




GIG WELLBEING REPORT 2024

Future in Focus:
Transforming Wellbeing



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Wellbeing in the MENA Region



What does wellbeing look like in the MENA region? Are we truly enjoying good mental and physical health? What challenges do we face, and how widespread are they? And when we talk about wellbeing, what do we actually consider as good or poor?

With these questions in mind, GIG commissioned this report to gain a deeper understanding of wellbeing across the MENA region, covering the UAE, Saudi Arabia, Qatar, Kuwait, Oman, Bahrain, Egypt and Jordan. Our goal? To paint a clear, comprehensive picture of the wellbeing landscape, so we can better serve our health insurance members and ensure their needs are fully met.

In this report, we dig into the issues affecting both citizens and residents, exploring the physical and mental health factors that influence overall wellbeing. We examine obstacles to achieving good health, and delve into lifestyle factors such as sleep, family obligations, work, stress – including financial stress – and exercise and diet. The report offers valuable insights into how closely intertwined physical health, mental health, and overall wellbeing truly are.

The survey focused on those who currently have health insurance and those considering it in the future. Between February 23 and March 13, 2024, GIG commissioned YouGov – our research partner – to survey **3,599** male and female residents over the age of **18** across the eight countries, ensuring the audience closely reflected each country's demographic.

What is Wellbeing?

According to the World Health Organization, wellbeing is a 'positive state experienced by individuals and societies'. The Cambridge dictionary says it's a 'state of feeling healthy and happy'. Psychology Today considers it to include 'having good mental health, high life satisfaction, a sense of meaning or purpose, and the ability to manage stress'. Wellbeing is evidently multi-disciplinary, and there are many factors that contribute to good holistic wellbeing.



At GIG, wellbeing is at the core of everything we do. Our focus is on a holistic approach, promoting preventative care and empowering our members to live a full, healthy life. Whether it's from a physical or mental perspective, that our members enjoy good health and overall wellbeing is our key priority. The better we understand the wellbeing landscape, the better we can serve our customers and ensure higher levels of wellbeing for us all.

Khaled Saoud Al Hasan
Group Vice Chairman & CEO



An Overview of the Wellbeing Landscape

As we've mentioned, overall wellbeing comprises many different elements, including both physical and mental health, and a range of lifestyle factors including stress and financial stress. Our survey revealed **65%** of respondents had experienced a mental health issue – such as anxiety or depression – over the past year, with **57%** experiencing a physical ailment, including allergies and gastrointestinal disorders. Lifestyle factors affecting overall wellbeing, such as poor sleep, an unhealthy diet and lack of exercise were also reported. Despite these challenges, **82%** of respondents rated their overall wellbeing as excellent or very good, with **74%** reporting good physical health and **84%** saying they enjoyed positive mental wellbeing. Interestingly, a majority of those reporting mental wellbeing conditions such as anxiety and depression self-diagnosed.

It's difficult to reconcile these statistics; despite reporting a wide range of mental and physical health issues - as well as a number of lifestyle issues - that could have a negative impact on overall wellbeing, the majority of respondents appear to consider their overall wellbeing in a positive light. Perhaps this indicates a need for further examination of the overall wellbeing landscape in the region, in order to identify areas where we could improve both awareness and our provision of services.



Mental Wellbeing

65%

of respondents across the region say they have experienced a mental health issue in the past year.

According to the World Health Organization (WHO), mental health is a 'state of mental wellbeing that enables people to cope with the stresses of life, realise their abilities, learn well and work well, and contribute to their community'. Medical diagnoses that can have a negative impact on mental wellbeing include anxiety, depression, eating disorders, sleep disorders, phobias, obsessive-compulsive behaviours, panic disorders and more.

Global awareness of the importance of mental wellbeing has increased in recent years, with the WHO declaring it a 'universal human right' on World Mental Health Day in 2023.

Somewhat confusingly, it appears mental health issues such as anxiety and depression are common, but high numbers of respondents report excellent or very good mental wellbeing.



Mental Wellbeing

34%

of respondents across the region report experiencing symptoms of anxiety, while 23% say they have suffered from depression.

As we've highlighted, our survey shows that specific issues like anxiety are prevalent and can have a negative impact on mental health, although respondents' perception of their mental wellbeing in the region appears positive. Clearly, there's a disparity between the overall picture of excellent or very good mental wellbeing across the region and incidences of medical conditions affecting mental health, which raises questions about why this disparity exists.

Delving deeper into the mental health space gives us a better idea of what affects our mental wellbeing across the region.

