

REPORT TO:

CANADIAN CONFERENCE OF THE ARTS

BENEFIT NEEDS OF CREATORS

Prepared By:

**WILLIAM M. MERCER LIMITED
BCE Place
161 Bay Street
P.O. Box 501
Toronto, Ontario
M5J 2S5**

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TABLE OF CONTENTS

1.	SUMMARY	
2.	INTRODUCTION	1
3.	SURVEY METHODOLOGY	2
4.	PROFESSIONAL ARTS AFFILIATION	4
5.	PROVINCE	6
6.	AGE	7
7.	GENDER	8
8.	FAMILY COMPOSITION	9
9.	NATURE OF EMPLOYMENT	11
10.	PREVIOUS INSURANCE APPLICATIONS	13
11.	DISABILITY LASTING MORE THAN 2 WEEKS	14
12.	TIME SPENT IN THE ARTS	15
13.	INCOME	17

14.	INSURANCE RANKING	21
15.	CURRENT COVERAGE	23
16.	BENEFIT ANALYSIS	25
17.	ADMINISTRATIVE CONSIDERATIONS	31
18.	APPENDIX "A" - RAW DATA	

SUMMARY

- ◆ Analysis of 990 responses reveals that the demographic profile of the creator community is similar, but not identical, to that of the Canadian work-force. This suggests that benefit needs are similar, but not identical.
 - ◆ The analysis clearly indicate a much higher element of self-employment in the creator community than in the work-force at large. This, combined with the relatively low component of benefit coverage through spousal plans, places a substantial percentage of the creator community beyond the traditional delivery network for benefit programs.
 - ◆ 85% of the respondents indicated at least 15 hours per week in pursuit of the arts, signifying major commitment of available time.
 - ◆ Mean projected income from the arts for 1991 was \$17,574, compared to total projected personal income of \$30,663. The arts represent a significant source of income for the creator group. However, a majority of the respondents and by extension, of Canadian artists and creators, expect to earn less than the average industrial wage which was \$27,352 at the beginning of the year. The ability to sustain a benefit program funded solely through individual contributions is questionable for those earning less than \$30,000 per year.
 - ◆ The analysis supports the existence of a need for access to benefit programs. However, the low income levels of the majority, coupled with the administrative requirements, will limit insurer interest in an independent program. Consideration should be given to working with an existing association program to extend membership to the creator community.
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INTRODUCTION

The Canadian Conference of the Arts has been given the mandate to explore the feasibility of self-directed benefit programs for their constituency, the artistic and performing creative artists of Canada.

"Benefit" as used throughout the report, refers to insured coverage such as life, disability, medical, dental and retirement plans.

The first phase of the project was to determine the scope of the creator population, and to identify the benefit needs of the creators. This reports contains the findings of a written survey distributed through the organizations served by the Canadian Conference of the Arts.

SURVEY METHODOLOGY

The written survey was constructed using a number of questions specifically designed to measure the scope of the creator population and the benefit needs of the creators. In general, the questions examined current coverage, attitudes to and interest in a variety of plans/packages, and the preferred method of payment. A number of demographic questions (e.g. age, family status, income levels) were included to aid in the identification of sub-group differences.

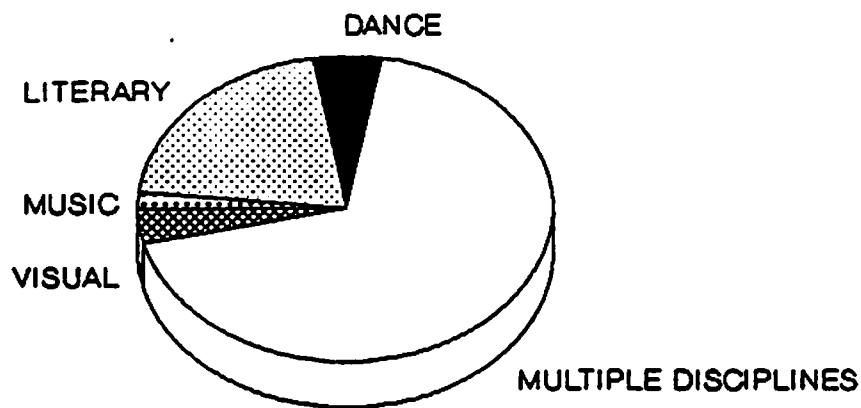
The survey was distributed by the Canadian Conference of the Arts through the following professional organizations. Number of surveys provided to each organization is shown on the right.

Canadian League of Authors	800
League of Canadian Poets	300
PWAC	350
Writers Union of Canada	750
Playwrights Union of Canada	275
ANNPAC	5,200
CARFAC	3,000
Dance in Canada	460
Canadian League of Composers	200
Associated Designers of Canada	125
Conference des associations de createurs et creatrices du Quebec	10
Le Regroupment des centres d'artistes autogeres du Quebec	325
Le Regroupment des professionnels de la danse du Quebec	200

Participants completed the questionnaire and returned it directly to the offices of the Canadian Conference of the Arts in Ottawa where the responses were "cleaned" and "coded". The surveys were then delivered to the offices of William M Mercer for analysis.

A total of 11,995 copies of the survey were distributed through 13 sponsoring organizations. The distribution of surveys by artistic genre is shown in the following graph.

SURVEYS DISTRIBUTED
TOTAL : 11,995



Over 990 responses were received. This can be considered a fair response rate considering the subject matter. Results were statistically analyzed using a variety of analytic procedures. The complete survey instrument showing response frequencies for all items is included as Appendix A.

PROFESSIONAL ARTS AFFILIATION

Findings:

Each creator was asked to indicate from which of the creative or performing arts his/her income is derived, and in a separate question, to indicate the professional arts organizations to which he/she belonged. In both questions, multiple answers were allowed.

A significant number of respondents listed more than one organizational affiliation. More than 700 arts organizations were named by the 990 respondents. The organizations were broadly grouped by genre. The table below compares the art form from which income was reported (Question 8) to the art form with which a membership/affiliation was indicated (Question 10):

GENRE	INCOME SOURCE	ORGANIZATION AFFILIATION
Dance	11.3%	10.4%
Film & Video	9.0%	3.4%
Literary	37.0%	40.8%
Media	12.3%	10.8%
Music	9.4%	6.9%
Theatre	10.8%	5.5%
Visual	42.6%	27.6%
Multiple Disciplines		38.6%
Total*	132.4%	144.0%

* Total does not equal 100% as several respondents indicated more than one field of artistic pursuit.

Using either criteria, the literacy and visual arts dominated the responses received. We note that none of the responding creators indicated 'multiple disciplines' as a source of income, while almost 39% indicated membership/affiliation in a 'multiple disciplines' organization.

Comment:

The number of professional arts organizations challenges the marketing and administration of a program of coverage. In addition, some of the organizations have access to, or are sponsors of, a benefit program.

