



## FACTUM

### Majority (54%) Of Working Canadians Or Their Spouse Contend With Mental or Physical Health Conditions

#### Three-Quarters (75%) Of Women Say They Want Or Need Benefits That Specifically Support Women's Health

**Toronto, Canada, May 27, 2025** — Many Canadians are contending with chronic physical or mental conditions, and gaps in coverage—stemming from issues of accessibility, affordability, and awareness—are affecting employee well-being, according to an Ipsos survey conducted for RBC Insurance. This is particularly true for women, individuals managing ongoing health conditions, and younger members joining the workforce:

- Three-quarters (75%) of women say they want or need benefits that specifically support women's health.
- Those managing chronic physical (31%), developmental (31%), or mental health-related disabilities (28%) report that coverage amounts are often insufficient to cover their needs, resulting in higher out-of-pocket costs that are difficult to justify.
- One in five (20%) working Canadians aged 18-34 are unsure of the employee benefits coverage available to them.

#### *Addressing Essential Needs for Women*

Despite making up nearly half of the workforce in Canada, women's needs remain unmet concerning employer-provided group benefits. Three-quarters of women express a desire or necessity for services tailored to women's health, such as fertility and menopause care. Women are also more likely than men to experience significant barriers to accessing care and improving wellbeing. Insufficient coverage amounts prevent them from accessing the care they need, with 31% of women compared to 22% of men reporting this issue. Additionally, 25% of women experience difficulty securing appointments, compared to 17% of men. Rising costs and affordability concerns are also more prevalent among women, with 68% highlighting these issues compared to 49% of men. Mental health issues, such as anxiety or depression, are also more significant barriers for women, with 33% affected compared to 17% of men.

#### *Financial Strain Of Managing Chronic Conditions*





## FACTUM

Rising costs and affordability issues are major obstacles that prevent many Canadian workers from fully leveraging their benefits or receiving necessary care—despite over half (54%) of Canadian workers or their spouses contending with chronic conditions. As a result, six in ten (58%) identify affordability as a significant concern impacting their well-being. Those with chronic conditions, including 31% with physical, 31% with developmental, and 28% with mental health disabilities, often find that their coverage is insufficient, resulting in unjustifiable out-of-pocket expenses.

### *Relevant Benefits For Younger Canadians: Awareness Is Key*

Gen Z and Millennials, aged 18-34, often find that their group benefit coverage amounts fail to adequately meet their needs. Despite being the most eager for lifestyle changes to improve financial health, manage stress, and achieve work-life balance, they face challenges such as affordability (59%), a lack of motivation (44%), and demanding schedules (40%). Additionally, there is a notable gap in awareness about their benefits, with 20% of those aged 18-34 uncertain about their coverage, in contrast to just 13% among 35-54-year-olds and 12% for those aged 55 and older. To better support younger employees, employers should focus on enhancing both the relevance of benefits and how these offerings are communicated.

### About the Study

These are the findings of an Ipsos survey conducted on behalf of RBC Insurance that was fielded between January 29 and January 31, 2025. A total of n=1000 working Canadians aged 18-65 participated in the survey which was fielded via the Ipsos' panel. Quotas and weighting were used to ensure the sample's composition reflects that of the Canadian population according to census parameters. This survey has a credibility interval of +/- 3.8 per cent 19 times out of 20, of what the results would have been had all Canadian adults 18-65 been surveyed.

### **For more information on this Factum, please contact:**

Sean Simpson  
Senior Vice President, Ipsos Public Affairs  
[Sean.Simpson@ipsos.com](mailto:Sean.Simpson@ipsos.com)

### About Ipsos

Ipsos is the world's third largest market research company, present in 90 markets and employing more than 18,000 people.

Our passionately curious research professionals, analysts and scientists have built unique multi-specialist capabilities that provide true understanding and powerful insights into the actions, opinions and motivations of citizens, consumers, patients, customers or employees. We serve more than 5000 clients across the world with 75 business solutions.





## FACTUM

Founded in France in 1975, Ipsos is listed on the Euronext Paris since July 1st, 1999. The company is part of the SBF 120 and the Mid-60 index and is eligible for the Deferred Settlement Service (SRD).

ISIN code FR0000073298, Reuters ISOS.PA, Bloomberg IPS:FP [www.ipsos.com](http://www.ipsos.com)

