

A woman in athletic wear is running from left to right against a grey concrete wall. A large, bright red arrow graphic points from the bottom left towards the top right, passing behind the woman and the main text.

# Toward a new understanding

How we can strengthen  
mind health and  
wellbeing at home,  
at work and online

The AXA Study of Mind Health  
and Wellbeing in 2023

# Welcome to AXA's 2023 Study of Mind Health and Wellbeing

This annual mind health study, and the AXA Mind Health Index that accompanies it, were devised in 2022 as a way of measuring mental wellbeing around the globe, identifying why some people are struggling and looking at what individuals, healthcare professionals and policymakers can do to promote the best possible mind health.

The report generally uses the term *mind health* rather than mental health to emphasize the positive objective of the study: To help break down the stigma still associated with mental illness.

In recent years, we have become more aware of how emotional wellbeing affects both physical health and the ability of people to lead happy and fulfilled lives. We believe that helping people progress toward the best possible mind health will have a positive effect within families, communities and in the workplace.

Our previous 2022 study<sup>1</sup> – the first to use the AXA Mind Health Index – was published under the shadow of COVID-19 and focused initially on how people were affected mentally by the drastic measures taken to combat the pandemic – lockdowns, layoffs, separation from friends and family and, of course, the toll taken on frontline workers risking their own health to fight the disease.

While COVID-19 is still present, this year's study looks at how other issues are also weighing on people's mental wellbeing – some due to the economic impact of dealing with the pandemic. Over the past year, geopolitical tensions and fears over global warming have added to underlying worries.

The reach of this year's study has been extended to include five new countries – the US, Mexico, Turkey, the Philippines and Thailand – providing an insight into the Americas for the first time and deepening the study's previous coverage of Asia. The report also takes a more detailed look at three areas that our 2022 study showed were of particular concern: gender, young people and the workplace. Following last year's report, AXA wanted to investigate why women and young people were more likely to struggle and what companies could do to promote the long-term wellbeing of their employees.

To find out more about the AXA Mind Health Index and the research behind it, see our Note on Methodology, page 31, or refer to the Mind Health Index 2023 White Paper, available online.

<sup>1</sup> Our 2022 Report is available online at <https://www.axa.com/en/insights/axa-mind-health-survey-findings>



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# Foreword by Antimo Perretta

The last year has been characterized by new economic and political stresses that have made this post-pandemic period one of growing uncertainty for many people.

**H**opes that the successful containment of COVID-19 would free us from much of the pressure highlighted in our 2022 Mind Health Study have been short-lived. Instead, people are now confronted with an array of problems – some a direct consequence of measures taken during the pandemic, others completely unrelated. Global inflation is at its highest level since the 1990s<sup>1</sup>, bringing with it a cost of living crisis and reducing the real-terms value of people’s incomes. This has raised fears that countries will fall into recession this year.

The situation has been made worse by geopolitical tensions, as well as natural catastrophes with losses of life and property on a massive scale, exacerbating the pressure and bringing yet more misery to hard-pressed households in some parts of the world. Meanwhile, existing threats such as climate change and the destruction of the planet’s natural resources are still very much present.

Promoting the best mind health begins by looking at the factors that may impact it. It is important to identify where people can affect change themselves, as well as the factors that are clearly beyond their control, like climate change or COVID-19. In this way, people can begin to develop the coping skills needed to help them confront problems when they arise.

AXA’s 2023 study shows how this might be achieved – it sets out what needs to be done by businesses and policymakers, and how we can develop as individuals, to improve mental wellbeing and help people *flourish*.

As a global insurer, fund manager and employer, AXA’s role is one of prevention as well as repair. We aim to be a positive force for human progress – one that empowers people to

identify and face problems long before they take a toll on their mental wellbeing. That is the purpose of this AXA Mind Health Study: To provide unique insights into what affects mind health – for both good and ill.

In this, we are building on our first AXA Mind Health Study, using the results to delve more deeply into some of the trends identified in 2022 – to investigate not only the *what*, but also the *why* in three critical areas:

- Why is it that women flourish less and struggle more than men?
- Why is it that younger people *flourish* less and *struggle* more than older generations?
- And what can employers do to promote mind health in the workplace – something that AXA itself takes very seriously?

Though we are only just beginning to fully understand the importance of mind health, this study provides some of the answers: how our always-on culture is leaving many younger people struggling to cope; what factors play a role in worse mind health outcomes for women, and how companies, by providing mental health support, could successfully retain employees – absolutely vital at a time when there are severe staff shortages in many countries.

These answers indicate how people can take better control of their lives, leading them toward more positive outcomes. By deepening our understanding of what affects mind health, it’s possible to help people identify the lifestyle changes needed to bring about greater self-acceptance and flourishing mental health.



**Antimo Perretta,  
CEO AXA Europe  
and Latin America**

We are under no illusion: We may have some of the answers, but we certainly don’t have all of them. I am confident that future research, both our own and others’, will provide more valuable insights into what we can do to improve mind health and our overall wellbeing, helping us *flourish* as both individuals and communities.

**“By deepening our understanding of what affects mind health, it’s possible to help people identify the lifestyle changes needed.”**

<sup>1</sup> Source: International Monetary Fund

# Executive summary

The centerpiece of this study is the AXA Mind Health Index – this assesses individuals’ mental health and identifies ways of improving wellbeing as well as heading off potential problems before they become serious.

The index looks at what positive or negative emotions people are experiencing and the impact these are having on their state of mind. Individuals are asked a series of questions; their responses place them into one of four categories, starting with those who are *struggling* mentally at one end, and rising through *languishing* and *getting by* to *flourishing* at the top – representing those at the peak of good mind health. Results from AXA’s 2023 study showed fewer people *struggling* overall – around a quarter were *flourishing*, unchanged from the previous year.

With our latest study - based on a survey of 30,000 people in 16 countries around the world - we also had a perfect opportunity to dig deeper into key issues identified in 2022:

- The previous report showed that, generally, **women** found it more challenging than men to hit the peak of good mind health. This was true across the board with only rare exceptions, regardless of either age or geography. Women *flourish* less often than men and, as such, tended to experience less happiness and life satisfaction. They were correspondingly more prone to *struggle*, accounting for a disproportionately large share of those with depression, anxiety, stress and other mental health conditions. While the results

were clear, the reasons weren’t. This time the study was honed to look at this specific question. It identified two areas where women, on average, felt more pressure than men – and which may provide part of the explanation for the gender gap in mind health: Women were more likely than men to receive unwanted comments about their gender and more likely to have their abilities questioned. By identifying factors that have a particular impact on women, the study shows where changes can be made to reduce the disparity in their mental health outcomes relative to men. It also shows how individuals, employers and community groups can raise awareness and challenge attitudes that are damaging to emotional wellbeing in certain groups.

- In our 2022 study, we also identified a clear link between age and mind health. The sample was divided into six age groups ranging from 18 to 74 and, in almost every case, mind health indicators improved with age. As they grew older, people became steadily more fulfilled and correspondingly better at dealing with difficulties. It meant **younger people** – the 18 to 24-year-olds we spoke to – were more likely to be *struggling* than older age groups and far less likely to be *flourishing*. In our latest study, we identified several reasons for this, but the main distinction was that more than one in three 18-24 year-olds said technology use had a negative impact on their wellbeing - far higher than in other age groups. Many younger people are constantly connected, both at work and outside, contributing to a damaging, “always-on” culture. In doing so, they tend to see airbrushed versions of other people’s lives, which set standards of perfection that cannot be matched, which in turn fosters a sense of inadequacy. At the same time, they are more vulnerable to “doom-scrolling”, fixating on

bad news – which leaves them feeling fearful, and unable to be either happy or optimistic about the future. The study showed 18-24 year-olds suffered more depression, anxiety, stress and other mental health problems than any other age group. In outlining the potential causes of the additional pressures faced by this age group, the study shows where individuals can take better control of their mental wellbeing with often simple lifestyle changes, such as taking breaks from technology or spending more time with friends and family.

- Finally, the study examined the role of the **workplace**, which can be an important source of stress, particularly where employees are poorly paid, in insecure jobs, or don’t have the right training. But the reverse is also true: where employers promote mind health and wellbeing, there are benefits for both companies and employees. The study shows *flourishing* employees are generally more productive and less likely to quit their jobs – that’s important for companies, given current staff shortages and rising wages. At the same time, employees clearly benefit from mental health support at work – these employees are three times more likely to *flourish* than those with no access to support. Other factors also come into play: whether employees are allowed flexibility over where they work, for example, whether they have the right skills for their jobs and whether they have a degree of autonomy, which helps them manage even high workloads. AXA’s study identifies six ways companies can promote the mental wellbeing of their staff, creating a happier more productive workplace where people can *flourish* and are keener to stay for the long haul.



## Key highlights

**Fewer people are *struggling*** despite concerns over the cost of living and the economic consequences of current geopolitical tensions. Thailand and France have the most people *flourishing*; by contrast, the UK has the most who are *struggling*.

Of those aged 18-24, only **one in 12 are categorized as *flourishing*** – 38% say that tech addiction and social media use are having a negative impact on their wellbeing.

Employees are three times more likely to *flourish* if offered **mental health support at work**. They are also likely to stay longer – only 6% of those *flourishing* say they intend to leave their jobs in the near term.

**Twenty-four percent fewer women than men were *flourishing*** – regardless of their age, personal circumstances or where they lived. One in three women say they have been subjected to **unwanted remarks about their gender**, while 40% say their abilities have been questioned simply **because they are women**. Both factors lead to worse mental health outcomes for women.

# 01 Study findings



# Results of AXA's study

Results from our 2023 study are broadly positive – thanks to receding pressure from COVID-19.

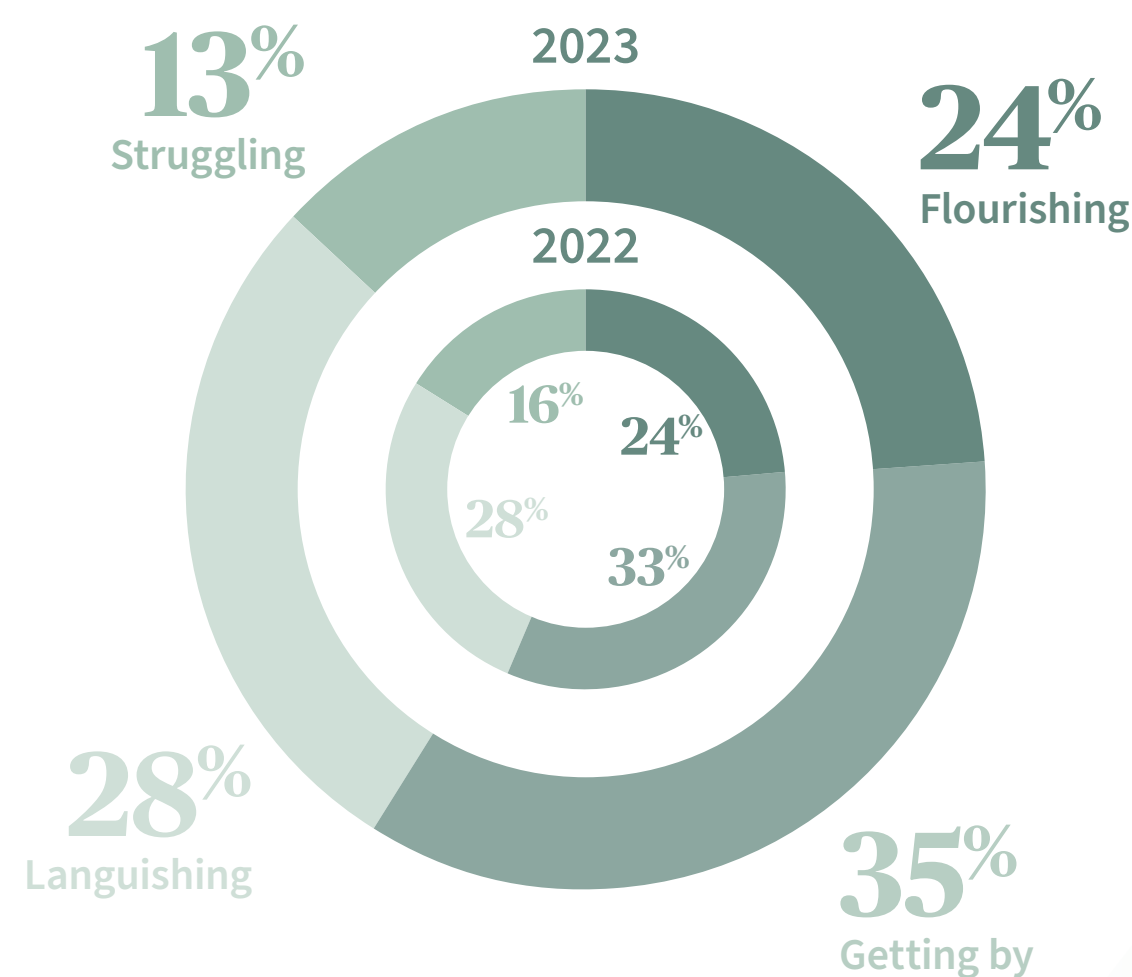
Excluding our five new countries<sup>1</sup>, we see that, compared with 2022, fewer people overall were categorized as *struggling*. The number of those *getting by* increased, while the number of people who were *flourishing* or *languishing* was unchanged. These positive results are despite rising inflation, a cost of living crisis in many countries and the prospects of an economic slowdown in 2023. Add to that concerns over climate change and geopolitical tensions, and it is clear we are living through a period of increasing political, economic and environmental uncertainty.

### Getting by

Our study found that the largest proportion of people were *getting by* – just over one-third, similar to 2022. This group already has many of the attributes of those who are *flourishing* but experience more stress, lack complete financial security, are less able to wind down, feel less optimistic and experience fewer moments of joy and elation. They also find it harder to devote time to themselves, don't get as much sleep and are not quite as happy as people who are *flourishing*. On the plus side, 59% of respondents this year were in the top two categories – *flourishing* and *getting by* – compared with 57% in 2022. Those *languishing* were unchanged from 2022, while the number of people *struggling* dropped to 13% from 16%, with most countries and territories posting a decrease. The one exception was China – where those *struggling* rose to 10% from 8% the year before.

The prospect of someone *flourishing* depends on numerous factors, some that people can control and others they can't. Gender is a key indicator. On average, a quarter of those in our study were *flourishing*, but more of these were men than women. In all, 29% of men were *flourishing* compared with just 22% of women. Age also matters. The percentage of flourishers increases

### Fewer people struggling; more getting by



steadily through our six designated age groups, while the number of those *struggling* declines. Only 13% of respondents aged 18-24 were *flourishing*, compared with nearly half of those aged over 64. See pages 9-18 for more findings on the impact of gender, age and the workplace.

Among the countries and territories surveyed, Thailand had the highest number of *flourishing* people, followed by France, Mexico and Switzerland – the latter had been the most *flourishing* country in 2022. The UK and US had proportionally the most *struggling*. This is the first year we have included Thailand in our study.

