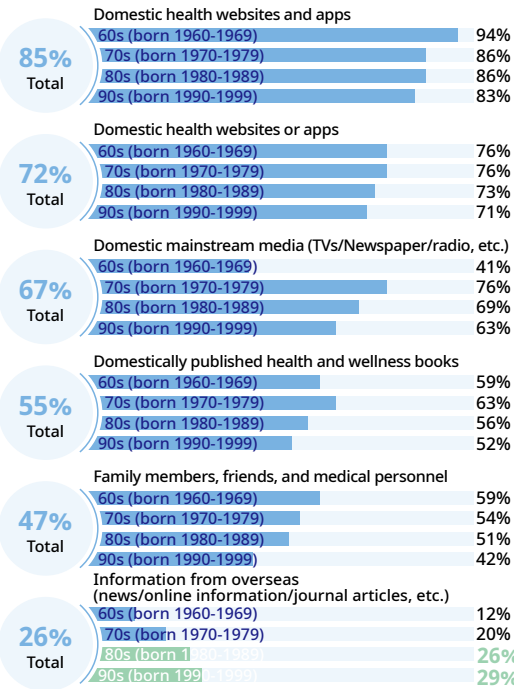
Family Health Awareness

Family is a core unit for each member to shape their health awareness and maintain health management.

A deep and scientific understanding of health lays the foundation for shaping healthy families and providing intrinsic motivation for proactive health management behavior.

Compared with senior respondents, younger respondents prefer to receive health-related information from international sources

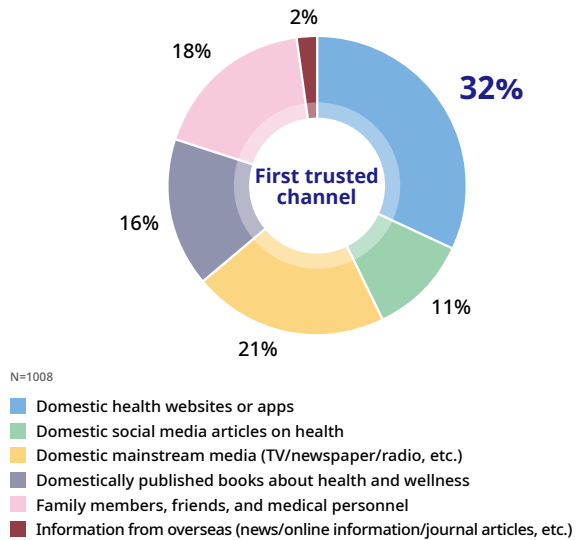
Which channels do you usually use to receive health-related information?



Total (N=1008) 60s generation (N=17) 70s generation (N=94) 80s generation (N=452) 90s generation (N=445)



Domestic health websites and apps are the most trusted health information sources. Compared to senior respondents (60s-80s generations), younger ones (90s generation) prefer to get health-related information from overseas sources.



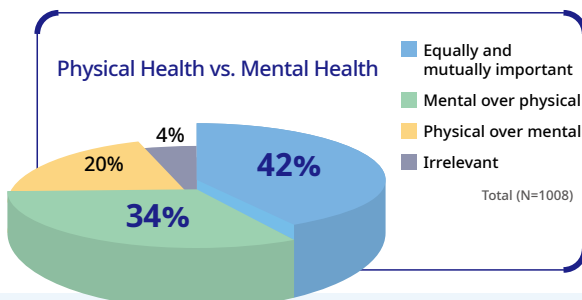
The majority of respondents agreed that both physical health and mental health are crucial to their overall health, and nearly 80% understand the significance of mental health issues



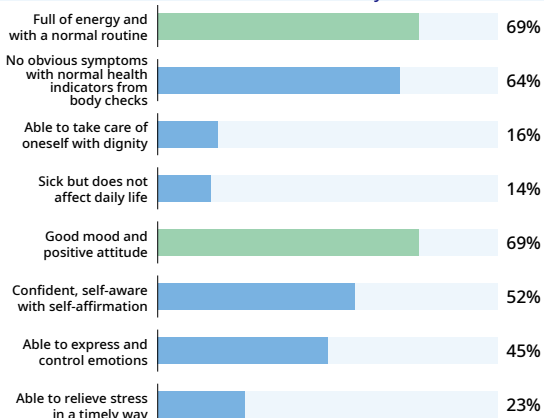
- The most accepted health concepts are **“energetic and regular routines”** and **“good mood and a positive attitude;”**
- The majority of respondents recognize **“physical and mental health”** over “no obvious illness”, a physical-only indicator;
- Nearly 80% of respondents are aware of the importance of mental health issues and over 30% believe that mental health is more important than physical health.



What is the relationship between physical and mental health?



How would you define “health”?



Mental health accounts for 50% of one’s health, as half of all illnesses are psychological.

—Zhong Nanshan, an excerpt from the report Talk with Zhong Nanshan: Long Way to Go before Medicine can Solve All Health Issues Southern People Weekly, 2019, Zhang Mingmeng

In order to shape a healthy family, maintaining harmonious family relationships is more important than objective material conditions

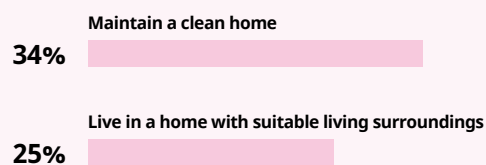
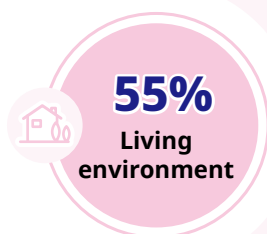
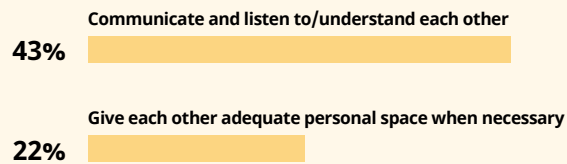
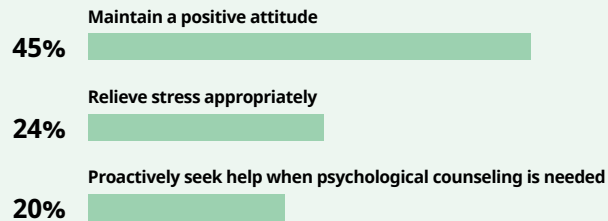
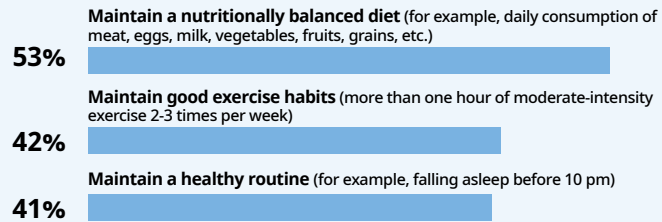
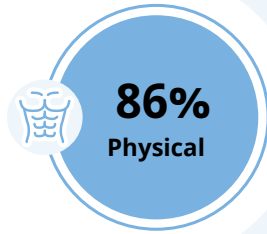


About 60% of respondents stated that the maintenance of family relationships is more important than material conditions (such as living environments and material objects).



What behavior is necessary to achieve "family health"?

Total (N=1008)



Family is a core unit of health management, and habits developed from the family environment are critical to health and wellness

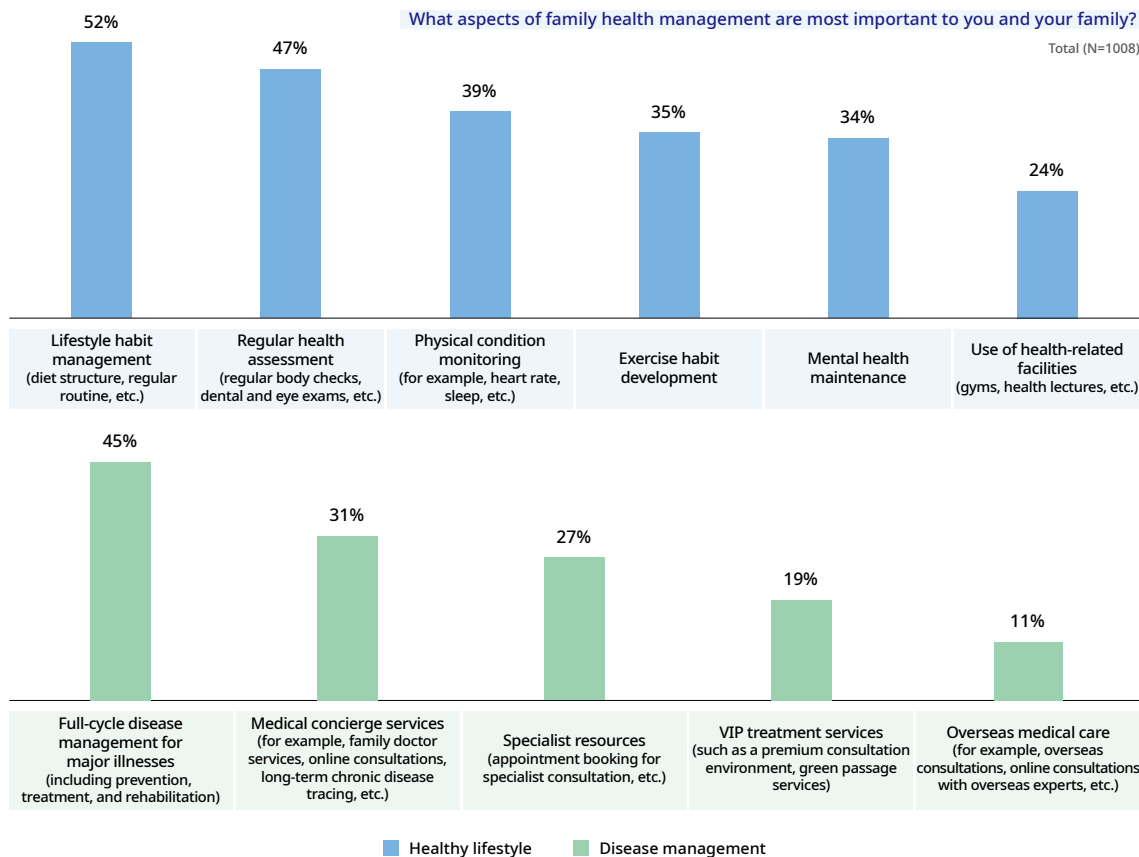


- Family is at the core unit of health management, and habits developed from the family environment are critical to health and wellness
- In terms of health management, about 90% of respondents recognize the importance of early family health management.



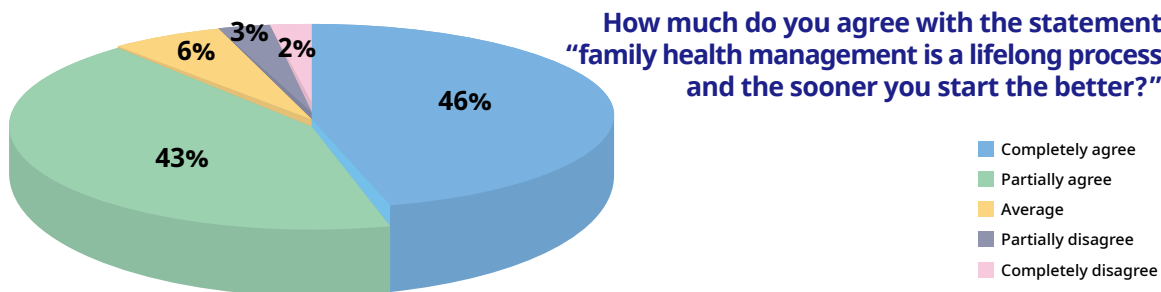
What aspects of family health management are most important to you and your family?

Total (N=1008)



Which of these family health management descriptions and coverage choices best fit your situation?

Total (N=1008)



THREE

PART 3

Family Health Management

Scientific health awareness needs to start with proactive management.

In addition to maintaining a healthy daily routine, health maintenance behavior and healthcare coverage such as body checks and vaccinations, are all important family health management initiatives.