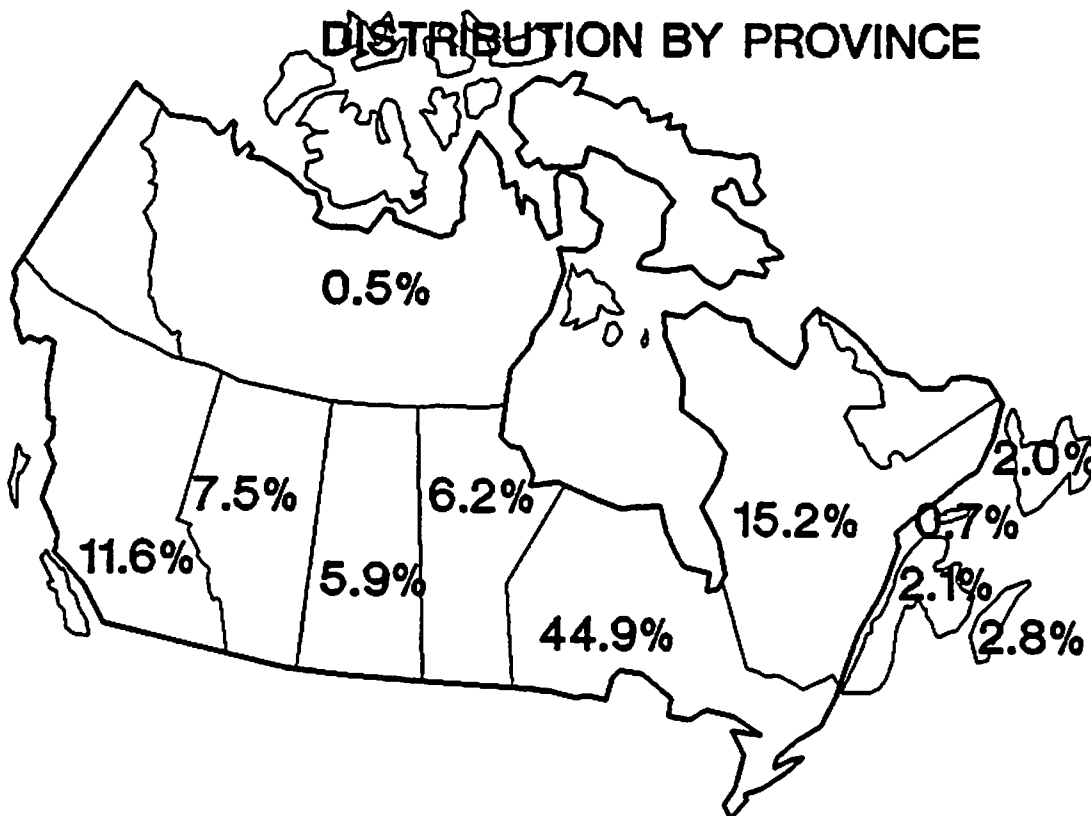
Comment on the response distribution by genre is complicated by several factors:

- The two largest professional arts organizations, ANNPAC and CARFAC, cover a broad spectrum of artistic disciplines. Both encompass a number of smaller organizations.
- The response rate by sponsoring organization is affected by the perceived degree of involvement of the sponsoring organization in issues relating to the health and welfare of its members.
- The response rate by sponsoring organization is also affected by the degree of support or encouragement regarding completion of the survey.

PROVINCE

Findings:

The highest number of responses came from Ontario, representing 45% of the total. Quebec and BC were next at 15% and 12% respectively. None of the provinces registered more than 10% of responses.



Comments:

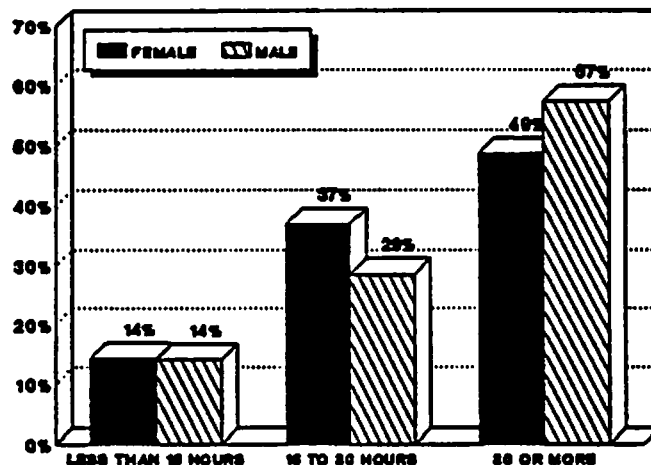
The response pattern could not be compared against the mailing distribution. Ontario and Quebec being the most populous provinces, we are not able to ascribe any significance to the high response rate from these provinces.

AGE

Findings:

We compared the age distribution of the respondents to the Canadian Labour Force data from the 1986 census. The distribution was similar with two notable exceptions.

The percentage of respondents under age 25 was lower than the general labour force. Conversely, the percentage of respondents between ages 35 and 44 was higher than found in the general labour force.



Comments:

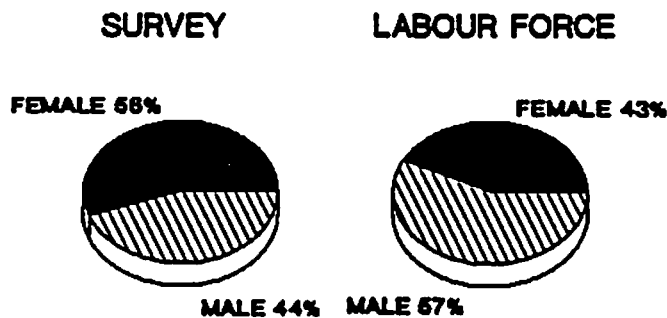
In general terms, age influences the perceived importance of insurance coverage. The cost of most insurance products increases with age.

The age distribution of the respondents is similar to that found in skilled professional groups. From this we infer the needs and priorities among the various types may also be similar.

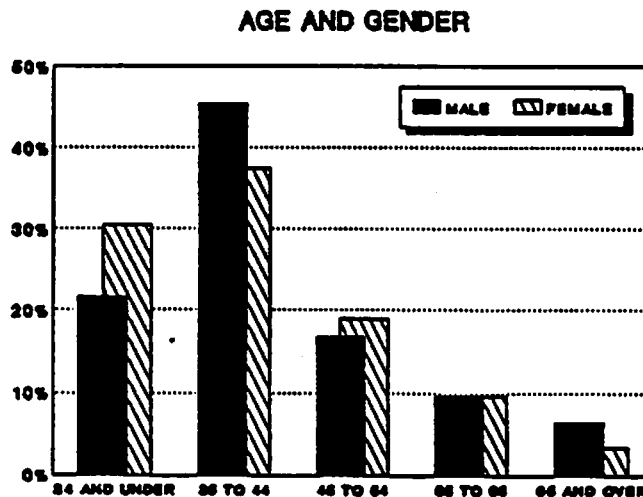
GENDER

Findings:

Females constituted 56% of the respondents. This compares with a female content of 51% in Canada's overall population of adults over the age of 20. However, females represent 43% of Canada's workforce



The second graph illustrates the age distribution of male and female respondents. In both genders, representation was highest in the 35 to 44 year age band.



Comments:

Gender does not influence insurance needs. However, the relatively high female content is germane in light of our other findings.

FAMILY COMPOSITION

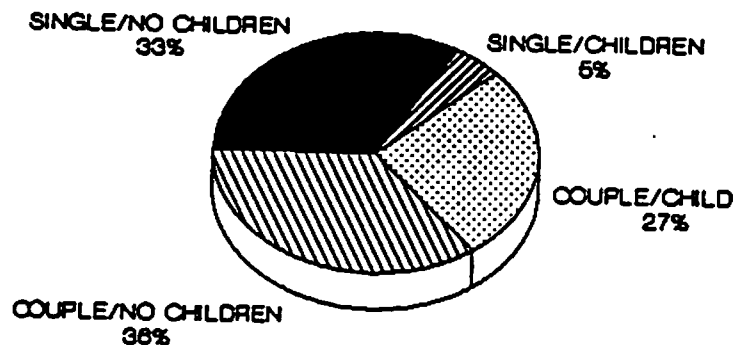
Findings:

One third of the respondents indicated that they were single and without children. Most of this group was under 44 years of age. Based on the 1988 Canada Yearbook, 21.5% of Canadians were single person households.