### Who's flourishing? Who's struggling? (%)

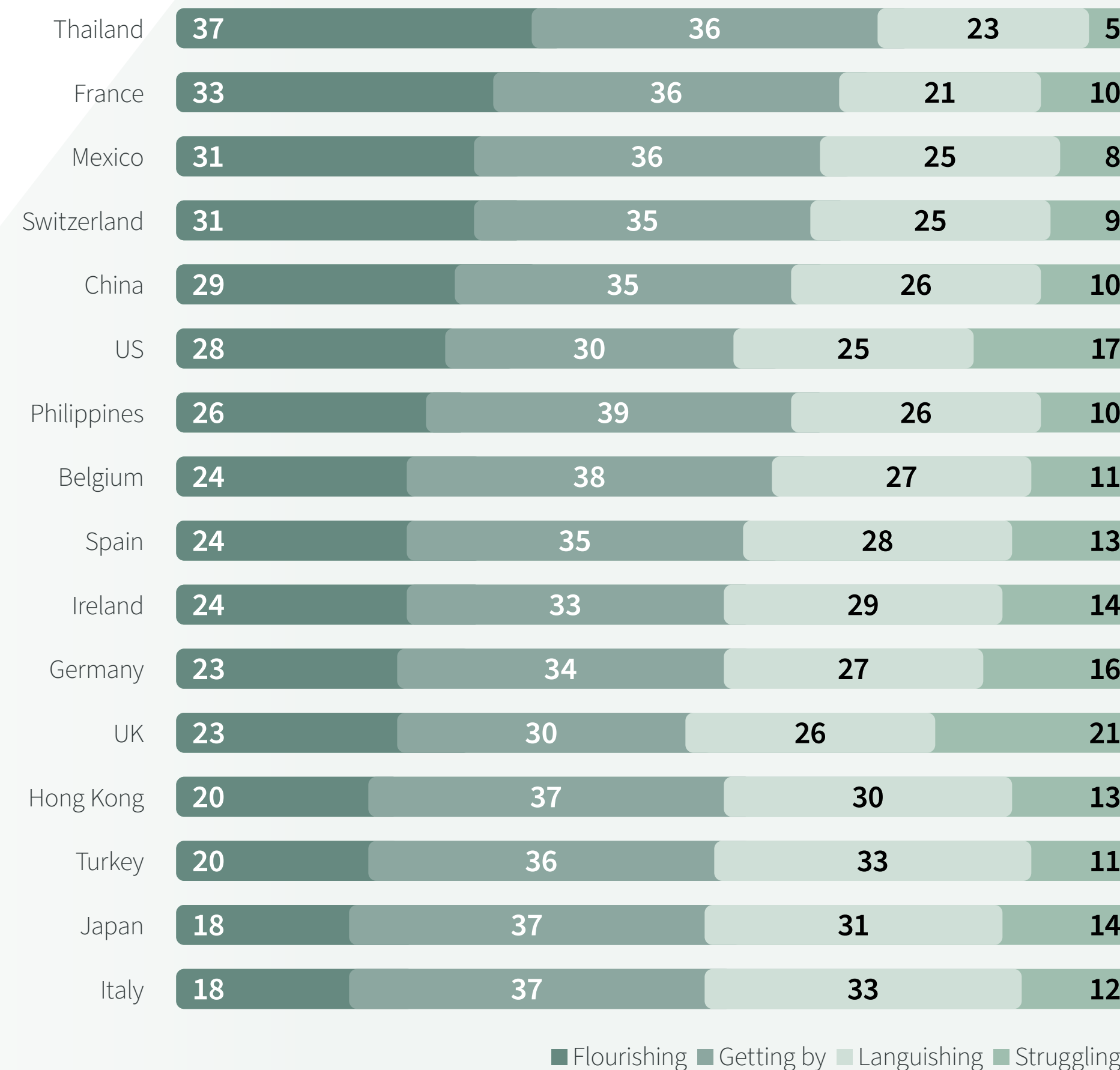


Chart shows % of respondents for each country by category.

<sup>1</sup> Mexico, the Philippines, Thailand, Turkey and the US

### Life satisfaction and happiness

Those experiencing positive emotions such as life satisfaction and happiness generally have more chance of *flourishing* than those who don't. To some degree, this is borne out by the study results, with each of the four categories from *struggling* to *flourishing* reporting progressively higher life satisfaction and happiness.

Not surprisingly, income has an impact on both life satisfaction and happiness – though not as much as might be assumed. Asked to name their top wish for the future, more people picked “get rich” than any other option. Our study suggests they may be right to do so. Generally, the more people earn the greater their life satisfaction and happiness. Just over half the high earners questioned described themselves as being happy, compared with fewer than half of those on low incomes. At country level, however, the picture is more nuanced: In Belgium, for example, the “happiness” gap between those on high incomes and those on low incomes was 21%. Compare that with Hong Kong, where it was just 2% and the Philippines, where those on low incomes were actually happier than their wealthier counterparts.

### Income makes a difference to happiness and life satisfaction

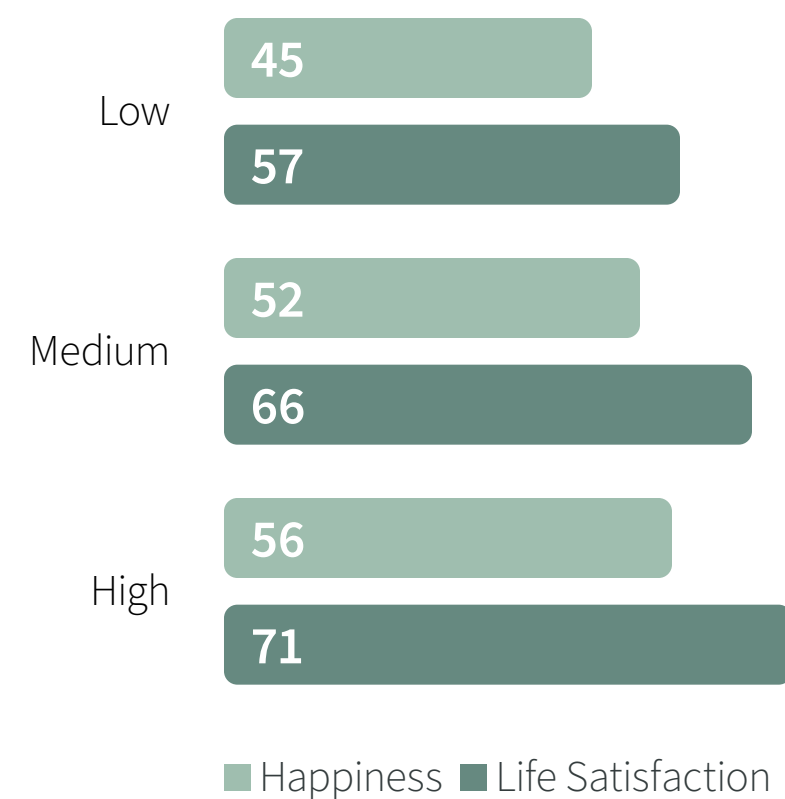


Chart shows % happy or satisfied with their lives by income group.

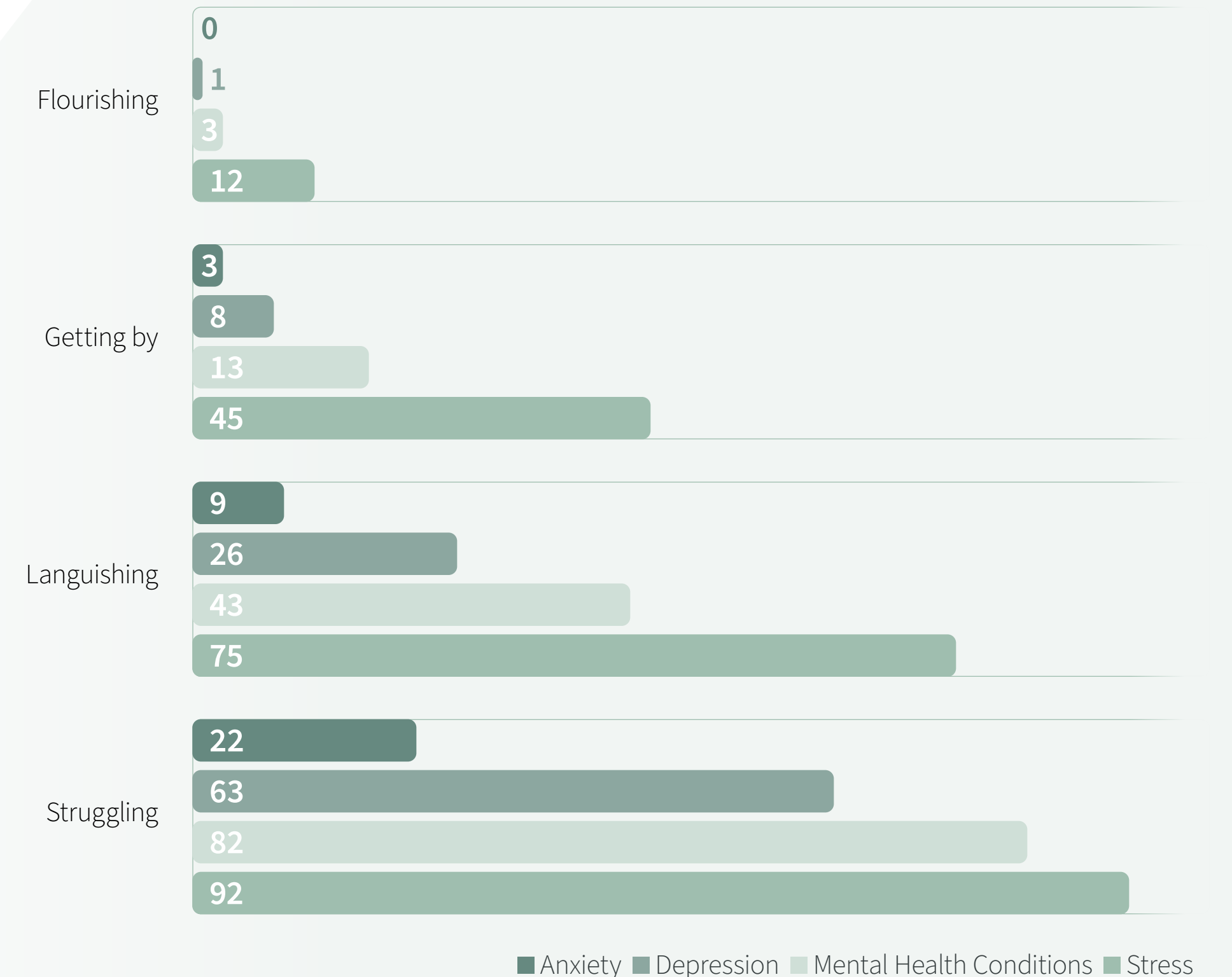
### Struggling and mental illness

People who are *struggling* experience little or no sense of wellbeing and are much more prone than others to mental illness. In this year's study, over 80% of *strugglers* reported experiencing mental health conditions. Nearly all showed symptoms of moderate to severe stress and around two-thirds were dealing with some symptoms of depression. Here again, women are more at risk than men. Against an average of 11% who were *struggling* overall, women made up around 14% and men just 10%.

Among the countries and territories surveyed, Turkey, and the Philippines had the highest symptoms of depression, anxiety and stress. The lowest were in Japan, France and Mexico. In Turkey, people experienced more loneliness than anywhere else in our poll, and in Japan the least. Results from our original 11 countries and territories showed an increase in stress overall, though slightly fewer people reported mental health conditions than in 2022. The exceptions were Japan and Hong Kong, where stress was lower, and China where it was unchanged. All European countries reported higher levels of stress in 2023, particularly Switzerland – one reason why it is no longer the most *flourishing* country in our study. Overall, depression was at least on a par with last year, showing a decrease only in Japan. China and the UK had the joint highest rates among the 11 countries and territories in the previous survey.



### Those struggling are more vulnerable to mental ill health



Charts shows percentage of respondents with moderate to extremely severe symptoms of anxiety, depression and stress.



# Why women experience poorer mental health outcomes than men

The factors behind mental wellbeing are the same for both sexes. Yet our study reveals three factors that may explain why women find it more challenging to hit the peak of mind health than men.

**A**XA's 2022 Mind Health Study found there was a gap between men and women in mental health outcomes. Fewer women reached the peak of good mind health – and more were prone to experiencing mental health problems. For our 2023 study, we decided to look at this gap more closely to see if we could shed more light on the possible causes. What drives mental wellbeing is the same for both men and women: The top three factors for both sexes are self-acceptance, optimism and having meaning and purpose in life.

From AXA's 2022 study, it seemed that part of the explanation was the COVID-19 pandemic. Our figures showed that women were impacted more greatly than men during lockdowns. They worked in sectors like hospitality and healthcare that were hardest hit by the pandemic. Moreover, they had to juggle work, home-schooling and took on more of the domestic chores.

### Fewer flourishing

Yet, our 2023 study revealed the same gender gap, even though COVID-19 is now contained in most countries and lockdown and travel restrictions have been lifted. The AXA study showed:

- 24% fewer women than men were *flourishing* – regardless of their age, personal circumstances or where they lived.
- More women reported stress, anxiety, depression and other mental health conditions.
- And, in almost every country and territory surveyed, more women were *struggling*, with the one exception of China.

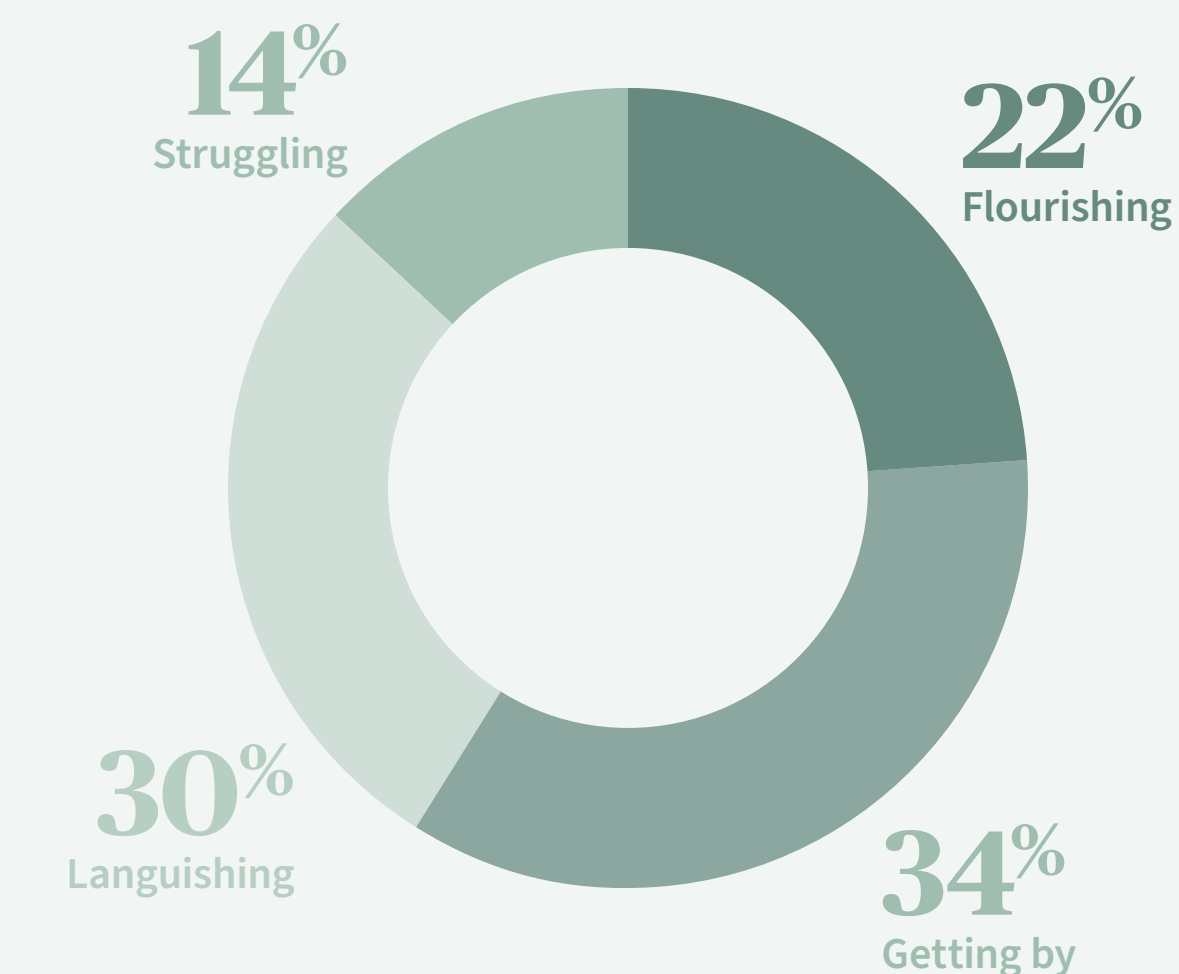
Additionally, more men said they felt in control of their mental wellbeing – a key factor in *flourishing*. All that leaves women more vulnerable to external factors affecting their mental health. In our survey, for example, more women than men reported a strong or negative impact from the current cost of living crisis.

