

# 2017 CITIC- PRUDENTIAL RELATIONSHIP INDEX



# THE STATE OF RELATIONSHIPS IN CHINA IN 2017

Relationships are important. They are essential to our happiness, well-being and longevity. But how much do we truly understand about them? What are the dynamics? What weakens them? And what makes them stronger?

The inaugural 2016 CITIC-Prudential Relationship Index (CPRI) brought forward a greater understanding of personal relationships. We saw smiles and tears, laughter and fears, but most importantly, we saw love and respect. The findings revealed behaviours that influence relationships and key drivers to make them better.

By launching the second edition of the CITIC-Prudential Relationship Index (CPRI), CITIC-Prudential continues to explore the state of relationships across Asia, in Cambodia, Hong Kong, Indonesia, the Philippines, Malaysia, Singapore, Thailand, Vietnam and China. This year, over 4,600 people shared insights into their relationships with partners, parents, children, friends and relatives.

The index details how well current relationships in China measure against needs and expectations, and what can be done to improve them. A score of 100 on the CPRI indicates that a person's primary relationships deliver 100% of what they want from that relationship. In China, 600 interviews were conducted through the online sampling of adults between the ages of 25 and 55 living in Beijing, Shanghai or Guangzhou. Respondents had monthly household incomes of at least RMB10,000, representing approximately the top two-thirds of household incomes in the surveyed cities.

The 2017 CITIC-Prudential Relationship Index for China is 54/100. This means, on average, people's primary relationships fulfil 54% of their desired needs. On the flip side, these results reveal a 46% "relationship gap" in China. The score for 2017 is the same as it was for 2016 (54/100).

This report highlights what CITIC-Prudential has learned from people in China about the state of their relationships in 2017.

China ranks 9<sup>th</sup> out of nine markets in Asia with an index score of 54/100.

Cambodia is 1<sup>st</sup> in the region.

9th China

PRI of 54/100



# China ranks 9<sup>th</sup> out of nine markets in Asia in the 2017 CITIC-Prudential Relationship Index.



The 2017 CITIC-Prudential Relationship Index for China is 54/100. The CPRI score for China in 2017 is unchanged from CPRI score for 2016 (54/100). As in 2016, China remains the market with the lowest CPRI score out of the nine markets surveyed.

Cambodia has the highest CPRI ranking at 86/100. The average CPRI across all markets is 71/100.

Given the importance of relationships to happiness, well-being and longevity, the CPRI offers understanding and insight into relationships in China. What are the pillars of a relationship? How do we make them stronger, better and more rewarding?

95% of adults surveyed in China (ages 25-55) are in a relationship with a partner, including 86% who are married and 81% who are parents. 50% say their best relationship is with their partner over all their other relationships.

# CHINA



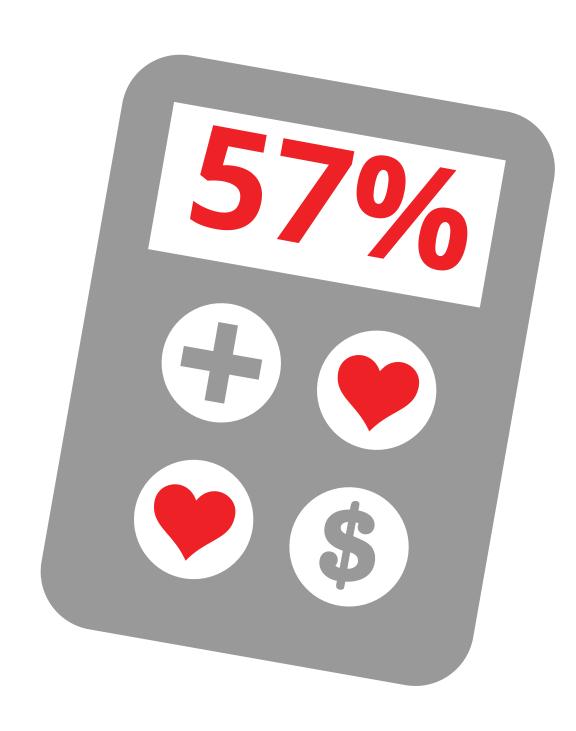




# A Financial Helping Hand

In China, most couples find that working with a financial professional in planning and managing their finances helps improve their relationship (57%).

• This is even more prominent among couples who do not plan their finances together, with 63% of couples who separately engage in financial planning saying that working with a financial consult makes their relationship better.



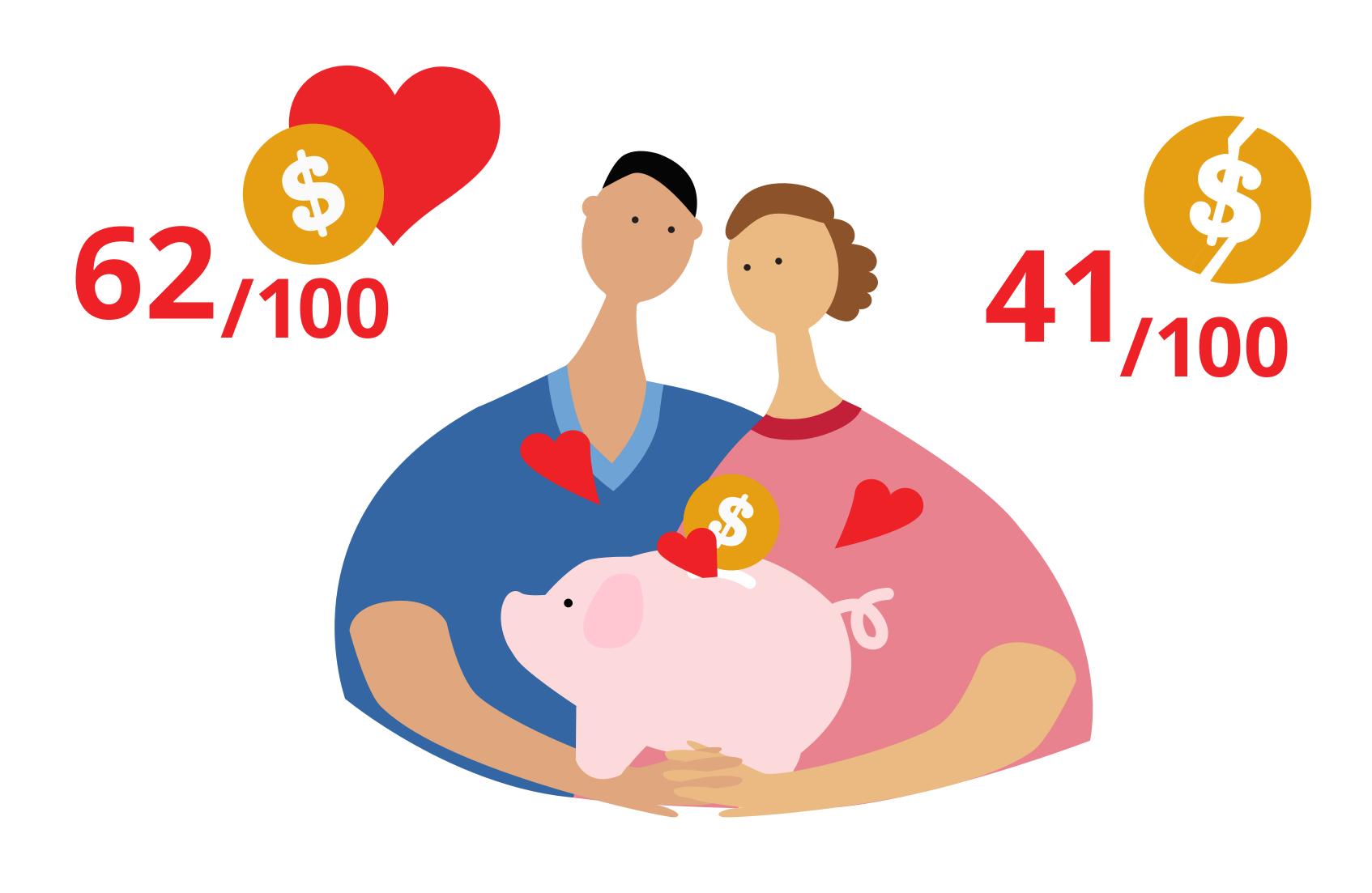
• 88% of people in China agree that advancement in technology has made it easier to plan their finances better.



# We are stronger (and richer) together!

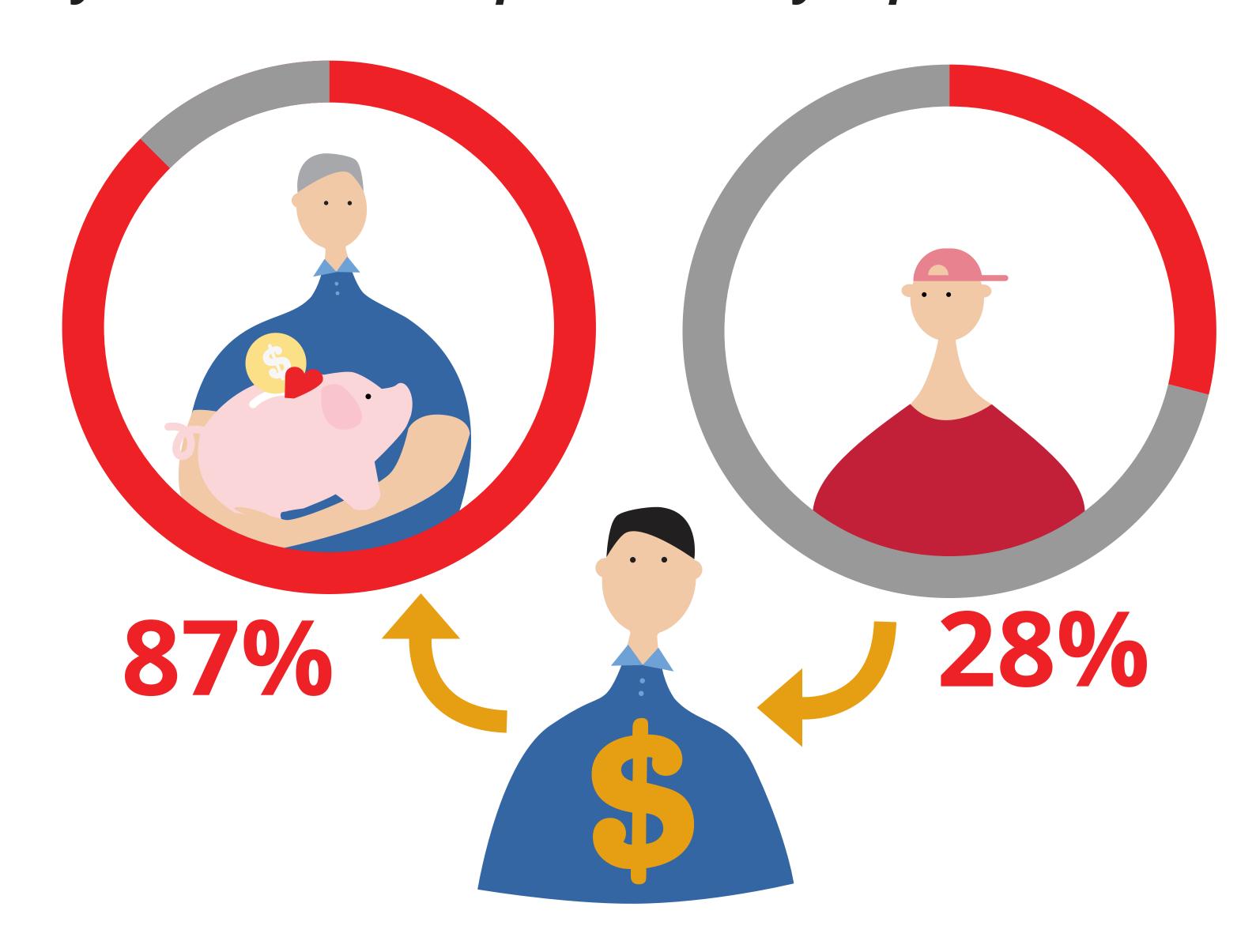
Couples who do financial planning together have higher relationship scores (62/100) than those who plan separately (41/100). They are also more optimistic about the state of their personal finances and relationships in the near future.

- People who plan their finances together with their partners are more likely to think their personal finances will improve in the next five years (78%) compared with those who plan separately (59%).
- Couples who plan together are also more likely to think that their love life will get better in five years' time (58%) than those who keep their planning separate (49%).



# Shifting cultural traditions in China

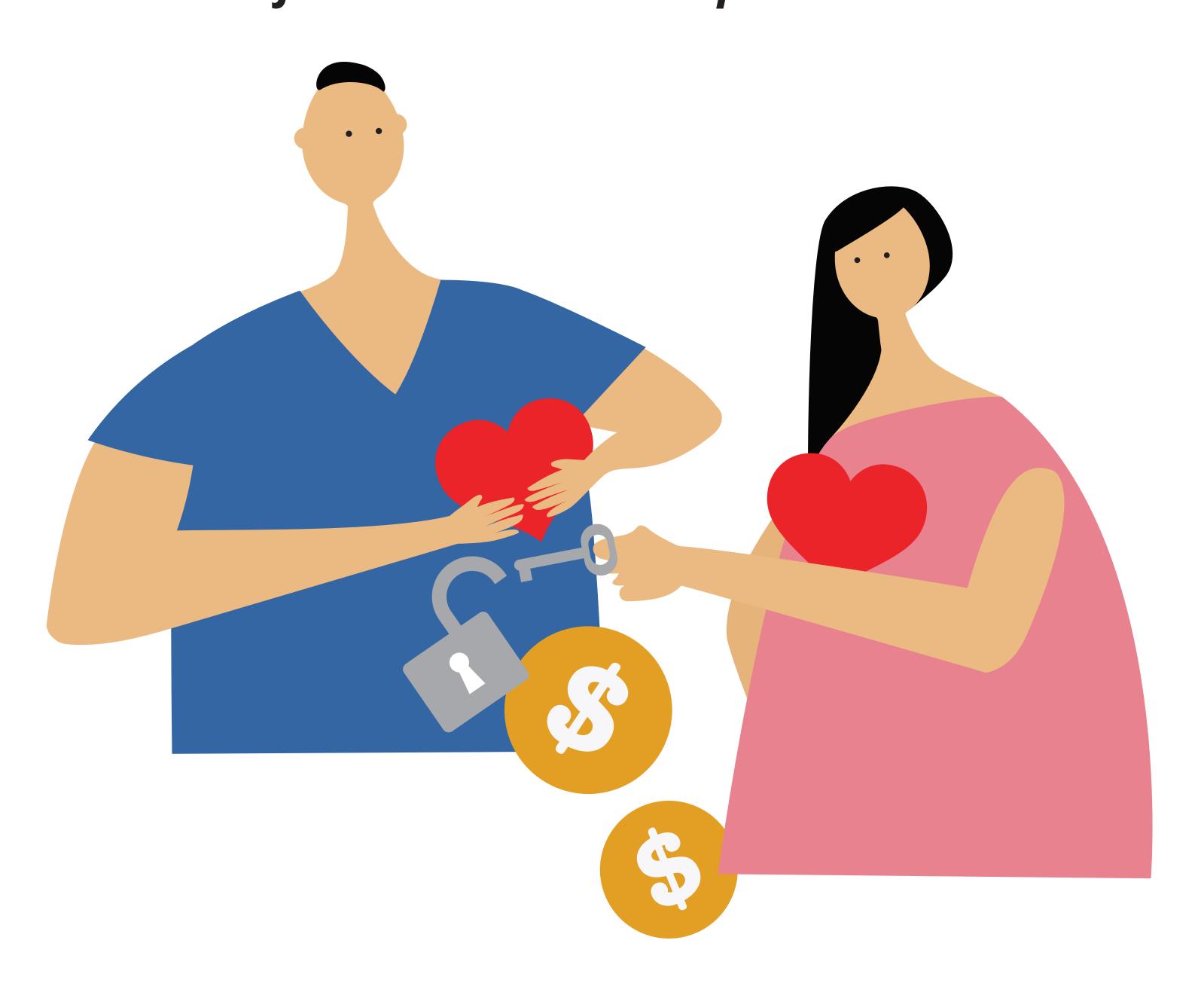
People in China are less likely to expect their children to give them financial support in their old age (28%) even though 47% currently cover their own parents' daily expenses.



- The majority (87%) expect to use their personal savings and assets to support themselves when they are older.
- However, retirement funds are not generally a big concern for most Chinese. Only 34% worry if they will have enough money for retirement the lowest proportion across all markets.