- Of the respondents who reported experiencing mental wellbeing concerns, anxiety tops the list, with **34%** reporting suffering from symptoms of anxiety.
- Almost **a third** of respondents (31%) report experiencing insomnia.
- Around **a quarter** of all respondents (23%) across the region report symptoms of depression.
- Eating disorders, obsessive-compulsive disorder, panic attacks and phobic disorders are less common, with reporting incidence rates across the region ranging from **8-15%**.

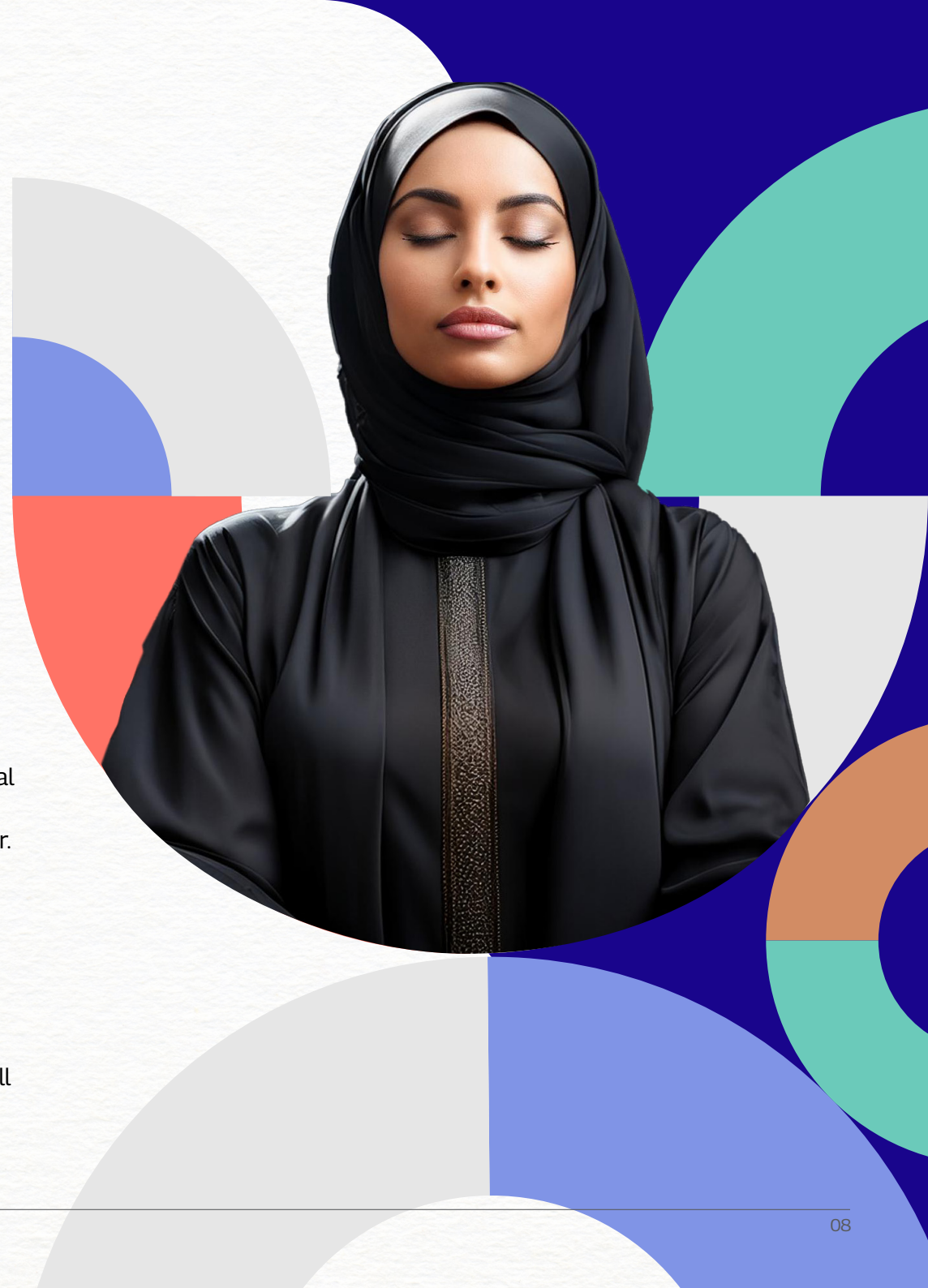
Mental Wellbeing

62%

of respondents across the region who report mental health issues base their answer on self-diagnosis.