### What is behind this disparity?

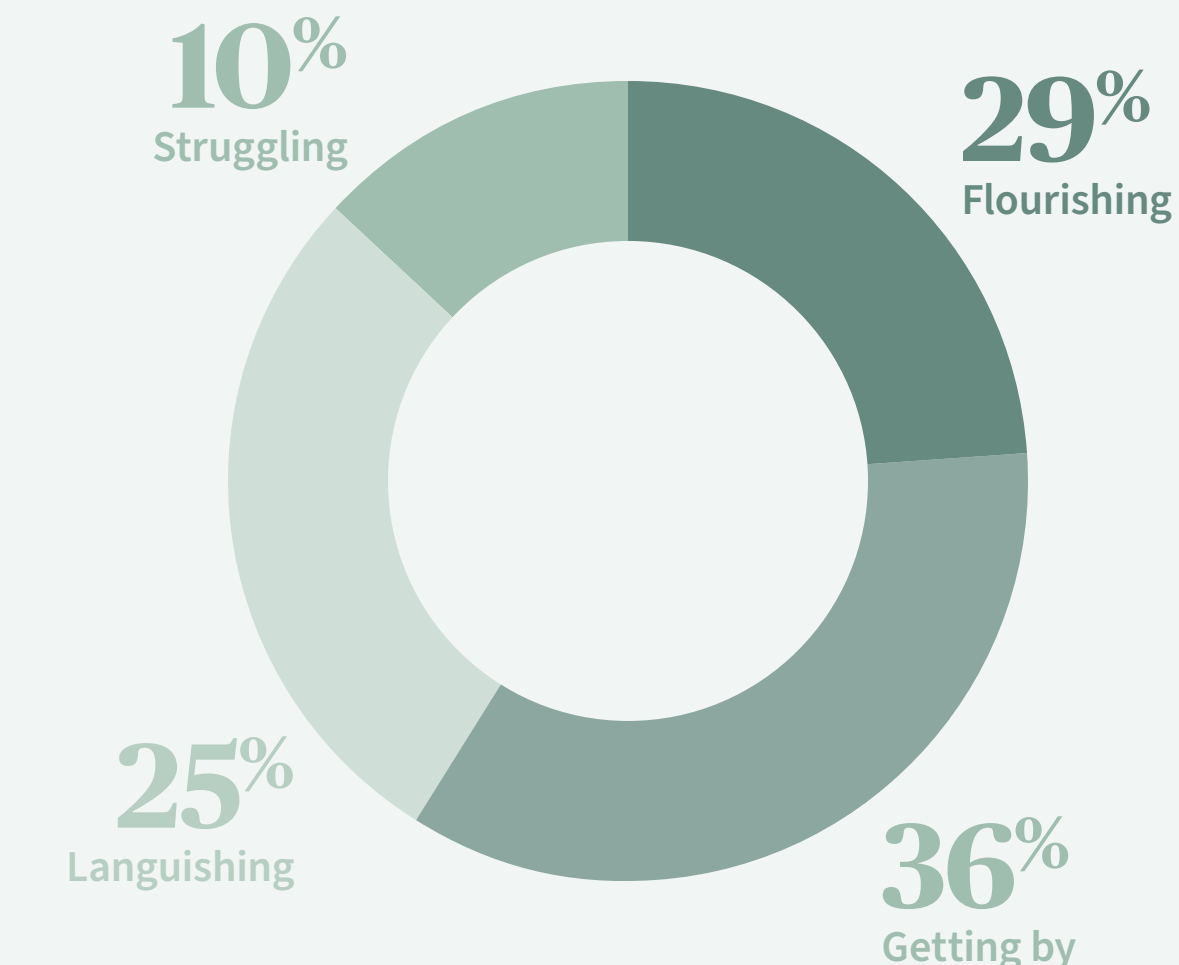
Several factors showed a significant gap between the sexes. We found that women were more likely to experience loneliness, for example; they were more stressed, and more likely to dwell on the negative. This may indicate why women had, on average, lower levels of self-acceptance and life satisfaction.



### Women



### Men



Three other factors were also apparent:

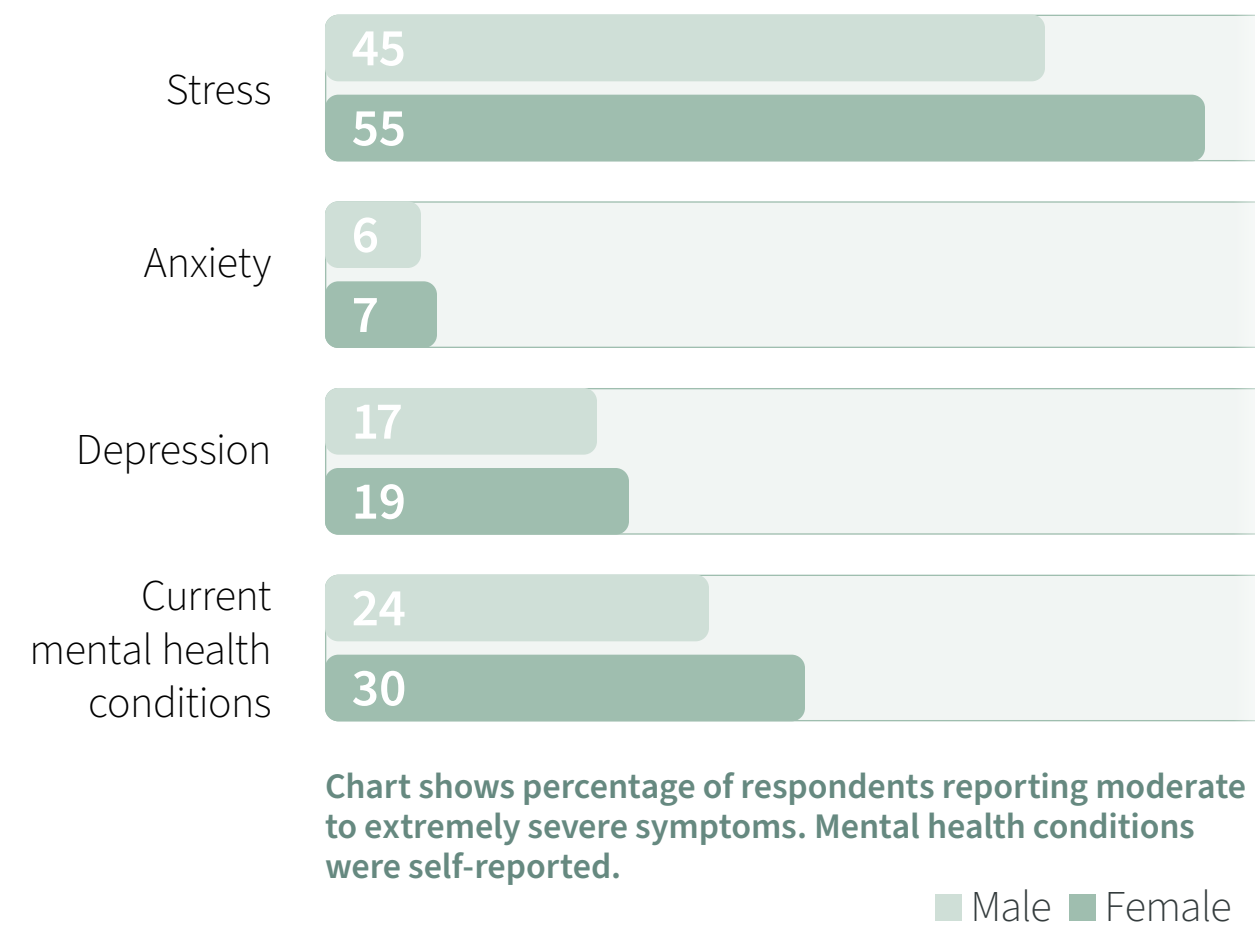
- Women were more likely to receive unwanted comments about their gender. Around one in three said they had been subjected to these comments.
- They were more likely to have their abilities questioned simply because they were women – more than twice as likely in most western European countries. Across all countries and territories, two in five women said their abilities had been put in doubt simply because of their gender.
- And, more women than men reported an unfair division of chores in the household.

We found that these factors correlated strongly with other mental health outcomes –i.e., that women experiencing these factors were more likely to report negative body image and feelings of loneliness. Critically, they also scored lower in self-acceptance. People who are self-accepting are less affected by what others think of them, and not so susceptible to concerns about body image.

Stripping away these factors, we found virtually no gender gap – in terms of either the percentage of men or women *flourishing* or in reports of stress, anxiety or depression.

Looking at results by country and territory, there are differences. Women in Turkey and Japan, for example, scored higher than men in both happiness and life satisfaction. In the Philippines, more men than women reported receiving unwanted comments about their gender. Elsewhere, the pattern was clear: unwanted remarks, doubts over their abilities because of their gender, and having to accept more than their fair share of domestic chores are all adding pressure, and resulting in poorer mental health outcomes for women.

## Women more likely to experience stress, anxiety, depression and mental ill health



## More women flourish if their abilities are not questioned because of their gender

### % men flourishing

29

### % women flourishing

22

### % women flourishing whose abilities are often or sometimes questioned because of their gender

11

### % women flourishing whose abilities are never questioned because of their gender

37

Results based on following question: How often do you feel your ability has been doubted or undervalued because of your gender?



# Bridging the gender gap

Gender disparities are visible in multiple aspects of people's lives, such as in the way we learn, work, and spend our time. Many of these can have an influence on our mental health.

According to Lara Fleischer of the Organization for Economic Cooperation & Development (OECD)'s WISE Center, which focuses on improving wellbeing and reducing inequalities, gender disparities start at an early age. The OECD's Programme for International Student Assessment (PISA) focuses on 15-year-old students – addressing areas such as core academic skills, but also socio-emotional aspects such as self-esteem, growth mindset and attitudes to risk.

In almost all countries participating in the PISA study, says Lara, girls expressed a bigger fear of failure than boys. They also seem to experience fear of failure differently and are more likely to connect it with doubts for future plans and concern about their abilities. This isn't necessarily due to inherent gender-specific differences in beliefs, but is strongly influenced by social norms. In addition, students who express a greater fear of failure are more often less satisfied with their lives. This strengthens the case for early intervention through support from parents and teachers – particularly as the connection between gender and mental health also emerges at a similar age.

“Gender imbalances continue later in life and in other settings, such as the workplace. There is also a huge gender difference in unpaid work,” says Lara. “All this can have an impact on mental health.”

According to Lara, on average, men in OECD countries earn 11.6% more than women, and take home an even higher share of pensions. Financial insecurity often goes hand in hand with poor mental health. On the other hand, gender discrimination

in the labor market might play a role regardless of income level. A US study showed that women who earn the same or more than their statistically matched male counterparts face roughly the same risk of depression and anxiety as men. Women earning less have more than twice the risk.

“Employers and governments have a role to play in reducing workplace bias, but individuals can have an impact too,” says Lara. “If you're in a meeting and think someone's views aren't being heard equally, speak up and suggest a different approach. There are gender-sensitive or diversity-friendly ways to run meetings and structure teams. Speaking time can be allocated in advance to everyone rather than allowing the most extrovert person in the room to dominate the meeting.”

Unpaid work is another issue, with women taking a bigger share of domestic responsibilities. Lara believes that free time is a vital resource needed for good mental health. Women in OECD countries work an average 25 minutes a day more than men, both paid and unpaid. That adds up over weeks, months and years to make a huge difference.

“It means women have more stress and less time for socializing, leisure and sleep. Also, women are more often burdened with repetitive, time-consuming and physically demanding unpaid work, such as cooking, cleaning, driving children to school – things that are governed by deadlines. So, an hour of this unpaid work for a woman is usually denser than the same hour done by a man.”

Governments can take measures to add value to unpaid work – for example, by providing pension credits for carers. Lara

says it's also up to individuals and civil society, more broadly, to challenge current gender norms: “There are women's and men's groups locally or on the internet helping to do this. Progress is slow but, thanks to these types of initiatives, it is being made.”

**“Gender disparity starts at a very young age... Employers and governments have a role, but individuals can have an impact too.”**



Lara Fleischer,  
Acting Head of Unit,  
Wellbeing Data Insights and Policy  
Practice, OECD Center on Wellbeing,  
Inclusion, Sustainability and Equal  
Opportunities (WISE)

# Why younger people suffer more from tech addiction and our “always-on” culture

Tech addiction has a negative impact on mental health outcomes for younger people – those aged between 18 and 24 are more likely to experience loneliness, to have a negative body image and to be worried for the future.

**A**ge is a strong predictor of mind health outcomes. The older we get the better we feel, for obvious reasons: Older people are typically more settled domestically and professionally than those just starting out.

Younger age groups, on the other hand, tend to encounter more difficulties and enjoy fewer benefits than older generations. As they navigate this early phase of their personal and career development their future can feel uncertain. Consequently, they experience more depression, anxiety, stress and other mental health conditions, have lower levels of self-acceptance and are less likely to flourish. Over time, negative emotions give way to more positive ones – it’s a common trend throughout all the countries and territories surveyed.

With this year’s study, we wanted to pinpoint the negative factors weighing on those aged between 18 and 24 – to identify possible remedies and begin to build consistently better mind health for younger people. Our study found that the main drivers behind the mind health of younger people were: uncertainty over the future, loneliness and body image. Young people were also more worried about climate change than most other age groups. As with other negative factors, these concerns tend to decline steadily with age.

## Uncertainty, loneliness and poor body image decrease over time

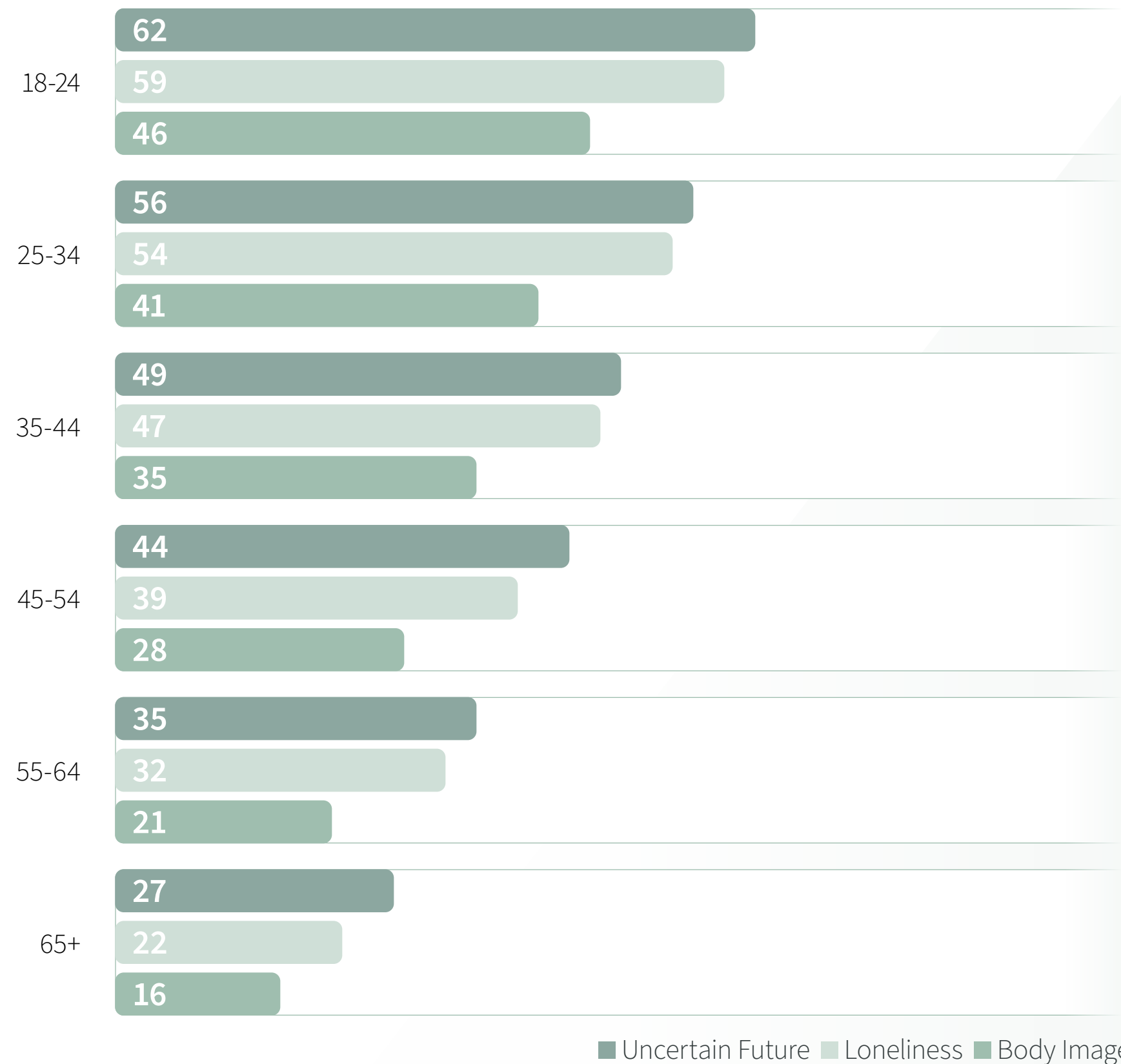


Chart shows percentage of respondents reporting negative effects on wellbeing from body image, loneliness and uncertainty about the future.