[Overview of Family Health Management Behavior](#)

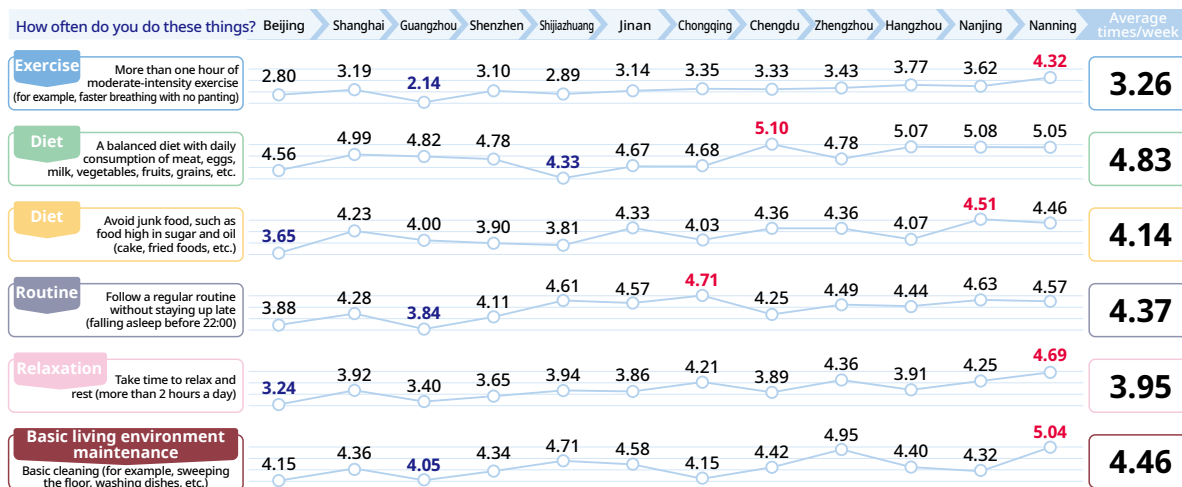
[Commercial Insurance Coverage](#)

01: Overview of Family Health Management Behavior

Surveyed families conduct health management activities 3-4 days per week on average

- Surveyed families, on average, ensure balanced diet, rest, and cleaning activities on 4 or more days per week, and relaxing and exercising activities on 3 or more days per week;

- Among the surveyed cities, Beijing features in the bottom three for the above items, the average of its health management activities is low. Guangzhou ranks in the lower tier of management items except for diet; Nanjing, located in the Yangtze River Delta, exhibits relatively good daily health management, as all management items (except basic living environment maintenance) are ranked in the upper levels.



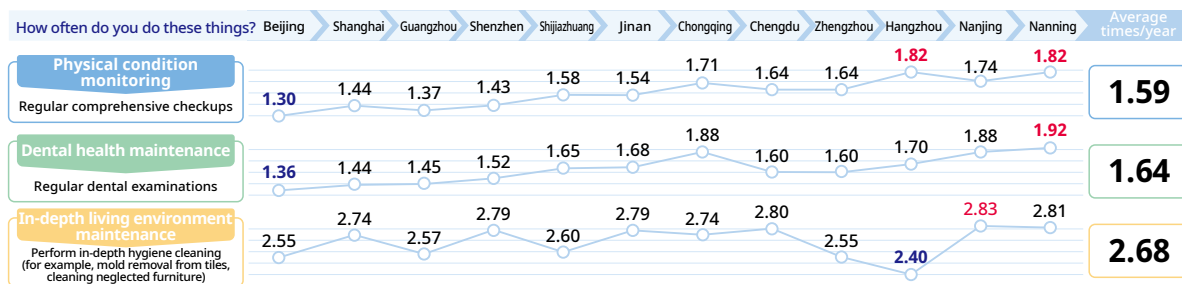
*Marking rules: Among the compared cities, the city with the highest mean frequency score is marked in red, while the lowest is marked in blue.

N=1008

Urban family respondents perform health maintenance once per year or more

- Compared to other surveyed cities, Beijing still ranks relatively low. Cities like Nanjing and Nanning display better health maintenance behavior.

- Urban family respondents ensure they perform comprehensive medical and dental checkups more than once a year on average, and carry out in-depth maintenance of their living environment more than twice annually;

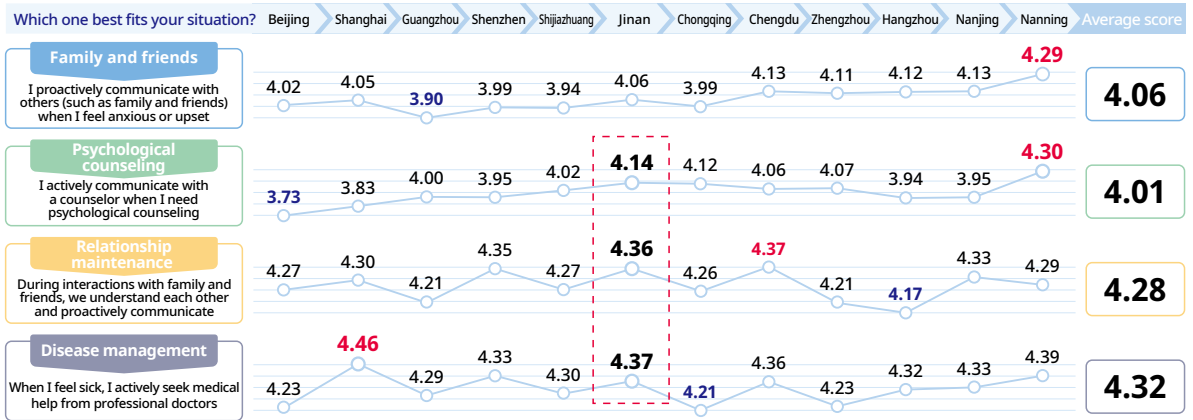


*Marking rules: Among the compared cities, the city with the highest mean frequency score is marked in red, while the lowest is marked in blue.

N=1008

In accordance with the self-assessment description regarding good mental relief and disease management behavior, the surveyed urban families have self-approval scores of 80 or more

- In terms of mental health maintenance (including family and friend stress relief, psychological counseling, and relationship maintenance) and proactive illness management, the respondents' average self-assessment score of each item is above 4 (out of 5);
- Nanning families scored the highest for proactive psychological counseling management. Jinan families excelled in all three areas of psychological counseling, relationship maintenance, and disease management. Shanghai respondents scored the highest for disease management.



*Marking rules: Among the compared cities, the city with the highest mean frequency score is marked in red, while the lowest is marked in blue. N=1008

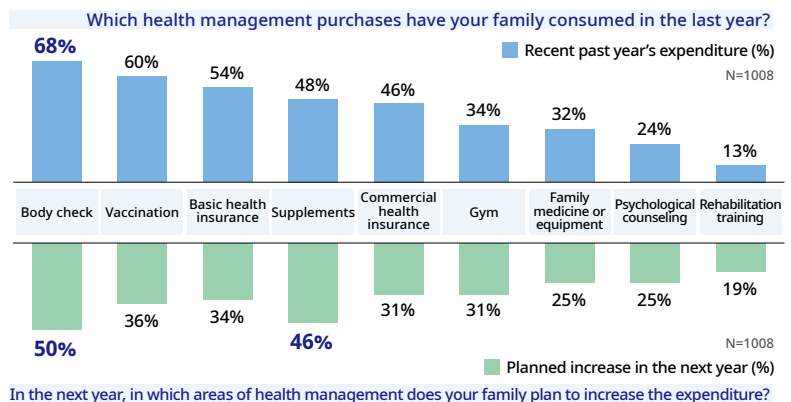
Urban families are most enthusiastic about upgrading their medical checkups and purchasing supplements.

- Last year, urban families made an average of 3.78 health management purchases, with Guangzhou families ranking first with 4.26 purchases.
- In the past year, body checks were the most common purchases for health management (68%). The COVID-19 pandemic also made people more aware of vaccination-related knowledge and realize the importance of vaccination. People responded to the national call for vaccinations (60%).
- Among the planned future health management purchases, body checks still account for the highest percentage (50%). Unlike the ranking of purchases in the last year, people are more enthusiastic about increasing supplements consumption (46%).

3.78 items

Average expenditure on health management purchases in the last year
Average expenditure on health management purchases in different cities in the last year (Unit: items)

Guangzhou	4.26	Jinan	3.79
Shanghai	4.13	Hangzhou	3.74
Nanjing	4.04	Zhengzhou	3.61
Chengdu	3.95	Shijiazhuang	3.58
Shenzhen	3.92	Chongqing	3.25
Beijing	3.89	Nanning	3.24



In the next year, in which areas of health management does your family plan to increase the expenditure? N=1008

Percentage of health management purchases in different cities last year



- Beijing families had the highest consumption of body checks and gyms among surveyed families;
- Shanghai families had the highest consumption of supplements among surveyed families;
- Guangzhou families had the highest consumption of psychological counseling and basic health insurance consumption among surveyed families;
- Shenzhen families had the highest consumption of commercial health insurance among surveyed families;
- Chengdu families had the highest consumption of family medicine/equipment among surveyed families;
- Nanjing families had the highest vaccination rate among surveyed families;
- Guangzhou, Shenzhen, Hangzhou, and Nanning families had the highest consumption of rehabilitation training among the surveyed families.



Which health management purchases have your family made last year?

Consumed in the last year	Beijing	Shanghai	Guangzhou	Shenzhen	Shijiazhuang	Jinan	Chongqing	Chengdu	Zhengzhou	Hangzhou	Nanjing	Nanning
N=1008	N=84	N=84	N=84	N=84	N=84	N=84	N=84	N=84	N=84	N=84	N=84	N=84
Body check	82%	67%	81%	70%	61%	55%	60%	69%	67%	73%	70%	60%
Vaccination	61%	63%	65%	62%	56%	55%	46%	62%	56%	61%	74%	57%
Basic health insurance	52%	60%	62%	58%	56%	57%	44%	56%	56%	57%	52%	37%
Supplements	49%	61%	56%	44%	48%	54%	50%	51%	40%	45%	45%	37%
Commercial health insurance	46%	54%	49%	60%	46%	51%	33%	48%	52%	33%	54%	29%
Gym	45%	35%	24%	33%	31%	37%	29%	35%	32%	37%	38%	32%
Family medicine/equipment	33%	39%	39%	30%	27%	30%	29%	42%	24%	29%	33%	24%
Psychological counseling	17%	23%	33%	18%	20%	25%	23%	20%	23%	23%	29%	32%
Rehabilitation training	4%	13%	17%	17%	13%	15%	12%	13%	11%	17%	8%	17%

*Marking rules: Among the compared cities, red has the highest value.

“ Health is not something you can simply change by yourself, it also requires the support of many external resources. ”

—Hu Shenzhi, Relational Psychologist, Founder of Sunflower Father, and Vice President of the Chinese Union of Psychology



Expert review



- About 26% of surveyed families in Nanning did not spend on supplement this year, but plan to spend more in the future;
- About 24% of the surveyed families in Shenzhen did not spend on psychological counseling this year, but plan to spend more in the future;
- About 24% of the surveyed families in Nanning did not spend on rehabilitation training this year, but plan to spend more in the future;
- About 13% of the surveyed families in Shanghai families did not spend on commercial health insurance this year but plan to spend more in the future.



Percentage of health management purchases not made this year, but planned to be increased in the future by city

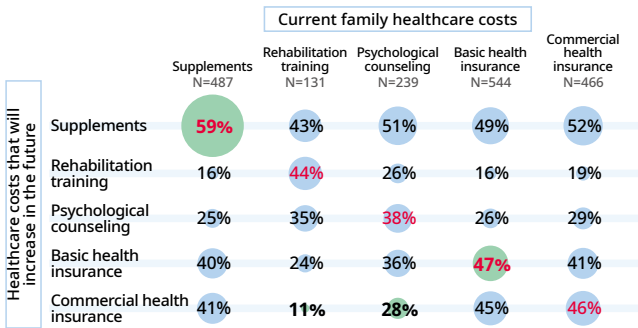
In the coming year, in which health management areas does your family plan to increase the expenditure?

Not consumed this year, but have plans to consume in the coming year	Beijing	Shanghai	Guangzhou	Shenzhen	Shijiazhuang	Jinan	Chongqing	Chengdu	Zhengzhou	Hangzhou	Nanjing	Nanning
N=1008	N=84	N=84	N=84	N=84	N=84	N=84	N=84	N=84	N=84	N=84	N=84	N=84
Supplements	19%	10%	20%	15%	11%	18%	13%	19%	20%	17%	23%	26%
Gym	12%	15%	17%	13%	20%	11%	23%	15%	17%	21%	15%	13%
Psychological counseling	12%	15%	11%	24%	20%	15%	19%	12%	20%	20%	14%	8%
Body check	7%	11%	7%	15%	14%	19%	13%	13%	20%	13%	15%	21%
Rehabilitation training	11%	13%	17%	7%	14%	8%	17%	13%	17%	12%	8%	24%
Family medicine or equipment consumes	13%	8%	13%	17%	14%	18%	8%	17%	15%	8%	14%	7%
Vaccination	11%	11%	11%	7%	12%	17%	11%	7%	14%	10%	6%	17%
Commercial health insurance	11%	13%	11%	8%	12%	10%	8%	11%	11%	10%	11%	6%
Basic health insurance	10%	12%	8%	7%	7%	7%	10%	12%	8%	5%	11%	10%

*Marking rules: Among compared cities, red has a significantly higher value

Individuals with commercial health insurance are more likely to increase their commercial insurance spending

What kind of health management purchases have your family made in the past year?
 In the coming year, in which areas of health management does your family plan on increasing spending?



- Urban families that have purchased supplements are the most likely to continue purchasing. 59% of families who have purchased supplements said that they will increase their spending on supplements in the coming year.
- Those who have purchased commercial insurance are the most likely to increase their spending on commercial insurance.

*Red numbers: The percentage of people who have already purchased the product and plan on increasing spending on the same product in the future.
 *The color scale is based on the overall data, and the current table represents only partial data.