#### Love has no secrets

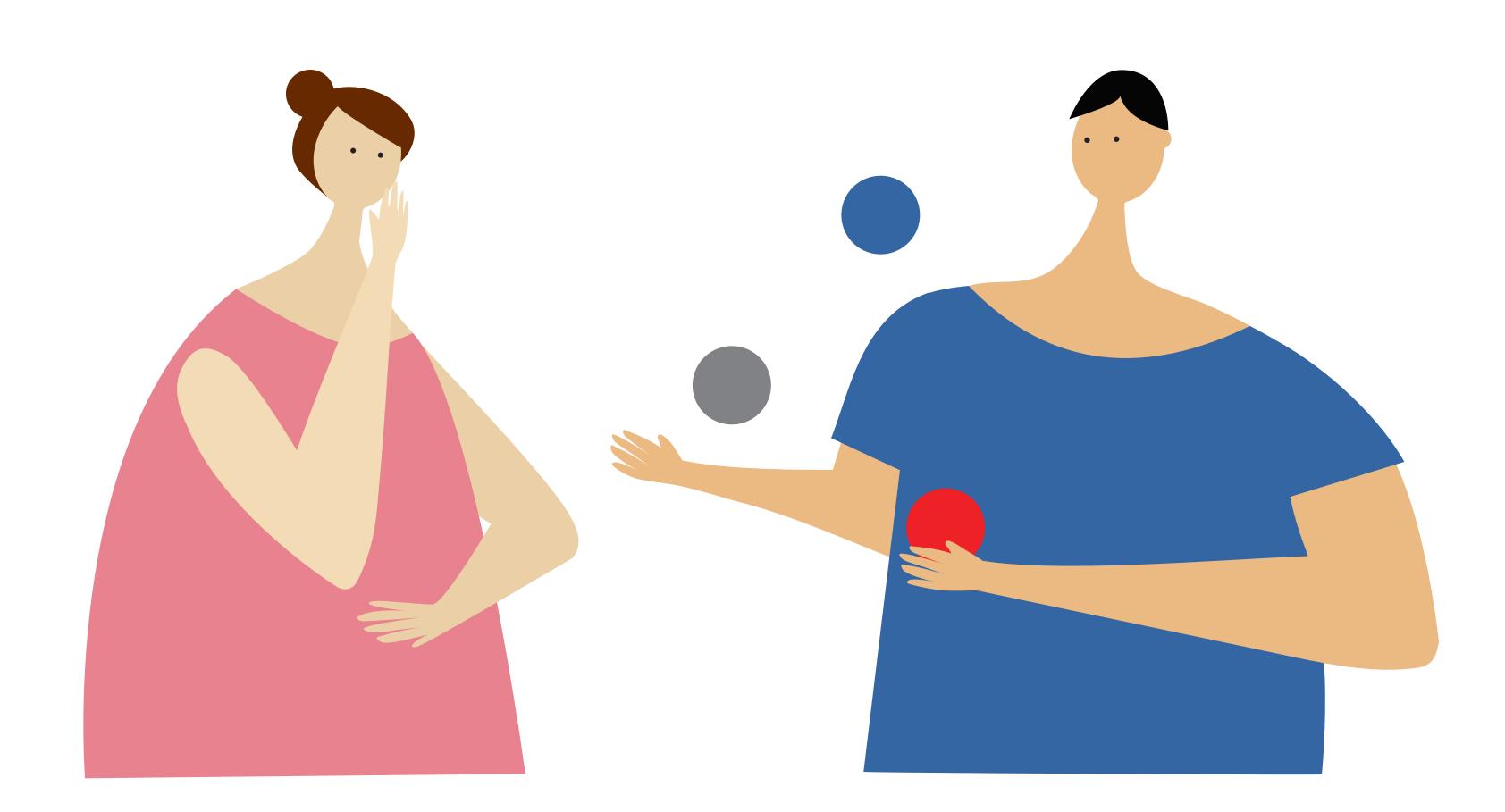
More than half of couples in China (62%) say they are completely open about their finances with their partners.



- 59% put all their finances together into a common pool, the highest proportion among all markets surveyed in the region.
- 48% talk to each other about their financial plans at least once a week.

# Laughter is the best medicine

More Chinese men (64%) think they are the funnier ones in the relationship compared to women (45%), with the PRI revealing that laughter is key to building better relationships.



- 72% of couples laugh with their partners at least once a week, while 29% do so every day. Those who laugh together more often have better relationship scores (52/100) compared to couples who laugh together less often (41/100).
- 53% consider the ability to make someone laugh or smile to be one of the most important attributes in a partner. 41% even admit that they would like their current partners to be funnier.

# Families that play together, stay together

Family time is important to people in China. The majority of people (61%) rank travelling with family as a top financial priority - the highest proportion in the region.



• People say that, in an ideal world, they would choose to spend an additional four hours per week on average with their parents.

# The Arguments Between Us

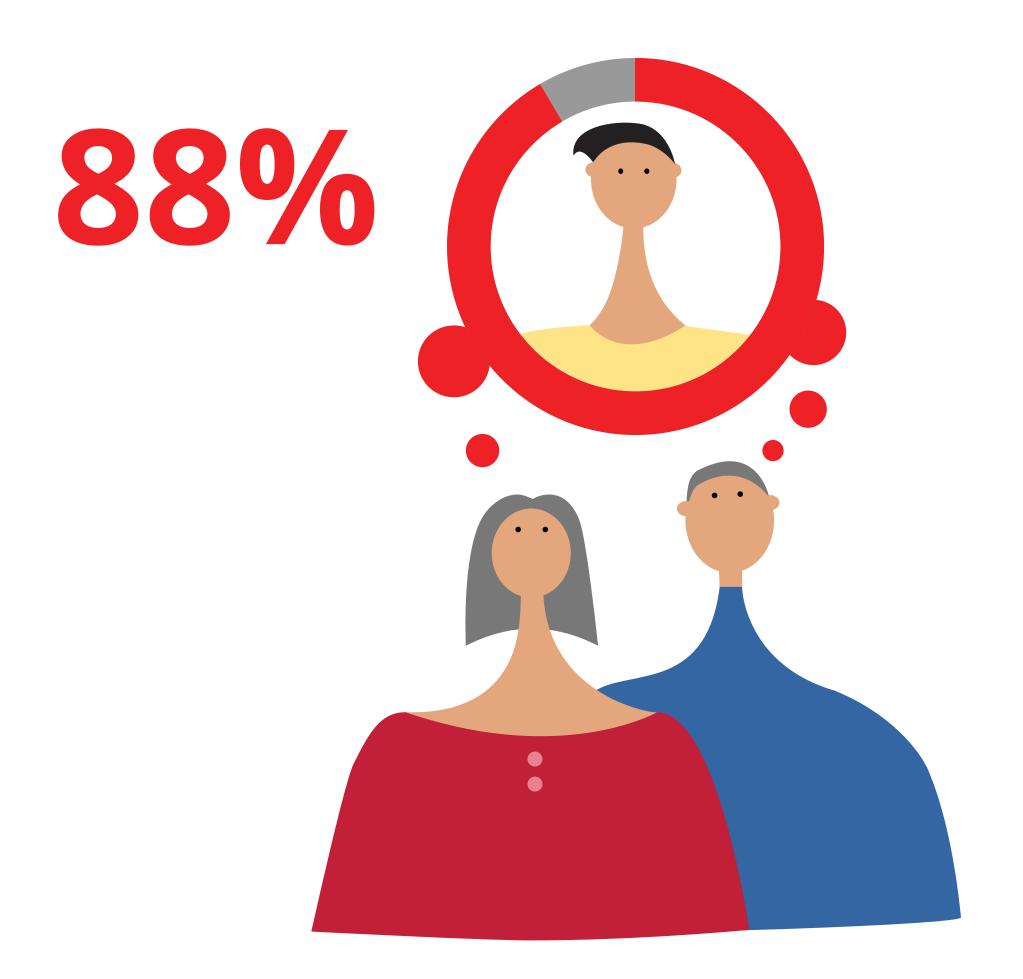
Children and living environment are among the top five sources of argument for couples in China.



- 27% of couples say they argue about children, the secondhighest reason for argument in China.
- Couples also commonly argue about their living environment and their standard of living (24%).

# Mom and Dad get an A+ for worrying

88% of Chinese parents admit to worrying about their children's future, with more than half (52%) saying that their top financial goal is to support their children's education – the highest proportion in the region.



- 30% educate their children about financial management or planning at least once a week. 45% even give their children general advice on a weekly basis.
- Even though most parents worry about their children's future, a large number of Chinese (76%) believe children will have a better future by 2050 than they do now.

# Why must I do everything?

Housework is a source of argument for 23% of couples in China, with women saying they do a greater share of the housework and look after the children more compared to men.



- 38% of men and 76% of women in China say they look after their children more.
- 42% of men and 68% of women in China say they do most of the housework.
- 73% of men and 80% of women think that by 2050, men and women will do an equal amount of housework.



# I'd like to order a tech-free meal, please!

81% of Chinese feel mealtimes with others would be better if everyone turned off their phones.



• 59% think their family spends too much time on the phone rather than talking to each other.

# Talk to the phone, not to the face

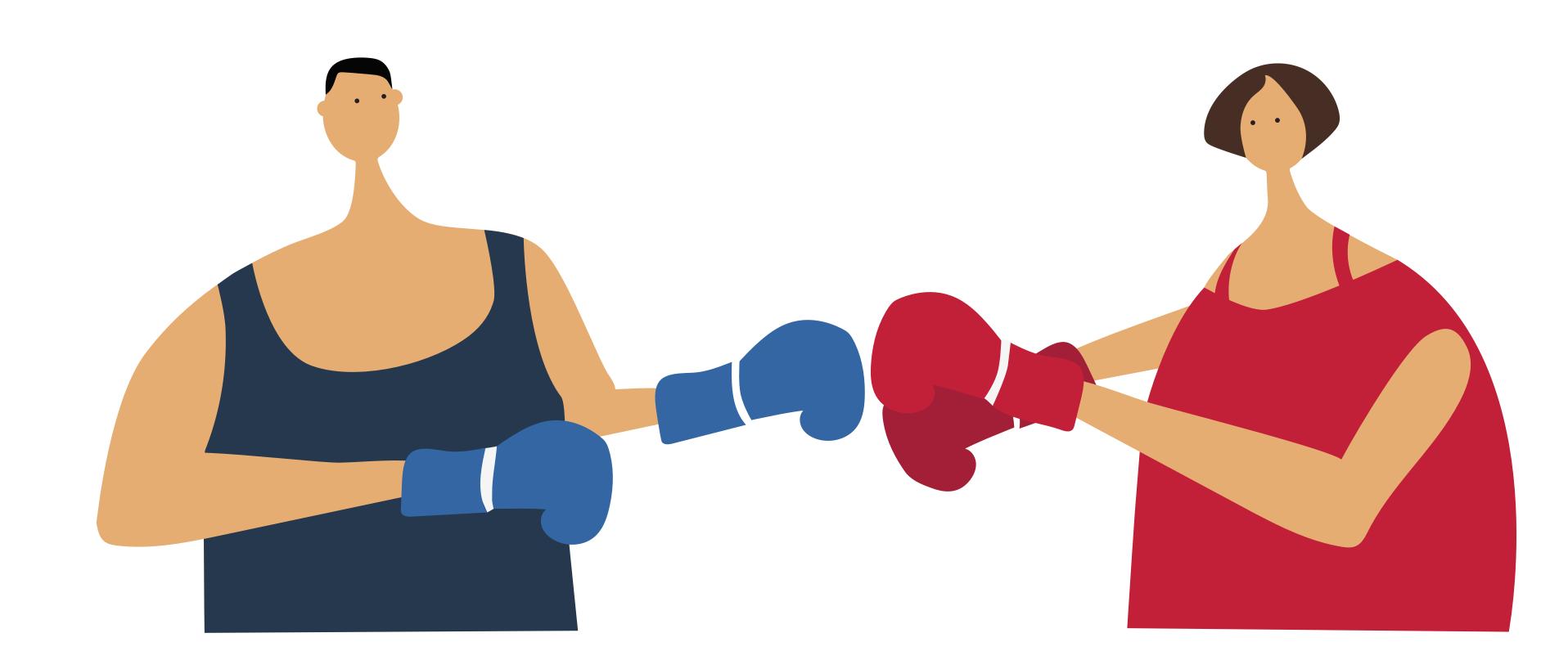
Most Chinese believe communicating via the phone is becoming more popular than face-to-face communication, with nearly half (45%) saying they know someone who prefers looking at a screen over talking to others.



- 65% of people in China admit to getting distracted by pop-up alerts even while talking to other people.
- 48% say they feel upset when they don't receive calls or messages on their phones.

# Put that away!

Spending too much time on digital devices is the biggest source of argument for couples in China (31%).



- 48% of people say that time spent on the phone negatively impacts their relationship with family.
- 39% feel they must compete with their partner's phone for attention, while 35% admit that they are often upset by their partner's social media posts.
- 30% of couples in China say they would like their partners to be more attentive.



# Drinking, Smoking or Me?

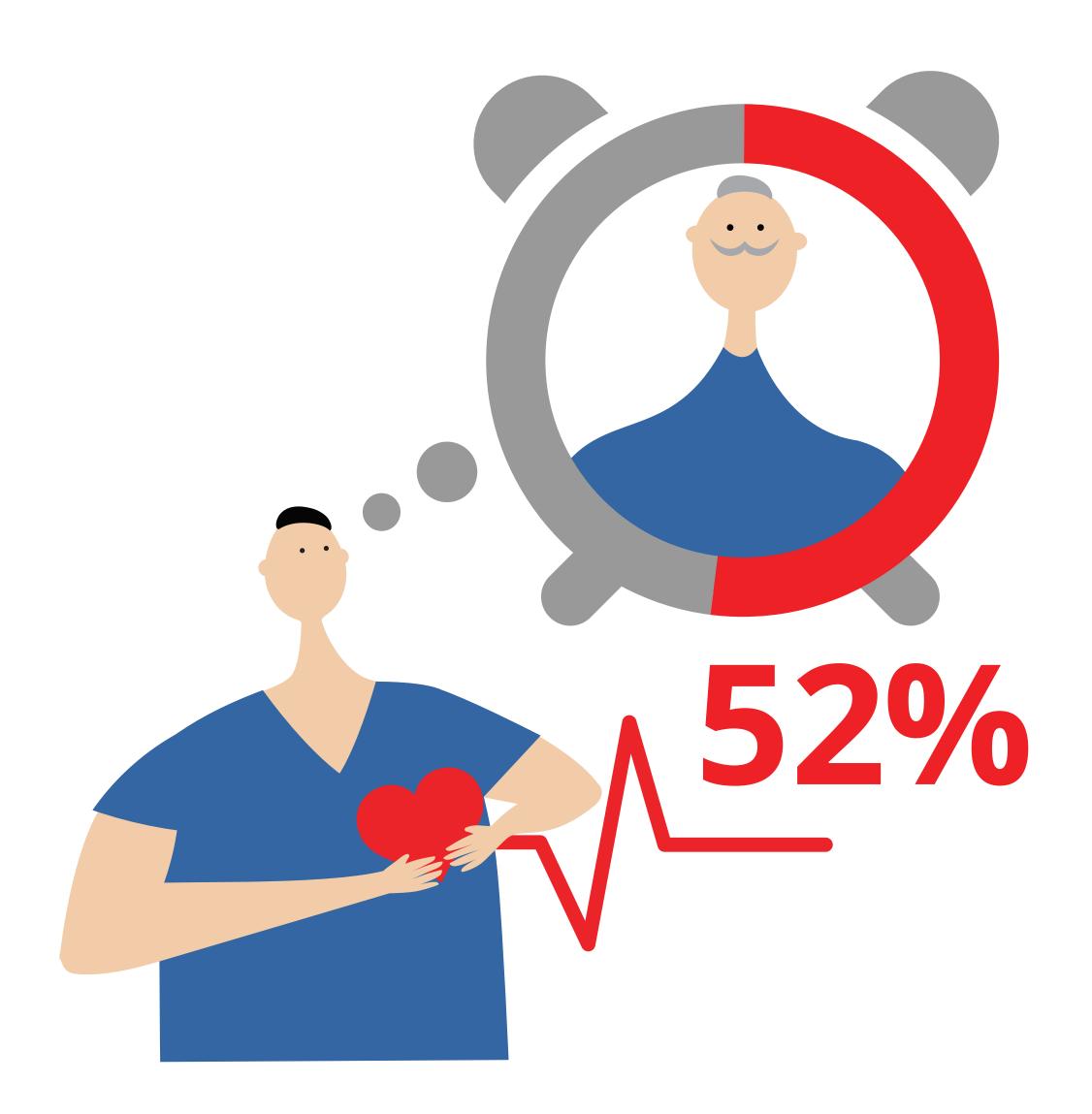
Health is undoubtedly the top-of-mind issue for many in China. Drinking and smoking is a common source of argument for 25% of couples.



• If Chinese couples could change anything about their partners, more than half (56%) say they would like their partners to be healthier.