## Young people more likely to experience mental ill health (%)

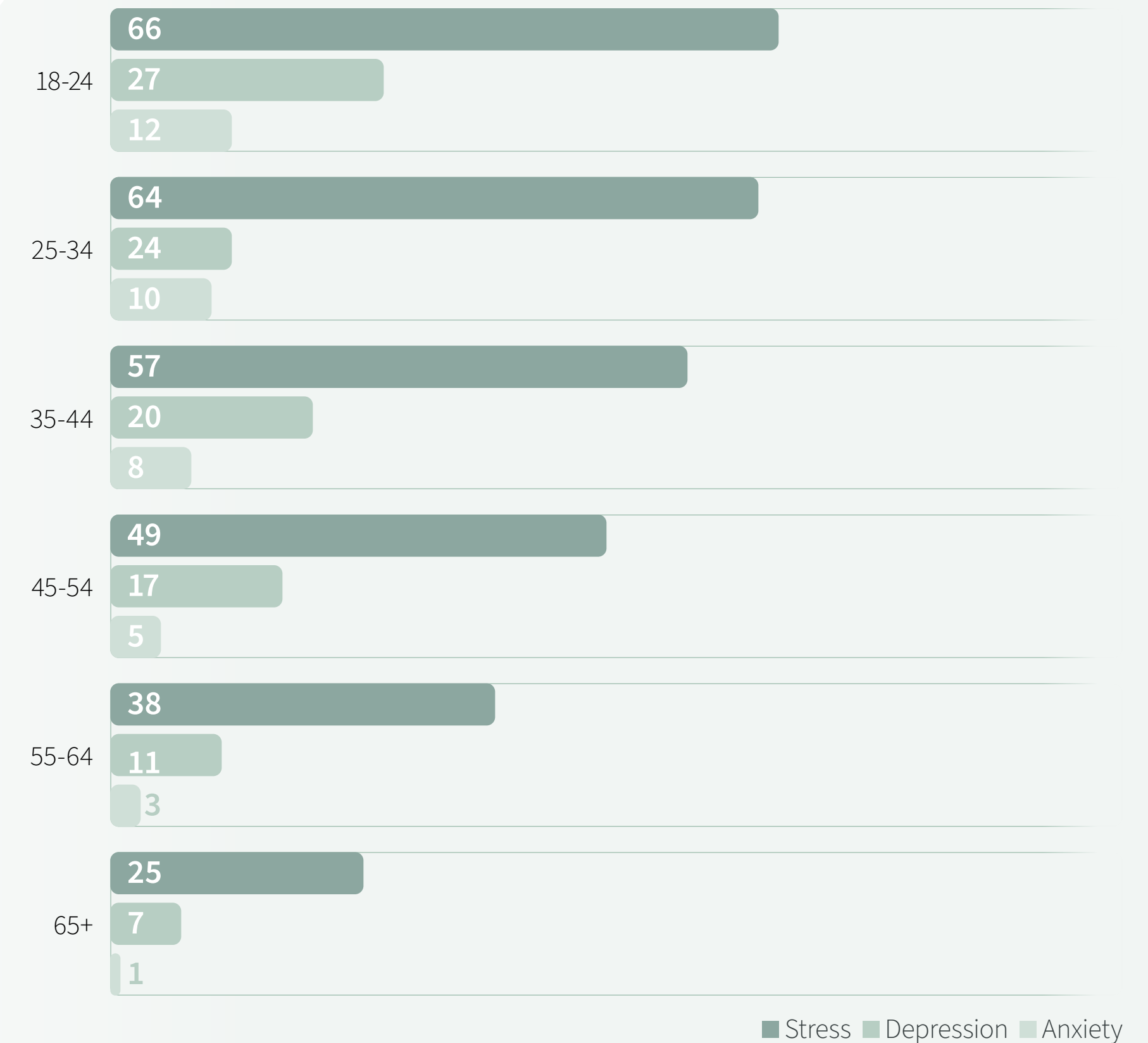


Chart shows percentage of respondents reporting stress, depression and anxiety (moderate to severe symptoms). Mental health conditions are self-reported.

**Tech addiction**

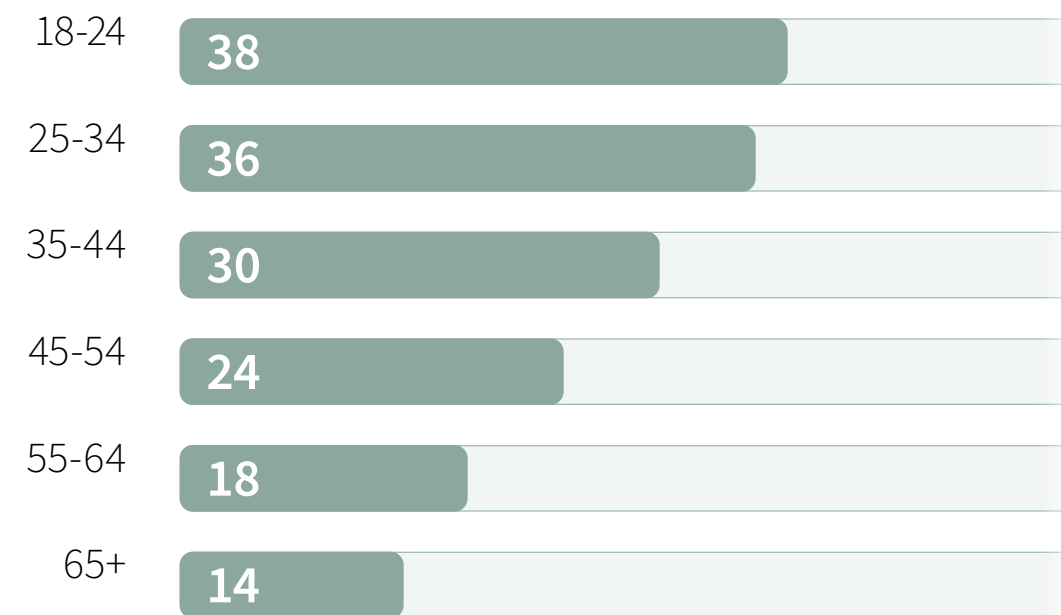
AXA's study found that negative sentiments were driven in part by the amount of time people spend online, either on computers or mobile phones. Twenty-seven percent of people in the study identified tech addiction and social media use as having a strongly negative impact on their mental wellbeing. Among 18-24-year-olds, this figure was 38% – higher than any other age group. Online, younger people often see versions of other people's lives that have been edited to show only the most flattering aspects, promoting standards of perfection few could live up to – as a result, younger people feel worse about their own lives.

It is possible that people who spend a lot of time online absorb much more negative news than those who don't. This "doom-scrolling" makes the world seem a darker and more hopeless place than it really is. Meanwhile, extensive social media use exposes younger people to airbrushed versions of other people's lives. In the study, those who felt technology was affecting their wellbeing were more likely to be lonely, have a negative body image and see an uncertain future than those who didn't. They *flourished* less and had lower self-acceptance.

Technology also plugs younger people into an "always-on culture." It can give them a sense of being connected permanently to a wider, virtual world with no respite and little real human contact. Being always-on also blurs the distinction between work and leisure, so people find it harder to enjoy rejuvenating downtime.

The difference between younger people and older age groups can be distilled into these four factors: . AXA's study shows that, if you strip these four factors away, there would be more 18-24 year-olds *flourishing* than any other age group, with the exception of the over 64s.

**Tech addiction harms young people's wellbeing the most**



Charts shows percentage of respondents who reported a negative impact on their wellbeing from tech addiction/ social media.

**Young people more likely to flourish without tech addiction, poor body image and uncertainty over the future**

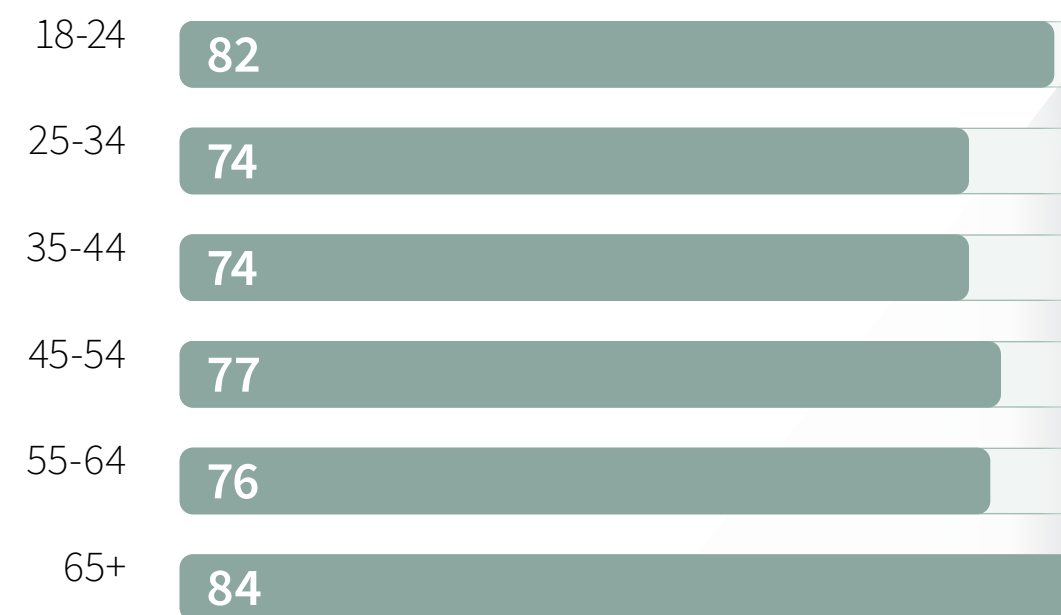


Chart compares % *flourishing* by age group after removal of four negative factors: Tech addiction, social media, body image and future uncertainty.



# How technology impacts young minds

The AXA Mind Health study highlights how 18-24-year-olds are more likely to experience higher levels of depression and anxiety, and are less likely to flourish, because of greater issues with loneliness, negative body image and worries about the future.

According to Dr. Jasmin Wertz – a specialist in child behavioral and emotional problems – these have been issues for young people in previous generations. Still, recent external socio-economic factors have exacerbated them. Some young people were born into families dealing with the consequences of the 2008 financial crisis; most had their education and mind health disrupted by the pandemic and the enforced periods of isolation.

However, Jasmin believes myriad structural factors also combine to help drive these mind health challenges, including shifts in what it means to be a young person or young adult in 2023:

“There are much less prescribed life patterns for this generation. Previously, what was expected for you was clearer – you finish school, you get a job, or you go to university and then get a job. Today, we have this extension of adolescence. What used to end at 18 or 19 has been replaced by people up to 25 not feeling settled. This hasn’t been helped by high numbers of youth unemployment and challenges in the housing market. It’s difficult for young people to make their way the same way that previous generations did.”

What role does technology play in driving worse mind health outcomes for young people? Jasmin supports our study’s finding time spent online contributes to negative sentiments, but calls for a nuanced interpretation of the findings:

“There is a difference between how these young digital natives use technology and other age groups. Apps like Instagram and TikTok leave them exposed to ‘airbrushed’ constructions of others’ lives, and there are fears that this can increase body image issues and loneliness. Elsewhere, doom-scrolling may be potentially dangerous for young people who either don’t have the life experience to put

click-bait stories into context – or who know they will bear the brunt of the fallout of climate change stories, for example.”

According to Jasmin, technology is not uniformly or inherently bad. The danger is that it can make pre-existing issues worse:

“Another way of looking at these results is that two-thirds of young people don’t have a problem with technology. But, if you’re already feeling lonely and isolated, you might be more negatively affected by what you see – because you’re already vulnerable. There is research to suggest that people who already have problems use social media in more destructive ways, making them even worse.”

There’s even the potential for technology to be actively positive in the lives of the young people using it.

“For some people, it can have many benefits, like connecting them with peers or friends and creating space to share and destigmatize their mental health problems. Some research shows that mental health interventions delivered via social media or online can potentially help young people.”

Failure to support this generation to flourish will impact everyone, says Jasmin. We need a greater focus on mind health, specifically around prevention and intervention – a responsibility that falls on us all.

“We don’t yet know what the impact of technology will be on this age group. The people in different age groups come from different cohorts, so we don’t know what the impact of technology will be when the people who are currently young get older. It’s an experiment happening right in front of us.



Dr. Jasmin Wertz,  
Lecturer in Psychology,  
University of Edinburgh

**“Untreated mental health problems experienced as a young person can have lasting damage and lead to continued problems, lower employment, and worse relationships.”**

“There’s a movement among some young people to ‘unplug’. But I can’t see it going away entirely. The technologies will improve, which will continue drawing people in.

“But we do know that untreated mental health problems experienced as a young person can have lasting damage and can lead to lower employment and difficulties in relationships, among other things. It’s a negative consequence for us all. We depend on those young people to be productive young workers and keep up the economy. This is where our focus must be.”

“Everybody can contribute here. Educators are trying to make schools more conducive to good mental health and make interventions possible in schools. There are efforts to make big technology companies more accountable and to redesign algorithms, for example, so the content young people are exposed to is more curated. And then, of course, it’s up to governments to invest in young people’s mental health by strengthening public health systems, so they aren’t waiting months for support.”

# Why mental health and wellbeing could hold the key to employee retention

Providing support in the workplace makes employees more productive – and less likely to quit their jobs.

The workplace can be a source of stress – but, given the right conditions, it may also be a place of creativity and self-development. Employers are uniquely placed to promote mind health among their staff, helping them deal with problems arising both inside and outside the workplace.

AXA's study shows that paying attention to the mental wellbeing of employees is beneficial for both staff and businesses. People who *flourish* are more productive and are less likely to leave their jobs – critically important since the pandemic, which has left serious staff shortages across major economies.

Our 2023 study sought insight into three things: what would promote good mind health in the workplace, what influence would this have on productivity and was there a correlation between good mind health and employers' being able to retain key staff?

## In the zone

To measure productivity, the AXA study uses a so-called “flow-strain” comparison. Flow represents peak efficiency – in the same way that *flourishing* indicates optimum mind health. In fact, the two are broadly correlated in the study, with two-thirds of those who are *in-flow* also *flourishing*. It's akin to the sporting idea of being “in the zone.” People at this end of the scale are most likely to have employers who provide emotional support, make sure their workers' skills match the jobs they do, and give people clear opportunities for career advancement. Employees who are *in-flow* also tend to be those who are given at least some control over how their work is organized. Under these circumstances, those who are *in-flow* are more likely to stick with the same employer.

*Strain*, meanwhile, is at the opposite end of the scale. It describes people who are out of step with their work, either because they lack the skills to do it effectively, are given little clarity over what they should be doing or have inadequate support from their managers. As such, they are more likely to be *struggling* emotionally and more prone to mental illness than those higher up the flow-strain scale. Between these two extremes there are two intermediary stages – equivalent to *getting by* and *languishing* in our mind health index. These are “*somewhat in-flow*” and “*somewhat strained*.”

AXA's study shows people who are *flourishing* are more likely to be *in-flow* – but it's also clear that the two scales do not produce identical results. For example, Thailand has the most flourishers, but places seventh for the number of *in-flow*, suggesting its workplace practices could be a weak link in the country's overall positive mind health outcomes. Similar differences can be seen for other countries, too – including France and Italy.