Just over one third indicated that they were married with no children. Slightly more than half of this group was under 44 years of age.

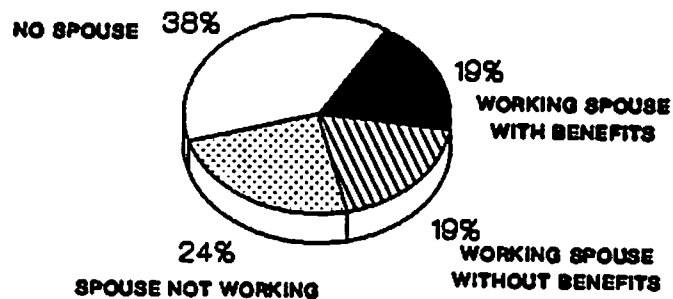
Slightly under one third of respondents indicated that they had children. The majority of respondents with children were between 35 and 54 years of age. Comparing family composition to gender, more females than males indicated that they were single parents.

In families with children the number of children varied. Of those with children, 88% indicated one or two children. The average was 1.7 although one individual indicated 9 children.



Almost two-thirds of respondents indicated a spouse. This was roughly equal for both genders.

Of the total responses, 29% answered that their spouse worked full-time, and an additional 9% said that their spouse worked part-time. However, only 19% indicated coverage under a working spouses's group insurance plan. This leaves more than 80% of respondents without an alternate source of benefits for themselves and their families.



Comments:

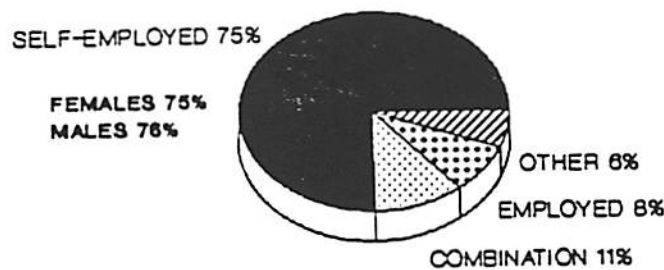
Perceived need may vary based on family composition. Although almost two-thirds indicated a spouse and a further 5% indicated children, only 19% indicated coverage through a spouse.

NATURE OF EMPLOYMENT

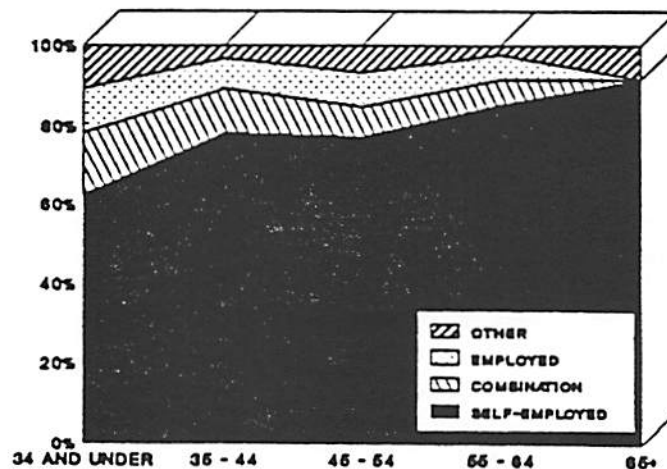
Findings:

Three quarters of the respondents indicated that they were self-employed compared to only 19.5% of the Canadian labour force as recorded during the 1986 census. Of these, 55% were female and 45% were male, mirroring the overall gender distribution of the respondents.

An additional 11.3% indicated that they were sometimes self-employed or partially self-employed.



Employment, full or occasional, was more common in the under 34 age group. Conversely, the percentage of self-employed generally increased with the age band.



Comments:

Nature of employment affects access to certain publicly funded benefits such as Workers' Compensation and Unemployment Insurance.

Individuals employed full-time are generally likely to have some benefits provided by their employers. Employer-sponsored benefits are generally uncommon for part-time employees.

Prevalence of self-employment among Canada's creators is a significant finding. Existing public benefit programs, other than provincial medical, are not designed to serve the needs of the self-employed individual. By definition, the majority of the respondents fall outside the network of traditional group benefits.

PREVIOUS INSURANCE APPLICATIONS

Findings:

Of the 66% respondents indicating that they had applied for life insurance, a small percentage (4%) said that they had been declined coverage. Of the respondents who had been declined, one third were over 55 years old and nearly two thirds were male.

Nearly half of the 29% had never applied for life insurance were under 35 years of age. Almost two thirds were female.

Of the 53% of respondents indicating that they had applied for disability insurance, 6% said that they had been declined coverage. This was consistent for both sexes.

Less than half (43%) indicated that they had never applied for disability coverage. Almost two-thirds were younger than age 35. Almost two-thirds were female.

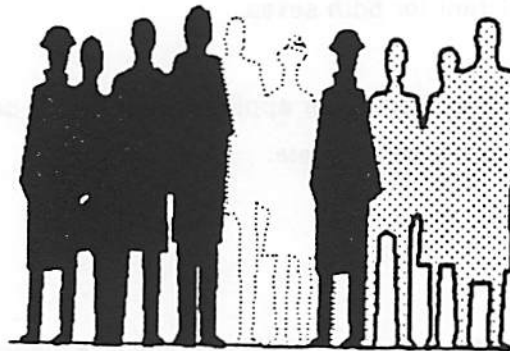
Comments:

Information pertaining to the reasons for being declined coverage was inconclusive due to the relatively small number of individuals indicating that they had applied and been declined for insurance in the past.

DISABILITY LASTING MORE THAN 2 WEEKS

Findings:

According to Statistics Canada, 6% to 7% of workers are absent two or more consecutive weeks due to illness or accident in a given year. Roughly, one out of five respondents indicated that they experienced a disability lasting 2 weeks or longer during the last 2 years. Among female respondents, 24% or one out of four had experienced a disability of 2 weeks or longer. Among male respondents, 12% experienced a disability of 2 weeks or longer.