#### Health is wealth

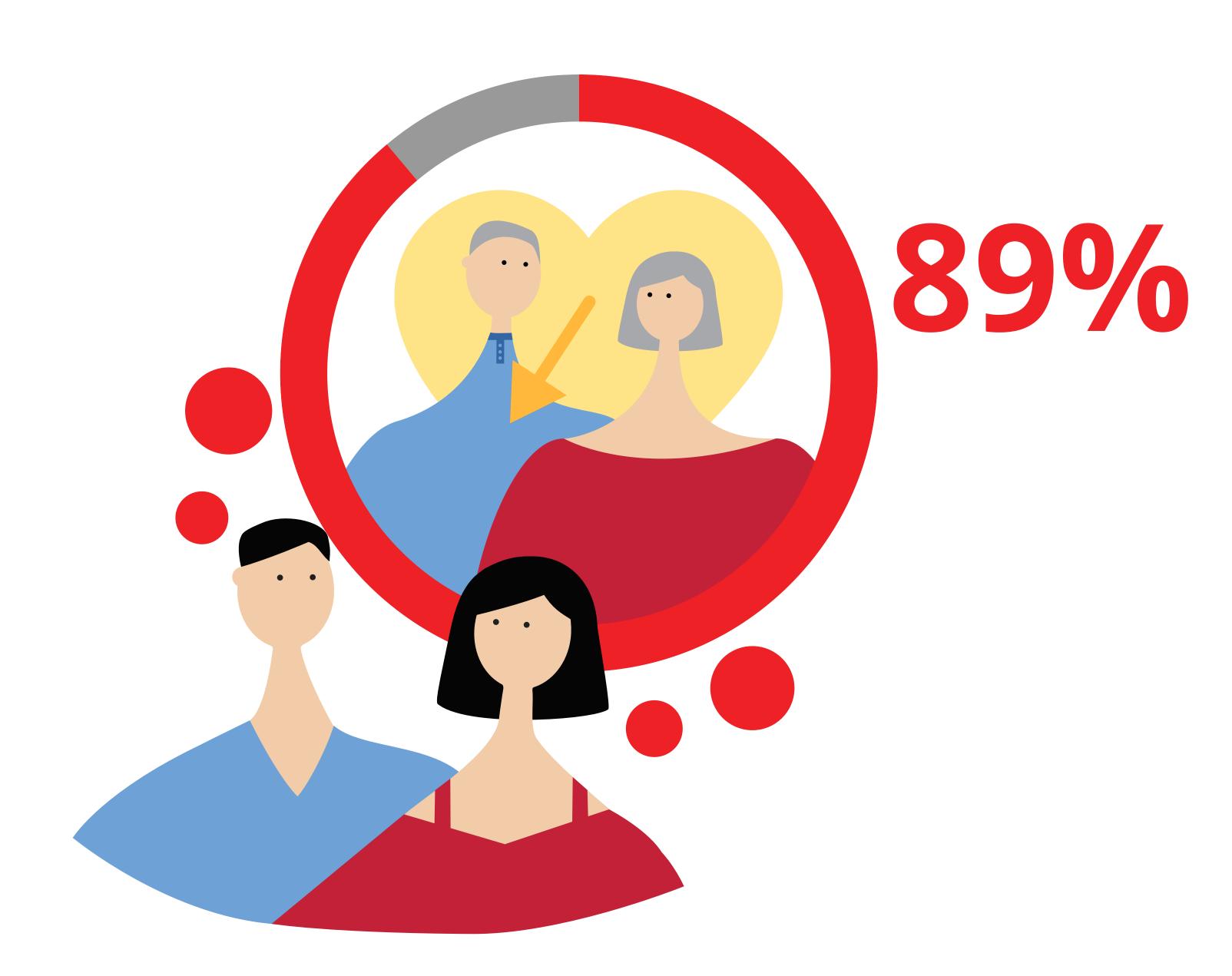
From all the markets surveyed in 2017, Chinese people expect to live the longest (until the age of 85 and their partners until the age of 87). They are also the most confident about their health in the future.



- The proportion of those concerned about staying physically healthy is the lowest among all the markets surveyed (54%). This is probably due to the fact that China has the highest regional proportion of people who are currently active in maintaining their health (52%).
- 45% are concerned about staying mentally active in old age.

#### Love is in the air

The majority of couples in China (89%) feel their current relationships have turned out better than expected.



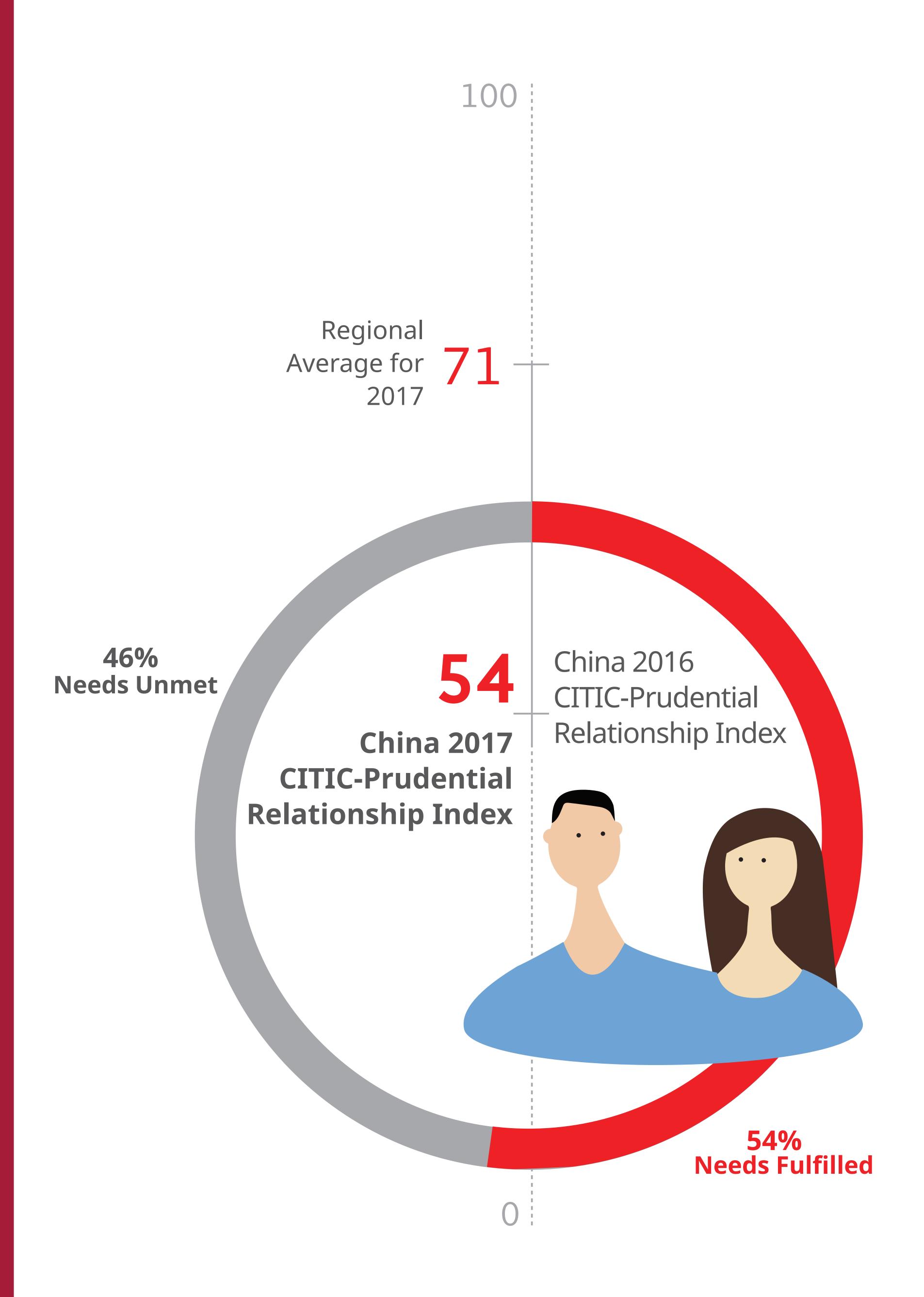
- Almost all people (91%) think their relationship with their partner is better now than when they had first met, the second-highest in the region after Indonesia.
- More than half expect their love life to improve in the next five years (57%).

# Redefining relationships in 2050

When people in China make predictions about 2050:



- 71% believe divorce and separation will be socially acceptable.
- 59% believe that same-sex marriage will be socially acceptable.
- 32% believe more than half the marriages will end in divorce or separation.

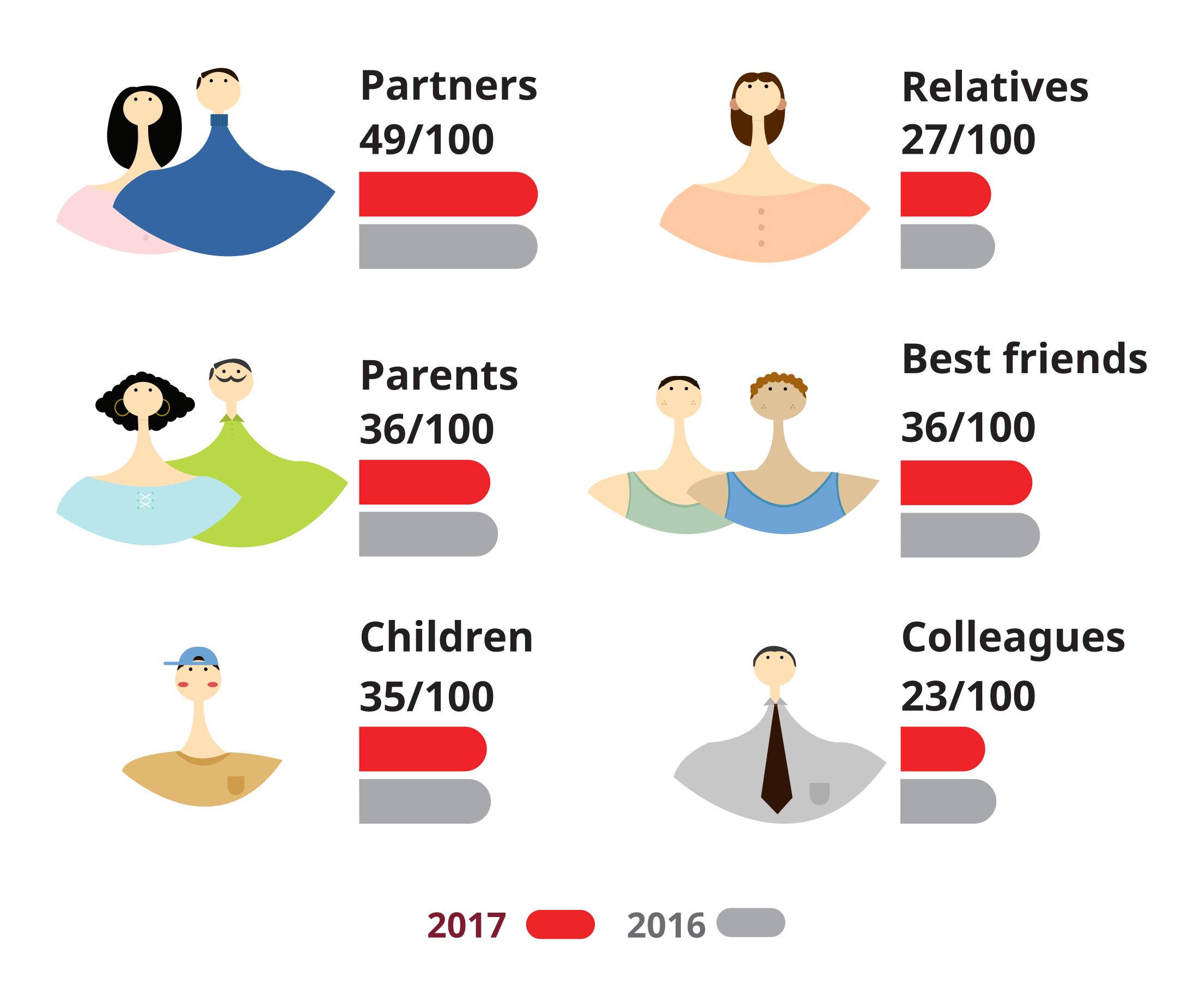


The 2017 CITIC-Prudential Relationship Index (CPRI) for China is 54/100. This score indicates that, on average, primary relationships in China provide just more than half of their relationship needs. The CPRI for China is lower than the regional average for 2017 (71/100).

# PRIMARY RELATIONSHIPS

On average, the relationship scores that people in China have for their partners in 2017 is 49/100 – this indicates that partners fulfil 49% of all that they say is important in their relationships. This is unchanged from the scores in 2016.

The relationship scores that people in China have with family and friends are slightly lower compared with scores in 2016. Relationships scores for parents (36/100) are two points lower than those in 2016 (38/100). Scores for children (35/100) are a point lower on average compared with 2016 (36/100).



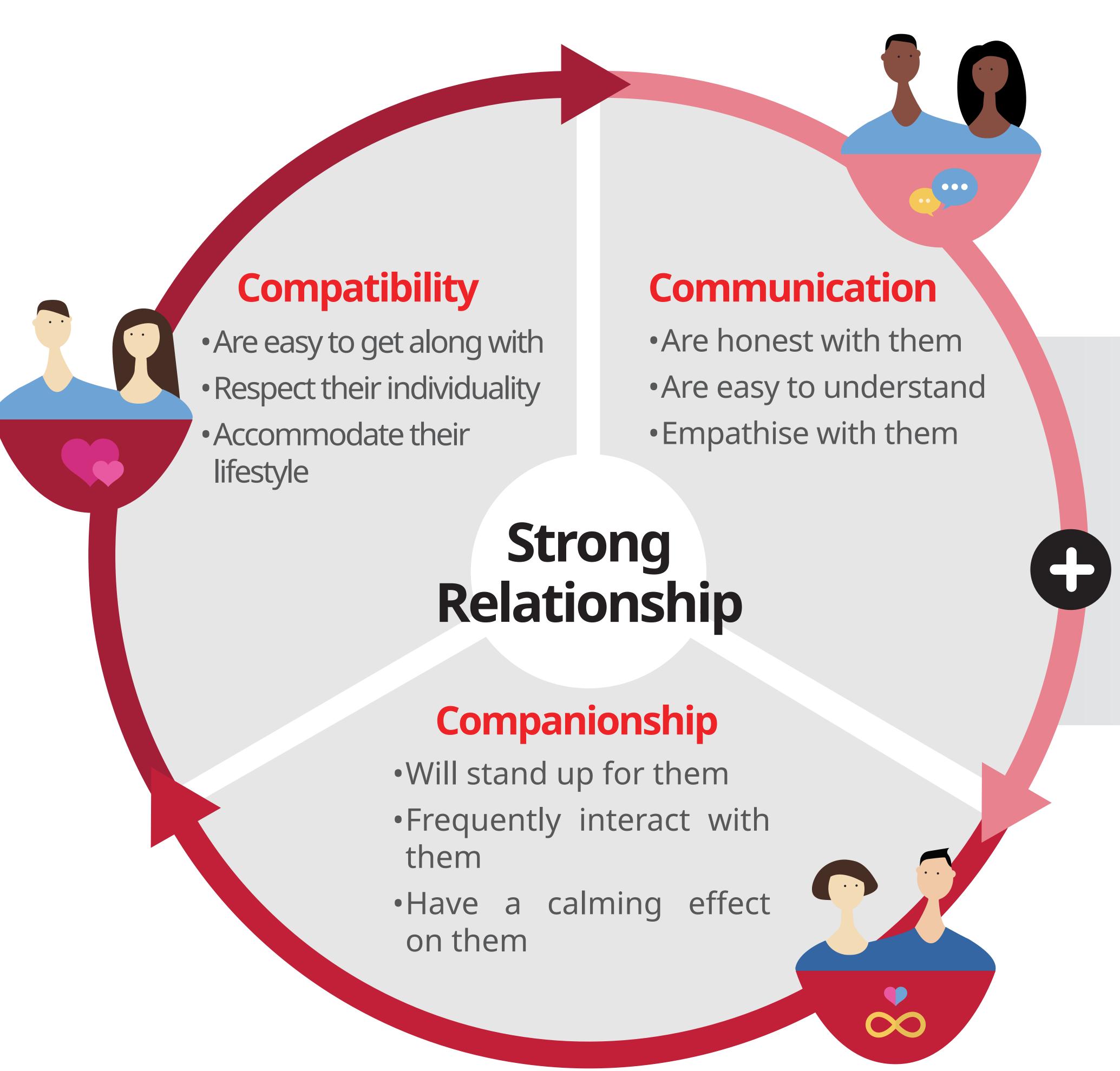
# COMPATIBILITY, COMPANIONSHIP, COMMUNICATION AND COMMITMENT

Strong relationships are built on pillars of Compatibility, Companionship and Communication, while sustainable relationships are built on Commitment.