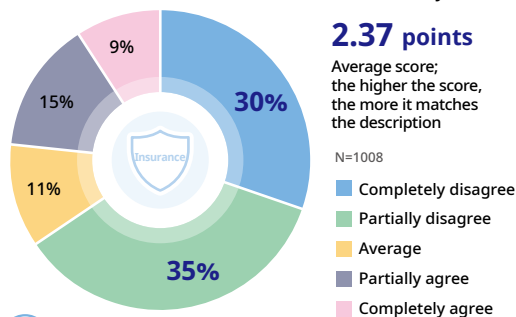
02: Commercial Insurance Coverage

Over 60% of urban families believe that commercial health insurance is essential

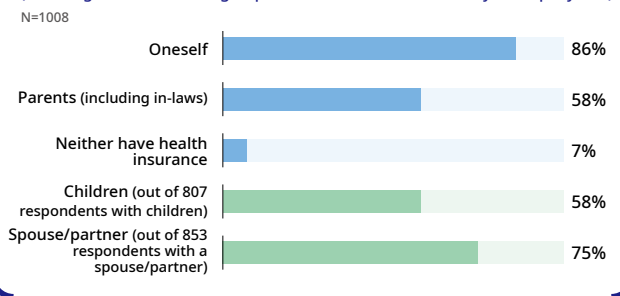
- 65% of families consider commercial health insurance necessary.
- Family members with health insurance are most often the respondents themselves and their spouses (the breadwinners). Interviewed brokers reported that people typically buy health insurance for their entire family, including the breadwinners and children. The majority of people who proactively purchase insurance are women.

Which of these family health management descriptions and coverage choices best fit your situation?

Health insurance coverage Social insurance is sufficient, therefore commercial health insurance is necessary.



Family members with health insurance (including social insurance, group health insurance consumed by a company, etc.)
 N=1008



Quotes from Insurance brokers

“ In addition to the insured, his/her spouse and children, are usually covered. Grandparents are more difficult to deal with as they might be in poor health or have pre-existing conditions. When it was mentioned that pre-existing conditions are excluded, they became unwilling and gave up on the idea. ”
 —Broker from Shanghai with 7 years of experience

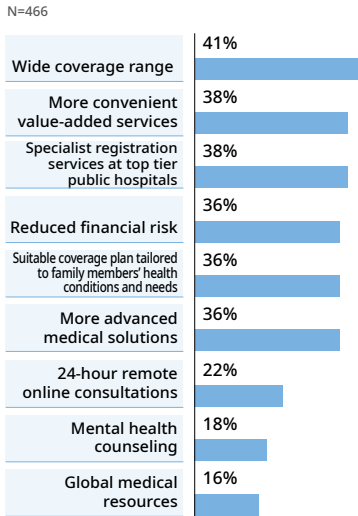
“ People who buy insurance plans from foreign insurers are mostly in business and or from international companies. These people will also consider their family when purchasing insurance and will typically buy for the entire family. The majority of the insured are women. Men tend not to take the initiative to buy insurance, and even if they do, it's usually requested by a female family member. In most Chinese families, women are in charge of family decisions. ”
 —Broker from Jinan with 8 years of experience

“ I usually put together a family insurance coverage for my clients instead of just selling a single product. For family insurance, children will also be included. If a woman buys an insurance coverage, the man will be the insured and vice versa if a man makes the purchase. ”
 —Broker from Jinan with 5 years of experience

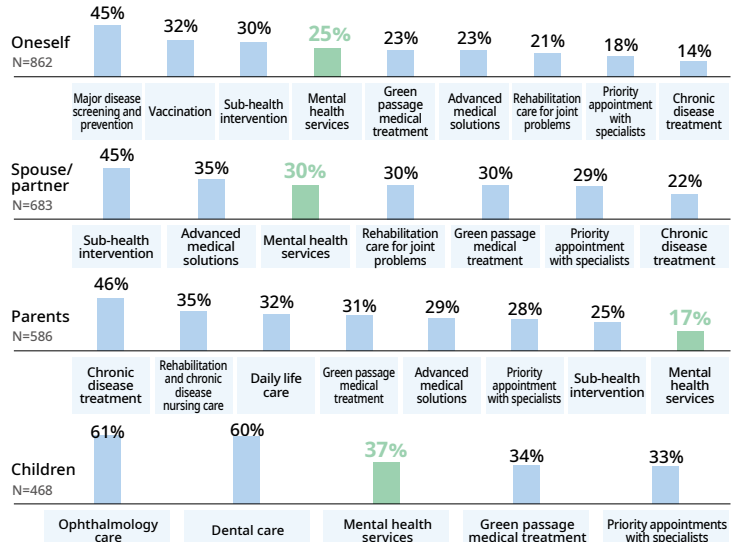
Urban families pay more attention to commercial insurance coverage, and parent's mental health is easily overlooked

- Among the various coverage services, respondents were most concerned about major disease monitoring and prevention coverage, sub-health care for their partners, and chronic disease treatment for their parents. Among those with children, respondents were most concerned about providing ophthalmology and dental care for their children;
- Mental health counseling services are most likely to be overlooked in family health coverage, it accounts for the lowest percentage among coverage for parents.

How do you expect commercial health insurance to help you with family health management?



When you and your family choose family health insurance, what kind of coverage services are you most interested in?



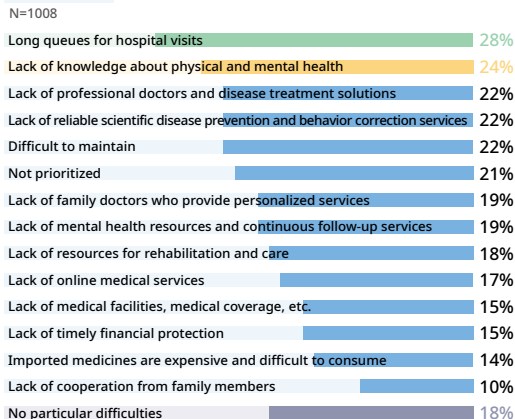
The above charts only show answers of respondents who have purchased commercial insurance, hence the reduced sample size.

Commercial health insurance can solve some of the family health management problems

- The most common problems with family health management are **long queues at medical appointments and lack of physical and mental health knowledge**;

- Respondents who consumed commercial health insurance can resolve the above problems through green passage medical treatments and learning about physical and mental health.

What family health management problems have you and your family encountered?



What problems have you and your family solved through your current commercial health insurance?



The above charts only show answers of respondents who have consumed commercial insurance, hence the reduced sample size.

Current commercial insurance services still need to be improved, such as personalized family doctor services, physical and mental health education, and rehabilitation and care resources

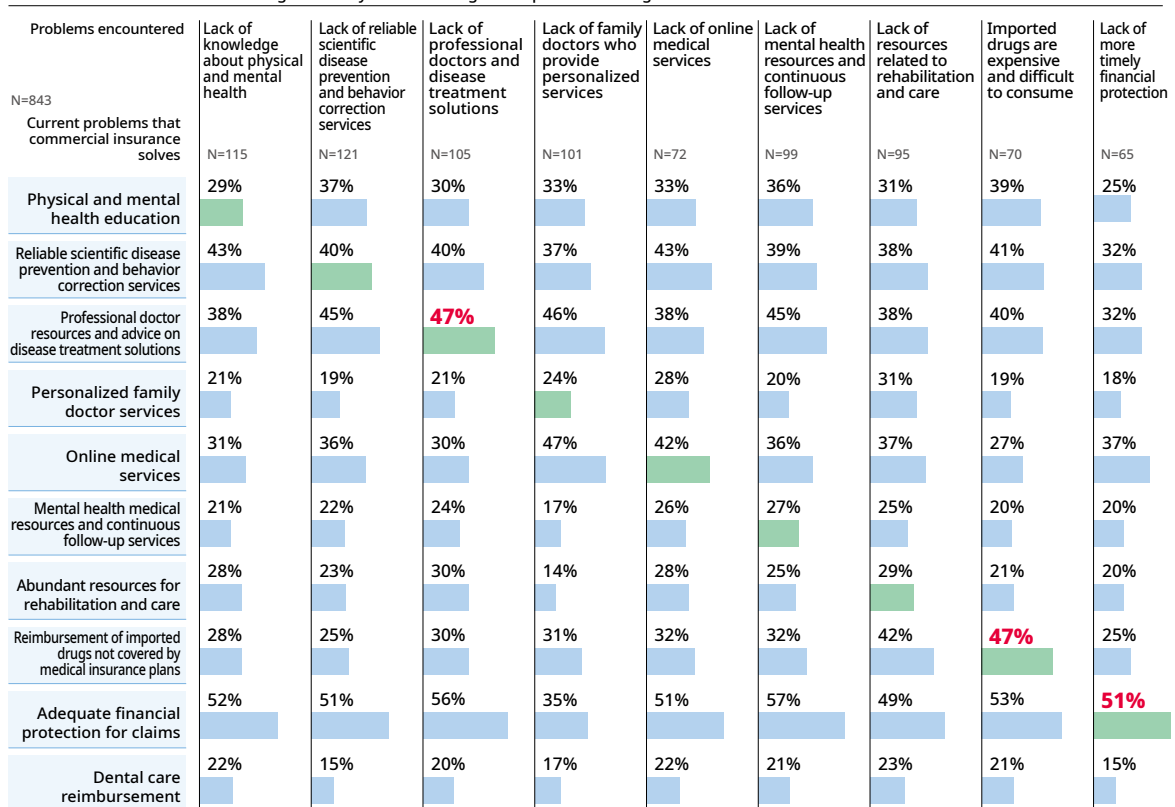


- Among family health management problems, the easiest to solve is **financial protection (51%)**, followed by **resources for professional doctor and disease treatment solutions and reimbursements for imported drugs (47%)**;
- The main family health management issues that require improvement are personalized services provided by family physicians (24%), mental health medical resources (27%), resources for physical and mental health education, and rehabilitation and care (29%);
- Of the problems solved by commercial insurance consumption, the proportion of reimbursement for dental services is relatively low, and it may be one of the services that would require imperative support.



What problems have you and your family encountered while managing your family health?
 What problems have the commercial health insurance you bought solved for you and your family?

Percentage of family health management problems being solved in current commercial insurance



*Green color blocks: Percentage of family management problems solved through current commercial insurance, the current table only shows partial relevant data

Quotes from insurance brokers

“Dentistry, 1-2 out of 10 customers ask about dentistry. (Unmet demands) The demand for dental care is tremendous, but there aren't any good products. This (expensive) product does not suit the average consumer.”
 ——Broker from Shanghai with 7 years of experience

“I have heard of some companies (that provide dental services). Those services are not free, and they charge for dental checks and cosmetic dental services.”
 ——Broker from Jinan with 5 years of experience

The promotion of inclusive insurance and the COVID-19 pandemic have increased urban families' awareness of family protection. Having undergone a digital transformation, the insurance industry now provides policyholders with a comprehensive online and offline experience.

The promotion of inclusive insurance plans such as Huiminbao is an opportunity to enhance insurance awareness:

In 2020, the government and insurance companies launched the inclusive insurance public private project which is rapidly gaining popularity with its low premiums, higher coverage, and few purchasing restrictions. As seen by insurance brokers, this has not affected the sales of commercial health insurance. On the contrary, it is an opportunity to promote insurance awareness.

The pandemic was a turning point, as beforehand, everyone believed they were healthy:

In 2019, the pandemic's emergence reminded people of the importance of health. Many still insisted on exercising at home and actively sought therapeutic experiences during quarantine. It was also a wake-up call for Chinese families to manage their family risk.

The younger generation has gone digital and they take their phones everywhere:

As the insurance industry's digital transformation continues, major insurance companies are now launching multiple online insurance purchase channels. Young people can consume insurance through online sales channels, while insurance brokers can communicate, interact, and redirect policyholders to offline channels. Regardless of the means, the service of insurance salespeople remains essential.