## France and Switzerland have most employees “in the zone”

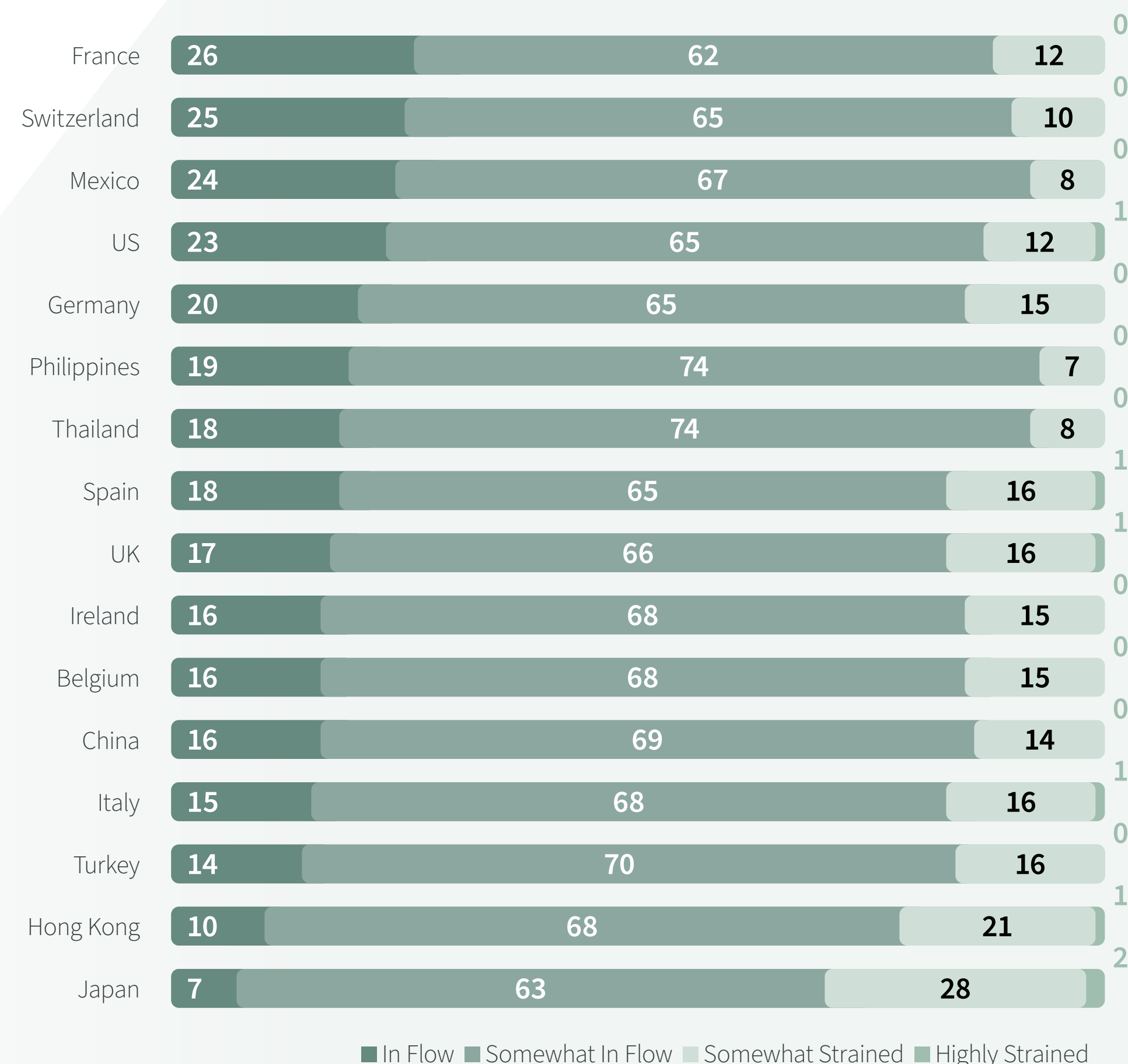


Chart shows % of respondents in each country or territory by following categories: *In-flow*, *somewhat in-flow*, *somewhat strained* and *highly strained*.

### Mind health and retention

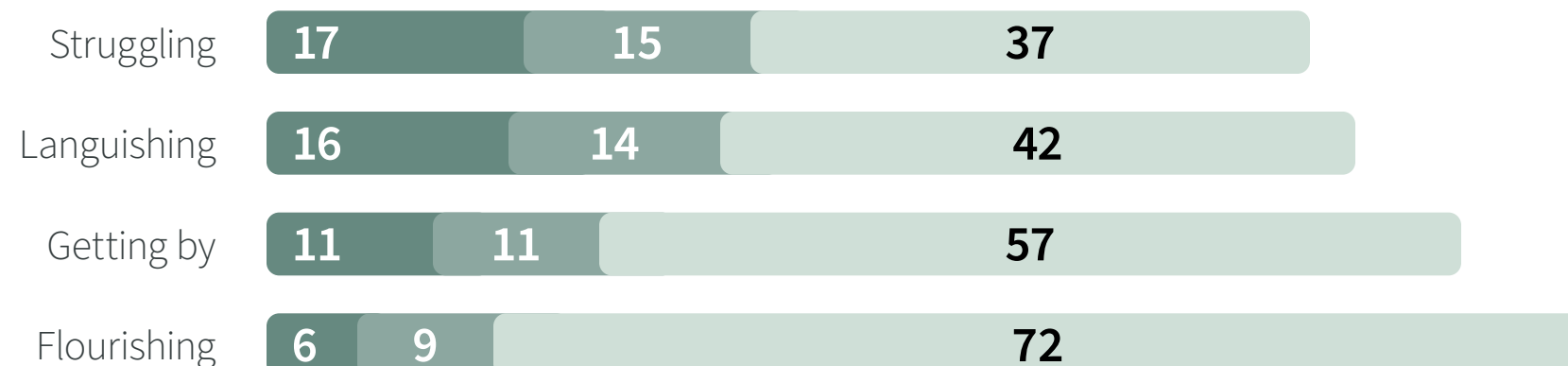
The AXA study also provides insight into what employers can do to retain staff – it’s clear there is a close link between mind health and employee retention. In the study, fewer people who were *flourishing* said they planned to resign than those who were *struggling*, *languishing*, or *getting by* – though, of course, not all those who say they want to resign will go through with it.

Figures for those who did resign during the past year differ sharply between countries and territories. It ranges from the Philippines at the top, where 18% quit their jobs, and Japan at the bottom where only 8.5% resigned. It’s interesting to note that Japanese employers were better able than others to retain staff even though the country had the fewest *in-flow* workers.

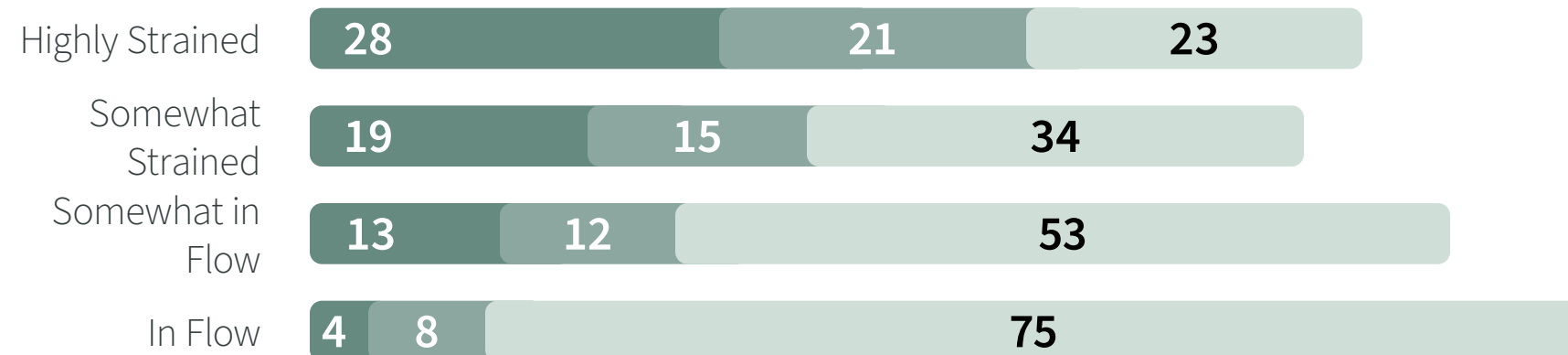
There is a clear correlation between age and resignation. The most resignations were among the youngest age group – those between 18-24 years old – possibly because younger people switch jobs more often in what has become a more fluid labour market in recent years.

Results from the study also suggest the Great Resignation isn’t over yet: The number of people saying they plan to quit their jobs in the next year is the same as those who quit in the last year. Again, this may not translate into actual resignations. Weak economic forecasts for the coming year could affect the ability of people to change jobs. Intent to resign was highest in Ireland and Hong Kong – and lowest in Japan, Spain and Thailand.

#### Of those struggling, nearly a third intend to quit their jobs...



#### ...As do nearly half of those who are “highly strained”

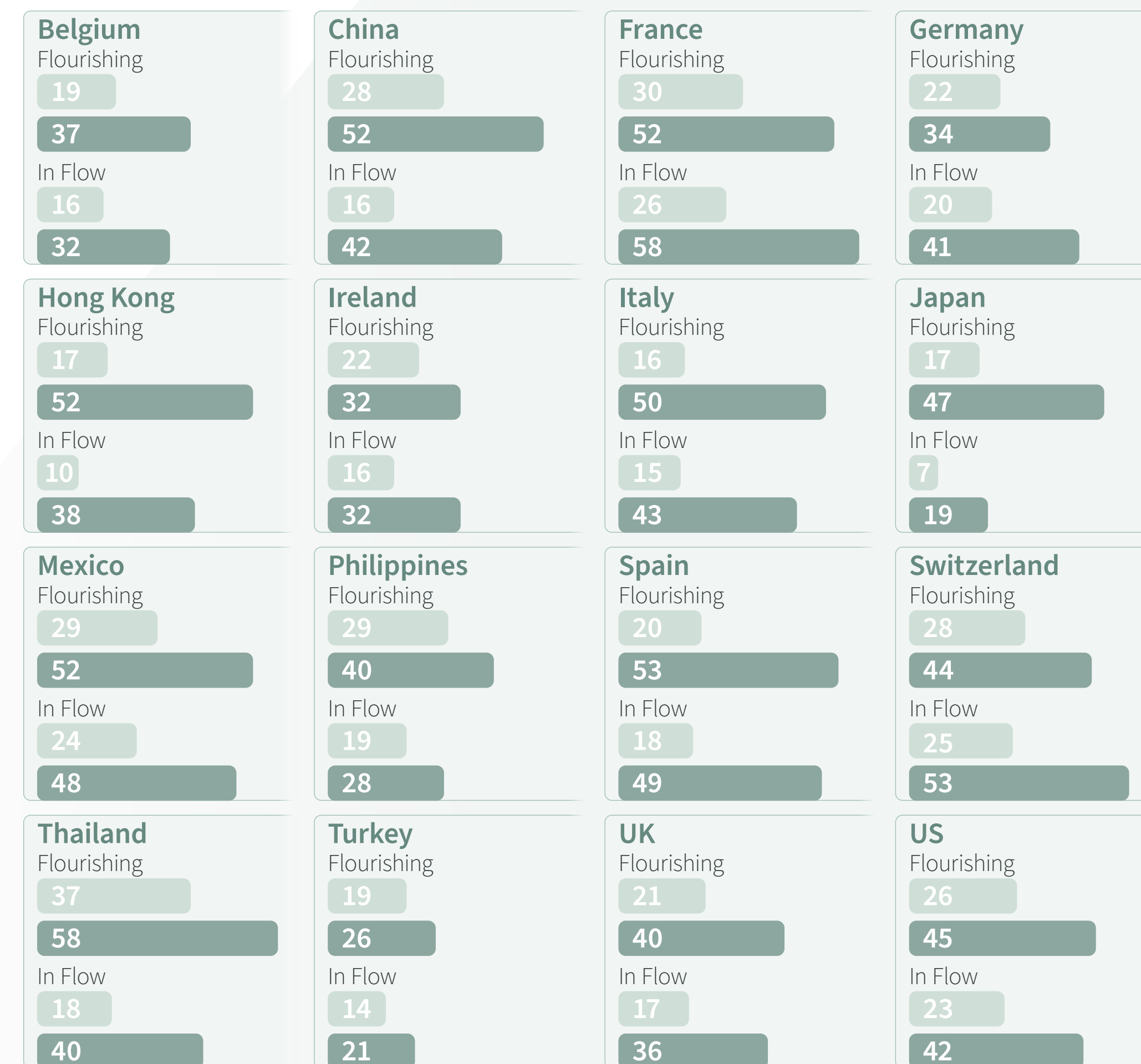


■ Intend to resign short term ■ Intend to resign long term ■ Do not intend to resign

Based on the following question: Do you plan to leave your job in coming months, the next one to five years or not for the foreseeable future?

## Wellbeing and productivity improve if all six future-workforce factors are put in place

Charts below compare the percentage of respondents flourishing or in-flow with those who would be flourishing or in-flow if all six future-workforce factors are put in place. These factors include hybrid working, mental health support in the workplace, strong skills-to-job matching, control over workload, training and skills development, and setting clear goals and expectations for employees.



■ Currently ■ With six future-workforce factors in place



Our study identified six factors that promote wellbeing in the workplace. Employees are more likely to flourish and be in-flow (and therefore less likely to quit) if:

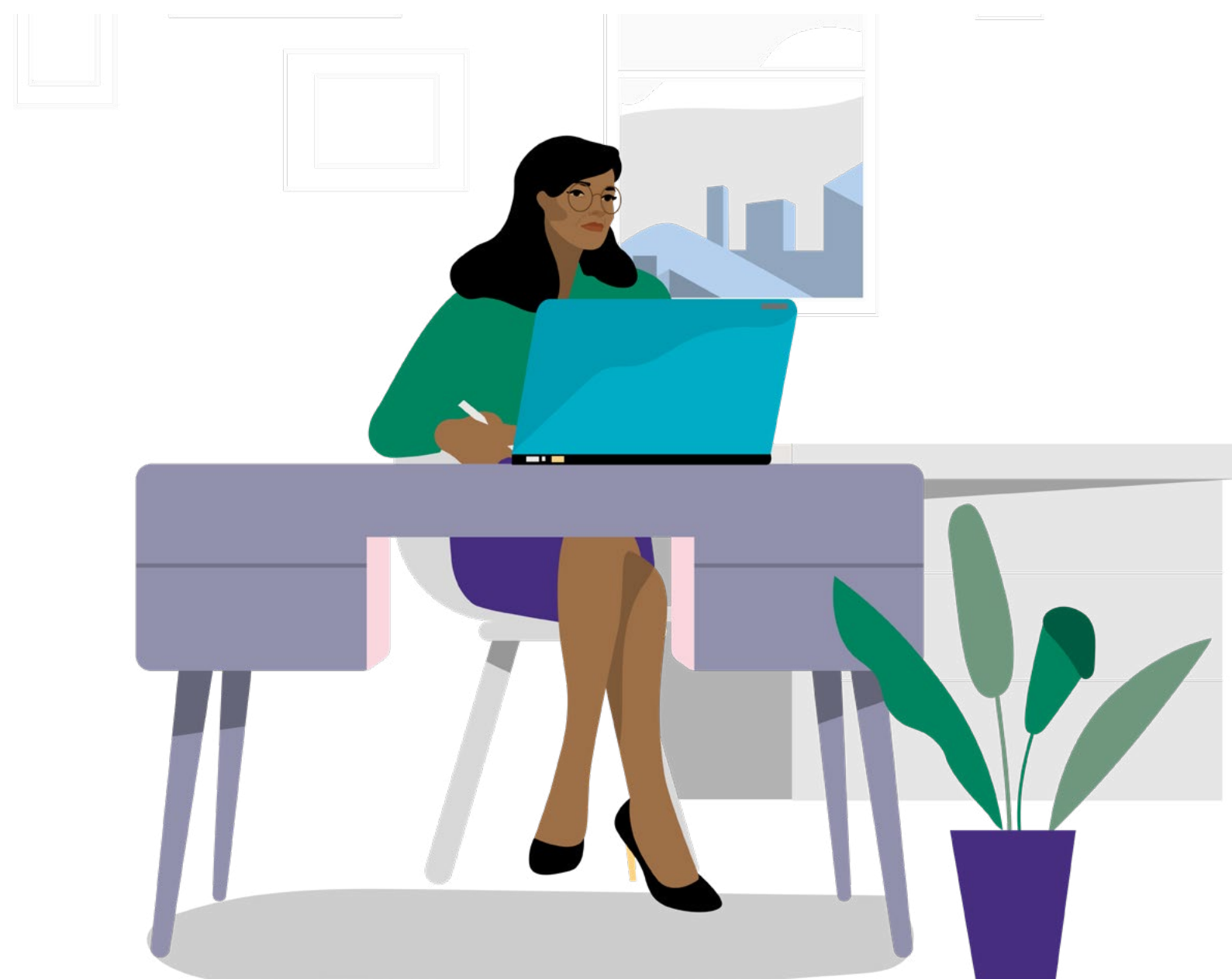
- Their skills matched the work they were being asked to do.
- They had at least some decision-making power over how they did their jobs.
- They had managers who helped them with career development and set clear goals and expectations.