People in China value relationships with those who show commitment. They value honesty in communication and people who are loyal to them.

They also value those who provide them with emotional support. They want to be in relationships with people who show concern for their well-being, are prepared to comfort them and who empathise with them.

They also want some independence in their relationships – they value those who respect their individuality and are prepared to accommodate their lifestyle. They also feel that partners should be easy to get along with, by which they mean someone who allows them to relax and is fun to be around.







Comfort them in times of needAre loyal







#### PARTNER RELATIONSHIP SCORE

The relationship scores that people in China have with their partners in 2017 is 49/100. This indicates that those in relationships have approximately 49% of their relationship needs provided for by their partners. This is unchanged compared with 2016 (49/100). The average partner relationship score for all the markets surveyed in 2017 is 67/100.

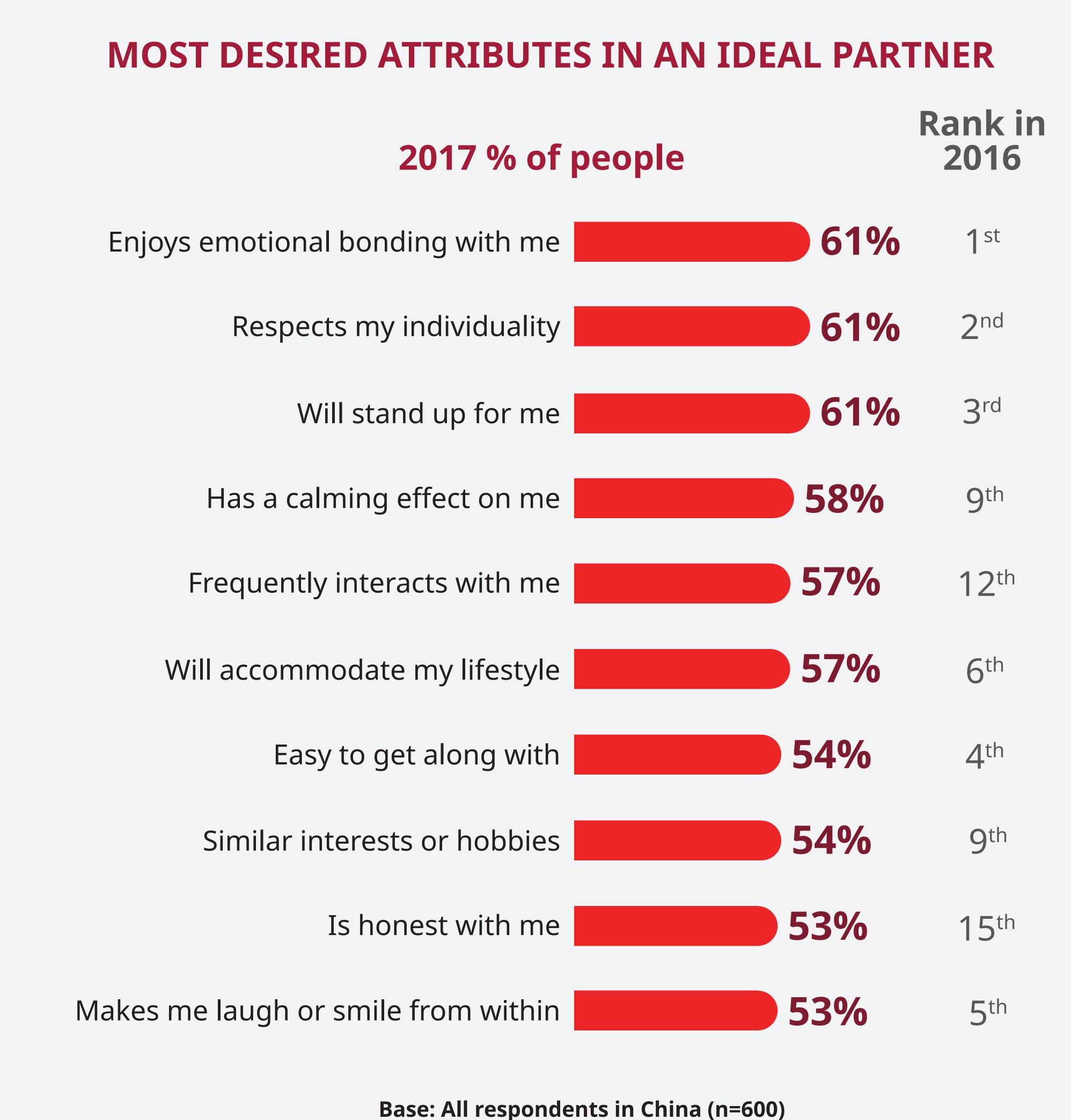
86% of those surveyed in China are married, while a further 9% have a boyfriend or girlfriend. 5% are single and unattached.



#### THE IDEAL PARTNER

People in China most want partners who show some form of empathy towards them. They want their partners to enjoy emotional bonding with them and who have a calming effect on them.

Independence is also important in relationships. The Chinese value partners who respect their individuality and are willing to accommodate their lifestyle.



#### HOW RELATIONSHIPS HAVE CHANGED

There have been noticeable changes in how people in China feel their partners are meeting their relationship needs. People in China are more likely to feel that their partners are ready to provide support during emergencies (57% in 2017 compared with 36% in 2016). They are also more likely to think that their partners will give them the benefit of the doubt (55% in 2017 compared with 34% in 2016) and will put their interests first (57% in 2017 compared with 38% in 2016).

However, people in China are less likely to think that their partners are on the same wavelength as them (45% in 2017 compared with 57% in 2016) or that they are easy to talk to (49% in 2017 compared with 60% in 2016).

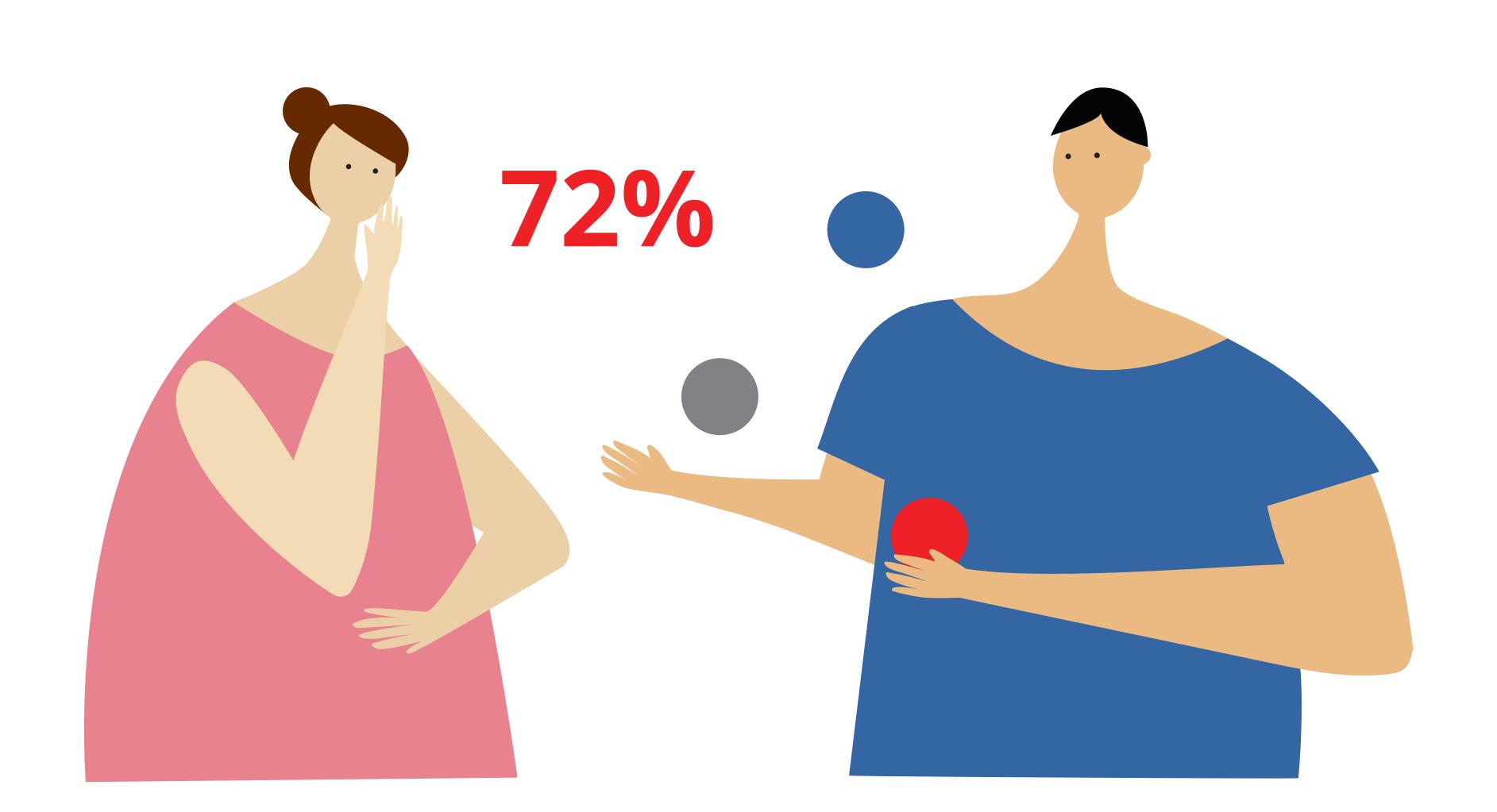
KEY CHANGES IN HOW PARTNERS ARE MEETING **RELATIONSHIP NEEDS FROM 2016 TO 2017** 57% Would provide for me in emergencies 55% Would give me the benefit of the doubt 57% Puts my interests first 63% Is loyal to me 49% Is easy to talk with 45% Is on the same wavelength as me 2017 % of partners **Change in performance from 2016** Base: Those married, engaged or with partners in China (n=570)

People in China are expressing their love to their partners less often in 2017 than in 2016. 54% tell their partners that they love them at least once a week – a slight drop from 59% who did so in 2016. They are also slightly less likely to communicate with their partners, given the minor reductions in how often partners make them laugh, how often couples talk with each other and how often they argue with each other.



#### LAUGHTER IS THE BEST MEDICINE

Relationship scores are 11 points higher among couples who laugh together frequently.

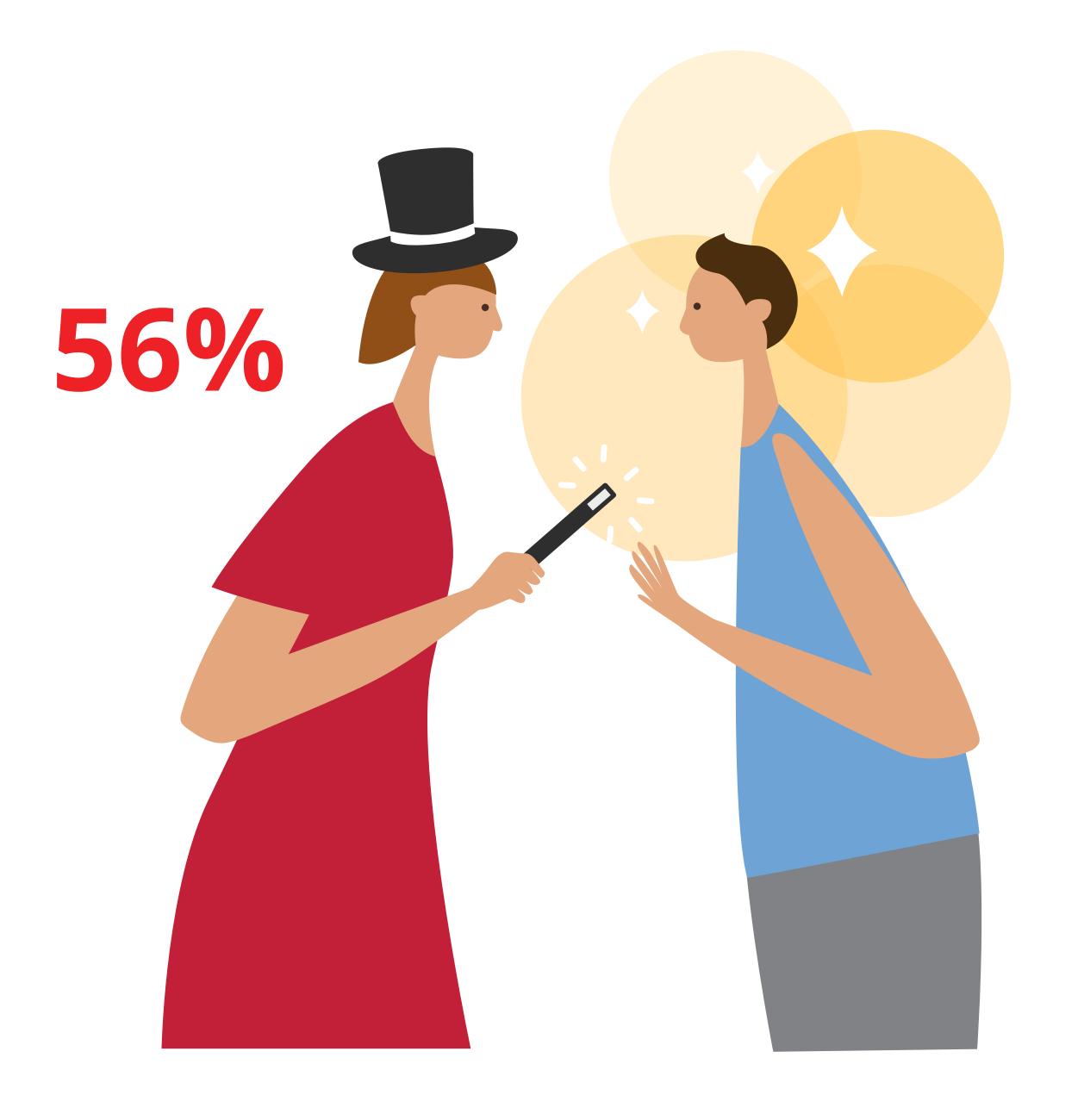


72% of people in China laugh together with their partners at least once a week, a decrease from 75% who did so in 2016. 29% laugh with their partners every day. Laughter is highly linked with good relationships. More than half of people in China (53%) think that their ideal partner should make them laugh or smile. Those who laugh with their partners at least once every week have a partner relationship score of 52/100, eleven points higher than those who don't laugh together as frequently (41/100).

Most men think that they are the funnier ones in their relationships. 64% of men think they make their partners laugh more. 55% of women agree, and say that their partners are the funnier ones in their relationships. 41% of people in China say they wanted their partners to be funnier.

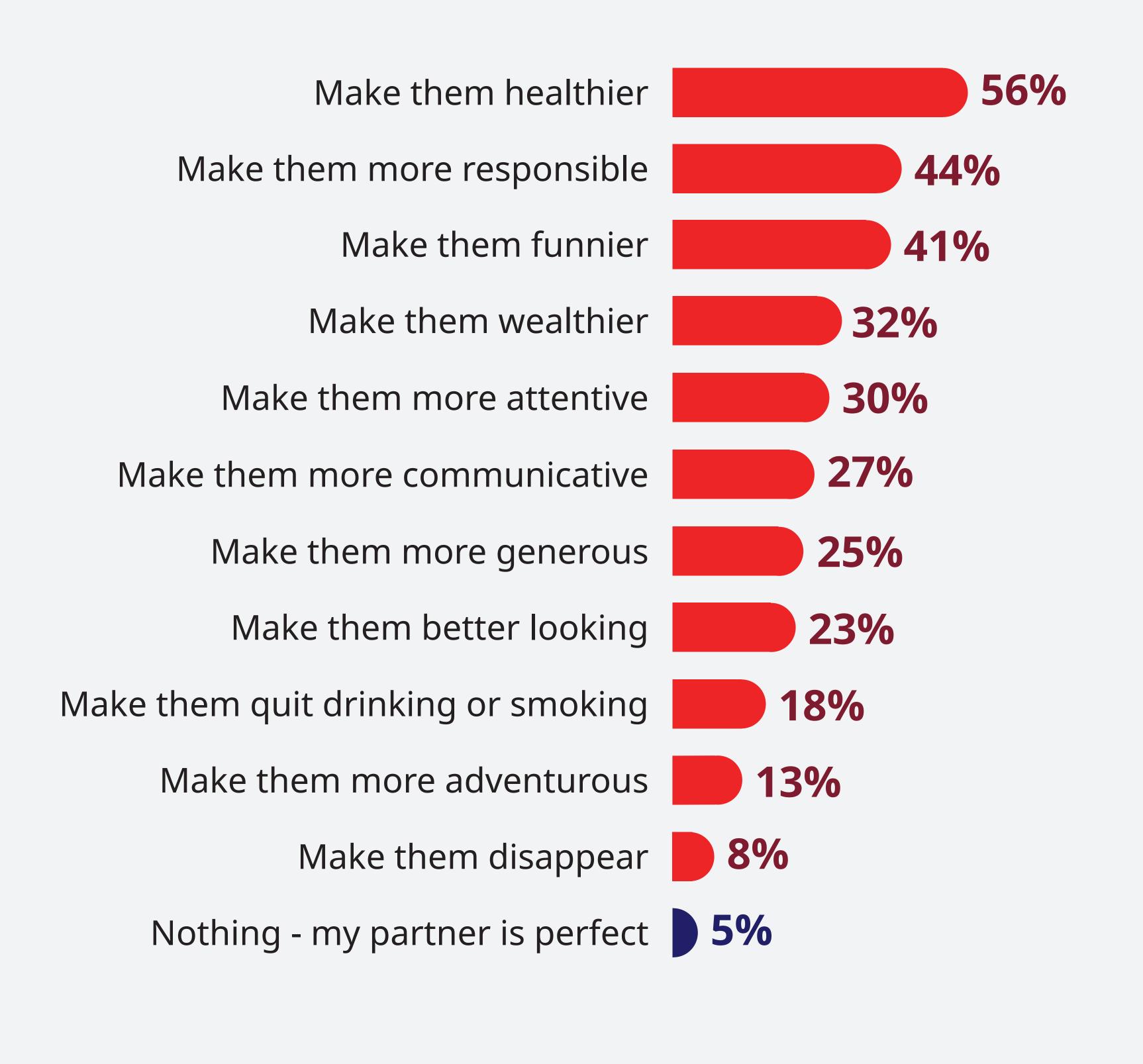
### IF I COULD JUST CHANGE ONE THING ABOUT YOU...