48% HAVE DISABILITY COVERAGE
52% HAVE NO DISABILITY COVERAGE
19% DISABLED FOR 2 WEEKS OR MORE

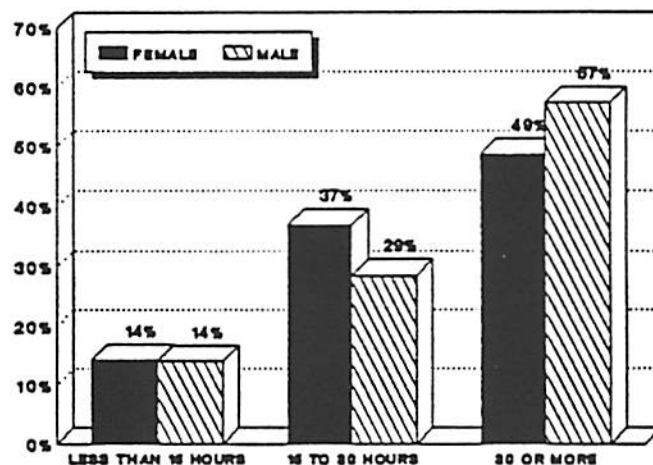
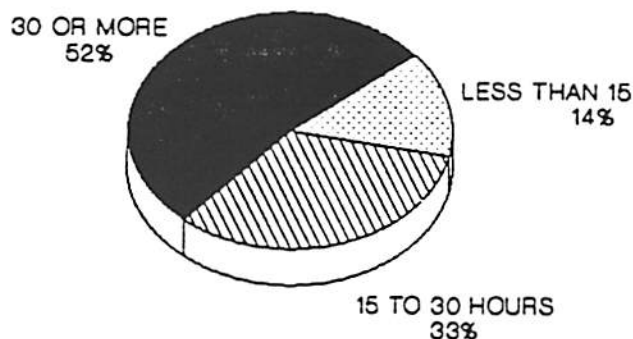
Comments

The number of respondents indicating disabilities of more than 2 weeks duration appears to be high, particularly in the context of the low percentage with disability coverage.

TIME SPENT IN THE ARTS

Findings:

Approximately 52% of the respondents indicated that they spend 30 hours per week or more in the professional pursuit of the arts. A further 33% indicated that they spend 15 to 30 hours per week in arts-related activities.



The number of hours spent in pursuit of the arts did not vary significantly by age.

Gender had some impact on the number of hours spent in pursuit of the arts. In both genders, 86% of respondents indicated 15 or more hours per week in the arts. However, a higher percentage of male respondents indicated that they spend an average of 30 or more hours per week on professional creative or performing arts activities.

Comments:

Of the respondents, 86% indicated that they spend at least 15 hours per week, on average, on professional creative or performing arts activities. In a previous section, we noted that 75% of respondents indicated that they were self-employed.

Professional pursuit of the arts represents a full-time career for a significant percentage of the respondents. For most Canadians, the traditional source of benefit coverage is the employer.

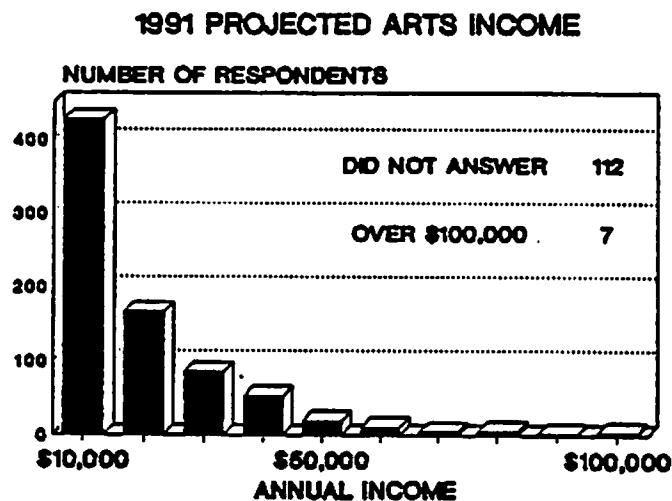
INCOME

Findings:

The following series of graphs illustrates the broad range of income levels among the survey participants.

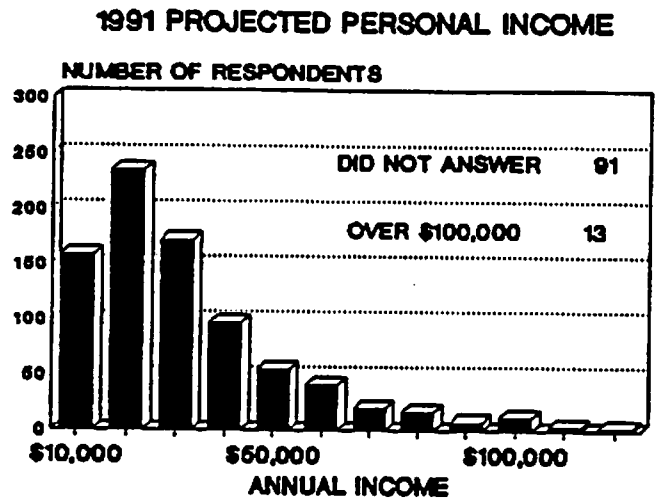
The first graph shows the distribution of projected income from the arts. Projected income of \$10,000 or less was indicated by almost half of the respondents. The graph shows that more than 75% of respondents expect income of less than \$30,000 from the arts in 1991.

Based on 881 answering this question, the statistical mean projected arts income is \$17,574.

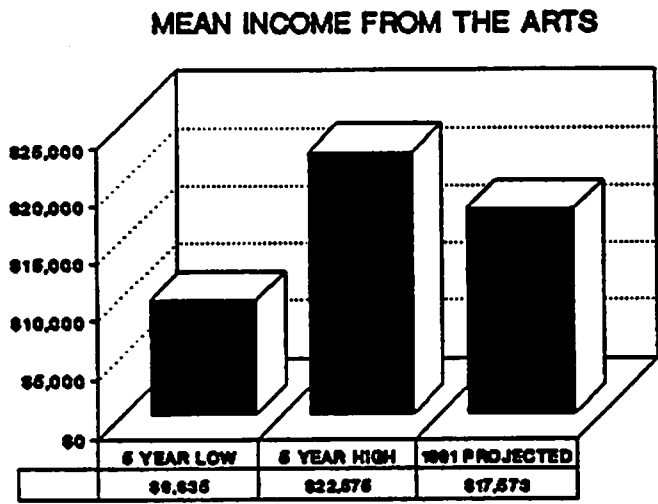


The second graph shows the distribution of projected personal income including income from other sources. The pattern is consistent with the graph for arts income. Taking all personal income into account, 17.5% individuals expect earnings of less than \$10,000. The percentage of those expecting personal income of less than \$30,000 reduces from 62% compared to 77% of those expecting arts income of less than \$30,000.

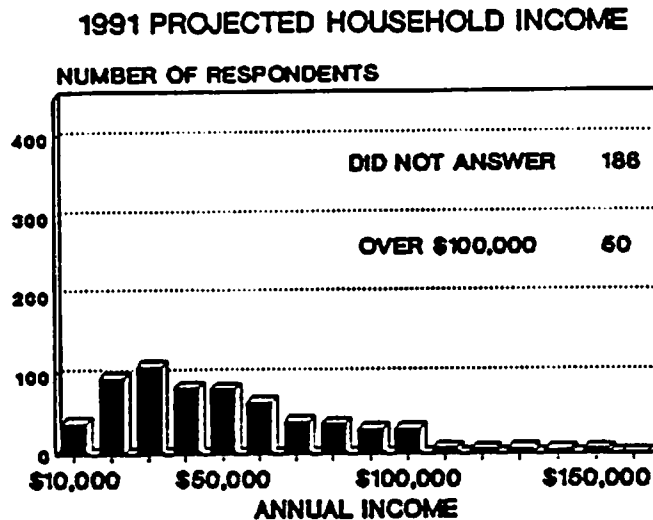
Based on 902 answering this question, the statistical mean projected personal income is \$30,633.