Among the most important of these future-workforce factors is mind health support in the workplace – employees working for companies that offer this support were three times more likely to be flourishing. These employees are also likely to be more productive. In recent years, companies have paid more attention to mental health issues in the workplace, and our study confirms they are right to do so: There is a strong correlation between company support, productivity and good mind health.

### Flexible working

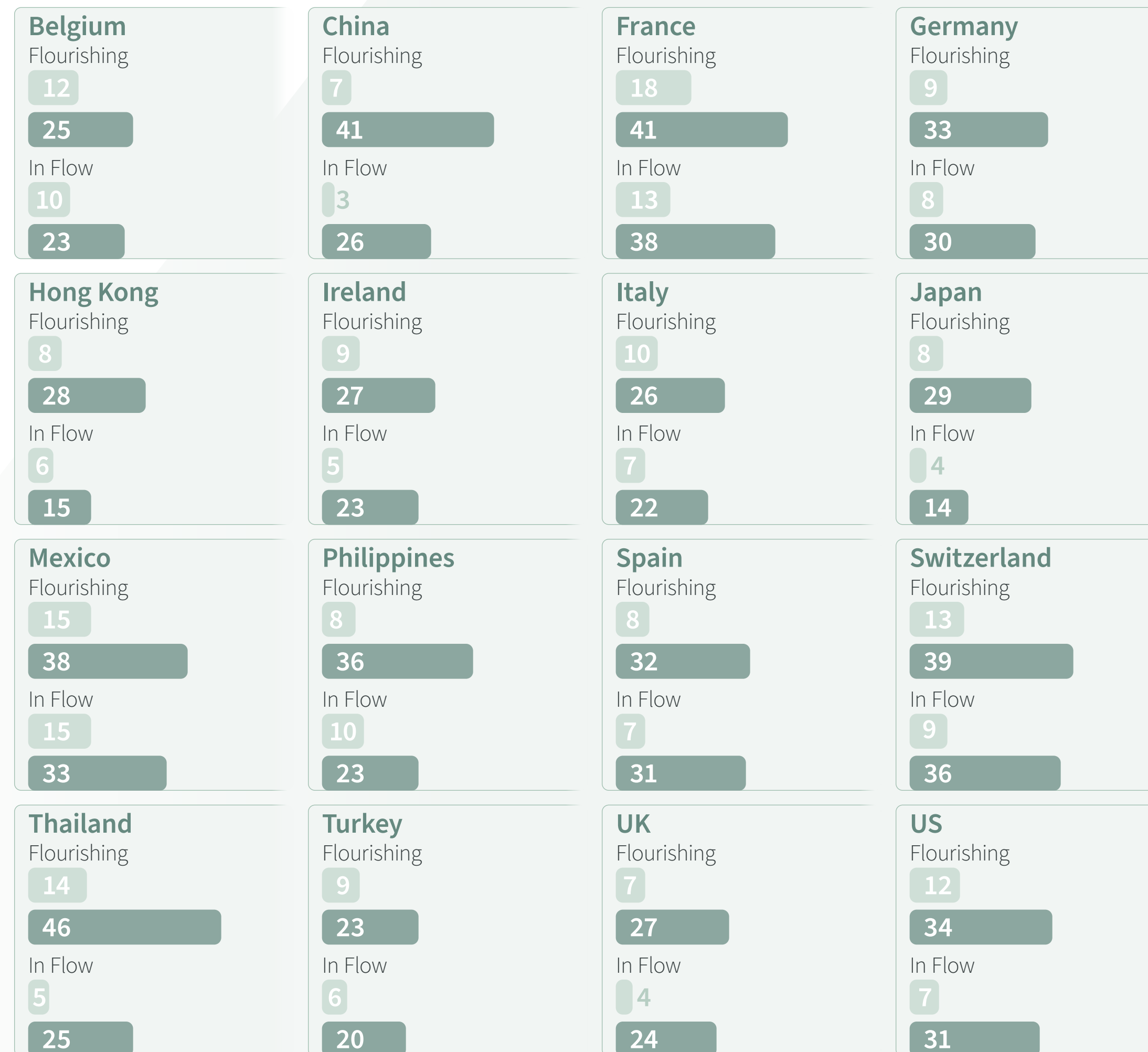
When it comes to flexible working, employees who are flourishing and in-flow preferred the hybrid option. Splitting their time between home and the office allowed them to work productively, but also gave them a sense of belonging and inclusion. Eighty-two percent of hybrid workers said they agreed with the statement “I can be relied upon to do my best at work” – compared with just 4% who said they disagreed.

The AXA study also found that, among employees, control of workload was more important than the workload itself. Those who agreed they had sufficient control over their workload were nearly four times more likely to be flourishing than those who said they didn’t.



## Good mental health support at work increase both wellbeing and productivity

Charts below compare the percentage of those flourishing or in-flow who have access to good mental health support at work with those who don’t.



■ Without access to good mental health support ■ With access to good mental health support

# The rise of the ‘mindful workplace’

Employers are becoming more aware of the importance of promoting mental health in the workplace – increasingly, they realize that stress, burnout and poor mental health are bad for business.

In recent years, COVID-19, the Great Resignation and the current cost of living crisis have all raised awareness of mental illness, and persuaded more employers to help support mental health in the workplace.

“They’re aware that stress, burnout and poor mental health are bad for business,” says Jan Hutchinson, Director of Operations at the Centre for Mental Health, which works to promote better mental health through research and policy change. “Employers value their staff and realize it’s not easy to refill positions at the moment with people who have the right experience.”

Jan’s own background is in supporting employment services, helping people recovering from severe mental health illness to return to work. Her center advocates mental health support in workplaces – and promotes mental health equality.

“We would suggest these people trying to get back to work speak to organizations like Mental Health First Aid or the City Mental Health Alliance if they’re in London. There are also Individual Placement and Support teams across England and in many other countries. Teams providing this kind of support will try to meet with hiring managers, HR departments or business owners and talk about the strengths of each individual,” she says.

These support teams encourage people to consider their work-life balance and to make sure they take all the leave they’re due; they also make themselves available to discuss any issues people may have returning to the workforce. Jan says employers are definitely more open than before to the idea of giving people the time and space they need to recover and return to their jobs.

“From an employer’s point of view it would be better to hold someone’s job open for six months than replacing them. Otherwise, they’ll spend the first couple of months going through the recruitment process and then the next two or three months waiting for somebody to work through notice with their previous employer.”

Companies and IPS services may employ retention specialists, whose role is to find out what the person returning to work wants, whether they’re able to go back to their old job or if it would be better for them to move on.

“These specialists can speak to your company about a phased return to work, carving the job into the bits that you feel you can do while you are building back up. It may involve working fewer days and being given the chance to explore how that would work out financially. It’s like having a cheerleader with you, somebody who is a coach, an advocate and ideas person, who can think slightly outside the box,” she says.

Even where problems at work have contributed to mental health issues, employees may not want, or be able, to give up their jobs. “Whatever the issue, doing this job may be important to your wellbeing. You may be horrified at the thought of having to drop out of work because it really matters to your self-esteem,” Jan says.

She cites the example of teaching where for those with poor mental health dealing with classes and paperwork can be a constant struggle.



Jan Hutchinson, Director of Operations, Centre for Mental Health

**“Employers value their staff and realize it’s not easy to refill positions at the moment with people who have the right experience.”**

“It’s all just too much, but teaching is more than a job for many people. They want to teach because it’s a vocation. Rather than abandoning it altogether they could consider changing to something that isn’t quite the same but still involves teaching.” The Great Resignation has resulted in employers working harder to retain staff. Jan says people re-assessing their lifestyles was a logical reaction to the pandemic, with those who were furloughed made to feel their livelihoods were precarious. Many of them reassessed their lives and decided to move to safer businesses or seek a more relaxed lifestyle.

“Of course, people re-evaluate and wonder if they’re putting too much effort into something they could lose tomorrow. Basically, the Great Resignation was people saying they’re not going to work when they feel they’re not appreciated enough for what they’re giving, or that it’s taking too much away from the time they have to do other things.”

The upshot is that more employers are now attuned to the value of their staff and realize they can have an important part to play in promoting their health and happiness.



# 02 AXA Mind Health Index



# AXA Mind Health Index 2023

The Mind Health Index (MHI) is a proactive tool for assessing and promoting mental wellbeing. As an integral part of the AXA Study of Mind Health and Wellbeing, it provides a way of gauging people’s current mental state and, for those who aren’t doing so well, identifies steps they can take that may help them improve. It also allows us to plot fluctuations in mind health over time.

The index is based on 50 questions related to thirteen separate factors affecting mind health. These factors appear in the outer circle of the MHI wheel (see above) and fall into three categories:

- **Moderators:** These are generally areas where people have little control – the quality of their local healthcare system, for example, or current and past mental health conditions.
- **Positive actions:** These are actions that people can take to improve their mental wellbeing – developing the skills needed to promote self-acceptance and self-efficacy, for example.

- **Outcomes:** These are the results of positive actions *plus* moderators – they may be positive (life satisfaction, happiness) or negative (anxiety, stress, depression).

In the chart to the left, segments marked in red indicate where overall mind health has declined since our 2022 study, light blue where results are unchanged and aqua where mind health has improved over the past year.

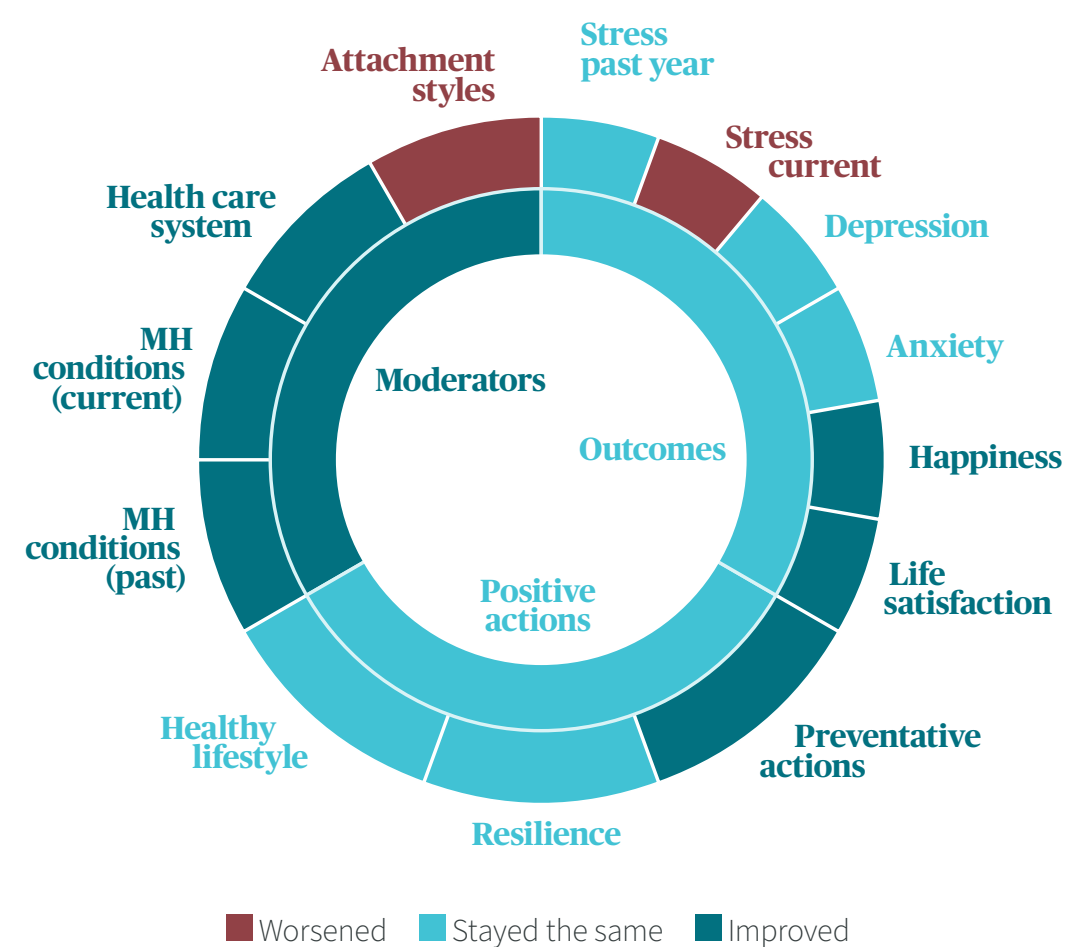
### Struggling to flourishing

The index places people in one of four categories – from *struggling* to *flourishing*:

Those who are **struggling** score poorly for wellbeing and are at the greatest risk of mental illness. People who are **languishing** are slightly better off, but still are not functioning at full capacity and may feel unmotivated or unable to focus. **Getting by** has accounted for the largest number of people in both our 2022 and 2023 studies – these people do well in some crucial areas, but still lack the elements needed to *flourish*. Finally, those who **flourish** enjoy very good mind health; generally, they are content with who they are and understand exactly what they need to lead a happy and fulfilling life. At the same time, they have developed the life skills needed to cope with future emotional difficulties, when they arise.

Results this year give reason to be hopeful when set against current economic and political news. Since 2022, the overall balance of the index is more positive. This is due partly to the inclusion of five new countries – four of which helped lift the number of those *flourishing* and *getting by*, while reducing the average of people who were either *languishing* or *struggling*. Thailand, one of the new entrants, had the highest number of *flourishing* people by a wide margin (for more details, see page 26).

## Index composition



**Flourishing**  
8-10 skills

**Getting by**  
6-7 skills

**Languishing**  
4-5 skills

**Struggling**  
0-3 skills



Our Mind Health Index is based on the 10 skills needed to *flourish* – everything from self-acceptance and close relationships to emotional intelligence and meaning and purpose in life. An individual’s mind health category

– *flourishing, getting by, languishing* and *struggling* – depends on how many of these skills they have, and how strong they are in each. Our research suggests that, to *flourish*, at least eight of the 10 skills are needed.

### The 10 skills

Emotional Intelligence (EQ), Self-acceptance, Connectedness, Pride in achievement, Meaning and purpose, Challenge response, Resilience, Self-confidence, Close relationships, Physical health behaviors (Nutrition, Exercise, Sleep, Smoking, Alcohol, “Me-time”)

# 03 Country & territory profiles



# Study findings by country & territory

This study is based on a survey of 30,000 people aged between 18 and 74 in 16 countries and territories around the world: Belgium, China, France, Germany, Hong Kong, Ireland, Italy, Japan, Mexico, the Philippines, Spain, Switzerland, Thailand, Turkey, the UK and the US. Of these, five countries were taking part in the survey for the first time: Mexico, the Philippines, Thailand, Turkey and the US.