Quotes from insurance brokers

“The impact was all right. I think it was a good opportunity to promote insurance awareness... It's definitely still not enough because it's only basic insurance. I explained to him that if there's a serious illness, it will only cover medical costs. You may not be able to continue working. Critical illness insurance is essential. If you want better treatment, then you might have to go to other Asian countries, such as Japan or Singapore. I mention all these aspects to my clients.”
—Broker from Shanghai with 7 years of experience

“After the pandemic, I sent them some free insurance plans. People would join because they are free. It's obvious that people's awareness levels have increased, which in turn brings in more clients. There's an entry point now, but before the pandemic, everyone thought they were healthy.”
—Broker from Jinan with 5 years of experience

“There have been tremendous changes. During last year's pandemic, many people came to us. After seeing how scary and unpredictable the situation was, they took the initiative to purchase additional insurance, which rarely happened before.”
—Broker from Jinan with 8 years of experience

“Alipay and Taobao's insurance has had a relatively large impact on young people. The younger generation has gone digital and they don't care about follow-ups. They don't understand how to make claims or the terms involved. With difficulties in making claims, people may resort to the traditional industry.”
—Broker from Jinan with 8 years of experience

“They predict that future communications will be conducted online. Even if we can't meet during the pandemic, clients can still send photos of the claims and we can discuss them online. It's the same as meeting in real life.”
—Broker from Jinan with 5 years of experience

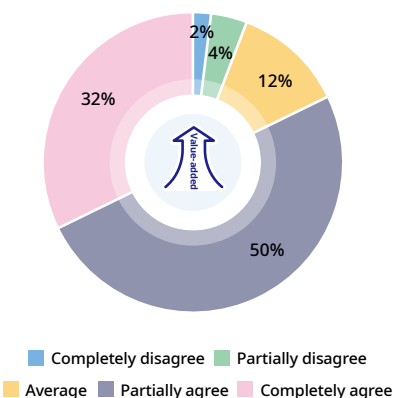
82% of families believe coverage is just the foundation of health insurance and value-added services are deemed more important

Do you think the following description - "health insurance coverage is the foundation, but value-added services are more important" fits your situation?

N=1008

4.06 points

Average score; the higher the score, the more it matches the description



Digital healthcare: Online healthcare is here to stay

Quotes from insurance brokers

“It's not just a medical consultation. There's a channel to buy medicine and have it reimbursed. Drugs purchased in pharmacies can be reimbursed online through WeChat mini programs. Some insurance companies provide these services for their clients. For example, if my child has a fever in the middle of the night, I can talk to an online specialist who can tell me things, such as how to bring it down, whether if we need to go to the hospital or just have it taken care of at home.”
—Broker from Jinan with 5 years of experience

Psychological counseling: Some high-end clients need it.

“We set up small counseling classes focused on everyday anxiety and stress, with most events targeted towards client communication. In recent years, insurance brokers and agencies along with main companies have provided such events. I think it (mental health services) is essential. This is a serious issue and some high-end clients really need it.”
—Broker from Jinan with 8 years of experience

“Some people definitely need it. If you can even find instances from your surroundings, these people have children with psychological problems, it might be inconvenient for them to visit doctors. In that case, online consultation would be an excellent idea. Most Chinese people are hesitant to see psychiatrists, unlike overseas.”
—Broker from Jinan with 5 years of experience

Multi-dimensional treatment services: Multi-dimensional services are the future of health insurance

“(Multi-dimensional service refers to) specialist consultations, second specialist consultations, overseas consultations, overseas medical treatments, and green passage. Medication is also a major aspect that needs to be insured. Dentistry, 1-2 out of 10 customers ask about dentistry. The same goes for elderly care.”
—Broker from Shanghai with 7 years of experience

“Overseas medical treatment is a highlight because you spend very little for a high insured amount. Clients can also receive medical treatment overseas.”
—Broker from Jinan with 8 years of experience

“It's included in the green passage and isn't a personal service, but rather more of a hospital guide. You can find everything directly, which makes it an excellent service. If you want to stay in a tier 2 hospital or better, you can choose whichever one you want. It's nice that the insurance company can help you find the appropriate doctor.”
—Broker from Jinan with 8 years of experience

FOUR

PART 4

Family Health Confidence

Confidence drives a positive family health cycle and reflects the purpose and outcome of family health management.

Families' long-term health needs can be met through scientific health management and proper healthcare coverage, thus providing confidence for family members.



About 40% of urban families say they're highly confident in their family health, of which Beijing, Shanghai, and Guangzhou are the least confident.



- Overall, about 40% of urban families say they're highly confident in their family health;
- Beijing, Shanghai, and Guangzhou families are the least confident;
- The top three cities with the highest self-rated family health confidence level are: **Hangzhou, Chengdu, and Nanjing**.



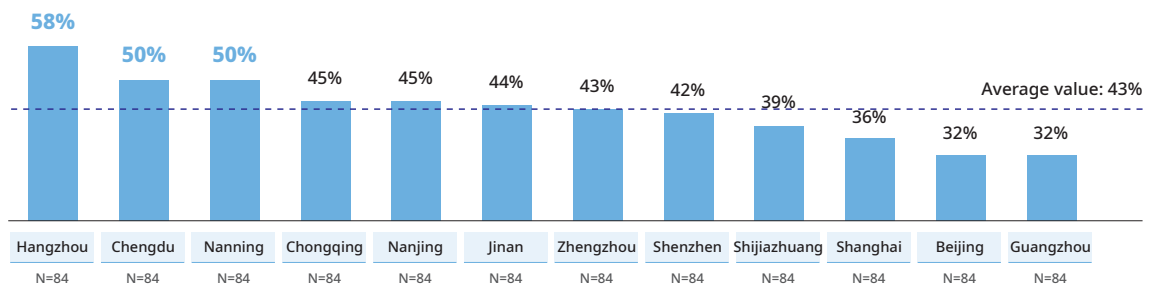
Expert review

“Beijing, Shanghai, and Guangzhou have more access to information and pay more attention to medical and mental health education. There's an old saying, “he who knows nothing fears nothing”. The more people get educated, the more awareness of their strengths and weaknesses they will have. On the other hand, big cities can be very stressful. Physical and mental health are impacted when life is too stressful, which leads to lower family confidence.”



—Hu Shen zhi

Please rate your confidence level in your family health



Effective insurance coverage provides family health confidence for more surveyed families in the Pearl River Delta

- Chengdu families' confidence comes from multiple aspects of health management, such as regular medical body checks, frequent exercise, and extensive insurance coverage.
- Chronic disease control in Beijing, Shanghai, and Guangzhou provide more confidence for local respondents.
- Effective insurance coverage provides more confidence to Guangzhou and Shenzhen families in the Pearl River Delta and Nanjing families in the Yangtze River Delta. In particular, family health confidence in Guangzhou is driven by effective factors such as insurance's upper claim limit, broader coverage, and higher purchase age.



What makes you confident in your family health?

	Beijing	Shanghai	Guangzhou	Shenzhen	Shijiazhuang	Jinan	Chongqing	Chengdu	Zhengzhou	Hangzhou	Nanjing	Nanning	Total
	N=74	N=80	N=74	N=81	N=79	N=80	N=83	N=82	N=81	N=80	N=79	N=81	N=954
Effective daily physical health management	93%	89%	93%	93%	82%	88%	77%	89%	85%	90%	85%	74%	86%
Healthy diet	43%	39%	38%	44%	37%	46%	40%	44%	42%	40%	47%	31%	41%
Regular body checks	49%	39%	45%	40%	34%	50%	31%	54%	37%	40%	42%	31%	41%
Regular routine	41%	35%	43%	41%	34%	41%	37%	45%	35%	40%	43%	26%	38%
Frequent exercise	36%	43%	43%	41%	27%	41%	28%	48%	36%	38%	46%	31%	38%
Daily monitoring	32%	34%	42%	26%	27%	31%	17%	34%	28%	40%	24%	25%	30%
Supplements intake	24%	25%	26%	17%	23%	28%	16%	30%	26%	29%	18%	15%	23%
Chronic disease control	18%	16%	22%	15%	10%	14%	12%	13%	11%	13%	13%	15%	14%
Effective insurance coverage	49%	53%	68%	64%	51%	53%	42%	61%	53%	54%	61%	51%	55%
Broader health insurance coverage with outpatient and inpatient service reimbursement	34%	38%	41%	25%	27%	34%	17%	43%	30%	30%	41%	33%	32%
High insurance coverage	16%	13%	31%	32%	9%	21%	19%	29%	22%	11%	25%	22%	21%
High insurance purchase age limit so it can be purchased by parents	24%	15%	28%	20%	25%	11%	14%	15%	22%	23%	18%	26%	20%
Effective mental health management	39%	44%	50%	41%	29%	39%	37%	45%	31%	31%	47%	40%	39%
Timely anxiety and stress relief using various methods	24%	25%	38%	26%	18%	24%	20%	24%	20%	21%	22%	27%	24%
Regular consultations with a psychologist	18%	21%	16%	20%	14%	18%	20%	27%	14%	14%	29%	19%	19%

*Marking rules: Among the compared cities, the 3 cities with the highest averages are marked in red. (Only respondents with family health confidence scores of 7 or higher answered this question, so the sample size was reduced)

Online healthcare brings family confidence to more urban families in Chengdu, Nanning, and Nanjing

- Online healthcare brings confidence to 38% of surveyed families in Chengdu, 33% in Nanjing, and 31% in Nanning.

What makes you confident in your family health?

	Beijing	Shanghai	Guangzhou	Shenzhen	Shijiazhuang	Jinan	Chongqing	Chengdu	Zhengzhou	Hangzhou	Nanjing	Nanning	Total
	N=74	N=80	N=74	N=81	N=79	N=80	N=83	N=82	N=81	N=80	N=79	N=81	N=954
Objective conditions	77%	78%	76%	74%	81%	69%	70%	76%	78%	74%	81%	78%	76%
Comprehensive medical benefit resources	55%	58%	59%	48%	59%	44%	51%	60%	56%	55%	56%	62%	55%
Personal health record establishment	34%	38%	30%	22%	33%	18%	28%	32%	25%	25%	23%	22%	27%
Online healthcare support	20%	18%	24%	21%	23%	21%	23%	38%	25%	30%	33%	31%	26%
Family doctor	12%	15%	20%	11%	15%	14%	11%	13%	23%	14%	14%	21%	15%
Other	50%	51%	54%	53%	43%	43%	46%	48%	44%	41%	53%	40%	47%
No major illnesses or genetic diseases among family members	35%	40%	46%	38%	32%	28%	35%	32%	28%	24%	42%	30%	34%
Sufficient economic and material security	27%	24%	20%	23%	16%	20%	14%	22%	23%	25%	24%	22%	22%

*Marking rules: Among the compared cities, the 3 cities with the highest averages are marked in red. (Only respondents with family health confidence scores of 7 or higher answered this question, so the sample size was reduced)

Frequently staying up late and working overtime are the main factors that influence family health

- Overall, **workplace stress** and **unhealthy lifestyles** were generally considered by respondents to be the main factors affecting family health:
- Among these factors, **frequently staying up late** and **working overtime** are the main reasons.

What are the main factors affecting your family health? N=1008

62% Workplace stress

Excessive work overtime and no work-life balance	31%
Workplace performance pressure	27%
Low sense of work value	12%
Tension between colleagues	7%
Unemployment	7%
Workplace PUA	7%

61% Unhealthy lifestyle

Frequent staying up	34%
Too lazy to exercise	27%
Eating junk food	26%

34% Mental sub-health

Poor communication skills or social anxiety	17%
Strong sense of loneliness	11%
No sense of belonging to a family	10%

34% Economic stress

Heavy financial burden on family	20%
Difficulty in managing family finance	17%

27% Family tension

(poor communication and inability to understand each other)

Marital/partner tension	12%
Tensions with parent	9%
Mother- and daughter-in-law tension	6%
Parent/child tension	6%

The frequency of Beijing families working overtime and staying up late is significantly higher than the average

- The percentage of families in Beijing working overtime and staying up late is 44% and 51% respectively, much higher than the average;
- Compared with other families, Beijing and Shanghai families have high percentages of "laziness" with no exercise and eating junk food;
- Hangzhou families are the most resistant to junk food.

What are the main factors affecting your family health?

	Beijing	Shanghai	Guangzhou	Shenzhen	Shijiazhuang	Jinan	Chongqing	Chengdu	Zhengzhou	Hangzhou	Nanjing	Nanning	Total
	N=84	N=84	N=84	N=84	N=84	N=84	N=84	N=84	N=84	N=84	N=84	N=84	N=1008
Workplace stress	71%	61%	74%	73%	61%	63%	61%	67%	49%	49%	61%	50%	62%
Excessive work overtime with no work-life balance	44%	36%	37%	39%	25%	30%	23%	40%	29%	25%	25%	20%	31%
Workplace performance pressure	37%	23%	40%	29%	24%	27%	24%	32%	23%	20%	26%	25%	27%
Low sense of work value	12%	12%	17%	18%	12%	15%	19%	8%	10%	11%	6%	5%	12%
Tension between colleagues	8%	7%	6%	2%	13%	7%	11%	4%	7%	7%	6%	11%	7%
Unemployment	11%	10%	7%	15%	10%	5%	7%	6%	-	6%	8%	4%	7%
Workplace PUA	8%	12%	7%	2%	7%	11%	4%	7%	2%	5%	11%	11%	7%
Unhealthy lifestyle	75%	76%	64%	60%	65%	62%	58%	56%	51%	49%	56%	55%	61%
Frequent late nights (Sleep after 00:00 more than 3 times a week)	51%	33%	37%	35%	32%	35%	29%	38%	33%	25%	32%	32%	34%
Too lazy to exercise (Exercise less than once a week)	33%	38%	33%	25%	30%	27%	27%	25%	21%	24%	26%	17%	27%
Eating junk food more than 3 days in a row within a week, such as food high in sugar and oil (cakes, fried food, etc.)	32%	36%	29%	23%	27%	25%	20%	24%	23%	18%	26%	26%	26%

*Marking rules: Among the compared cities, the 3 cities with the highest averages are marked in red.