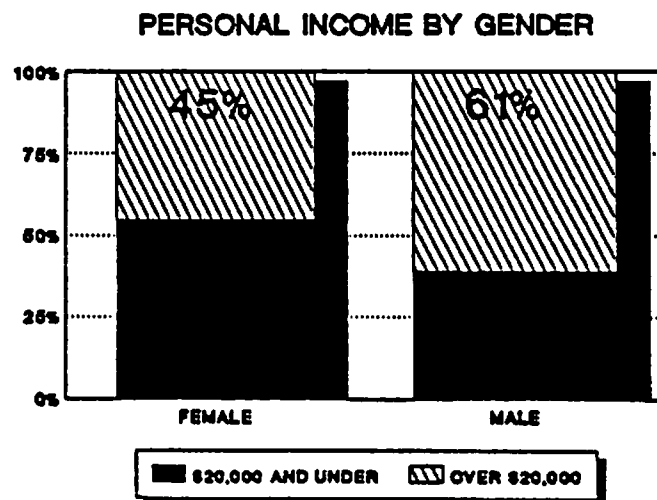
Initial meetings with the Canadian Conference of the Arts, indicated income fluctuation as a specific concern. The following graph compares the mean arts income projected for 1991, with the lowest earnings in the last 5 years, and the highest income in the last 5 years. Individual responses showed considerable variation between highest and lowest income, confirming the concerns.



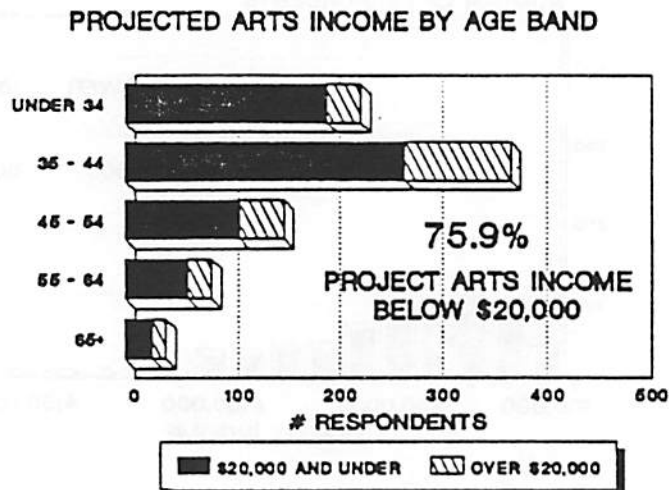
The following graph takes into account that 54% of respondents indicated some form of income from an employed spouse. A significant percentage of individuals (30%) expects household income of \$30,000 or less. The percentage of respondents projecting household income below \$10,000 was 5%.



Of those participating in the survey, projected personal income for 1991 from all sources was significantly lower for female respondents. As shown in the following graph, 45% of females anticipated personal earnings of more than \$20,000 for 1991, compared to 61% of male respondents. Total household income did not vary significantly by gender.



The following graph provides the projected arts income by age band. Projected earnings for individuals under 34 were least likely to reach \$20,000 per year. Between 35 and 64, less than 27% of respondents anticipate arts earnings of more than \$20,000.



Comments:

More than half of the respondents indicated that they spend over 30 hours a week on professional creative or performing arts. For at least half of the respondents, the arts represent a full time commitment of time and a significant source of expected income. Yet at least three quarters of the respondents and by extension, of Canadian artists and creators, expect to earn less than \$20,000 from their artistic endeavours.

Interest in a privately financed benefit program would vary by the availability of disposable income to afford the premiums on an ongoing basis. Likewise, interest by the insurer would be limited due to the generally low income levels and the degree of income fluctuation.

While a conventional benefit plan may not be an appropriate vehicle to meet the needs of those with household income of less than \$30,000, the magnitude of the group demands attention. More than two thirds of the respondents, and by extension, two thirds of the creative artists in Canada fall into this category.

INSURANCE RANKING

Findings:

Respondents were asked to rank the benefits in order of importance. The following table reflects the ranking assigned to each benefit.

	TOTAL	OVER \$30,000 PERSONAL INCOME	UNDER \$30,000 PERSONAL INCOME
1	Dental	Long Term Disability	Dental
2	Long Term Disability	Dental	Short Term Disability
3	Short Term Disability	Short Term Disability	Long Term Disability
4	RRSP	Medical	RRSP
5	Medical	RRSP	Medical
6	Life	Life	Life

The Long Term Disability benefit supplanted Dental as the top concern of individuals projecting more than \$30,000 of personal income.

Dental and Disability were closely ranked among those projecting \$30,000 or less of personal income. Short Term Disability was ranked slightly higher than Long Term Disability. The percentage indicated the relative rank ascribed to an RRSP was higher among those projecting less than \$30,000 than among those projecting more than \$30,000 of personal income.

We found no significant differences in ranking by age or gender.

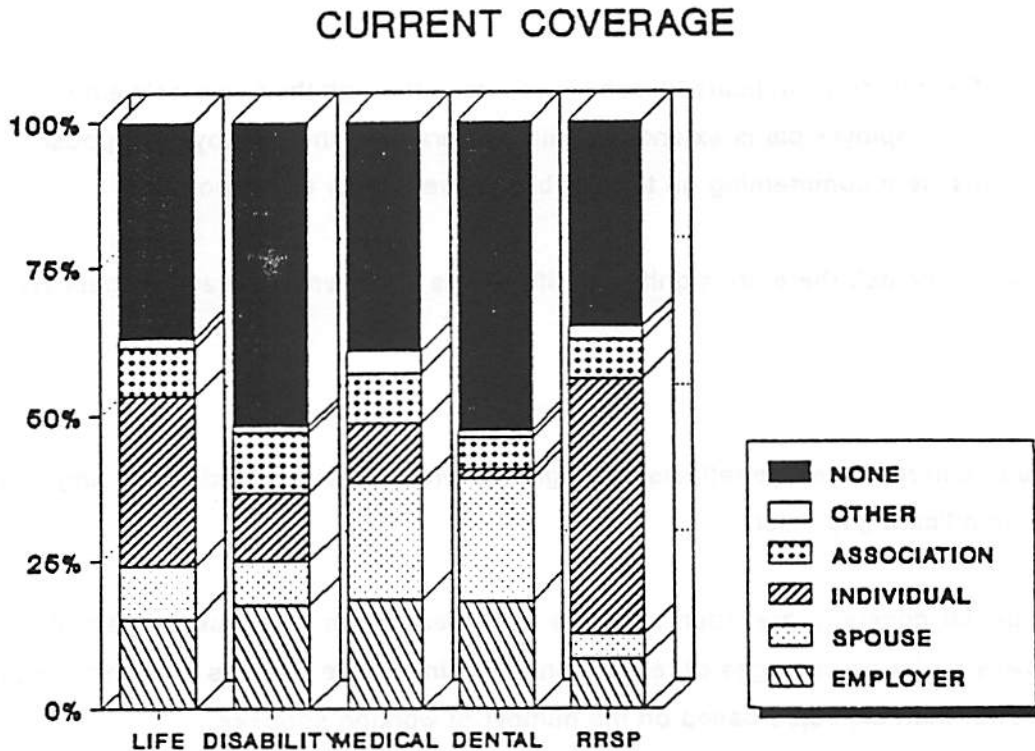
Comments:

There was some variation between benefit ranking by income level. In terms of designing a benefit plan, consideration should be given to offering some degree of flexibility or choice.

CURRENT COVERAGE

Findings:

The following graph shows the distribution of coverage by benefit.



For each of the benefits, more than half of the respondents had some form of coverage. The source of coverage varied by benefit. The large percentage of those with no form of coverage is significant.