## Europe

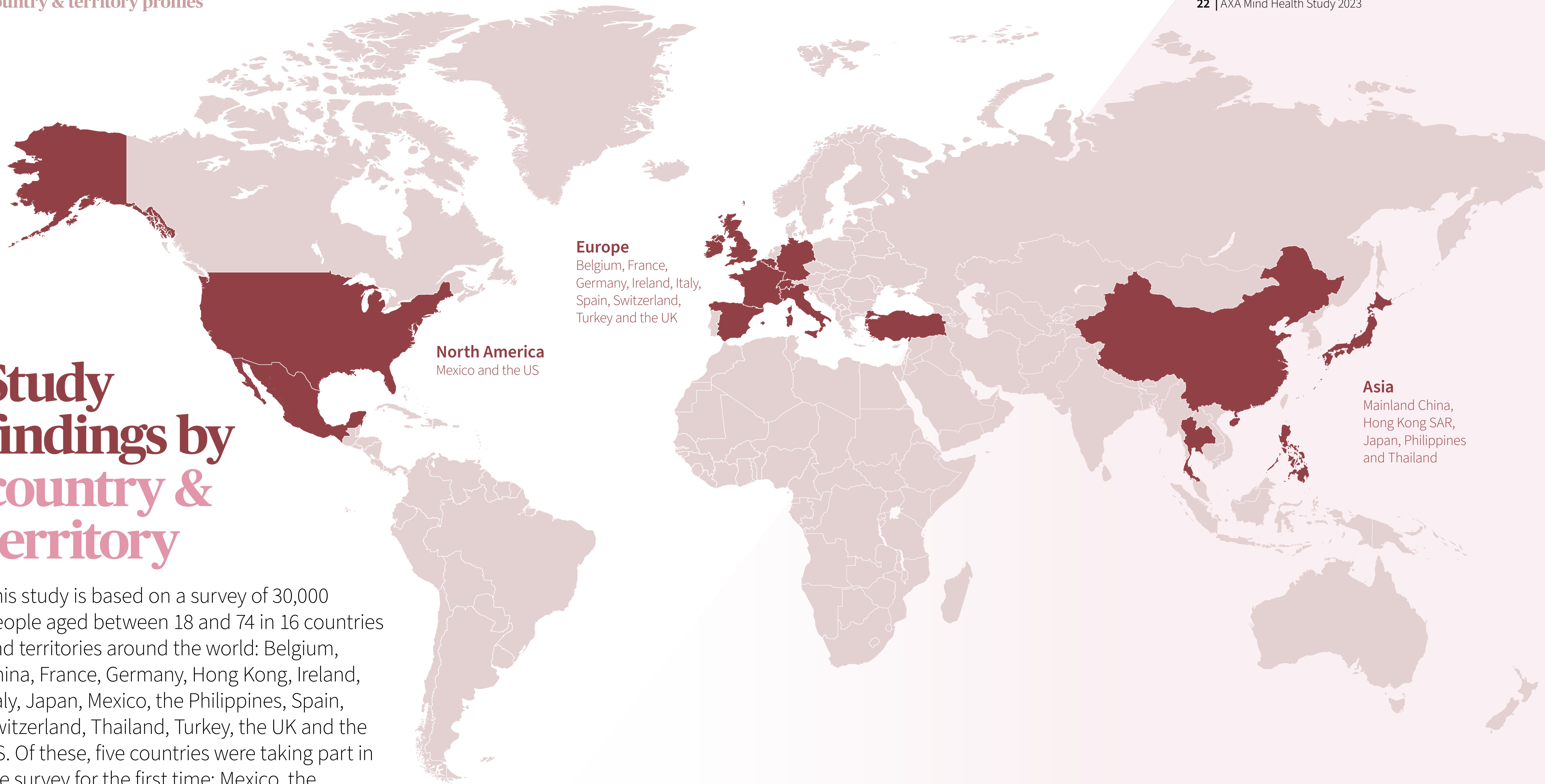
Belgium, France, Germany, Ireland, Italy, Spain, Switzerland, Turkey and the UK

## North America

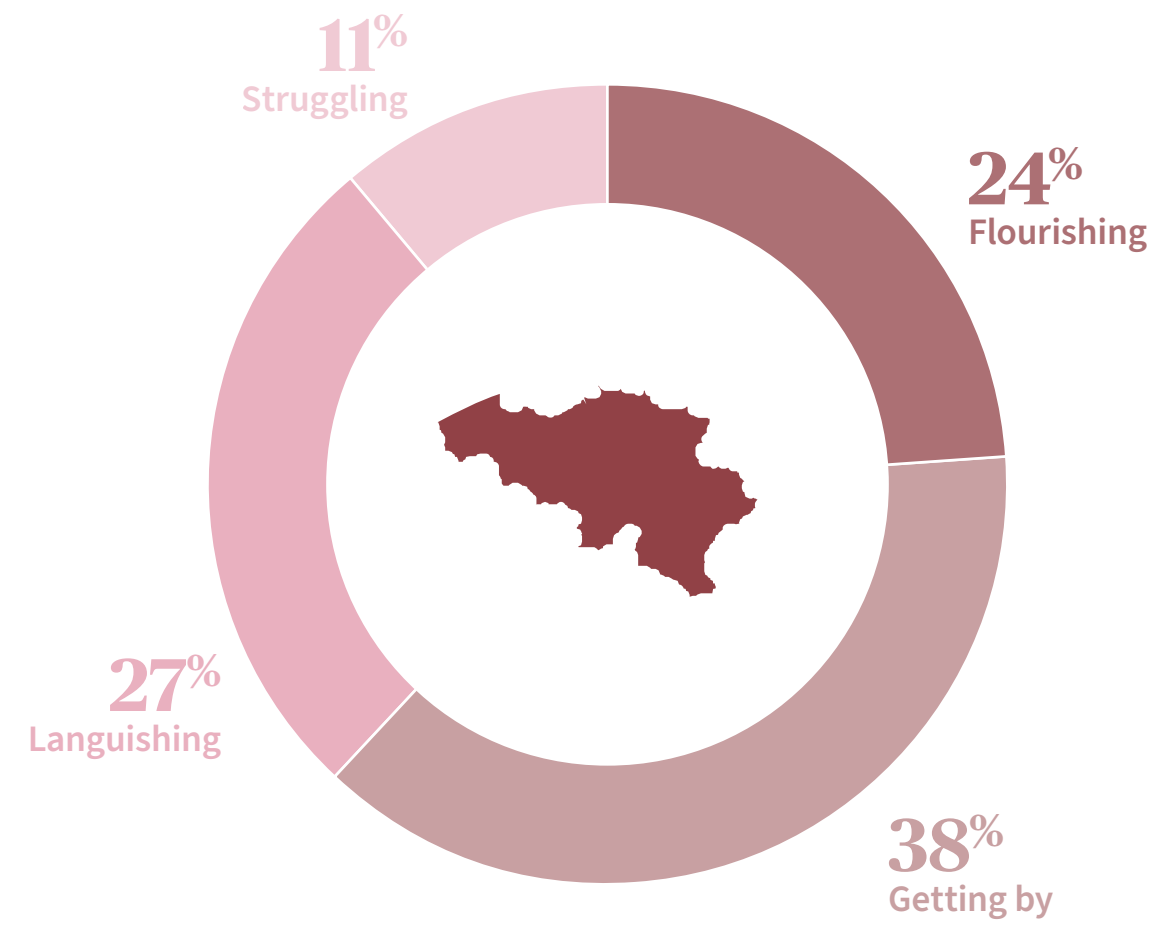
Mexico and the US

## Asia

Mainland China, Hong Kong SAR, Japan, Philippines and Thailand

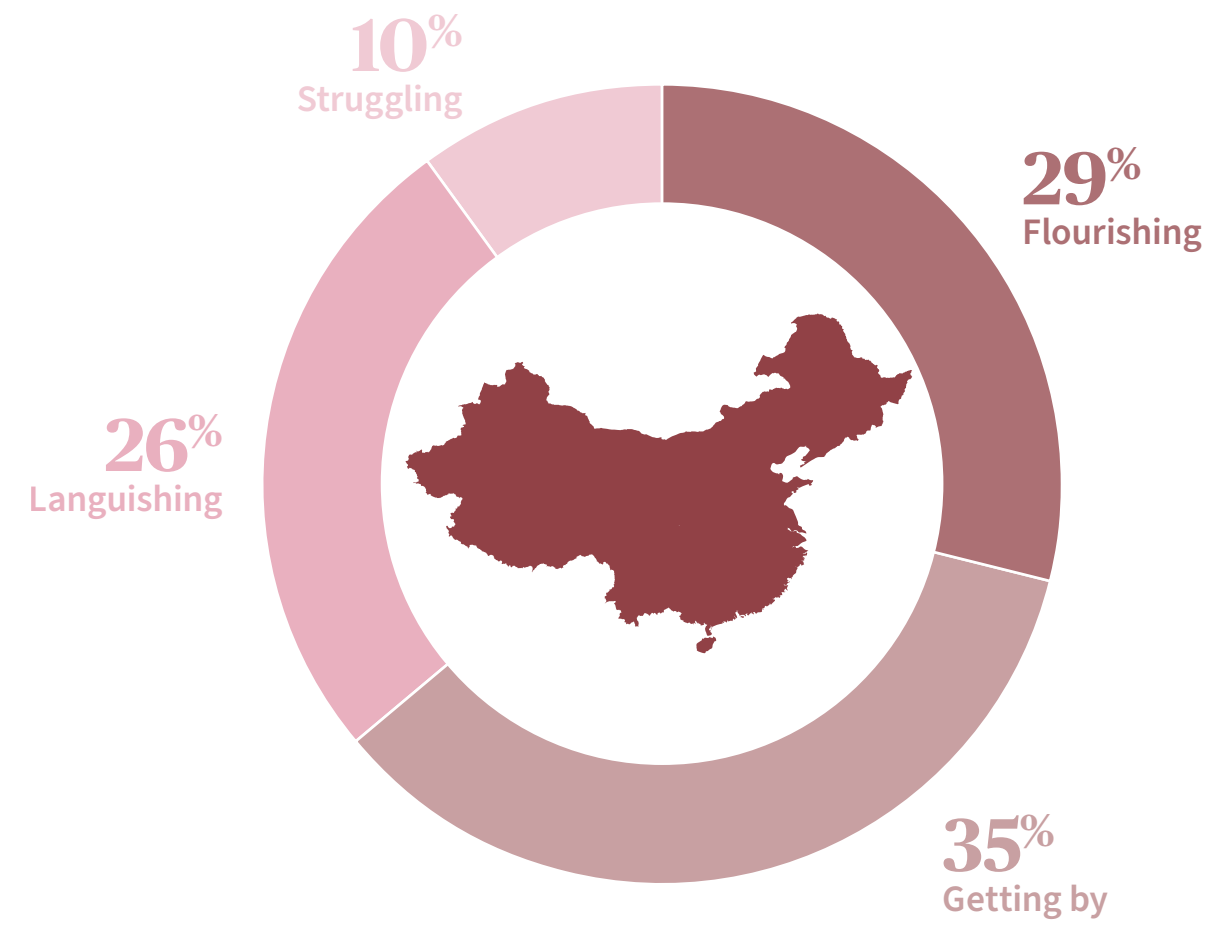


## Belgium



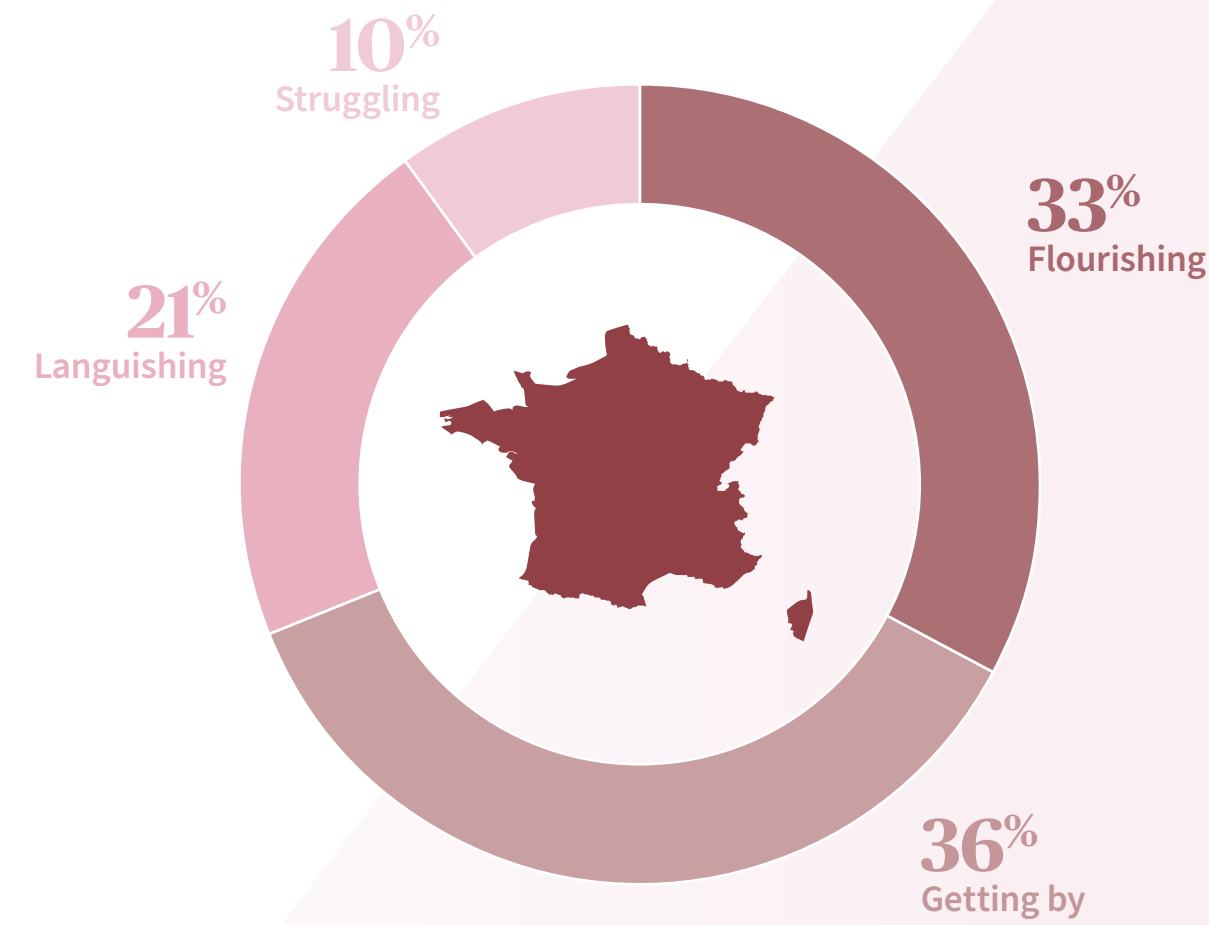
Belgium was where income was considered to have the biggest impact on happiness. The percentage of *flourishing* Belgian men increased over the past year, while the figure for women declined. Alongside Japan, it had the largest increase in the number of those *getting by* this year. Belgium also had the third-largest gender gap favoring the happiness of men over women, behind Spain and the Philippines. It reported the second-highest percentage of people *getting by*, after the Philippines, and was one of only two countries where the split between men and women *getting by* was equal, the other being Turkey.

## Mainland China



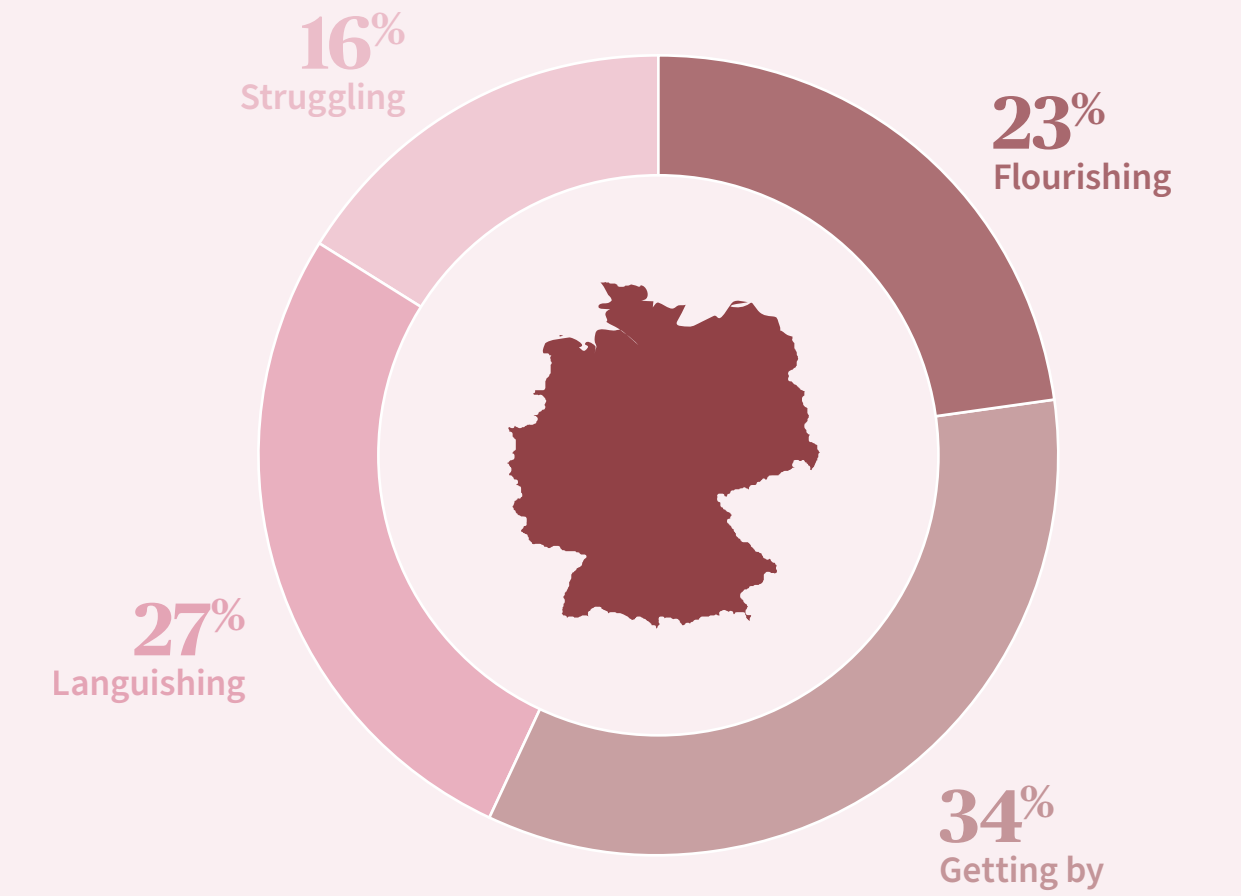
China was the only country where men and women *flourished* equally. It had the smallest gap between life satisfaction for men and women and the sixth-highest level overall. The number of happy people was unchanged from last year – at the same time, China was also the only country or territory to record an increase in those *struggling* compared with last year. The percentage of *struggling* men and women was equal, making it the only place where women weren't faring worse. Alongside Japan, China reported seeing least impact from climate change.