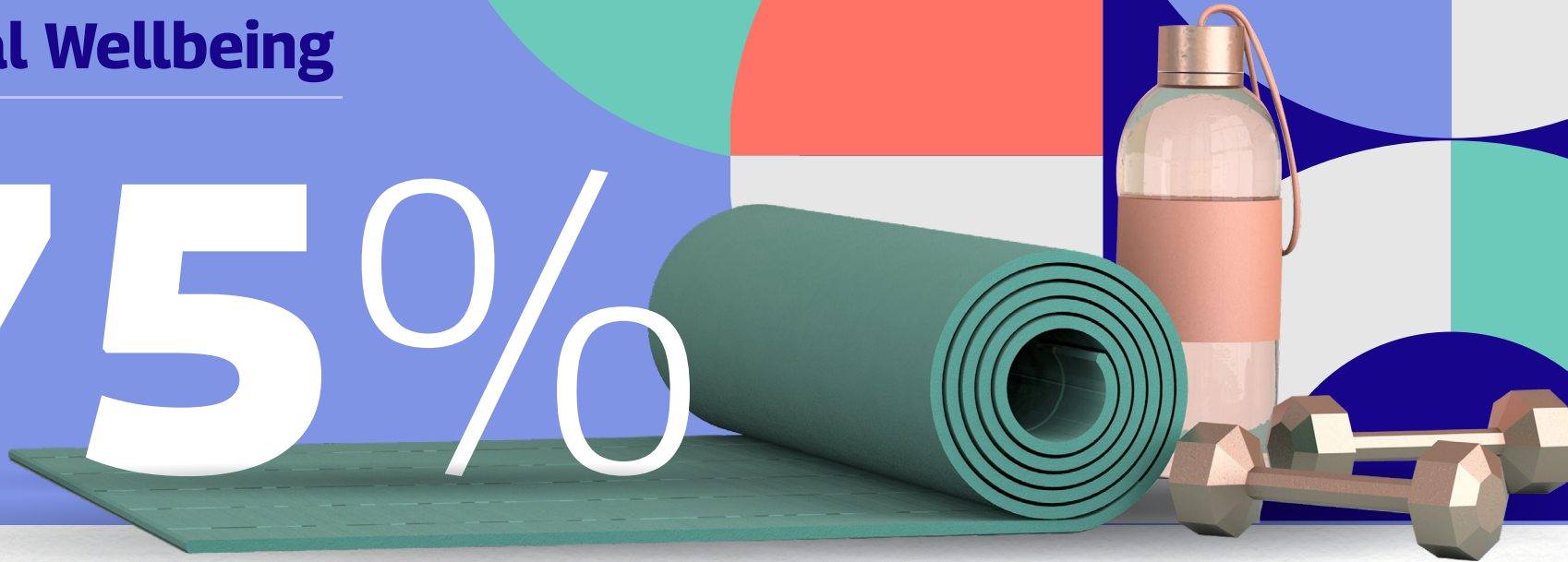
Are those reporting experiencing mental health issues getting the help they need? Our research indicates no, not always. The majority of those who report suffering from issues such as anxiety and depression say they base this on self-diagnosis, with a range of reasons being cited.

- Regionally, **almost half** of those reporting mental wellbeing issues based on self-diagnosis preferred to self-diagnose in the belief that the issue would resolve itself without professional help.
- **A quarter** of respondents in most countries say they didn't feel comfortable visiting a doctor.
- Across the region, **63%** of respondents believe that there is no stigma attached to seeking help for mental health issues.
- Concerningly, high numbers of respondents in some countries - up to **35%** - say they didn't know where to go to, or who to reach out to, for help.
- **A quarter** of those self-diagnosing generally preferred to seek support from family and friends.
- Cultural beliefs play a part in the reluctance to seek professional support, but only for a small number of respondents; just **one in ten** across the region.



Mental Wellbeing

75%



of respondents across the region report experiencing symptoms of burnout or fatigue either very often or at least from time to time.

While burnout, fatigue and other issues aren't necessarily medical conditions, such difficulties can certainly have an impact on our mental wellbeing and therefore our overall wellbeing. And with busy lives, often juggling work, families and other commitments, it's unsurprising that sometimes life just gets a bit too much.



71%

of respondents say they enjoy a good work-life balance.



75%

of employed respondents say their mental health has affected their productivity levels in the past 3 months.



34%

report suffering from anxiety in the past year.



48%

of those surveyed believe their workplace encourages and supports employees' mental well-being.



62%

of those who report suffering from mental health issues based their response on self-diagnosis.



33%

of respondents report work or studies as their main cause of stress at present.

In summary, anxiety tops the list for the most prevalent mental wellbeing complaint. Almost two-thirds of respondents who report having experienced a mental wellbeing issue self-diagnosed, but the same number of respondents say this isn't because of any stigma attached. A good work-life balance is reported across the region, but burnout or fatigue is very common.