Those with projected personal income over \$30,000 were roughly 15% more likely to have benefits through other sources.

Percentage of Respondents Indicating Some Form of Current Coverage

	FEMALE	MALE
Life	60%	77%
Disability	38%	54%
Medical	56%	59%
Dental	38%	46%
RRSP	61%	65%

Seven percent of respondents indicated disability coverage through their spouse's employer. To the best of our knowledge, no employer plans extend disability coverage to the employee's spouse. We believe that those respondents were commenting on the disability coverage for their spouse.

For some of the "benefits", there are significant differences in current coverage by gender.

Comments:

The existence of current coverage reflects the degree to which creators needs are being met within existing programs. A significant gap exists.

Medical and dental coverage are often available to the employee's spouse as part of the group benefit program. However, the percentages of respondents with insurance benefits under their spouses' plan was significantly lower than expected based on the number of working spouses.

Due to the predominance of self-employment among the respondents, access to publicly funded benefit programs is low.

BENEFIT ANALYSIS

LIFE

Life insurance is an integral component of estate-planning. It provides a cash benefit to the beneficiary on the death of the insured. During the lifetime of the insured, most "life" insurance policies provide no tangible benefit beyond peace of mind.

Life insurance is seldom perceived as an important coverage compared to the "living benefits", those which provide financial protection or relief during the lifetime of the insured. This is borne out by the consistently low relative ranking assigned to life insurance by the survey participants. However, 67% of respondents indicated that they already had life insurance, which should influence the perceived need.

The Canada and Quebec pension plans provide a death benefit plus a monthly stipend to the surviving spouse. Self-employed individuals are able to contribute. However, prior discussions with the Canadian Conference of the Arts suggests that relatively few member artists would be able to rely on CPP/QPP for death benefits.

Ironically, in the context of defining a privately financed insurance package, life insurance is likely to be a condition imposed by the market. It provides a source of profit for the insurer, and has a relatively low ongoing administrative expense due to the infrequent claim incidence.

We tested the receptiveness of the respondents to a nominal amount of life insurance.

- ◆ Overall, only 22% of respondents indicated that the sample amount was "good".
- ◆ 67% of respondents indicated that they already had some form of life insurance.

DISABILITY

Disability coverage provides a periodic payment to the individual in the event of illness or injury. The intent is to replace income which the individual is unable to earn during periods of disability.

Unemployment Insurance provides a disability benefit for up to 15 weeks at 60% of insured earnings. In 1991, the maximum benefit is \$408 per week corresponding to an annual income of \$35,360. Self-employed individuals are not eligible under UI. Almost three quarters of the respondents indicated that they were self-employed, the number of artists covered by UI must be less than one quarter.

In considering disability insurance, the level of benefit would have to be indexed to demonstrated earnings. For example, UI benefits are based on 60% of insurable earnings.

There is a strong sense of privacy regarding individual earnings based on the high percentage of income-related questions left unanswered.

The criteria for determining disability would have to be carefully defined. For example, in the event of an artist being involved in more than one discipline, would inability to pursue one discipline necessarily be defined as a disability?

Under a Short Term Disability plan, the standard criteria may be summarized as the inability to work due to accident or illness. Under a typical Long Term Disability plan, the individual must be completely unable to perform the duties of any occupation for which they are, or may become qualified.

Continuous medical supervision is a condition of most disability plans. Claims are reviewed on a periodic basis, with emphasis on rehabilitation to reduce the length of the claim. With the wide geographic distribution of Canada's artistic community, claims management would require nationwide resources.

Discussions with insurers indicate that there would be limited interest, if any, in underwriting a disability plan as part of a direct marketing package offered to creators and artists.

Some group life insurance policies, generally older ones, may include an Instalment Disability Income feature. In the event of permanent and total disability, the policy would pay out the life insurance amount to the disabled person over a fixed period of time. As noted, this feature is not common but could provide an alternative to traditional income protection policies.

- ◆ In aggregate, almost one half of the respondents indicated that they had no form of disability income protection.
- ◆ Almost one fifth indicated that they had experienced an income-interruption due to disability of at least 2 weeks duration during the last 2 years.

MEDICAL

All provinces have hospital/medical insurance plans.

Alberta and British Columbia extend coverage on the basis of premium contribution. Ontario, Manitoba and Quebec, finance the program from an employer payroll tax. The other provinces rely on alternate sources of public revenue to fund health care costs.

In those provinces without direct contributions, all residents have access to basic health care at no individual cost.

Provincial plan specifics vary.

In general, hospital expenses are covered up to ward rates, all physicians' services are covered and some paramedical services are covered on a per visit maximum. Most provincial plans do not cover the cost for semi-private or private hospital accommodation, private duty home nursing, vision care, hearing aids or the cost of prescription drugs for individuals under age 65.

Approximately 75% of all Canadian health care expenditures are funded through the provincial plans. Increasing fiscal pressure on provincial and federal governments is however, already showing evidence of cost-shifting to the private sector.

As a general comment, most individuals are concerned with the possibility of catastrophic illness, and with the rising cost of smaller expense items such as prescription drugs.

Relative accessibility of publicly funded health care is reflected in the lower ranking of medical coverage compared to other benefits.

- ♦ **Of the respondents 56% of females and 59% of males indicated that they had medical coverage through at least one source.**
- ♦ **48.7% indicated that the sample plan was "good" and would meet their needs. By income group, 40.2% of those projecting earnings over \$30,000 rated the sample as good compared to 54% of those projecting personal income under \$30,000.**

DENTAL

Dental expenses are distinguished from medical expenses in the absence of provincial plans and the usually non-catastrophic nature of claims.

More than 90% of dental patients incur expenses under \$1,000 in a given year. Despite the relatively low probability of large claims, participants ranked dental as the most important coverage.

Among those projecting earnings of \$30,000 or less, 66% chose dental as one of the top three benefits, signifying the highest ranking. Among those projecting earnings of \$30,000 or more, 62% chose dental as one of the three most important benefits, second only to LTD.

Reviewing the existence of current coverage, only 38% of females and 46% of males indicated that they had dental coverage from some source.

A significant majority (63%) indicated that the sample coverage of 80% of basic dental expenses was "good" and would meet their needs. Of those projecting \$30,000 or more, 54% rated the sample as "good" compared to 72% of those projecting a lower income.

Overall, 8% indicated that the sample plan was "poor". More than half of these respondents are in the 35 to 44 age band, both male and female. This corresponds to the age band most frequently reporting dependent children, for which dental expenses would likely be highest.

- ◆ The combination of perceived importance and a relatively large segment without existing coverage indicates that a dental plan would be well received by the participants.

RRSP

Registered Retirement Savings Plans are generally viewed as a tax-effective vehicle for setting aside retirement income. Subject to specific limits, current income can be tax-deferred, and interest earned thereon can be tax-sheltered. An RRSP can also provide a source of income averaging for individuals anticipating lower earnings in future years, and for individuals with fluctuating income.

The significant majority [63%] of respondents indicated that they had established an RRSP. This is somewhat misleading as 86% of those earning over \$30,000 indicated some form of RRSP compared to 49% of those earning under \$30,000.

In the three sample coverage packages presented to the survey participants, the only difference between the first two was the addition of a \$100 monthly RRSP contribution. The first package was well received with 25% of respondents indicating that they would be interested or very interested. The interest level fell to 15% with the addition of the RRSP and the correspondingly higher monthly contributions required.