Beijing, Shanghai, and Guangzhou families face significant economic pressure



- Beijing, Shanghai, and Guangzhou families face relatively high economic pressure. Families in Beijing and Shanghai feel more financial burden of their families, while Guangzhou families face more difficulty of managing family finances, and Zhengzhou families deal with suboptimal mental health issues and significant financial stresses.



What are the main factors affecting your family health?

	Beijing	Shanghai	Guangzhou	Shenzhen	Shijiazhuang	Jinan	Chongqing	Chengdu	Zhengzhou	Hangzhou	Nanjing	Nanning	Total
Mental sub-health	30%	39%	32%	33%	38%	31%	32%	25%	44%	31%	30%	37%	34%
Poor communication or social anxiety	15%	18%	14%	17%	17%	17%	19%	13%	24%	21%	13%	19%	17%
Strong sense of loneliness	7%	13%	8%	11%	18%	12%	7%	10%	13%	8%	12%	11%	11%
No sense of belonging to a family	8%	13%	14%	7%	7%	7%	6%	5%	15%	7%	13%	17%	10%
Economic stress	42%	35%	44%	37%	35%	26%	23%	32%	40%	25%	27%	31%	33%
Heavy financial burden on family	24%	26%	23%	17%	19%	14%	15%	21%	26%	15%	18%	15%	20%
Difficulty in managing family finance	18%	12%	29%	23%	19%	17%	10%	17%	20%	11%	12%	17%	17%
Family tension	26%	33%	25%	29%	27%	15%	21%	19%	30%	25%	36%	32%	27%
Marital/partners tension	10%	14%	14%	13%	13%	10%	10%	5%	15%	10%	15%	13%	12%
Tension with parents	11%	11%	8%	6%	8%	6%	5%	6%	12%	11%	14%	14%	9%
Mother- and daughter-in-law tension	6%	8%	5%	2%	5%	-	4%	7%	7%	8%	10%	7%	6%
Parent/child tension	6%	5%	6%	12%	5%	1%	5%	2%	4%	6%	10%	7%	6%

Marking rules: Cities are compared, and the 3 cities with the highest averages are marked in red.

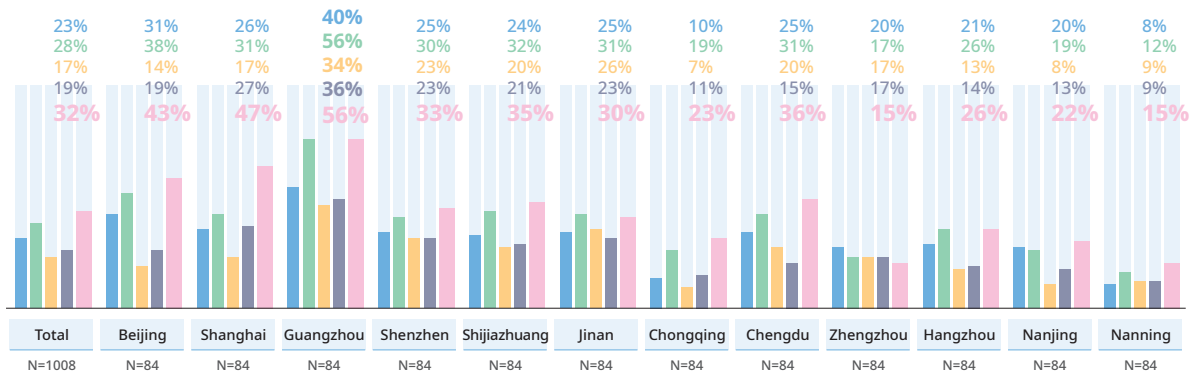
Compared to health issues, children's education creates more anxiety for urban families



- Compared to family members' physical and mental health, **children's education** causes more anxiety for urban families (32%);
- Families in Guangzhou in the Pearl River Delta are the most anxious and are generally more worried about their family members' physical and mental health than those in other cities.



What is your anxiety level about the below factors?



The above data represents the percentage of respondents who chose "very anxious" and "relatively anxious"

- Own physical and mental health
- Parents' physical and mental health
- Partner's physical and mental health
- Children's physical and mental health
- Children's education

Notes:
 Own physical and mental health (for example, work stress, chronic diseases, etc.)
 Parents' physical and mental health (for example, disease diagnosis and treatment, rehabilitation, and care, etc.)
 Partner's physical and mental health (for example, work stress, chronic diseases, etc.)
 Children's physical and mental health (for example, vision, dental, rebellious behavior, autism, etc.)
 Children's education (for example, changes due to double reduction, poor communication, etc.)



Expert review



Education anxiety is a social problem. In comparison, parents in big cities have higher expectations for their children and will invest more in their children's education. Therefore, they feel more anxious when their investment does not match the outcome.



—Hu Shenzi

People with higher education are more likely to have education anxiety



- According to the survey results, anxiety concerning children's education increases as education levels increase.



What is your anxiety level about the below factors?

	Total N=1008	Junior college N=155	Undergraduate N=815	Masters and above N=38
Own physical and mental health	23%	14%	24%	34%
Parents' physical and mental health	28%	24%	28%	47%
Partner's physical and mental health	17%	14%	18%	26%
Children's physical and mental health	19%	20%	18%	29%
Children's education	32%	22%	33%	44%

Notes:
 Own physical and mental health (for example, work stress, chronic diseases, etc.)
 Parents' physical and mental health (for example, disease diagnosis and treatment, rehabilitation, and care, etc.)
 Partner's physical and mental health (for example, work stress, chronic diseases, etc.)
 Children's physical and mental health (for example, vision, dental, rebellious behavior, autism, etc.)
 Children's education (for example, changes due to double reduction, poor communication, etc.)

The above data represents the percentage of respondents who chose "very anxious" and "relatively anxious"

Families with two children are extremely stressed



What is your anxiety level about the below factors?

	Total N=1008	1 child N=735	2 children N=70
Own physical and mental health	23%	22%	46%
Parents' physical and mental health	28%	27%	54%
Partner's physical and mental health	17%	16%	40%
Children's physical and mental health	19%	18%	34%
Children's education	32%	30%	54%

- Families with two children have more sources of stress, with higher percentages of workplace stress, unhealthy lifestyles, and economic stress than the average;
- Families with two children are significantly more anxious about their family's physical and mental health and the education of their children than single-child families.



The above data represents the percentage of respondents who chose "very anxious" and "relatively anxious"

What are the main factors affecting your family health?

	Total N=1008	2 children N=70
Workplace stress		
Excessive work overtime with no work-life balance	31%	47%
Workplace performance pressure	27%	39%
Low sense of work value	12%	17%
Tension between colleagues	7%	14%
Unemployment	7%	9%
Workplace PUA	7%	11%
Unhealthy lifestyle		
Frequent late nights (Sleeping after 00:00 more than 3 times a week)	34%	47%
Too lazy to exercise (Exercise less than once a week)	27%	31%
Eating junk food more than 3 days in a row within a week, such as food high in sugar and oil (cakes, fried food, etc.)	26%	33%
Mental sub-health		
Poor communication or social anxiety	17%	17%
Strong sense of loneliness	11%	16%
No sense of belonging to a family	10%	11%

	Total N=1008	2 children N=70
Economic stress		
Heavy financial burden on family	20%	37%
Difficulty in managing family finances	17%	27%
Family tension (Poor communication and inability to understand each other)		
Marital/partners tension	12%	20%
Tension with parents	9%	9%
Mother- and daughter-in-law tension	6%	9%
Parent/child tension	6%	7%

Total	Families with 2 children	
27%	Family relationship	29%
33%	Economic stress	53%
34%	Mental sub-health	40%
61%	Lifestyle	77%
62%	Workplace stress	80%

Exercise and travel are the most common ways to relieve stress



- Overall, exercise and travel are the most common ways to relieve stress;
- **Shanghai families enjoy socializing** and talking to friends and family;
- **Nanjing families prefer traveling and watching TV shows**;
- **Chengdu and Zhengzhou families are more willing to be pet owners**, as having cats and dogs helps relieve stress.



How do you usually relieve stress or anxiety?

	Beijing N=84	Shanghai N=84	Guangzhou N=84	Shenzhen N=84	Shijiazhuang N=84	Jinan N=84	Chongqing N=84	Chengdu N=84	Zhengzhou N=84	Hangzhou N=84	Nanjing N=84	Nanning N=84	Total N=1008
Exercise	65%	64%	63%	69%	65%	61%	51%	61%	62%	54%	63%	64%	62%
Travel	58%	64%	61%	44%	50%	52%	60%	46%	55%	63%	68%	56%	56%
Regular routine and healthy diet	51%	61%	60%	62%	54%	56%	44%	64%	46%	48%	48%	51%	54%
Psychological counseling	25%	32%	33%	32%	37%	37%	40%	31%	42%	42%	30%	35%	35%
Watch TV shows	35%	21%	36%	30%	17%	30%	26%	25%	21%	29%	39%	25%	28%
Talk to friends and family	29%	37%	29%	35%	24%	26%	25%	27%	29%	20%	25%	20%	27%
Meditation	26%	14%	24%	26%	21%	17%	23%	25%	20%	26%	29%	31%	24%
Raise a pet	17%	18%	18%	20%	21%	13%	15%	30%	37%	20%	17%	25%	21%

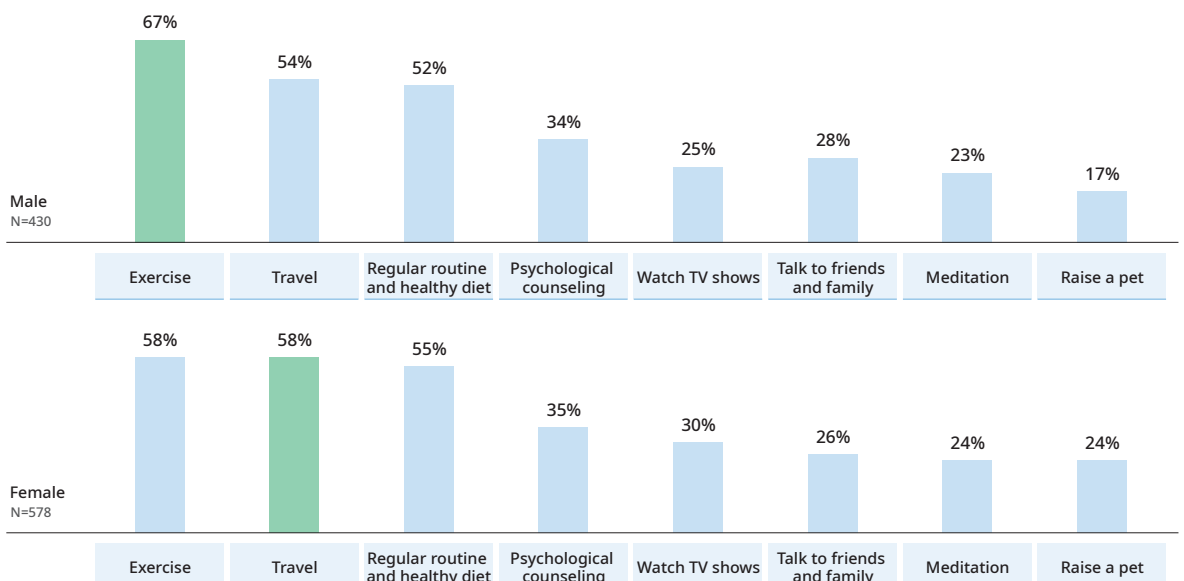
Women prefer outdoor travel to relax, while men prefer exercise to relieve stress and anxiety



- Overall, exercise and travel are the main ways to relieve stress. Women (58%) prefer outdoor travel to relax, while men (67%) prefer exercise to relieve stress and anxiety.
- Aside from exercising and talking with friends and family, women tend to try more methods than men.



How do you usually relieve stress or anxiety?



FIVE

PART 5

Topic 1: Emerging Trends in Family Health

Digital Healthcare

Psychological Counseling



01: Digital Healthcare

Amidst the COVID-19 pandemic, the digital healthcare industry is set to embrace a new turning point.

- ◆ On the one hand, the pandemic caused increases in user activity on digital healthcare platforms, as consumers actively used social and search-based platforms to gather information.
- ◆ On the other hand, hospitals/doctors are actively taking part in digital healthcare, promoting patients to shift some of their medical needs from offline to online. Roughly 20% of digital healthcare users have received remote consultations.

—Digital Healthcare Insights Report 2020, BCG x Tencent Big Data Analysis

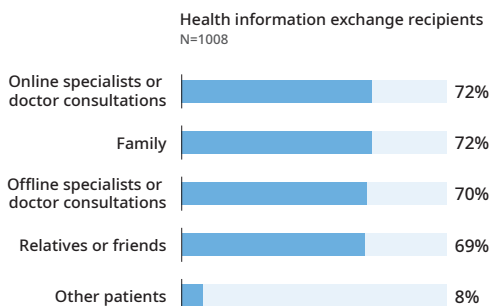
People trust offline consultations more, but they more often go to online consultation



- Surveyed families think that specialists and doctors are the most trusted source for health-related information, followed by friends and family;
- Respondents trust offline doctors and specialists more, but the online consultation rate is higher than that of offline.