56% want their partners to be healthier.



When asked what they would change about their partners, 5% of people in China said that their partners were already perfect and they did not want anything to be changed. The one thing they were most likely to mention was that they wanted their partners to be healthier (56%). 44% want their partners to be more responsible and 41% want them to be funnier. 32% want their partners to be wealthier. For 8% of people in China, their relationship was so poor that they wanted their partner to simply disappear.

#### WHAT PEOPLE WOULD CHANGE IN THEIR PARTNERS



Base: Those married, engaged or with partners in China (n=570)



#### WHY MUST I DO EVERYTHING?

23% of couples argue about the housework



Many couples continue to have separate roles within the relationship. 68% of women and 42% of men say they are the ones in the family to do most of the housework. 76% of women and 38% of men say they are the ones who look after the children the most. 23% of people in China say they argue with their partners about housework.

There is a general expectation that true equality at home will happen eventually, but it may take a long time to achieve. 73% of men and 80% of women think that by 2050, men and women will do an equal amount of housework. Nearly a quarter (23%) of people in China believe that even by 2050, men and women will not share the same amount of housework.

#### THE ARGUMENTS BETWEEN US

31% argue about the time spent on digital devices.



In addition to arguments about housework, people in China are also likely to argue about the time their partners spend on their phones or computers (31%). Other sources of tension include arguments about children (27%) and the living environment (24%). 25% of people in China argue about their partners' drinking or smoking habits. Men and women are almost equally likely to start arguments. 57% of women and 47% of men say they are the ones in the relationship who most often initiate the arguments. 56% of women and 53% of men say they are the ones who most often make their partners upset.



#### RELATIONSHIPS WITH CHILDREN

81% of adults surveyed in China have children. 89% have living parents, including 27% whose parents live in the same household as them.



In 2017, the relationship scores that parents in China have with their children is 35/100. This indicates that parents approximately have 35% of their relationship needs met by their children. This represents a one-point decrease compared with 2016 (36/100), indicating that parents in China are marginally less likely to feel their children are meeting their relationship needs. The average relationship scores parents have with their children in the markets surveyed in 2017 is 50/100.

Parents in China put a lot of emphasis on being able to play with their children. The most important things China parents want from their children is for them interact frequently with them (61%) and that they make them laugh or smile (56%). In addition to having fun interactions, parents also want their children to be easy to get along with (53%), by which they mean that their children allow them to relax.

#### MOST IMPORTANT ATTRIBUTES IN CHILDREN

2017 % of parents who want this		Rank in 2016
Frequently interacts with me	62%	<b>1</b> st
Makes me laugh/smile from within	56%	3 <sup>rd</sup>
Easy to get along with	53%	7 <sup>th</sup> =
Enjoys emotional bonding with me	52%	2 <sup>nd</sup>
Will stand up for me	50%	5 <sup>th</sup>
Will accommodate my lifestyle	49%	6 <sup>th</sup>
Respects my individuality	47%	7 <sup>th</sup> =
Enjoys doing things together	43%	4 <sup>th</sup>
Does things for me spontaneously	42%	13 <sup>th</sup>
Is comfortable in each other's' silence	42%	21 <sup>st</sup>

**Base: Parents in China (n=488)** 

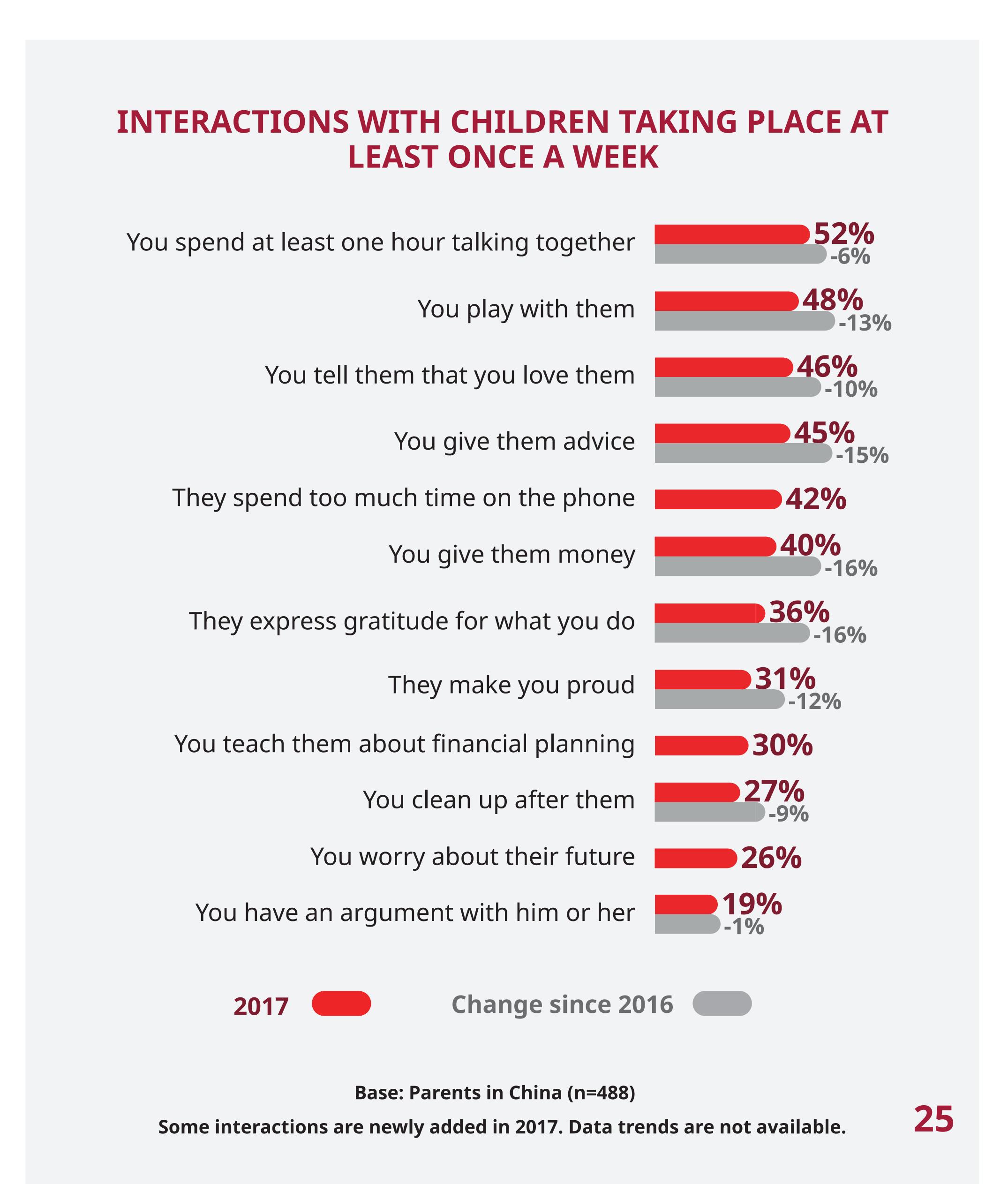
# CHANGES IN RELATIONSHIPS WITH CHILDREN

Parents are more likely to think that their children give them the benefit of the doubt, with 44% of them thinking so in 2017 compared with 28% in 2016. They are also more likely to think that children are prepared to contribute financially to daily expenses (34% in 2017 compared with 21% in 2016).

Conversely, parents think that their children are less likely to share the same personality as them (18% in 2017 compared with 35% in 2016) or that they enjoy being close to them (34% in 2017 compared with 44% in 2016).

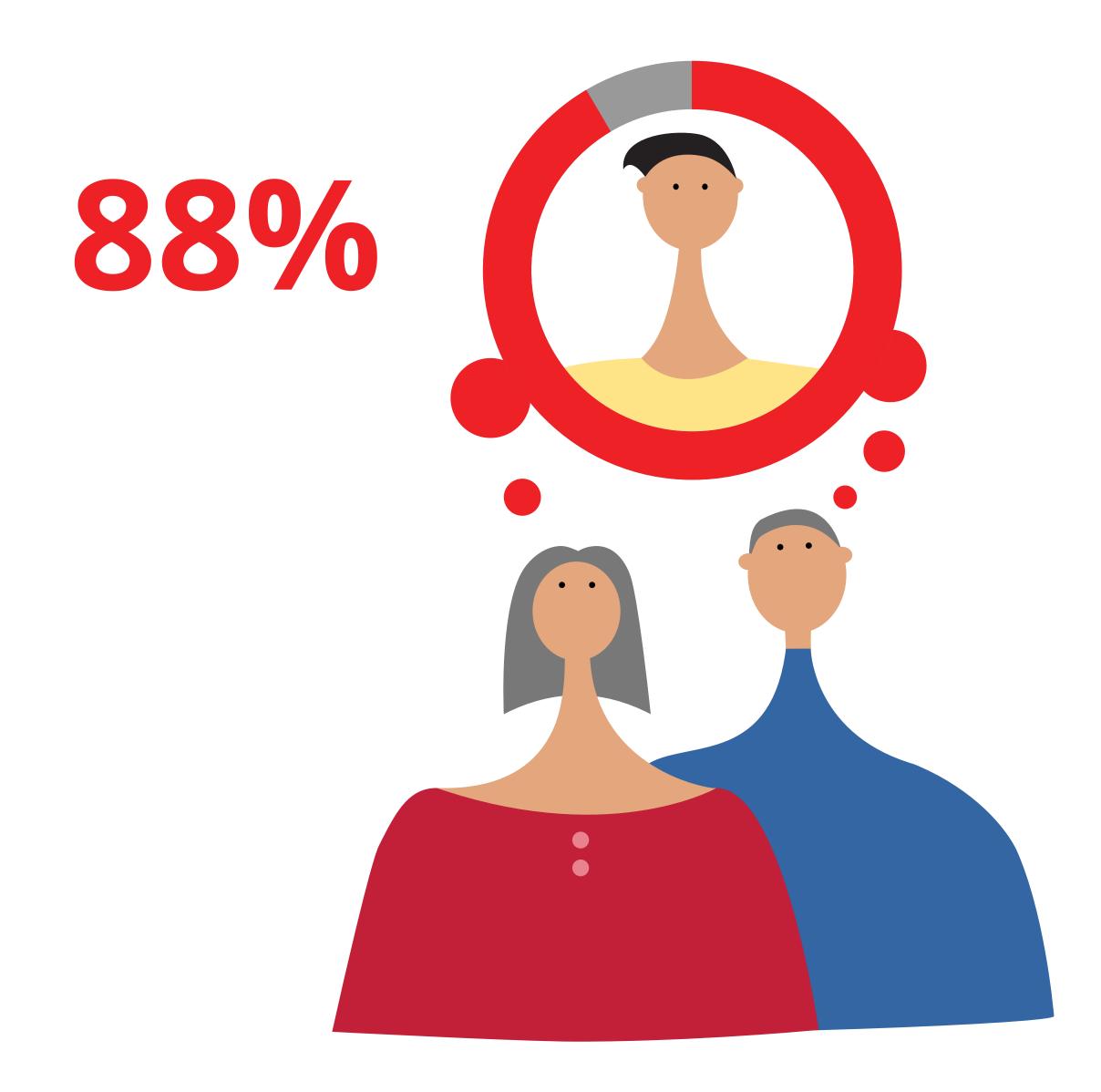
KEY CHANGES IN HOW CHILDREN ARE MEETING **RELATIONSHIP NEEDS FROM 2016 TO 2017** 44% Gives me the benefit of the doubt +16% 34% Helps me financially day-to-day +13% 30% Engages with my friends and colleagues +9% 34% Enjoys being physically close to me -10% 18% Has a personality compatible to mine -17% 2017 % of children Change in performance Base: Parents in China (n=488)

Parents are interacting with their children less often in 2017 than in 2016. 48% say they play or have family activities with their children in 2017, compared with 61% who said they did so in 2016. They are also less likely to have conversations with their children – 52% say they spend one hour or more talking with their children at least once a week, a reduction from 58% who said they did so in 2016.



#### MOM AND DAD GET AN A+ FOR WORRYING

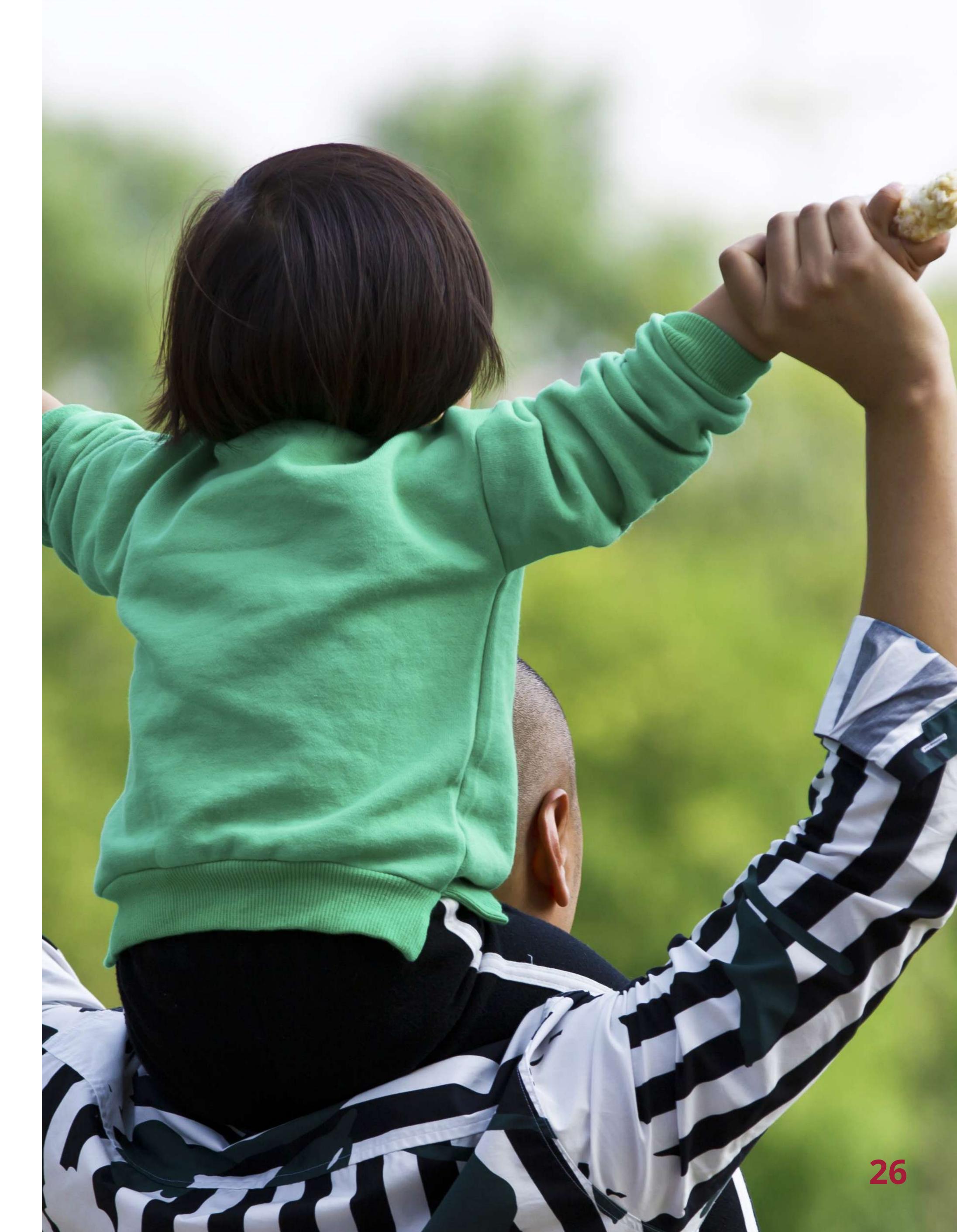
The majority of parents in China worry about their children's future.