From the relatively high ranking ascribed to RRSP, participants recognize the value of an RRSP. On the other hand, the lower interest indicated in the package with RRSP may indicate a preference for a more flexible approach in lieu of monthly contributions on a pre-determined basis. This is consistent with the tax-planning behaviour of most Canadians who characteristically defer RRSP decisions until the last minute.

- ♦ Only 15% of participants indicated that they would be "interested" or "very interested" benefits.**

ADMINISTRATIVE CONSIDERATIONS

Effective delivery of a benefit program will depend largely on the ability to construct the appropriate administrative mechanisms for marketing, premium collection and maintenance of eligibility records. For most Canadians, the employer serves as the central administrative body in the delivery of benefits.

Alternatives can include the individual, or the sponsoring organization. In this case, the sponsoring organization could represent the Canadian Conference of the Arts, or the major professional organization of each artistic and creative discipline. To the extent that the organization assumes some of the administrative functions, a commission would be payable from the premiums collected.

The demographic analysis indicated a number of distinct sub-groups with potentially distinct benefit needs. It is unlikely that a single benefit design would be universally accepted. The degree of flexibility in plan design will influence the sophistication of administrative systems and participation required by the underwriter.

Viability of an independent program will also depend on maintaining a sufficient critical mass of benefit plan members. The estimated cost of the sample benefit plan [without RRSP] would be in the order of \$1,200 to \$1,600 per year depending on the underwriting restrictions and expense loads. Given the income distribution, there would be a large percentage of the population for whom the need exists, but whose financial means preclude participation.

In light of the considerable expense and effort required to establish the administrative mechanism for a benefit program, the Canadian Conference of the Arts should more closely examine existing benefit programs available within the arts community. If existing programs can be adapted or expanded to meet the needs of the creators, the implementation of a benefit program for the creators would be expedited. Likewise, the insurer would be already familiar with some of the considerations and issues unique to the creator community. Lastly, the underwriter's concern with participation would be mitigated by the existing premium volume.

*North American Life
Citadel Insurance*

*Blue Cross
Seabury & Smith*

CANADIAN CONFERENCE OF THE ARTS

APPENDIX "A"

RESULTS OF SURVEY

FOR

CANADIAN CONFERENCE OF THE ARTS

Prepared by:

**William M. Mercer Limited
BCE Place
161 Bay Street
P.O. Box 501
Toronto, Ontario
M5J 2S5**

April 1991

1. Age:

under 18	0%
18 - 29	8.8%
30 - 34	17.8%
35 - 39	20.2%
40 - 44	20.7%
45 - 49	11.0%
50 - 54	6.8%
55 - 59	5.3%
60 - 64	4.2%
65 or over	4.7%
Did not answer	0.3%

2. Gender:

Female	55.5%
Male	44.0%
Did not answer	0.5%

3. Province of residence:

Alberta	7.5%	Nova Scotia	2.8%
British Columbia	11.6%	Ontario	44.9%
Manitoba	6.2%	Prince Edward Island	0.7%
New Brunswick	2.1%	Quebec	15.2%
Newfoundland	2.0%	Saskatchewan	5.9%
N.W.T./Yukon	0.5%	Checked more than one	0.2%
Did not answer	0.3%		

4. a) On average, your time spent on professional creative or performing artistic activities would be best described as:

less than 15 hours per week	13.9%
between 15 and 30 hours per week	32.8%
more than 30 hours per week	51.9%
checked more than one	0.9%
did not answer	0.5%

- b) Are you employed or self-employed in your activities as a professional creative or performing artist?

employed	7.9%
self-employed	74.7%
other	5.3%
checked more than one	11.3%
did not answer	0.8%

5. Please check the statement which most accurately describes your household:

Single/divorced/widowed - one adult, no children	32.9%
Single/divorced/widowed - one adult plus children under 21	4.7%
Married/common-law - two adults, no children	35.4%
Married/common-law - two adults plus children under 21	26.4%
Did not answer	0.5%

How many children under 21 are in your household? Range from none to nine

no children	69.8%
1 child	15.1%
2 children	11.4%
3 children	3.0%
4 children	0.4%
5 children	0.2%
9 children	0.1%

6. Spousal income:

Yes - from full-time employment	28.6%
Yes - from part-time employment	8.7%
Yes - self-employed	17.1%
No	11.0%
N/A - no spouse	31.9%
checked more than one	1.6%
did not answer	1.1%

7. The following table lists 5 types of insurance/benefit and 5 potential sources. From this list, please check the combinations which describe your current coverage. Do not include coverage under statutory programs such as Provincial Medical Plans, Workers' Compensation, UIC or Canada/Quebec Pension Plan.

Source of coverage:	Type of Insurance/Benefit				
	Life Insurance	Disability Insurance	Medical Insurance	Dental Insurance	RRSP
Your employer	16.1%	16.1%	17.2%	16.2%	8.1%
Your spouse's employer	9.6%	6.9%	18.7%	18.7%	4.1%
Private/individual coverage	31.1%	11.1%	9.6%	1.4%	42.1%
Coverage through an association	8.8%	9.6%	7.9%	4.9%	6.4%
Other	1.6%	1.1%	3.5%	1.0%	2.0%
Do not have this insurance/benefit	39.6%	48.4%	36.7%	47.1%	34.0%

8. Please indicate from which of the performing or creative arts your income is derived:
(You may check more than one)

dance	11.3%
film and video	9.0%
literary	37.0%
media	12.3%
music	9.4%
theatre	10.8%
visual	42.6%

9. a. During the past 5 years, please indicate your highest and lowest annual income earned from the professional creative and/or performing arts.

Highest

up to \$10,000	35.8%
\$10,001 to \$20,000	22.7%
\$20,001 to \$30,000	15.7%
\$30,001 to \$40,000	9.3%
\$40,001 to \$50,000	4.4%
\$50,001 to \$60,000	1.8%
\$60,001 to \$70,000	1.2%
\$70,001 to \$80,000	1.2%
\$80,001 to \$90,000	0.4%
\$90,001 to \$100,000	0.7%
\$100,001 to \$110,000	0.3%
\$110,001 to \$120,000	0.1%
\$120,001 to \$130,000	0.1%
\$130,001 to \$140,000	0.2%
\$140,001 to \$150,000	0.2%
\$170,001 to \$180,000	0.1%
\$190,001 to \$200,000	0.1%
\$210,001 to \$220,000	0.1%
\$290,001 to \$300,000	0.2%
\$490,001 to \$500,000	0.1%
Did not answer	5.3%