To whom do you normally exchange health-related information?



Trust levels
N=1008

First trusted channel	Top 3 trusted channels
37%	Offline specialists or doctor consultations 67%
29%	Online specialists or doctor consultations 68%
24%	Family 68%
9%	Relatives or friends 54%
-	Other patients 4%

Respondents with experience purchasing insurance are more willing to use digital health services



- About 90% of respondents are willing to receive online medical treatment. Those who have purchased basic or commercial insurance are more willing to use online medical care.
- **Non-urgent symptoms and bad timing** are the main reasons for choosing digital health services.



When you or a family member needs medical care, under what circumstances would you consider online medical care?

	Total N=1008	No health insurance N=307	Basic health insurance only N=235	Consumed commercial health insurance N=466
Mild, non-urgent symptoms	45%	31%	45%	54%
Inconvenient timing and the hospital only offers emergency services	42%	26%	44%	52%
Registration is difficult	36%	26%	36%	42%
Hospital is too far away	33%	21%	35%	40%
Experiencing symptoms of common illnesses (fever, cough)	31%	26%	30%	35%
Difficult to park at the hospital	22%	19%	21%	24%
Would never consider online medical care	12%	24%	9%	6%

Flexible timing is the main reason for respondents' need for digital healthcare

- About 60% of the respondents indicated that flexible timing is the most attractive part of digital healthcare;
- Respondents with commercial health insurance have a more pressing need for **the flexibility in terms of time and space, as well as personalization**.



What are your and your family's specific needs for online healthcare?

	Total N=884	No health insurance N=234	Basic health insurance only N=214	Consumed commercial health insurance N=436
Free from time constraints	60%	41%	58%	70%
Personalized service	55%	41%	63%	58%
Free from distance restrictions	49%	41%	49%	54%
Convenience and protection of privacy in online healthcare	45%	38%	42%	50%
Easy to compare multiple sources of information	44%	38%	39%	49%

The charts above only show answers of respondents who were willing to try online healthcare, so the sample size has been reduced.

Doctors are more patient in online medical consultation, which is more attractive for the respondents

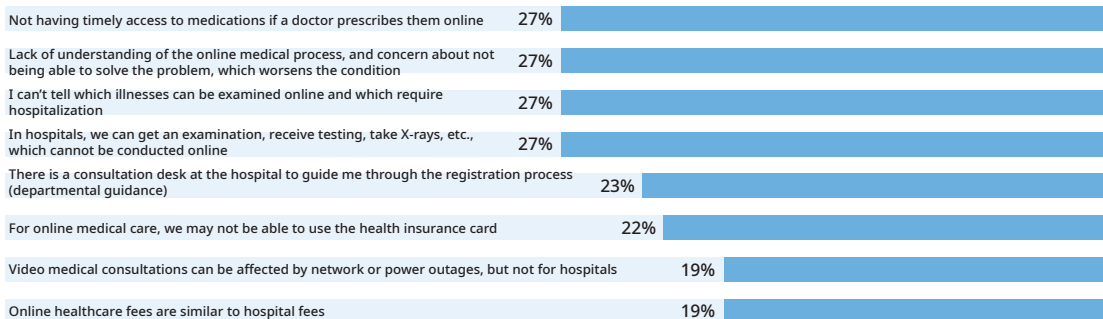


- Reasons for not considering digital healthcare vary and are influenced by various factors.
- Doctors being more patient in online medical consultation is one factor that attracted respondent.



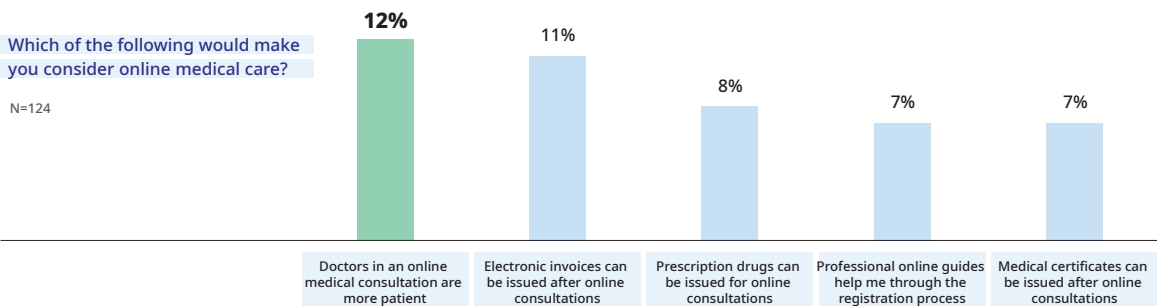
What are the main reasons you and your family wouldn't consider online medical care?

N=124



Which of the following would make you consider online medical care?

N=124

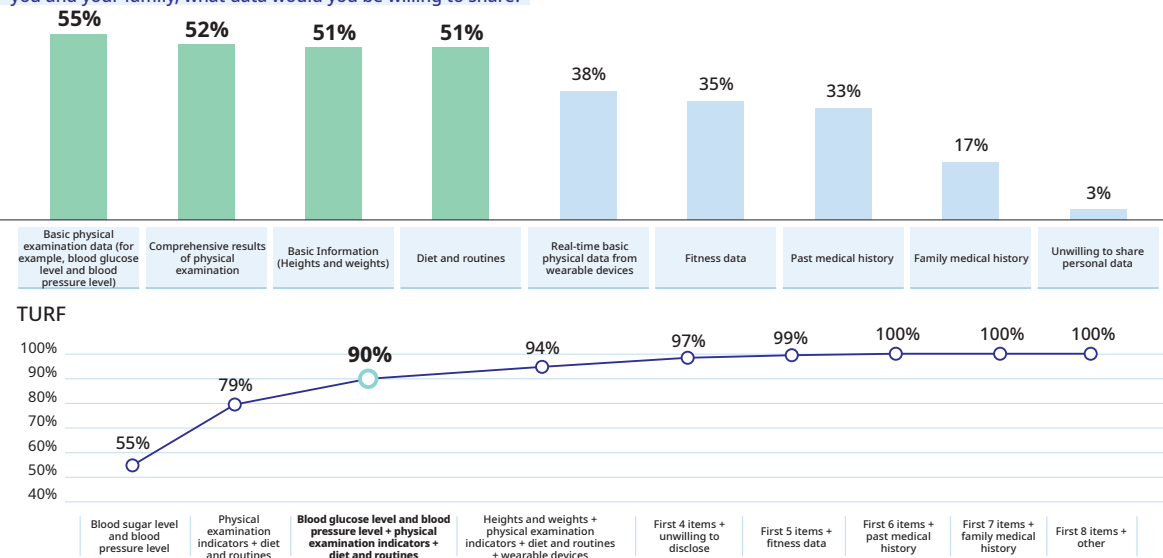


The charts above only show answers of respondents who weren't willing to try online healthcare, so the sample size has been reduced.

More than half of the respondents were willing to share their personal health data, such as comprehensive results of physical examination, diet, and routines, to receive customized online medical services

- More than 50% of the respondents were willing to share basic information (such as height) basic physical examination data (for example, blood glucose level and blood pressure), comprehensive results of physical examination, diet, and routines, in order to receive accurate digital medical services;
- Among these, the combination of basic data of physical examination (for example, blood glucose level and blood pressure level), comprehensive results of physical examination, diet and routines can reach 90% of the population. This is the recommended combination to obtain data.

If an insurance company needed you to share certain personal data to provide more accurate and customized online medical services for you and your family, what data would you be willing to share?

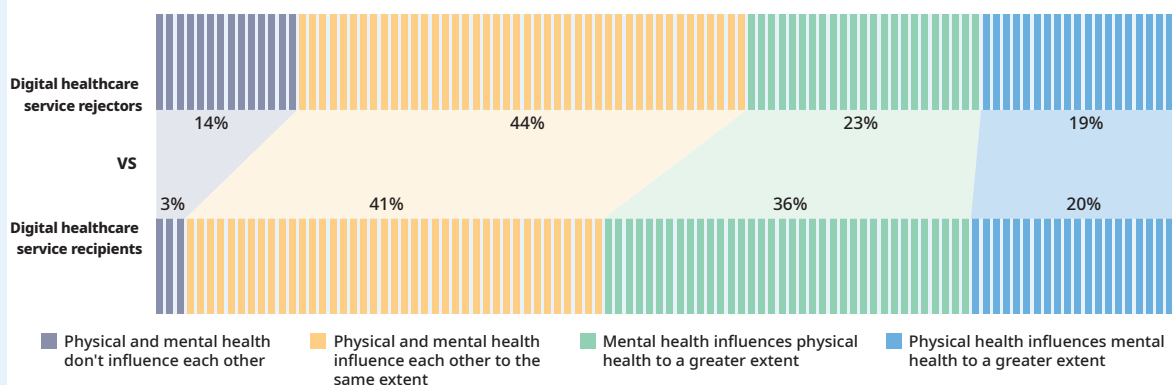


*TURF model is used to measure the more optimal solutions for different combinations and must be combined with the cost to perform specific analysis in commercial applications

Digital healthcare recipients are more likely to recognize the effect of mental health on physical health

- Overall, around 70% of the respondents indicated that the importance of mental health is equal to or even exceeds that of physical health;
- Digital healthcare recipients are more likely to recognize the effect of mental health on physical health.

What is the relationship between physical and mental health?



02: Psychological Counseling

During the COVID-19 pandemic, mental health has received more attention

- ◆ From July to December 2019, the State Council and the National Health Commission launched the "Healthy China Initiative (2019-2030)" to promote mental health. In October 2020, the National Health Commission organized the World Mental Health Day campaign themed at "Fighting against the Pandemic, Protect Mental Health."
- ◆ When a major pandemic occurs, panic spreads along with the virus. If emotions such as fear and anxiety aren't treated properly, they can lead to depression and anger. Inappropriate coping may even cause "secondary disasters"—negative emotions and behaviours can be contagious.

—Cited from the report *Pneumonia Outbreak Requires Urgent Psychological Intervention: "Handling Panic is Also a Crucial Task,"* Southern Weekly, 2020, Ma Suping

About 20% of respondents indicated that they paid for psychological counseling in the past year



- Overall, 75% of the respondents said they would actively communicate with a counselor when necessary, and 24% said they paid for psychological counseling in the past year;
- In comparison, Nanning had the highest recognition and consumption rates for psychological counseling.
- Guangzhou families have stronger execution and their psychological counseling consumption prevalence rate is relatively higher.



Expert review



Regular psychological consultations allow us to better understand ourselves and thus we would have a greater sense of control and confidence. Our greatest fear is not knowing who we are. In addition, psychological counseling lets us know that our problems can be solved and that we can be helped.



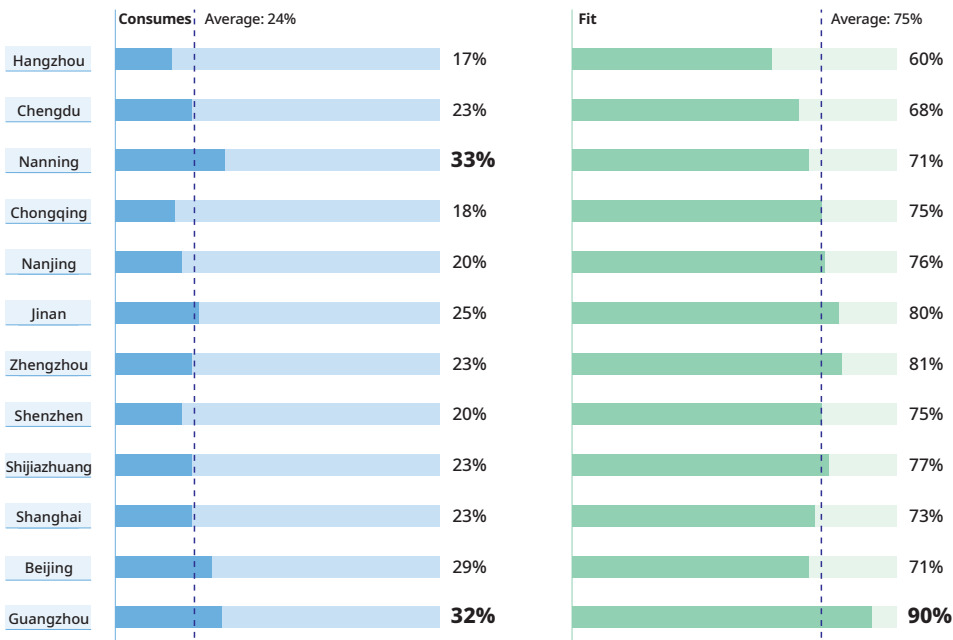
—Hu Shenzhi



Which of the following health management purchases has your family consumed in the last year?
Does the statement "I actively communicate with a counselor when I need psychological counseling" fit your situation?