In China, 88% of parents worry about their children's future, with 26% worrying at least once a week.

To prepare their children for what lies ahead, more than half (52%) have supporting children's education as one of their main financial goals. 30% of parents teach their children financial concepts at least once a week. 45% give their children general advice at least once each week.

Despite widespread concern about their children's future, there is some optimism that future generations will find things easier. 76% of people in China believe that children in 2050 will have a better future than they do now.



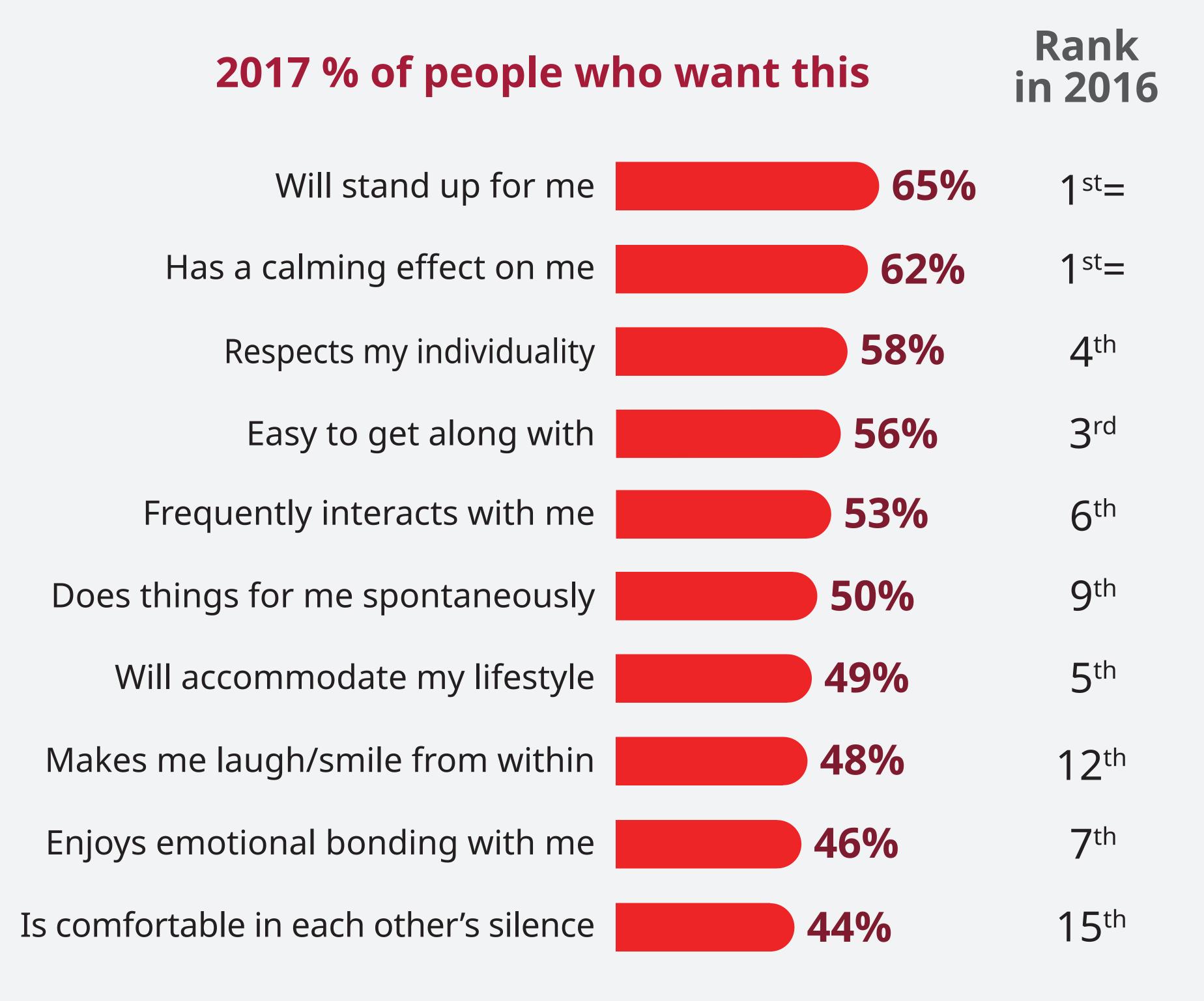
# RELATIONSHIPS WITH PARENTS

The 2017 relationship scores that people in China have with their parents is 36/100, two points lower than the score recorded in 2016 (38/100). This indicates that among those with living parents, approximately 36% of their relationship needs are provided for by their parents. The average parent relationship scores for the markets surveyed in 2017 is 48/100.

As in 2016, the most important attributes that people in China look for in their parents are for their parents to stand up for them (65%) and to have a calming effect on them (62%). People in China most want their parents to give them independence – 58% want parents to respect their individuality and 49% want their parents to accommodate their lifestyle.



#### MOST IMPORTANT ATTRIBUTES IN PARENTS



Base: Adults in China with living parents (n=534)

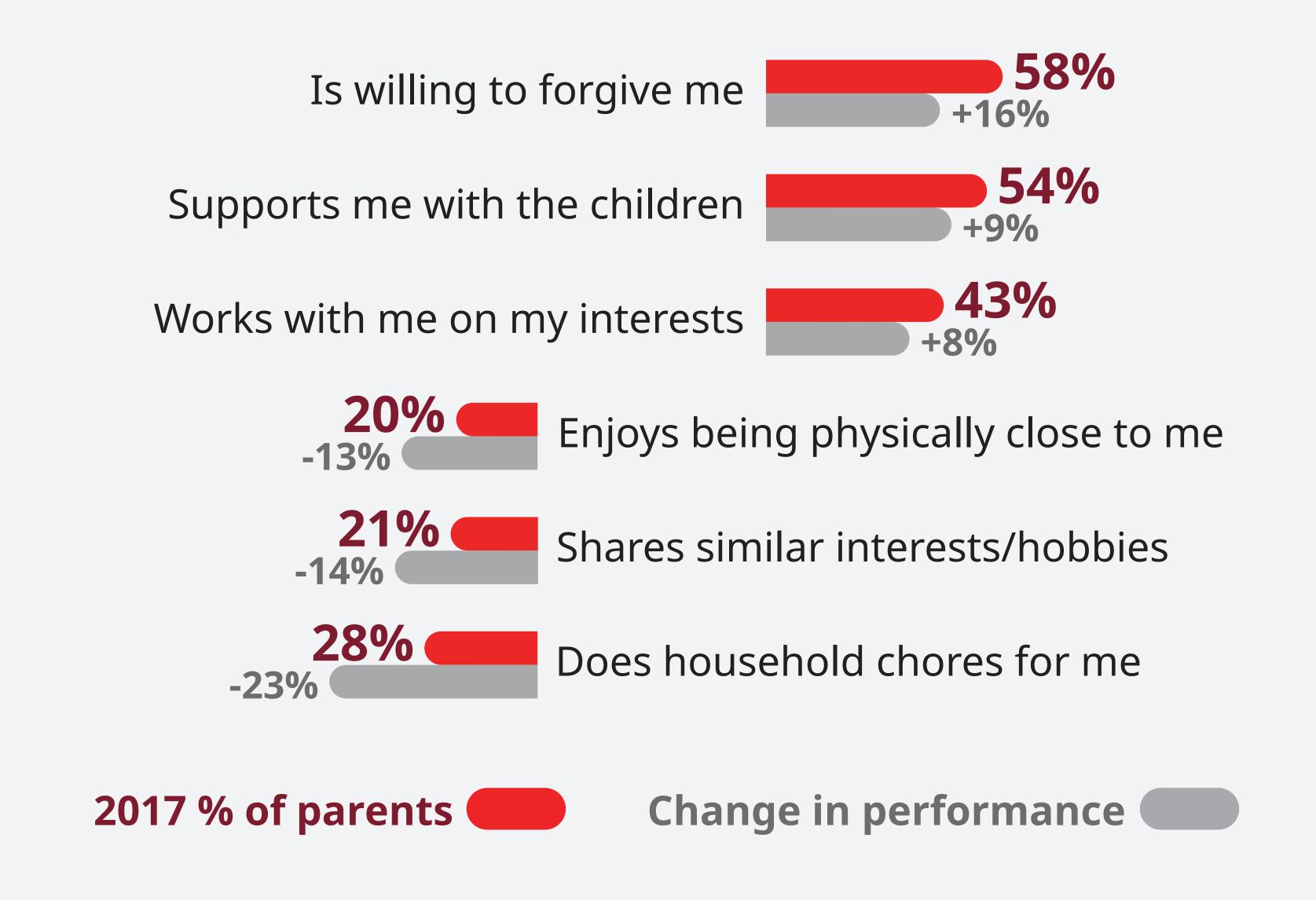
#### CHANGES IN RELATIONSHIPS WITH PARENTS

In 2017, people in China are more likely to think that their parents are forgiving (58%) than they did in 2016 (42%). They are also more likely to think that their parents support them with their children (54% in 2017 compared with 46% in 2016) and that they work on their interests together (43% in 2017 compared with 35% in 2016). However, although more people agree that their parents help with the children, they are less likely to think that their parents help with the housework – 28% say their parents help with household chores in 2017 compared with 51% who said so in 2016.

With more people in China feeling that their parents are judgmental towards them, people are also highly likely to think their parents still treat them like children. 45% of adults say their parents treat them like children on a weekly basis.

Currently 17% of adults in China think parents give them pressure on a weekly basis. More than a third (34%) say that their parents gave them pressure when they were young. For 3% of people, the pressure they received when they were young was so severe that it continues to affect their current relationship with their parents.

# KEY CHANGES IN HOW PARENTS ARE MEETING RELATIONSHIP NEEDS FROM 2016 TO 2017



**Base: Adults in China with living parents (n=534)** 

#### FAMILIES THAT PLAY TOGETHER, STAY TOGETHER

People in China would like to spend an extra four hours every week with their parents.



Although regular interaction is one of the top five attributes most sought from parents, adults in China are less likely to interact frequently with their parents in 2017 than they did in 2016. While 44% spend at least one hour talking to their parents every week, there is a drop in the proportion that engage in weekly family activities with their parents, 38% in 2017 compared with 56% in 2016. In 2017, 47% say they support their parents financially, a reduction from 57% who said so in 2016.

Although fewer adults in China spend time with their parents doing family activities, much of this drop has been due to time pressures rather than a lack of intention. Given the choice, people in China would like to give up on average four hours of their personal free time each week so that they could spend more time with their parents.

# INTERACTIONS WITH PARENTS TAKING PLACE AT LEAST ONCE A WEEK



Base: Adults in China with living parents (n=534)
Some interactions are newly added in 2017. Data trends are not available.



### HOW FINANCIAL PLANS AFFECT RELATIONSHIPS

#### LOVE HAS NO SECRETS

62% of couples in China say they are completely open about their finances with their partners.



Compared to the rest of Asia, couples in China are relatively more likely to share financial responsibilities with each other. 59% of couples in China pool all their financial resources together. Only 5% don't pool any resources together and keep all their financial matters separate. Couples in China are also very open about their finances. 62% share everything about their finances with their partners. Nearly half (48%) talk with their partners about financial matters at least once a week.

#### WE ARE STRONGER (AND RICHER) TOGETHER!

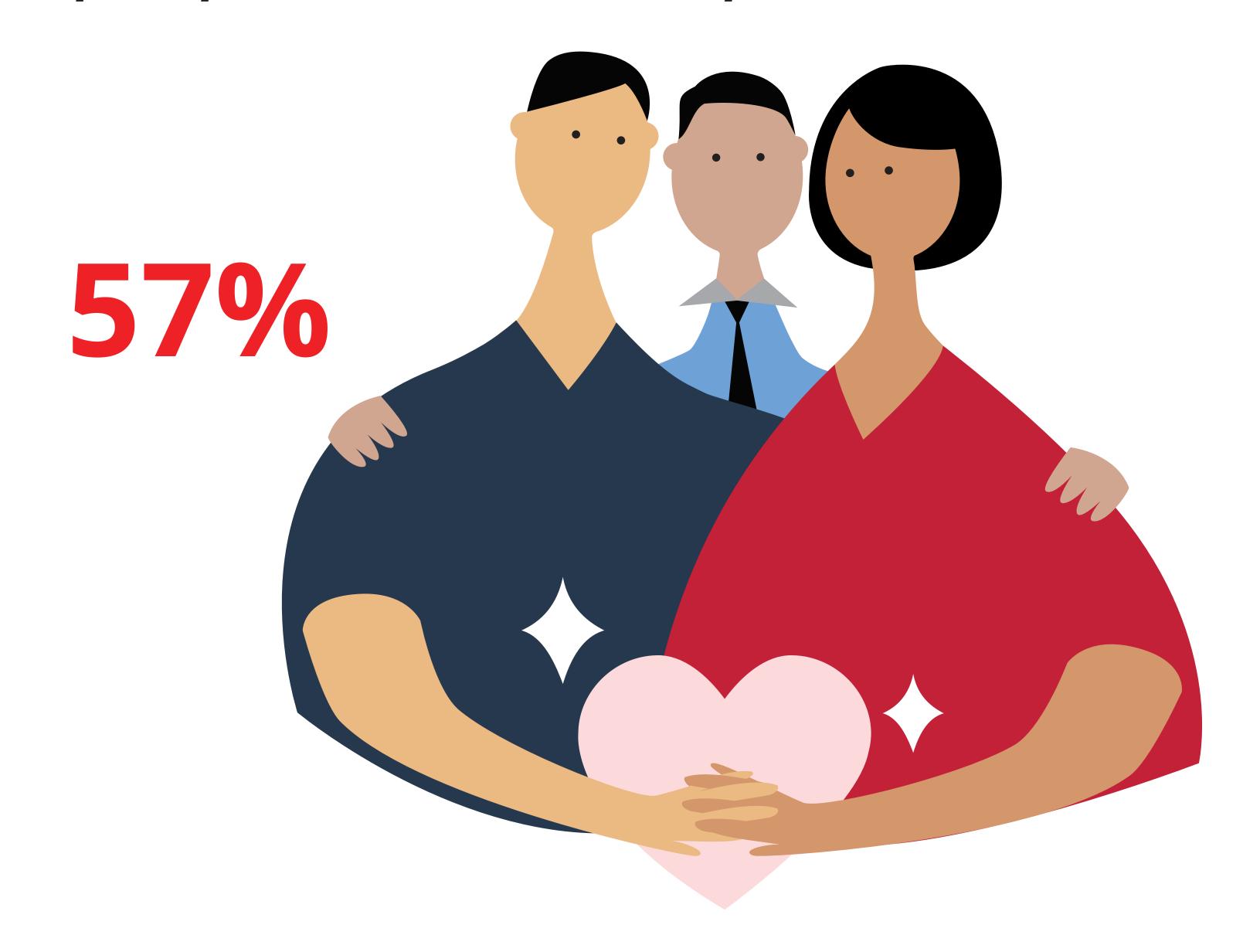
People who plan their finances with their partners have a relationship score of 62/100 while those who keep their financial plans separate score only 41/100.



Making financial plans together is a sign of a strong relationship in China. Those who plan all their finances together have a partner relationship score of 62/100, compared with a score of only 41/100 for those who keep their financial plans separate. People who plan their finances together are more likely to think their personal finances will improve (78%) than those who plan separately (59%). They are also more likely to think that their love life will improve – 58% of those who plan together think so compared with only 49% of those who plan separately.

#### A FINANCIAL HELPING HAND

57% of couples think that working with financial consultants helps improve their relationships.



More than half of the people in China (51%) consult with a financial services professional to manage their finances. 57% of couples in China agree that working with a financial consultant to plan their finances makes their relationship better, including 63% of those who currently do not consult with a financial services professional.

People in China do not only find benefit in face-to-face consultations when making financial plans. 88% think that technological growth has made it easier to plan their finances better.