Physical Wellbeing

74%

of those surveyed assess their physical health in positive manner, reporting excellent or very good physical health.

Although a large majority of respondents report their overall wellbeing and mental health to be excellent or very good across much of the region, slightly fewer survey respondents - **74%** - say their physical health matches. A considerable number of respondents confirm they have suffered from physical ailments that can have an impact on overall wellbeing.

- Allergies are the most common of health complaints; across the region, **15%** of respondents say they have suffered in the past year.
- Musculoskeletal disorders, gastrointestinal complaints and respiratory conditions including asthma, influenza and the common cold follow closely behind, all at **14%**.
- Around **one in ten** respondents report suffering from endocrine disorders such as diabetes.
- A **similar percentage** say they suffered from thyroid issues and dermatological conditions.
- Across the region, **four in ten** respondents say they haven't suffered with any of the listed physical ailments in the past year.

In summary, almost half of all respondents say they have not suffered from any ailments that would negatively impact their physical wellbeing. Of those who report medical conditions, diagnoses such as allergies and musculoskeletal disorders are common.



Lifestyle Factors

Across the region,

63%

of respondents say they enjoy good quality sleep. 1 in 5 say they eat healthy balanced meals 80% of the time, and more than half don't currently exercise.

It's not just medical issues that affect overall wellbeing. Many studies show lifestyle factors such as good sleep, a healthy diet and regular exercise all play a part in maintaining wellbeing and, unlike some medical conditions, are factors we can have very much control through making lifestyle changes. Concerningly, respondents report some lifestyle factors that may have a negative impact on wellbeing.

- Only **54%** of respondents say they get the minimum 7 hours' sleep per night – as recommended by respected health bodies including the UK's NHS and the American Academy of Sleep Medicine – or more.
- However, **63%** rate their sleep quality as positive.
- **1 in 5** respondents say **80%** of their meals are balanced and varied.
- Another **20%** say they don't focus on their eating habits.
- **8%** regularly consume fast food and processed meals.
- **15%** of all respondents exercise more than three times a week, but another **15%** say they never exercise.
- **17%** of respondents say they engage in light physical activities such as walking, but don't follow a set exercise programme.
- **16%** want to exercise but lack motivation; **14%** intend to exercise but don't find the time; and **9%** want to exercise but don't know what to do or where to go.

In summary, there is significant room for improvement in sleep quality, diet, and exercise, all of which are crucial for enhancing overall wellbeing in the region.

The Stress Factor

Stress is a significant factor impacting overall wellbeing, particularly mental wellbeing. With our lives becoming ever busier, it's no surprise that respondents across the region consider some elements stressful; in particular, finances.

- Across the region, the main cause of stress is finances, with **43%** of respondents saying they worry about money.
- Closely following is uncertainty about the future, with **35%** saying this causes them stress.
- Work is stressful for around **a third** of respondents across the region, as are daily routines such as commuting, traffic, and other everyday issues.
- **A quarter** of respondents across the region consider their health a source of stress.

In summary, the data shows the main cause of stress is finance, with uncertainty about the future and work stress closely following.

What Helps Improve Wellbeing?

While everyone **deals with stress differently**, and everyone has their own **way to relax, get some downtime** and **recharge batteries**, it appears some common preferences are shared across the region.*



41%
go for a walk



37%
spend time with family



34%
watch a movie



32%
talk to a friend
or relative



28%
listen to music

*Respondents were asked to select, from a list of 19, the top five activities they undertake regularly to take breaks or manage mental peace.

Far fewer respondents, however, spend time on **practices dedicated to improving mental wellbeing**.



14%
do breathing exercises



10%
practice meditation



9%
practice yoga



9%
practice journaling



5%
talk to a therapist

In summary, few respondents turn to professionals for therapy, or dedicate time to practices specifically aimed at improving mental wellbeing. Instead, many find walking and spending time with family beneficial.

A CLOSING

NOTE FROM OUR CEO

“

I am pleased to share that our survey respondents across the region report a strong sense of overall wellbeing.

However, I feel our findings also highlight opportunities where we can make a significant impact that will enhance the wellbeing of our community.

For example, up to **35%** of respondents said they did not know where to go - or who to reach out to - for support with mental health issues, indicating a need for greater awareness in this area.

It's also interesting to note that although the majority of respondents report enjoying positive mental wellbeing, they also report a prevalence of issues such as anxiety and depression, perhaps suggesting a greater understanding of mental health is needed.