Consume rate of psychological counseling services and compliance of active communication with counselors by city

N=1008



The above data represents the percentage of respondents who chose "really fits" and "relatively fits"

Compared to urban families that are relatively confident, those that are very confident are more likely to have confidence in online medical support, family doctors, and regular consultations with a psychologist.



- In terms of health care resources and mental health management, urban families with the highest self-assessment confidence scores (9-10) gain their confidence from regular consultations with psychologists, family doctors, and online medical health support, when compared to urban families with self-assessment confidence scores of 7-8.



What makes you confident in your family health?

N=954

Very confident (9-10 points) Fairly confident (7-8 points)

Daily physical health management			Effective insurance coverage			Medical insurance resources		
Regular body check	38%	43%	Wide health insurance coverage	32%	33%	Online medical health support	28%	24%
Regular exercise	37%	39%	High insurance coverage amount	21%	21%	Personal health record	25%	29%
Healthy diet	36%	45%	High age limit for consume	20%	20%	Family doctor	18%	13%
Regular routine	36%	40%						
Daily monitoring	26%	23%						
Consume health care products	19%	26%	Effective mental health management			Other		
Chronic disease control	14%	14%	Timely anxiety and stress relief	20%	27%	No major illnesses or genetic diseases among family members	29%	38%
			Regular consultations with a psychologist	23%	16%	Sufficient economic and material security	23%	21%

Only respondents with family health confidence scores of 7 or higher answered this question, so the sample size was reduced.



Psychological counseling consumption is more common among the younger generation

- About 50% of the respondents who plan to increase psychological counseling are aged 22-30 years old.



Expert review



Young people are more receptive to new things and have a more knowledgeable understanding of mental health. They're also more likely to receive help from psychological counseling because their perceptions are easier to adjust accordingly.

—Hu Shenzhi

Over the next year, in which areas of health management will your family plan to increase spending? The age group distribution of respondents who plan to increase different health management purchases over the next year

	Total N=1008	Psychological counseling N=252	Basic insurance N=343	Commercial insurance N=317	Other N=908
22-30	44%	50%	41%	39%	43%
31-40	45%	40%	47%	48%	46%
41-50	9%	8%	11%	12%	10%
51-60	2%	2%	2%	1%	2%

Urban families with higher incomes need psychological counseling more than insurance coverage



- Urban families with high incomes (over 50k per month) are more willing to increase spending on psychological counseling than on insurance coverage.



Over the next year, in which areas of health management does your family plan to increase spending?

The income distribution of respondents who plan to increase different health management purchases over the next year

	Total N=1008	Psychological counseling N=252	Basic insurance N=343	Commercial insurance N=317	Other N=908
17k-20k (excluding 20k) (1.85)	34%	33%	38%	35%	33%
20k-30k (excluding 30k) (25)	36%	33%	32%	38%	36%
30k-40k (excluding 40k) (3.5)	17%	17%	15%	15%	17%
40k-50k (excluding 50k) (4.5)	8%	8%	7%	7%	8%
50k-60k (excluding 60k) (5.5)	3%	6%	4%	3%	4%
60k and above (6)	3%	4%	4%	3%	3%

Quotes from insurance brokers



High-net-worth individuals are extremely stressed. I think that providing mental health services is necessary. This is a serious issue these days and some high-end clients really need it.

—Broker from Shanghai with 7 years of experience

SIX

PART 6

Topic 2: Working Mothers



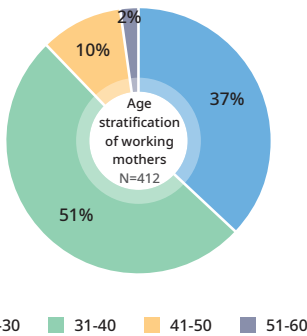
Research sample information of working mothers



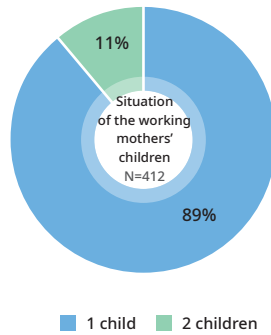
- Among the respondents, 51% of the working mothers are 31-40 years old;
- About 89% of the surveyed working mothers have one child;
- The average age of the children of the surveyed working mothers' is 7 years old.



How old are you?

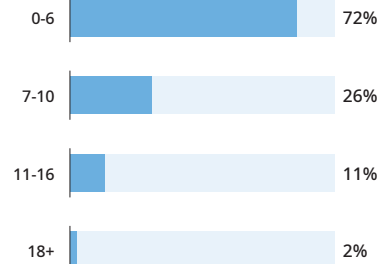


How many children do you have?



How old are your children?

Age stratification of working mothers' children N=412



Working mothers "talk the talk and walk the walk" regarding health awareness and management



- Compared with groups, working mothers are more likely to recognize that health requires **"being able to express and control emotions" and being "confident while understanding and affirming oneself."** In terms of family health, their focus is on "regular health assessments" and "medical concierge services."
- Working mothers' health perceptions and actual health management are relatively consistent. Their performance in **daily health management** and **mental health maintenance** is significantly higher than that of working fathers. However, there is little difference in daily health maintenance.



How do you define "health"?

	Total N=1008	Working mothers N=412	Working fathers N=306
Full of energy and having a normal routine	69%	71%	72%
No obvious symptoms of disease and all checkup indicators are normal	64%	68%	61%
Able to take care of oneself in a dignified manner	16%	16%	17%
Have sickness but doesn't affect normal life	14%	15%	12%
In a good mood and with a positive attitude	69%	68%	72%
Being confident and understanding and affirming oneself	52%	58%	48%
Able to express and control emotions	45%	52%	44%
Able to relieve stress appropriately and timely	23%	27%	26%

What aspects of family health management are most important to you and your family?

	Total N=1008	Working mothers N=412	Working fathers N=306
Exercise habit development	35%	33%	39%
Lifestyle management	52%	55%	51%
Use of health-related facilities	24%	26%	25%
Physical condition monitoring	39%	39%	38%
Regular health assessments	47%	54%	46%
Mental health maintenance	34%	33%	35%
Total disease management for serious illnesses	45%	48%	45%
Specialists resources	27%	28%	28%
Medical concierge services	31%	38%	27%
VIP treatment services	19%	21%	17%
Overseas medical docking	11%	11%	10%

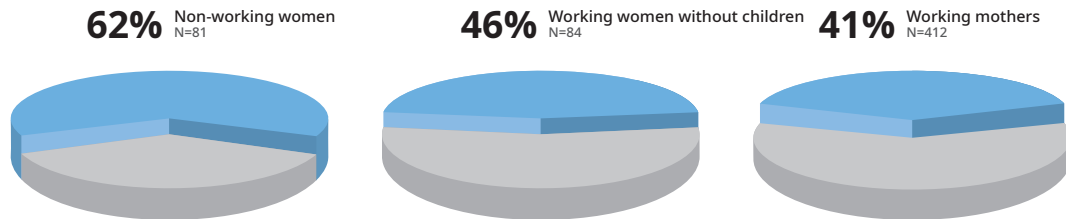
How often do you do these things?

	Total N=1008	Working mothers N=412	Working fathers N=306	
Daily health management	Exercise	43%	43%	33%
	Diet - balanced diet	80%	84%	75%
	Diet - less junk food	66%	69%	60%
	Routines	72%	73%	70%
	Relaxation	59%	61%	49%
	Basic living environment maintenance	69%	71%	67%
Mental health maintenance	Physical condition monitoring	14%	13%	10%
	Dental health maintenance	20%	20%	19%
	In-depth living environment maintenance	56%	58%	57%
	Actively communicate with others (such as friends and family)	85%	86%	81%
	Actively communicate with a counselor when psychological counseling is needed	75%	76%	72%
During interactions with friends and family, we can understand each other and proactively communicate	88%	91%	88%	

Working mothers are less confident about family health than working women without children

- More than 40% of respondents (41% of working mothers and 46% of working women without children) were extremely confident in their family health, but their confidence level was significantly lower than that of non-working women (62%).

Please rate how confident you feel about your family health



Timely stress relief and regular medical checkups and exercise make working mothers more confident



- Daily health management, such as a healthy diet, is a major source of confidence for working mothers;
- Compared to working women and non-working mothers, working mothers find confidence in regular medical checkups and exercise, along with timely stress relief.



What makes you confident in your family health?

	Total N=954	Working mothers N=394	Working women without children N=78	Non-working mothers N=53
Healthy diet	41%	46%	42%	28%
Regular checkups	41%	44%	36%	13%
Normal routine	38%	40%	36%	23%
Regular exercise	38%	40%	29%	21%
Daily inspection	30%	29%	38%	17%
A wide range of health insurance coverage with outpatient and inpatient service reimbursement	32%	35%	26%	23%
Insurance plans with a high coverage limit	21%	22%	15%	15%
High insurance purchase age limit so it can be purchased by parents	20%	22%	22%	30%
Timely anxiety and stress relief through various methods	24%	28%	17%	6%
Regular consultations with a psychologist	19%	20%	15%	11%
Establishment of personal health record	27%	28%	23%	19%

Only respondents with family health confidence scores of 7 or higher answered this question, so the sample size was reduced.

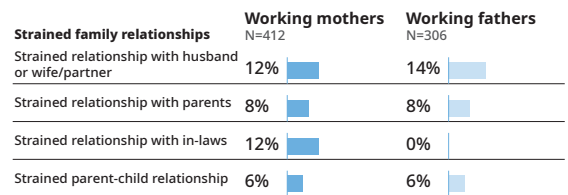
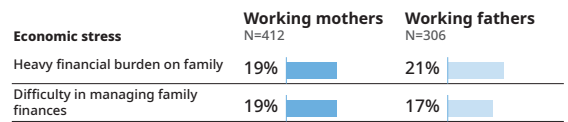
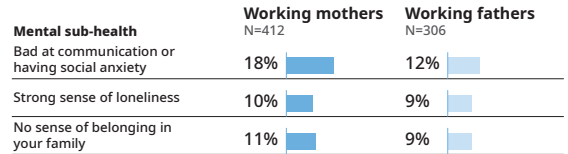
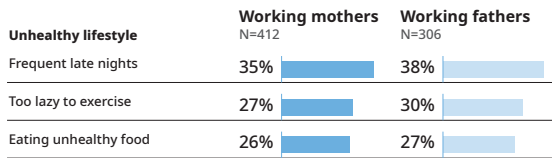
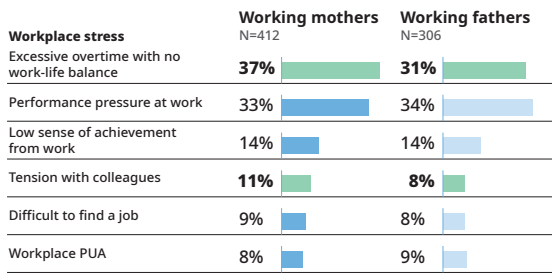
Working mothers' lack of confidence comes from difficulties balancing family and work, and tensions between colleagues



- Working mothers feel more pressure than working fathers to balance family and work (37%) and manage tensions between colleagues (11%).



What are the main factors affecting your family health?



Working mothers have higher anxiety levels than other women in general



Expert review

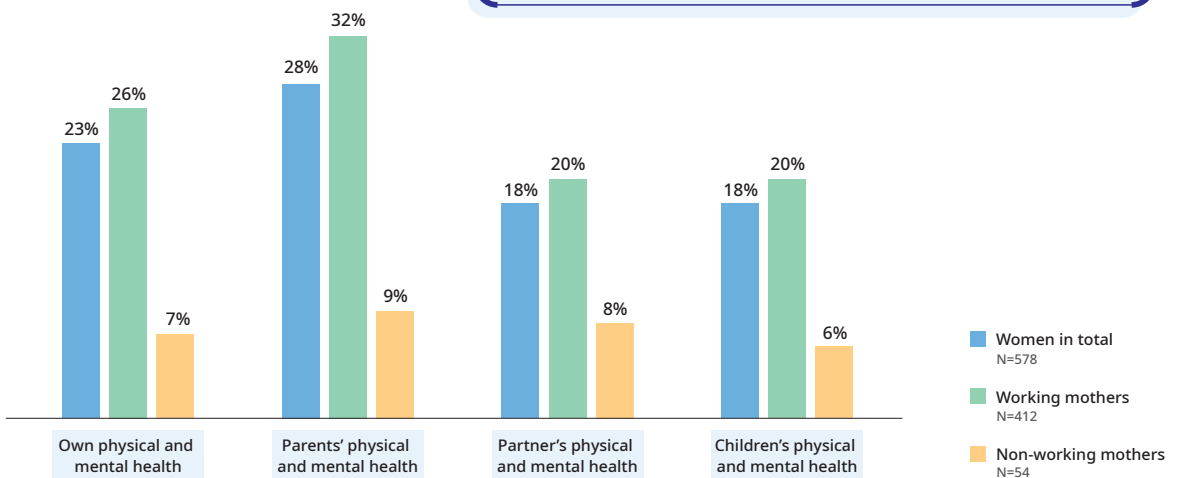


Working mothers have more roles to juggle and more responsibilities to bear. Not only do they need to pursue career development, but they also have to take care of their families and their children's education. This leads to a higher anxiety level and a more urgent need to maintain physical and mental health.