# RETIREMENT AND RELATIONSHIPS

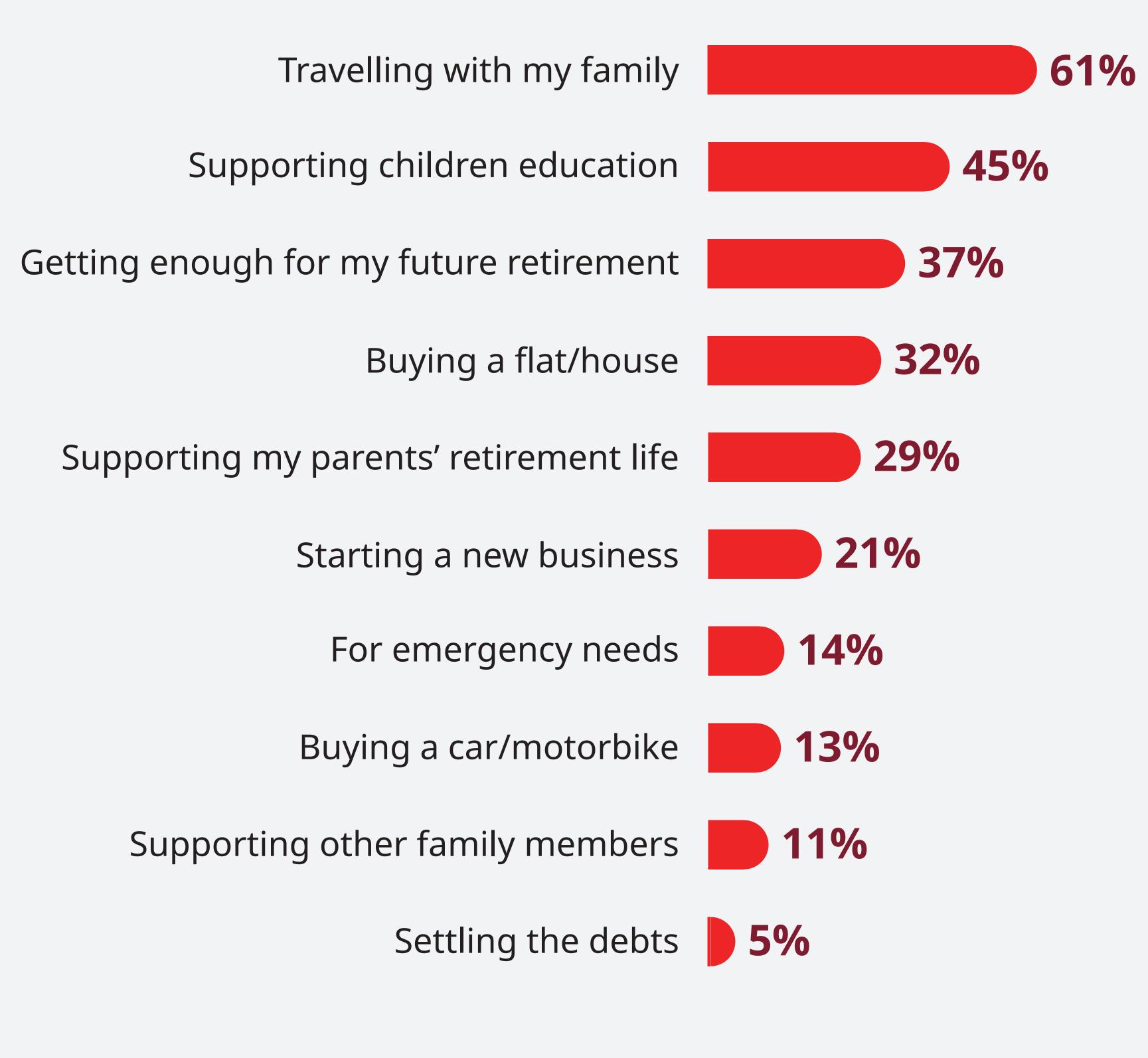
Concerns about retirement affect relationships in China. Those who are confident about their future retirement have a CPRI score of 54/100, 14 points higher than those who are not confident about retirement (40/100).

Because retirement is such a big concern in China, it also forms one of their key goals for saving. 37% of people say that saving for retirement is one of their main financial goals.

61% place travelling with family as their top financial goal – the highest proportion from all the nine markets surveyed in 2017.



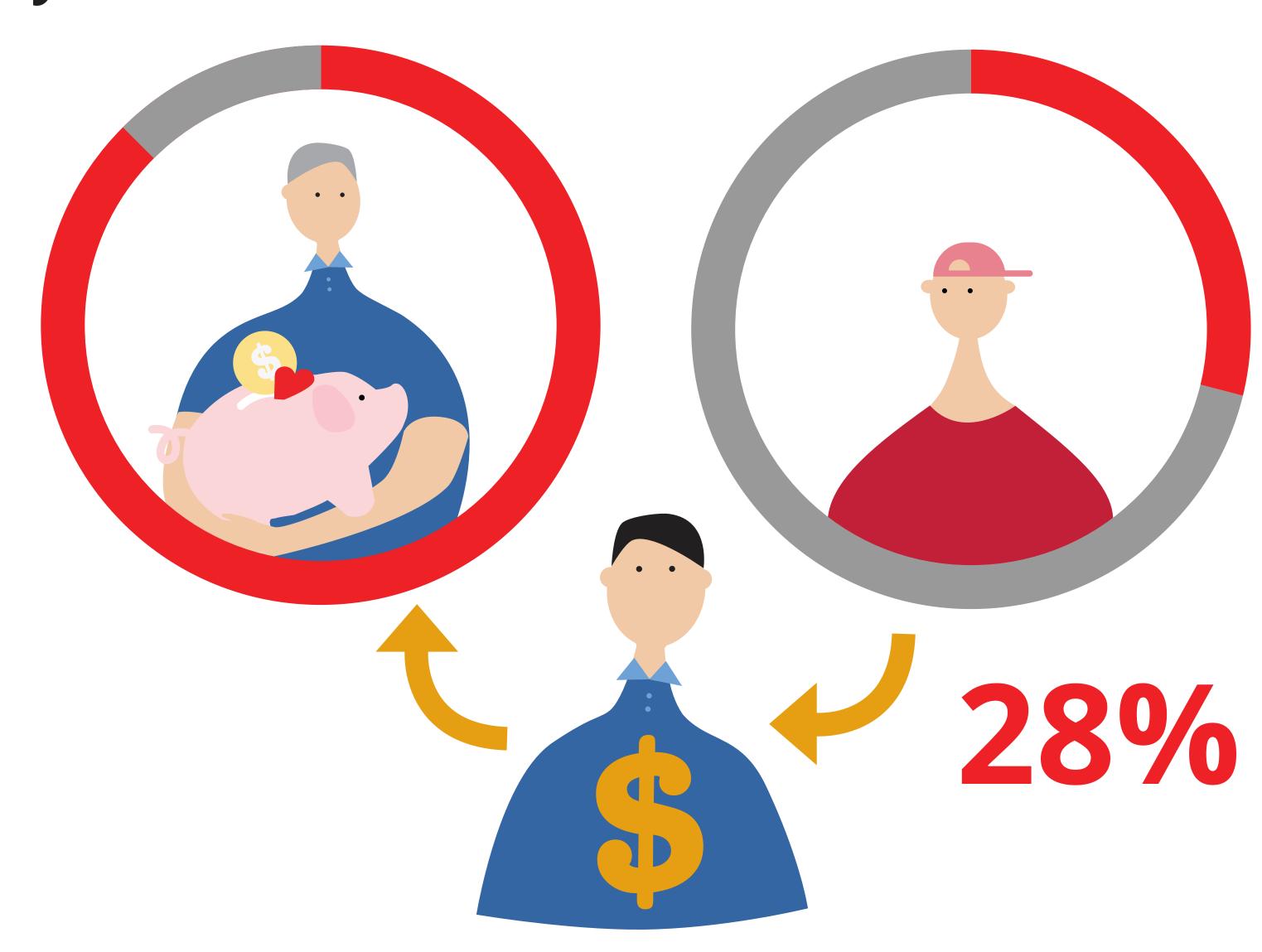
#### KEY FINANCIAL GOALS



Base: All respondents in China (n=600)

#### SHIFTING CULTURAL TRADITIONS IN CHINA

Only 28% expect their children to support them in their senior years.



In China, 34% of people say that one of their main concerns about growing old is whether or not they will have enough money for retirement. 22% are concerned that they will become a burden to their family.

Most people in China expect to use their personal savings for retirement (87%). 39% expect financial help from the government. 32% expect that they will need to continue working in their old age.

Only 28% of people in China expect their children to support them financially when they are old despite the fact that 47% of adults currently support their own parents' daily expenses.

#### EXPECTED FORMS OF FINANCIAL SUPPORT IN OLD AGE

From my personal savings/ assets

From the government

39%

From my partner

33%

From working

32%

From my children

28%

From charities

5%

From relatives (cousins, nephews, nieces etc.)

2%

**Base: All respondents in China (n=600)** 





### HOW LONGEVITY AND HEALTH AFFECT RELATIONSHIPS

#### HEALTH IS WEALTH

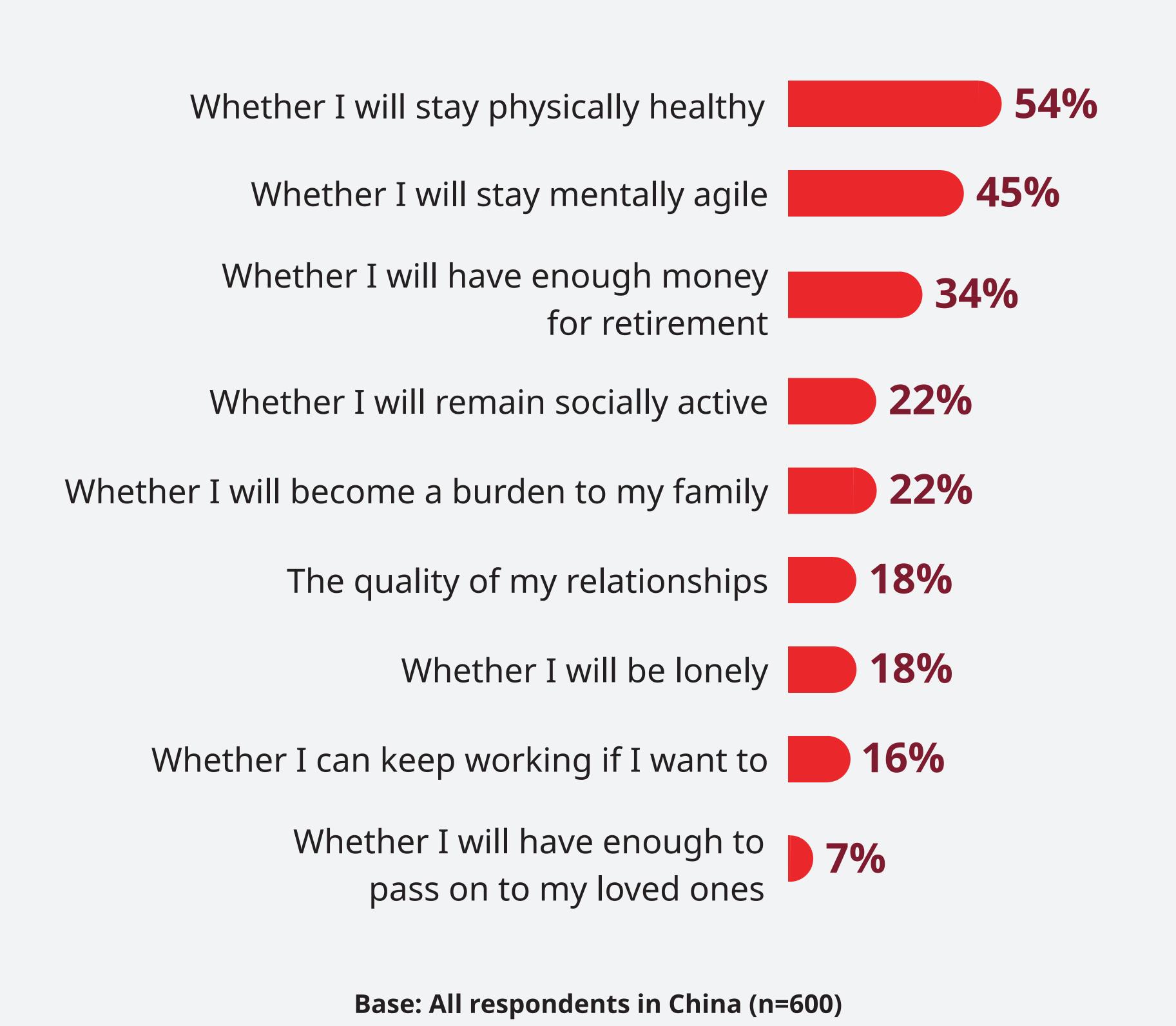
Chinese people expect to live until 85 years on average.



When asked how long they expect to live, people in China say they expect to live until the age of 85 on average, and their partners until 87 years. These are the highest averages recorded from all the nine markets surveyed in 2017. 14% of people in China expect they will live to be over 100 years old. 51% believe that married people live longer than single people and 9% believe single people live longer. 40% believe marriage makes no difference to longevity.

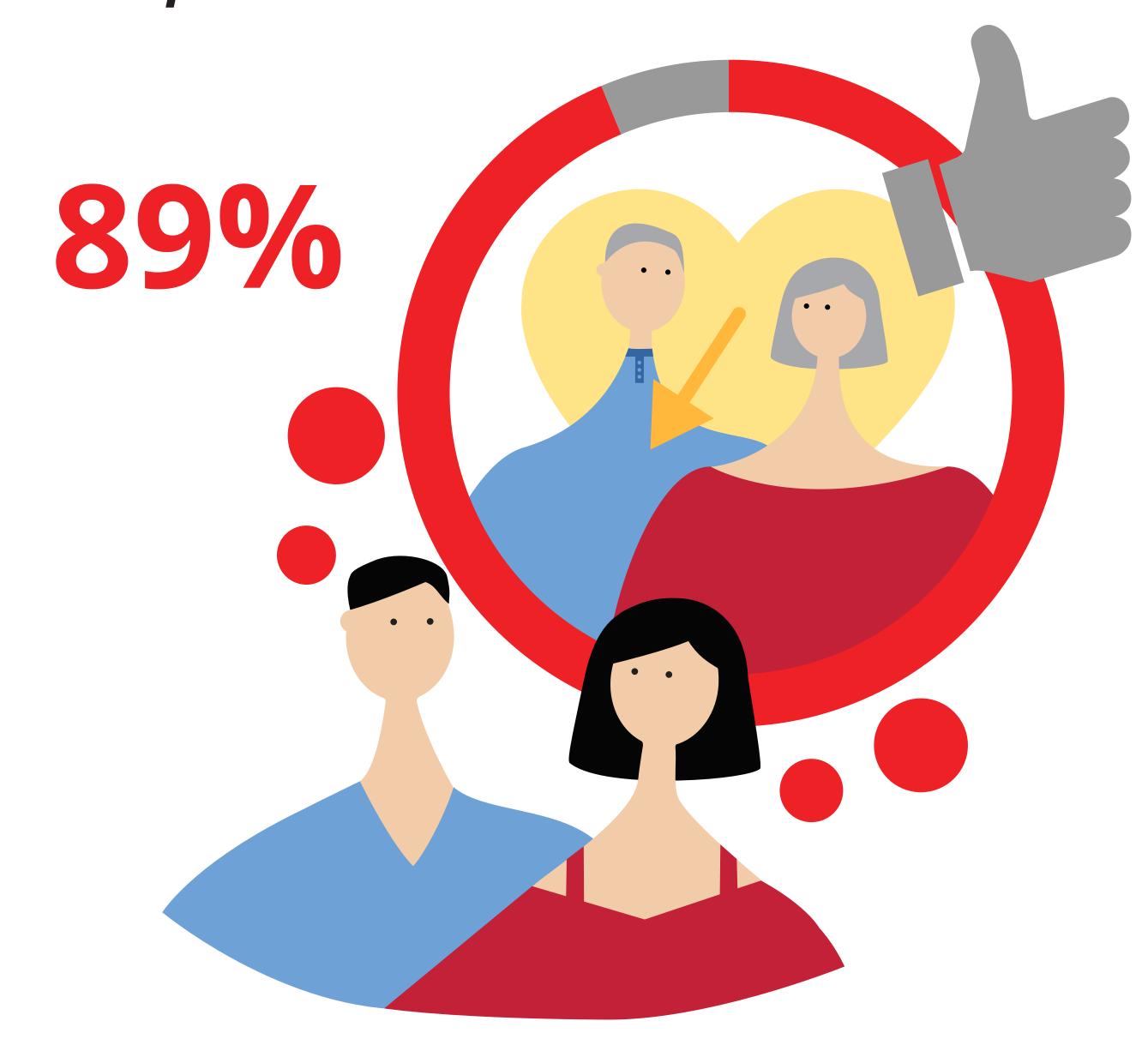
People in China are actively trying to live healthier, longer lives. At least half (52%) are active in maintaining their health – the highest proportion across the region. With this keen intention to keep themselves healthy, only 54% are concerned about staying physically active in old age - the lowest proportion in all the markets surveyed.