Additionally, **18%** of respondents said they couldn't afford to seek help for a mental wellbeing condition, and **14%** said their insurer didn't cover care for such conditions, highlighting areas for improvement.

The fact that **75%** of respondents experience burnout and fatigue at least sometimes, with **29%** often feeling this way, underscores the need for greater awareness and proactive strategies to address these challenges. It's clear that improving education on managing stress and promoting a balanced lifestyle could have a profound impact.

With nearly **46%** of the respondents reporting insufficient sleep, more than half not engaging in regular exercise and only **1 in 5** maintaining a healthy diet there is ample room to raise awareness about

the importance of these fundamental aspects of wellbeing.

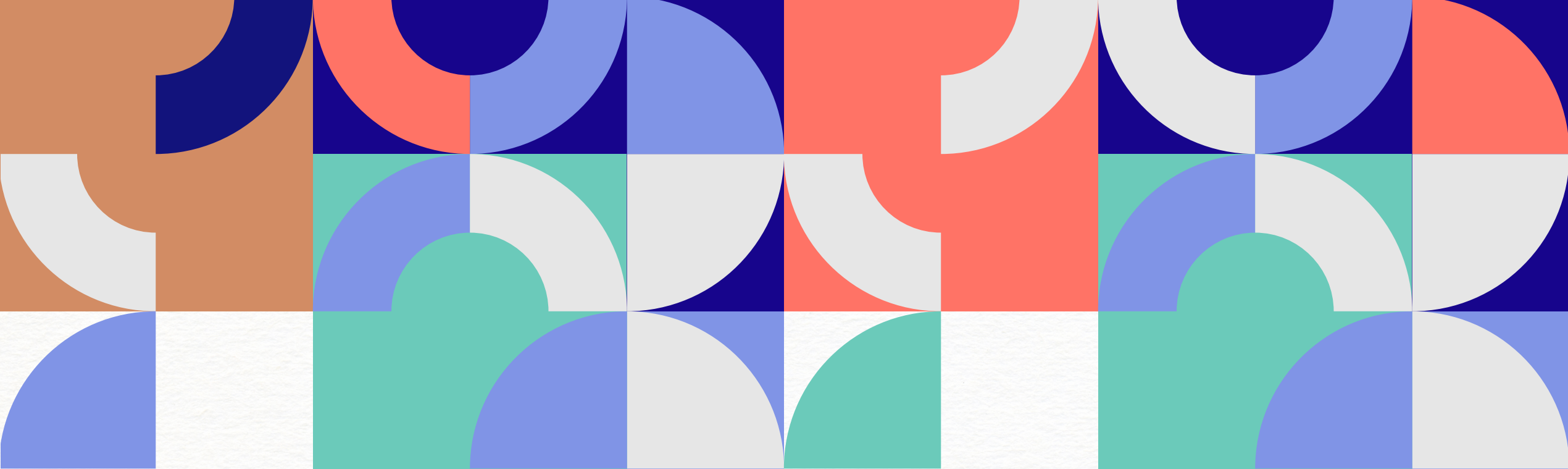
Encouragingly, nearly half of respondents expressed a desire for their workplaces to offer stress management programmes and health and wellness workshops, showing a clear path forward for employers to support their teams.

Furthermore, with **a third** of respondents interested in tools like mental wellbeing apps and digital exercise programmes, there is an exciting opportunity for employers to integrate such options into their wellness initiatives. Activities such as breathing exercises, meditation, yoga, and journaling - while currently under-utilised - could also be valuable additions to workplace policies aimed at improving mental wellbeing.

It's evident that support from employers is a key priority for many, and this presents an exciting opportunity to focus on enhancing overall wellbeing in the workplace.

We sincerely hope that our colleagues in the health insurance industry find this data both interesting and actionable. We believe that the insights from this survey will spark meaningful discussions and lead to effective actions that benefit us all. We extend our gratitude to all who participated, and we look forward to working together to create a future where better wellbeing is within reach of us all.”

Khaled Saoud Al Hasan
Group Vice Chairman & CEO



Methodology

- Structured quantitative questionnaires were prepared by YouGov, approved by GIG Gulf and administered in both English and Arabic – as per the respondent's preference – either online using YouGov's proprietary panel or offline in some markets.
- Questionnaires were completed by **3,599** male and female resident respondents aged **18+** across the UAE, KSA, Egypt, Jordan, Kuwait, Oman, Qatar and Bahrain.

• Kuwait: 202	• Egypt: 505	• UAE: 1,019	• Qatar: 191
• Jordan: 302	• Bahrain: 192	• KSA: 1,007	• Oman: 181