—Hu Shenzhi



What is your level of anxiety about this information?



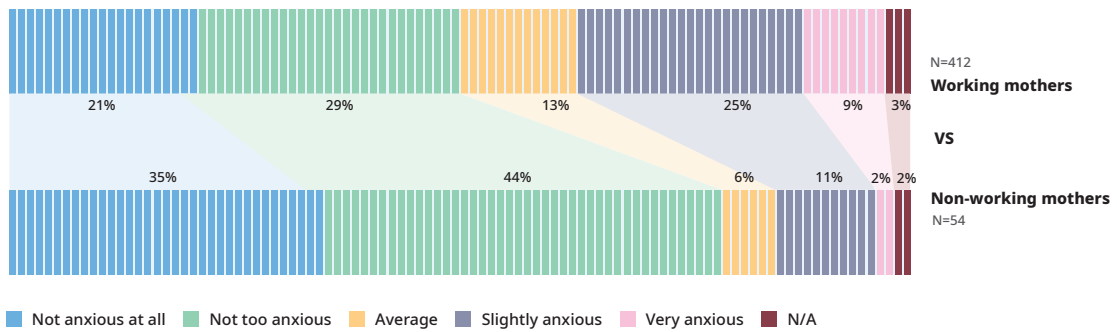
Working mothers are more anxious about children's education



- Working mothers are more anxious about their children's education than non-working mothers, and are more likely to become "tiger mothers";
- 34% of working mothers are anxious about their children's education compared to 13% of non-working mothers with the same worries.



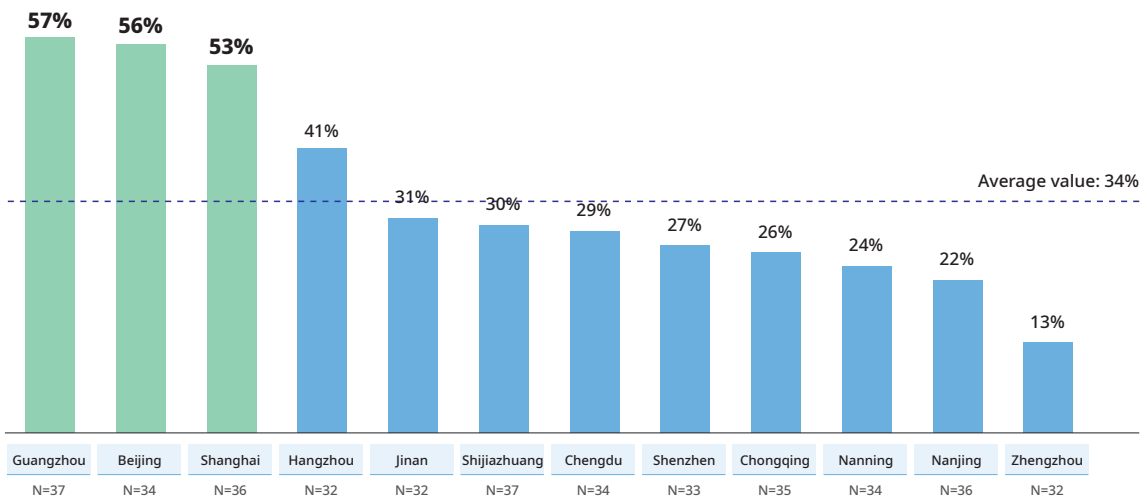
What is your level of anxiety about this information?



Beijing, Shanghai, and Guangzhou working mothers are most anxious about children's education



- Beijing, Shanghai, and Guangzhou working mothers have serious anxiety about their children's education, with 56%, 53%, and 57% of them concerned, respectively.



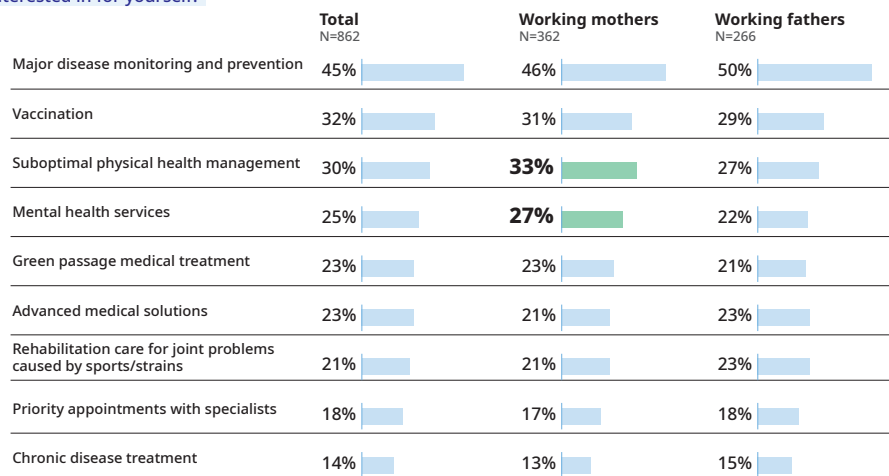
The charts above only show the responses of working mothers, so the sample size has been reduced.

Compared with working fathers, working mothers have an urgent need for suboptimal health services



- Working mothers have a greater need for **suboptimal physical and mental health services, along with green passage medical treatment** under coverage.

When you and your family choose family health insurance, what kind of covered services are you most interested in for yourself?



The chart above only shows respondents' preferences for their own covered services, so the sample size has been reduced.

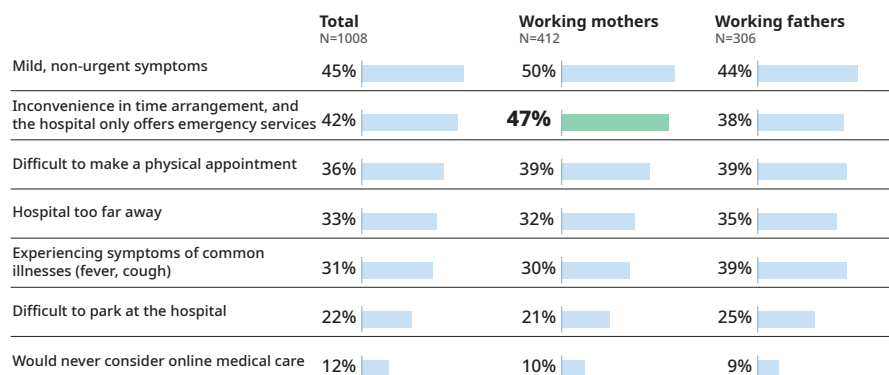
Working mothers are more willing to use digital healthcare services



- Compared to other groups, working parents are more likely to seek medical treatment online;
- Working mothers are more likely to seek online medical treatment due to inconvenience in time arrangements.**



When you or a family member requires medical care, under what circumstances would you consider online treatment?



SEVEN

PART 7

City Profiles



City Profiles

Beijing

Working overtime and staying up late are common health management red flags:

Working overtime and staying up late significantly above average levels; Too much unhealthy food and not enough exercise

Late nights: Beijing: Overall=51%; 34%;
Overtime: Beijing: Overall=44%; 31%;
Exercise: Beijing: Overall=2.8; 3.3;
Unhealthy food: Beijing: Overall=32%; 26%

Shanghai

"Socializing" is the best way to relieve stress; stressed about children's education:

Education anxiety is common, and communicating with friends and relatives is the main way to relieve stress

Education anxiety level: Shanghai: Overall=47%; 32%
Stress relief methods: Shanghai: Overall=37%; 27%

Guangzhou

Soup can't ease our anxiety, but psychological counseling can:

For the highest anxiety levels, psychological counseling is prevalent

Anxiety levels for each item: Guangzhou is about twice that of overall level;
Psychological counseling spending: Guangzhou: Overall=33%; 24%

Shenzhen

Managing money is a nuisance, but at least parents are supportive:

The highest proportion of difficulties in managing family finances; However, tensions with elders is low

Finance management: Shenzhen: Overall=23%; 17%;
Strained relationship between parents: Shenzhen: Overall=6%; 9%

Shijiazhuang

My ambitions are in Shijiazhuang, but the workplace is demanding:

Mental sub-health, difficulty in finding jobs, and relatively high levels of tension with colleagues

Mental sub-health: Shijiazhuang: Overall=38%; 34%;
Unemployment: Shijiazhuang: Overall=10%; 7%;
Tense colleague relationships: 13%; 7%

Jinan

Proactive in maintaining physical and mental health:

Relatively high proactivity in timely seeking medical care and psychological counseling

Timely seeking medical care: Jinan: Overall=4.4; 4.3;
Timely psychological counseling: Jinan: Overall=4.1; 4.0

Chongqing

This maze-like city makes us go to bed early:

The lowest frequency of staying up late

Late nights: Chongqing: Overall=29%; 34%

Chengdu

Cuisine and pets make for a happy life:

Prefer to relieve stress by eating healthy and being a pet owner

Unhealthy diet: Chengdu: Overall=24%; 26%;
Owning a pet to relieve stress: Chengdu: Overall=30%; 21%

Zhengzhou

Clean up regularly and rest well:

Relatively high frequency of daily cleaning and relaxation

Daily cleaning: Zhengzhou: Overall=5.0; 4.5;
Relaxation: Zhengzhou: Overall=4.4; 4.0

Hangzhou

Leader in confidence and healthy diets:

Hangzhou has the highest confidence score and is the best at maintaining a healthy diet

Family confidence level: Hangzhou: Overall=58%; 43%
Unhealthy diet: Hangzhou: Overall=18%; 26%

Nanjing

Health fanatics that love traveling and watching TV shows:

The main way to relieve stress is to travel and watch TV shows

Eating regularly: Nanjing: Overall=5.1; 4.8;
Normal routine: Nanjing: Overall=4.6; 4.4;
Travel to relieve stress: Nanjing: Overall=68%; 56%;
Watch TV shows to relax: 39%; 28%

Nanning

All-rounder for family healthcare management:

High level of confidence in family health and relatively high level of initiative in multiple healthcare management formats

Confidence level: Nanning: Overall=50%; 43%;
Exercise: Nanning: Overall=4.3; 3.3

EIGHT

PART 8

Key Insights



01: Healthcare coverage is becoming more important to family healthcare management

- ◆ Most of the surveyed urban families carry out daily healthcare management and regular maintenance, such as exercising or maintaining their home environment **more than 3-4 days a week**, having physical or dental checkups **more than once a year**, actively getting health-related information, maintaining good relationships, and purchasing health insurance, etc. They hope to get more comprehensive and personalized support.
- ◆ The COVID-19 pandemic and the promotion of universal insurance have made urban families more aware of the need for family healthcare coverage. Research shows that effective and suitable healthcare insurance can solve problems such as **long queues for hospital visits and a lack of physical and mental health knowledge**, thereby bringing more confidence to families.

02: The significance of mental health is widely recognized, which will continue to increase related spending

- ◆ **76%** of the respondents are aware of the importance of mental health.
- ◆ The higher the education level, the more likely families are to have educational anxiety.
- ◆ Compared to buying insurance, high-income families are more inclined to increase spending on psychological counseling.
- ◆ The groups who receive psychological counseling are becoming younger. There will be more demands for this in the future. It could become a key component in urban families' healthcare management and confidence.

03: Digital healthcare has become a way for urban families to address healthcare resource constraints and medical care access restrictions. More convenient and authoritative healthcare services will be needed in the future

- ◆ The COVID-19 pandemic's impact, as well as time and space constraints, have increased digital health care acceptance among urban families. Urban families have a more urgent need for timely access to medical care and the ability to get abundant offline medical resources.
- ◆ In terms of trustworthiness, online consultations (29%) are still not as good as offline consultations (37%), but online consultations have become the most common health information exchange channel among surveyed families (high selection rate of 68%).
- ◆ More than half of the respondents were willing to share their personal health data, such as comprehensive physical examination indicators, diet structure, and routines, to receive customized online medical services. The functions of digital platforms and completeness of the coverage system may need continuous improvements in the future to meet the healthcare service needs of urban families.

04: Working mothers are relatively anxious and lack confidence in health. They're in greater need of a comprehensive healthcare coverage system, timely psychological guidance, and digital medical support

- ◆ Working mothers' health awareness and actual health management are in sync. Their daily health management and mental health maintenance performance are significantly higher than those of working fathers.
- ◆ Among the respondents, working mothers are less confident about family health than working women without children and non-working women. They're also more anxious than the latter two. Working mothers feel more difficulties in balancing family and work than working fathers.
- ◆ Working mothers have more prominent needs for coverage related to their physical sub-health, mental health services, and green passage medical treatment.

China Urban Family Health White Paper

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