#### BIGGEST CONCERNS REGARDING OLD AGE



#### LOVE IS IN THE AIR

89% of couples feel their current relationships have turned out better than expected.



Research shows that couples become increasingly happy together over time. 91% of people in China think their relationship with their partner is better today than when they had first met – the second-highest proportion after Indonesia among the nine markets surveyed. 89% of them say that their current relationship has turned out better than they had initially expected.

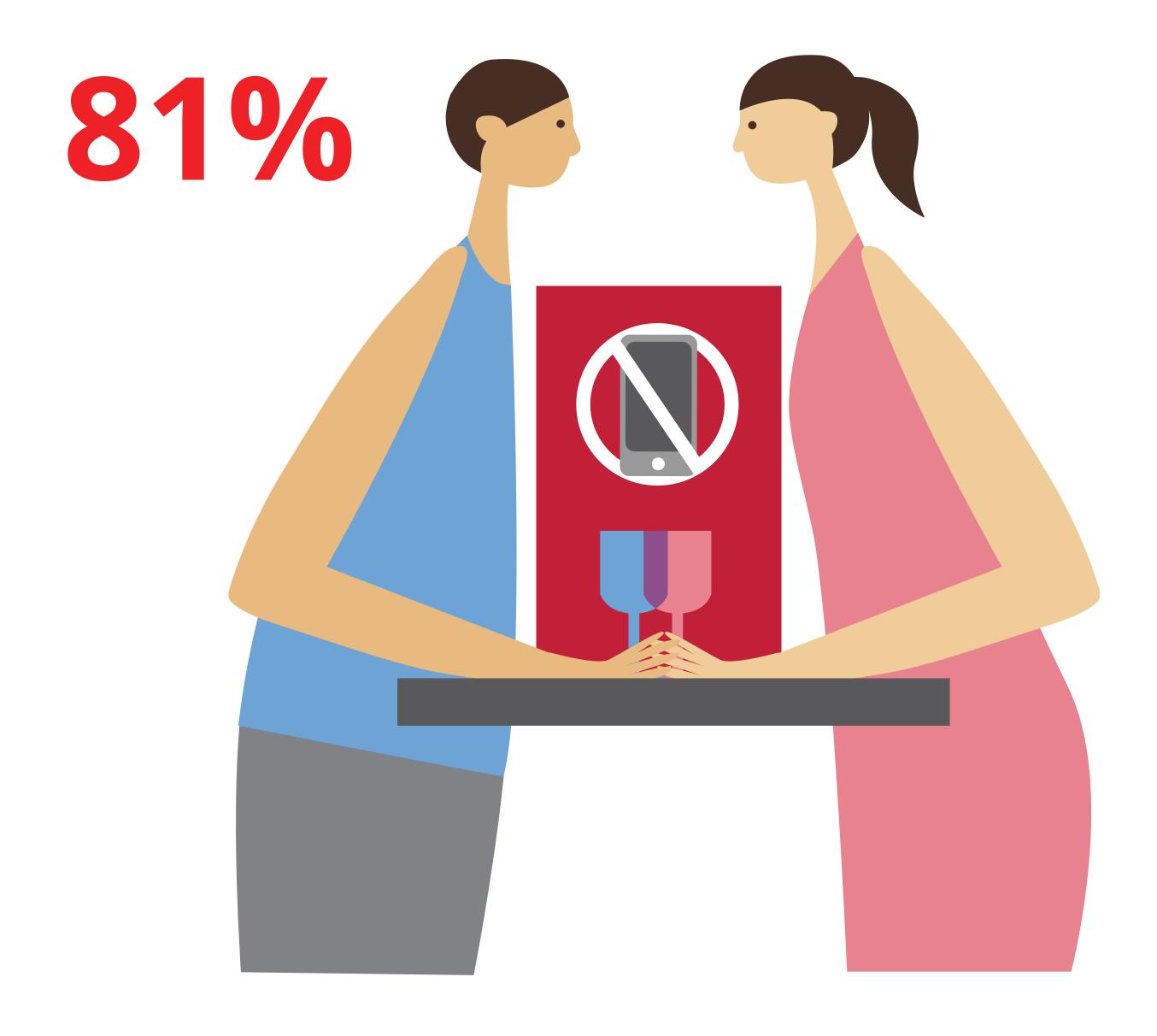




### HOW TECHNOLOGY AFFECTS RELATIONSHIPS

#### I'D LIKE TO ORDER A TECH-FREE MEAL, PLEASE!

81% think mealtimes would be better if everyone turned off their phones.



People in China are increasingly conscious of the impact of technology on their relationships. 59% believe that their families spend too much time on the phone instead of talking to each other. 81% think that mealtimes would be better if everyone agreed to turn off their phones.

#### TALK TO THE PHONE, NOT TO THE FACE

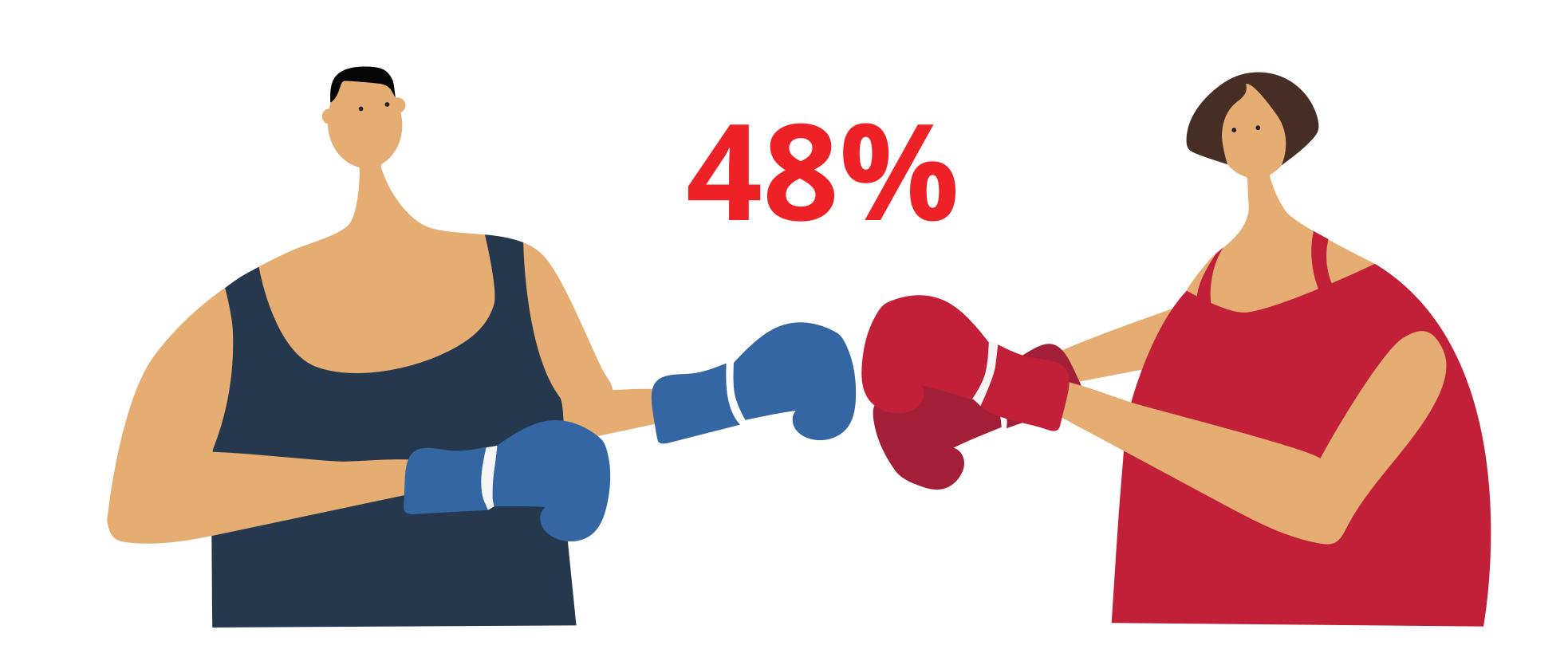
Many Chinese believe people prefer communicating via the phone over face-to-face communication.



Many people feel that technology is distracting people from having proper conversations. 45% say they know someone who prefers looking at a screen rather than talking to people. Almost two-thirds (65%) admit they get distracted by pop-up alerts even while talking to others. Almost half (48%) admit that they feel upset when they don't receive calls or messages.

#### **PUT THAT AWAY!**

48% say their phone negatively impacts their relationships.



In China, 48% of people think that the time they spend on their phone or computer is negatively impacting their relationships with family. 31% say that time spent on digital devices is a source of argument between them and their partners. 30% want their partners to be more attentive, while 39% feel that they must compete with their partner's phone for attention.

Although social media has been designed to keep people in touch, it can sometimes cause issues in relationships. 35% of those in relationships say they are often upset by their partner's posts on social media.

#### **ON RELATIONSHIPS** Technology benefits my financial planning 88% Mealtimes are better if phones are turned off 81% I am distracted by pop-up alerts 65% while talking to others My family spends too much time on the phone 59% I feel upset if I don't get calls or messages 48% My time on the phone negatively impacts 48% my family relationships I know people who prefer looking at a screen 45% rather than talking to others I compete for attention with my partner's phone 39%

AGREEMENT ON THE IMPACT OF TECHNOLOGY



34%

My partner's social media posts often upset me





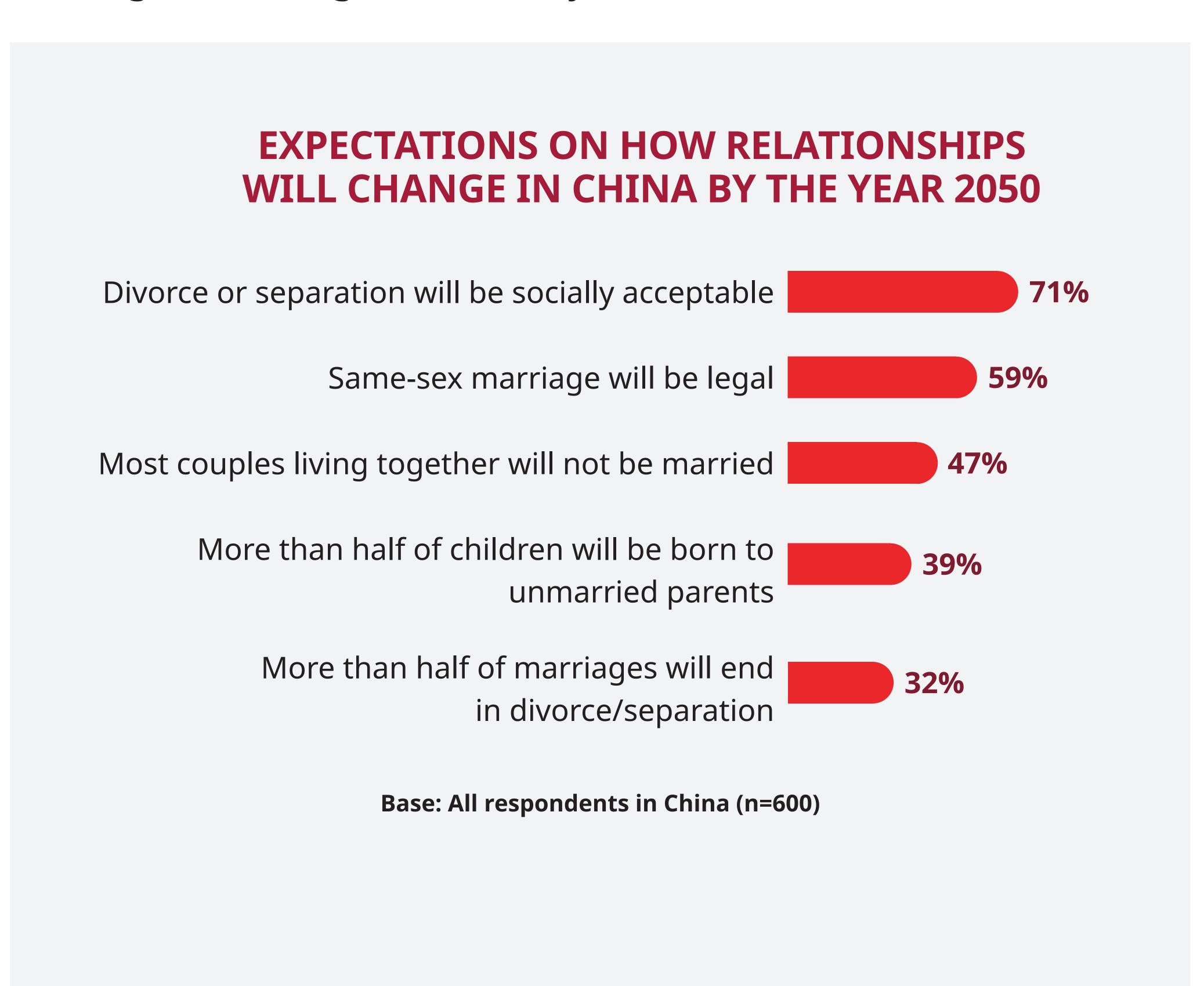
# THE FUTURE OF RELATIONSHIPS

While relationships in China remain weaker than other markets in the region, Chinese people are still optimistic about the future of their relationships. 57% expect their love life to improve within the next five years, while 55% expect their relationships with friends to get better.

People in China are optimistic about their financial health. More than two-thirds (69%) expect their finances and savings to improve in five years' time.

HOW PEOPLE IN CHINA EXPECT THEIR LIFE TO CHANGE IN FIVE YEARS' TIME 41% Your health 46% 48% Your family relationships 41% **57%** Your love life 25% 69% Your personal finances Your relationship with friends 55% No Change Better — Worse **Base: All respondents in China (n=600)** 

People in China seem to expect a change in the nature of relationships in the future. 71% believe that by 2050, divorce in China will be socially acceptable, while 32% be predict that by 2050, more than half of all marriages in China will end in a divorce. 59% expect that same-sex marriage will be legal in China by 2050.



#### ABOUT THE 2017 CITIC-PRUDENTIAL RELATIONSHIP INDEX

The CITIC-Prudential Relationship Index (CPRI) is a study to find out what matters most in personal relationships throughout Asia. CITIC-Prudential has conducted the CPRI study in 2017 and 2016.

Given the vital importance of relationships to people's happiness, well-being and longevity, the CPRI offers real understanding and insight into relationships: how to make them stronger, better and more rewarding. The CITIC-Prudential Relationship Index allows CITIC-Prudential to add value to customers, financial consultants, business partners, employees, government representatives and others by helping them understand and improve the forces that shape and drive healthy personal relationships in their family, circle of friends and workplace.

For the 2017 CITIC-Prudential Relationship Index, over 4,600 interviews were conducted in 9 markets in Asia. These include Cambodia, China, Hong Kong, Indonesia, Malaysia, the Philippines, Singapore, Thailand and Vietnam. Interviews were conducted between 26 June and 20 July 2017 in key cities in each market, with adults between 25 and 55 years of age. The surveys collected information on what individuals need from relationships and how well their existing relationships meet those needs.

In China, 600 interviews were conducted through online sampling with residents of Beijing, Shanghai or Guangzhou. Respondents have household incomes of at least RMB10,000 per month, representing approximately the top two-thirds of household incomes in the surveyed cities. The margin of error for the study is within +/- 4.0%.

The 2017 CITIC-Prudential Relationship Index represents how well individuals' existing relationships measure up to their needs and expectations. It is a marker of both the strength and sustainability of a relationship.

The CPRI will allow CITIC-Prudential to focus on the biggest issues in our customers' lives. CITIC-Prudential aims to become a partner that genuinely understands, adds value to and shows how to improve what is most important to our customers - their personal relationships.



#### ABOUT PRUDENTIAL

Founded in 2000, CITIC-Prudential Life Insurance Co., Ltd. ("CITIC-Prudential") was jointly set up by CITIC Group in China and Prudential plc incorporated in UK. Headquartered in Beijing, CITIC-Prudential has a registered capital of RMB2.36 billion. CITIC-Prudential is rooted in listening to its customers, and it has rolled out a range of products and services that meet customers' needs. The company now offers products in many fields including protection, savings, investment, retirement planning and health care. With its professional business expertise, sophisticated management and customer-centric service philosophy, CITIC-Prudential had provided diverse, considerate, fast and high-quality insurance and wealth management services to nearly 920,000 customers across China by June 2016.

Prudential Corporation Asia, based in Hong Kong, oversees the company's life insurance and asset management operations spanning 14 Asian markets. For more than 90 years, Prudential has been providing financial security to Asian customers and communities. Today, Prudential has over 15 million customers in Asia, and a leading asset management business under Eastspring Investments.