Lowest

up to \$10,000	57.2%
\$10,001 to \$20,000	15.3%
\$20,001 to \$30,000	4.5%
\$30,001 to \$40,000	1.4%
\$40,001 to \$50,000	1.2%
\$50,001 to \$60,000	0.2%
\$60,001 to \$70,000	0.1%
\$70,001 to \$80,000	0.2%
\$90,001 to \$100,000	0.3%
\$120,001 to \$130,000	0.1%
\$190,001 to \$200,000	0.1%
Did not answer	19.3%

b. Estimated 1991 income from the professional creative and/or performing arts:

up to \$10,000	48.5%
\$10,001 to \$20,000	18.8%
\$20,001 to \$30,000	9.7%
\$30,001 to \$40,000	6.0%
\$40,001 to \$50,000	2.2%
\$50,001 to \$60,000	1.2%
\$60,001 to \$70,000	0.5%
\$70,001 to \$80,000	0.6%
\$80,001 to \$90,000	0.2%
\$90,001 to \$100,000	0.4%
\$120,001 to \$130,000	0.2%
\$150,001 to \$160,000	0.1%
\$190,001 to \$200,000	0.2%
\$240,001 to \$250,000	0.1%
\$290,001 to \$300,000	0.1%
\$420,001 to \$430,000	0.1%
\$490,001 to \$500,000	0.1%
Did not answer	10.9%

c. Estimated 1991 personal income from all sources:

up to \$10,000	17.5%
\$10,001 to \$20,000	26.0%
\$20,001 to \$30,000	19.0%
\$30,001 to \$40,000	10.7%
\$40,001 to \$50,000	6.0%
\$50,001 to \$60,000	4.5%
\$60,001 to \$70,000	2.2%
\$70,001 to \$80,000	1.8%
\$80,001 to \$90,000	0.8%
\$90,001 to \$100,000	1.3%
\$100,001 to \$110,000	0.4%
\$120,001 to \$130,000	0.2%
\$190,001 to \$200,000	0.3%
\$210,001 to \$220,000	0.1%
\$260,001 to \$270,000	0.1%
\$290,001 to \$300,000	0.1%
\$490,001 to \$500,000	0.1%
\$800,001 to \$810,000	0.1%
Did not answer	8.7%

d. Estimated 1991 household income from all sources:

up to \$10,000	4.8%
\$10,001 to \$20,000	11.9%
\$20,001 to \$30,000	13.7%
\$30,001 to \$40,000	10.4%
\$40,001 to \$50,000	10.2%
\$50,001 to \$60,000	8.1%
\$60,001 to \$70,000	5.0%
\$70,001 to \$80,000	4.7%
\$80,001 to \$90,000	3.8%
\$90,001 to \$100,000	3.8%
\$100,001 to \$110,000	0.9%
\$110,001 to \$120,000	0.7%
\$120,001 to \$130,000	0.8%
\$130,001 to \$140,000	0.6%
\$140,001 to \$150,000	0.7%
\$150,001 to \$160,000	0.1%
\$190,001 to \$200,000	0.1%
\$200,001 to \$210,000	0.1%
\$210,001 to \$220,000	0.1%
\$220,001 to \$230,000	0.2%
\$230,001 to \$240,000	0.1%
\$240,001 to \$250,000	0.2%
\$260,001 to \$270,000	0.1%
\$320,001 to \$330,000	0.1%
\$490,001 to \$500,000	0.2%
\$760,001 to \$770,000	0.1%
Did not answer	18.4%

10. Please list the professional arts organizations with which you are currently affiliated.

Dance	10.4%
Film	3.4%
Literary	40.8%
Media	10.8%
Music	6.9%
Theatre	5.5%
Visual	27.6%
Multi	38.6%

11. If any of the following types of insurance were available through the Canadian Conference of the Arts in conjunction with your professional arts association, which would you consider purchasing? Please rank the following in order of buying preference. Give "1" to the insurance for which you are most likely to spend money, and so on down to a "5" for the insurance which you are least likely to purchase. Do not assign the same number more than once.

Rank Order:

1. Dental Insurance
2. Long Term Disability Insurance
3. Short Term Disability Insurance
4. Medical Insurance
5. Retirement Savings
6. Life Insurance

12. For each of the following benefits, please indicate which statement best represents your view.

	Too Much - would be more than you really want	Good - would be just what you want	Poor - would be less than you really want	You do not want this benefit	Covered elsewhere	Did not answer
Life Insurance (\$20,000)	2.3%	20.5%	25.1%	24.3%	21.7%	6.1%
Short Term Disability Insurance (\$200/week for up to 17 weeks)	1.1%	42.0%	28.1%	11.6%	10.6%	6.6%
Long Term Disability Insurance (\$800/month starting after 17 weeks, for up to 2 years)	1.6%	43.8%	31.5%	7.8%	10.3%	5.0%
Medical Plan (annual deduction of \$50 per person, then 80% reimbursement of medical expenses)	0.8%	48.7%	6.7%	12.3%	25.8%	5.6%
Dental Plan (80% reimbursement of basic dental expenses)	0.8%	63.2%	8.1%	6.6%	17.3%	3.9%

13. If the package described below were available at a cost of \$50 per month, would you be interested? Please indicate your level of interest by checking the appropriate box.

Life \$20,000
 Short Term Disability \$200 per week for up to 15 weeks
 Medical 80% of hospital, drugs and other medical expenses after you have paid the first \$50 each year per person

very interested	9.3%
somewhat interested	16.0%
not at all interested because you are covered elsewhere	17.2%
somewhat interested but not satisfied with mix of benefits	22.7%
not at all interested because it does not include the benefits you want	14.7%
not at all interested because it is not within your budget	11.9%
checked more than one	4.1%
did not answer	4.1%

14. If the package described below were available at a cost of \$150 per month, would you be interested? Please indicate your level of interest by checking the appropriate box.

Life \$20,000
 Short Term Disability \$200 per week for up to 15 weeks
 Medical 80% of hospital, drugs and other medical expenses after you have paid the first \$50 each year per person
 RRSP \$100 per month to your RRSP

very interested	4.8%
somewhat interested	10.3%
not at all interested because you are covered elsewhere	15.4%
somewhat interested but not satisfied with mix of benefits	12.8%
not at all interested because it does not include the benefits you want	10.0%
not at all interested because it is not within your budget	37.8%
checked more than one	4.3%
did not answer	4.6%

15. If the package described below were available at a cost of \$100 per month, would you be interested? Please indicate your level of interest by checking the appropriate box.

Life	\$20,000
Short Term Disability	\$200 per week for up to 15 weeks
Long Term Disability	\$800 per month for up to two years
Medical	80% of hospital, drugs and other medical expenses after you have paid the first \$50 each year per person
Dental	80% of basic preventative dental expenses

very interested	11.2%
somewhat interested	18.5%
not at all interested because you are covered elsewhere	14.2%
somewhat interested but not satisfied with mix of benefits	16.8%
not at all interested because it does not include the benefits you want	6.0%
not at all interested because it is not within your budget	26.5%
checked more than one	2.5%
did not answer	4.2%

16. Please indicate which method you would prefer to pay the insurance premiums:

quarterly in advance (four post-dated cheques)	33.5%
monthly pre-authorized cheques	36.4%
credit card	11.0%
checked more than one	2.1%
did not answer	17.0%

17. a) Have you ever been refused insurance coverage?

Source of coverage:	Type of Insurance/Benefit				
	Life Insurance	Disability Insurance	Medical Insurance	Dental Insurance	RRSP
Yes	2.4%	3.0%	1.7%	1.2%	0.9%
No	63.6%	50.2%	59.4%	51.7%	62.4%
Have never applied	29.4%	40.5%	31.8%	39.7%	27.6%
Did not answer	4.5%	6.3%	7.0%	7.5%	9.1%

- b) If yes, were you told it was because of:

Occupational risk associated with your career as a professional creative and/or performing artist	0.9%
Medical health risk	1.8%
Unsure	0.8%
Coverage not available to self-employed individual	2.5%
Other	2.2%
Checked more than one	0.8%
Did not answer	90.9%

18. Within the last two years, has a disability (due to illness or accident) interrupted your ability to work for 2 weeks or longer?

Yes	18.4%
No	80.6%
Did not answer	1.0%