## France



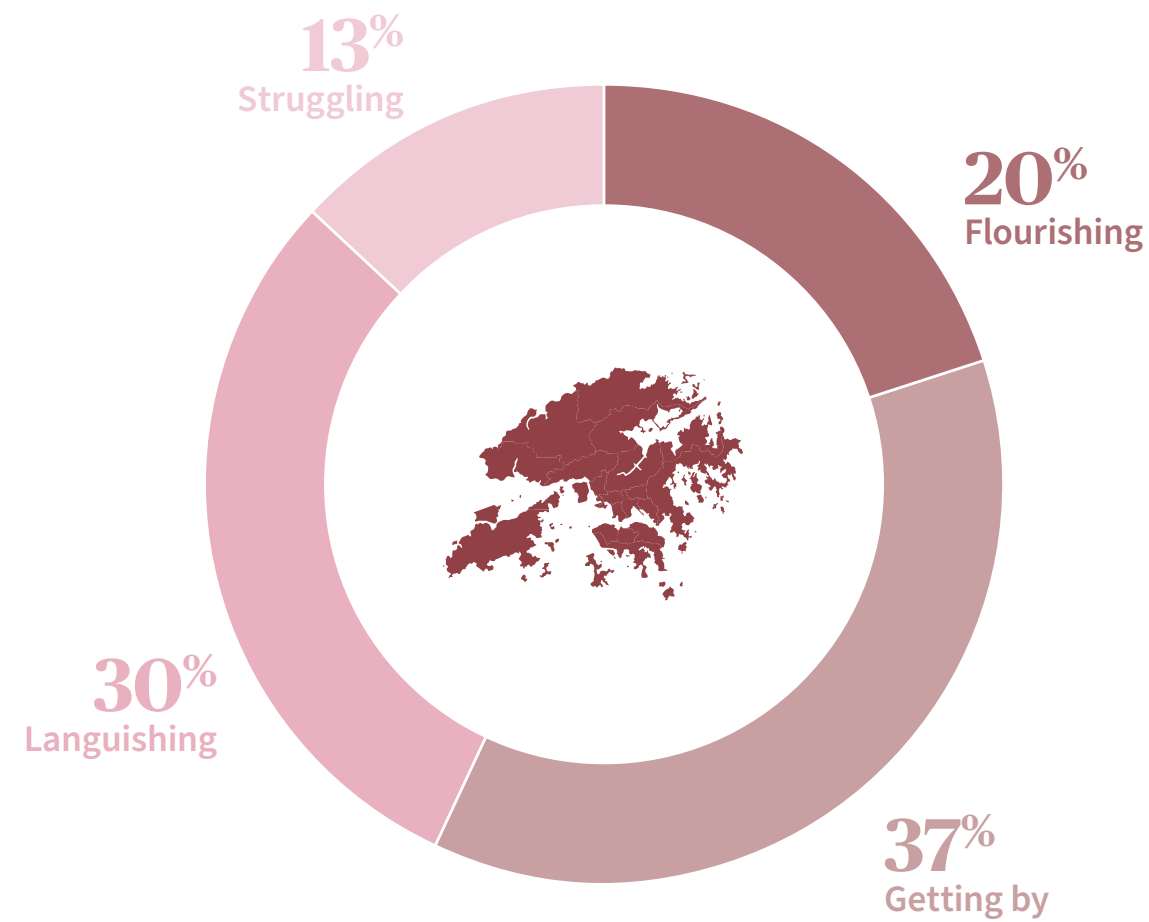
The gap between men and women *flourishing* was higher in France than any other country or territory except the UK and Spain. After the UK and Japan, France shared the largest percentage increase in the number of people *flourishing* since last year. It also had the biggest increase in *flourishing* men year-on-year, and the largest percentage of workers *in-flow*. Even so, France was only ninth for happiness, despite having the second-highest number of *flourishing* people.

## Germany



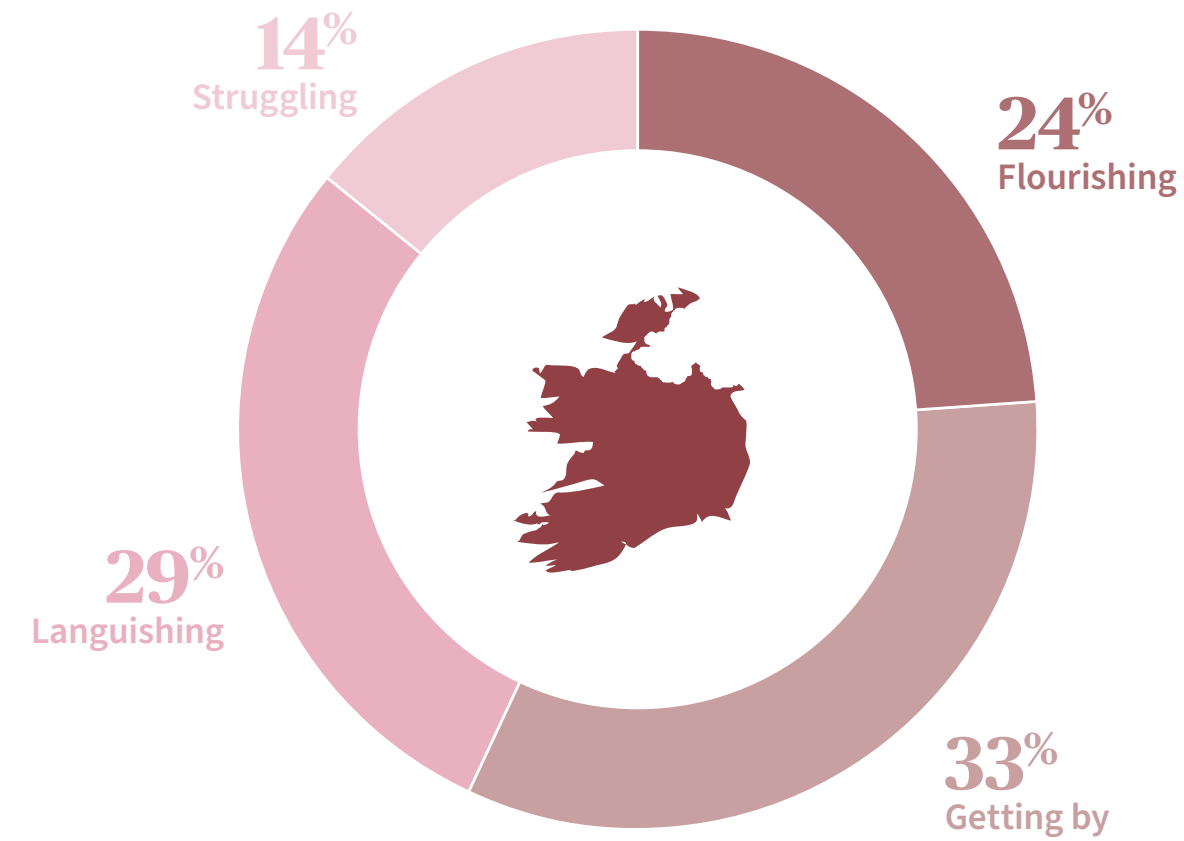
Germany posted the sharpest decline in the percentage of women *flourishing* compared with last year's study while men were unchanged. It reported the fifth-lowest level of life satisfaction, with women faring more poorly than men. The number of people *getting by* increased year-on-year, though the country had the overall fourth-lowest figure in this group. Figures showed Germany had below-average scores for happiness, but higher than a year ago, with men again doing better than women.

## Hong Kong SAR



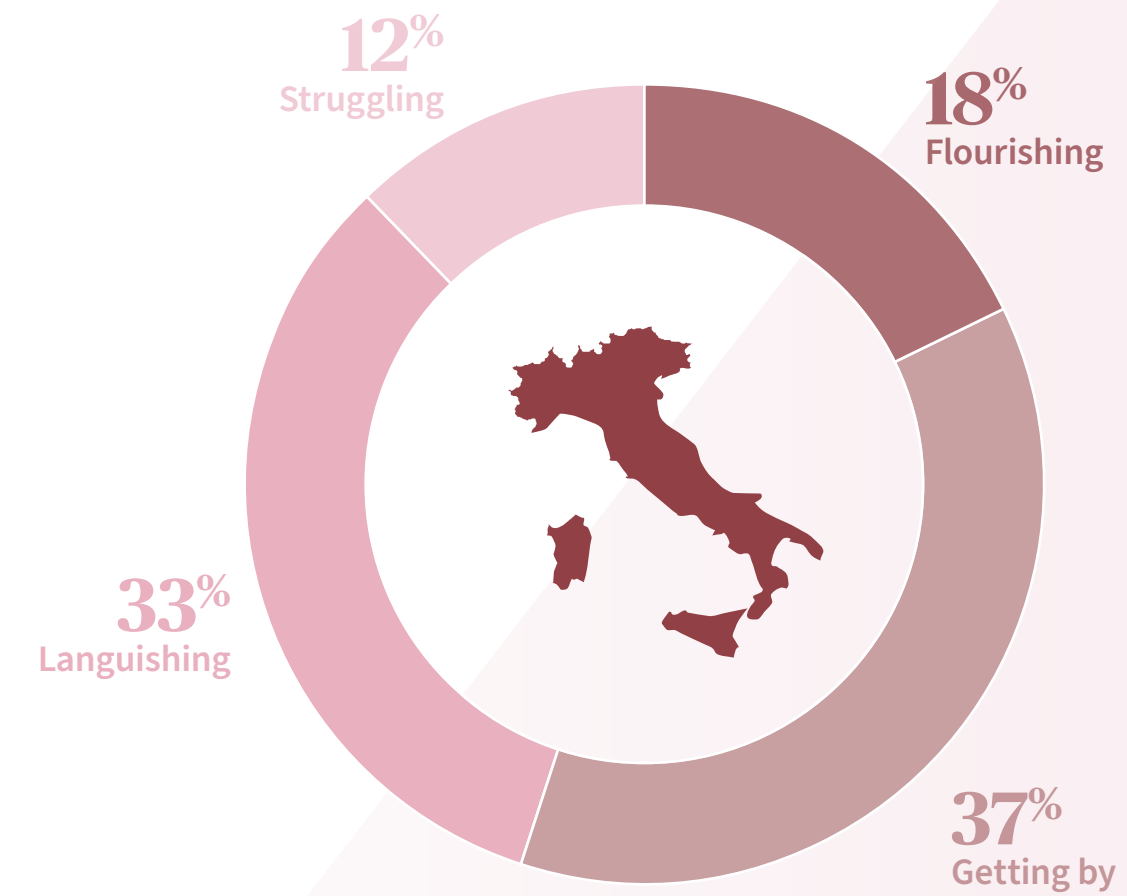
Compared with countries in last year's study, Hong Kong saw the largest increase in the number of women who were *flourishing* but registered the lowest life satisfaction for both men and women. Alongside China, it was one of only two places where men and women were equally happy. Hong Kong was also one of two countries or territories where there was less stress than in 2022, the other being Japan. The study also showed people in Hong Kong were most reluctant to do kind acts for others.

## Ireland



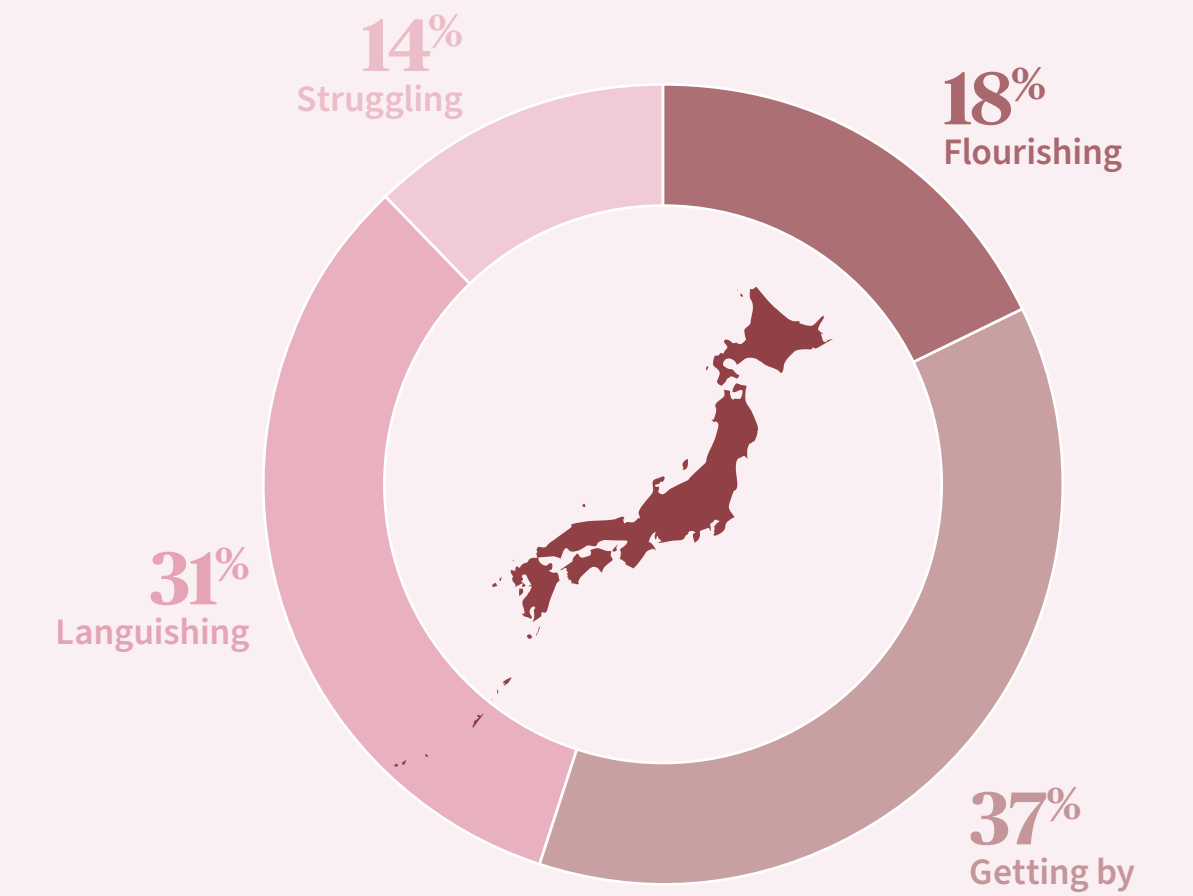
Ireland had a below-average percentage of those who were *flourishing* and *getting by*, and above-average for *languishing* and *struggling*. Despite this, it was equal with France in having the highest increase in the number of happy people compared with last year's study. The country also had the largest number of workers who said they intended resigning in the coming year.

## Italy



Italy had the equal-smallest number of *flourishing* women and third biggest percentage decrease in people *flourishing* among the 11 countries and territories surveyed in - behind Switzerland and Germany. Along with the US, Italy had the joint-highest disparity between life satisfaction for men and women, with men faring better. It had the smallest number of happy people overall, and the biggest gap between the percentage of men and women who were *getting by*. On the plus side, Italy had the steepest decline in depression compared with last year's study.

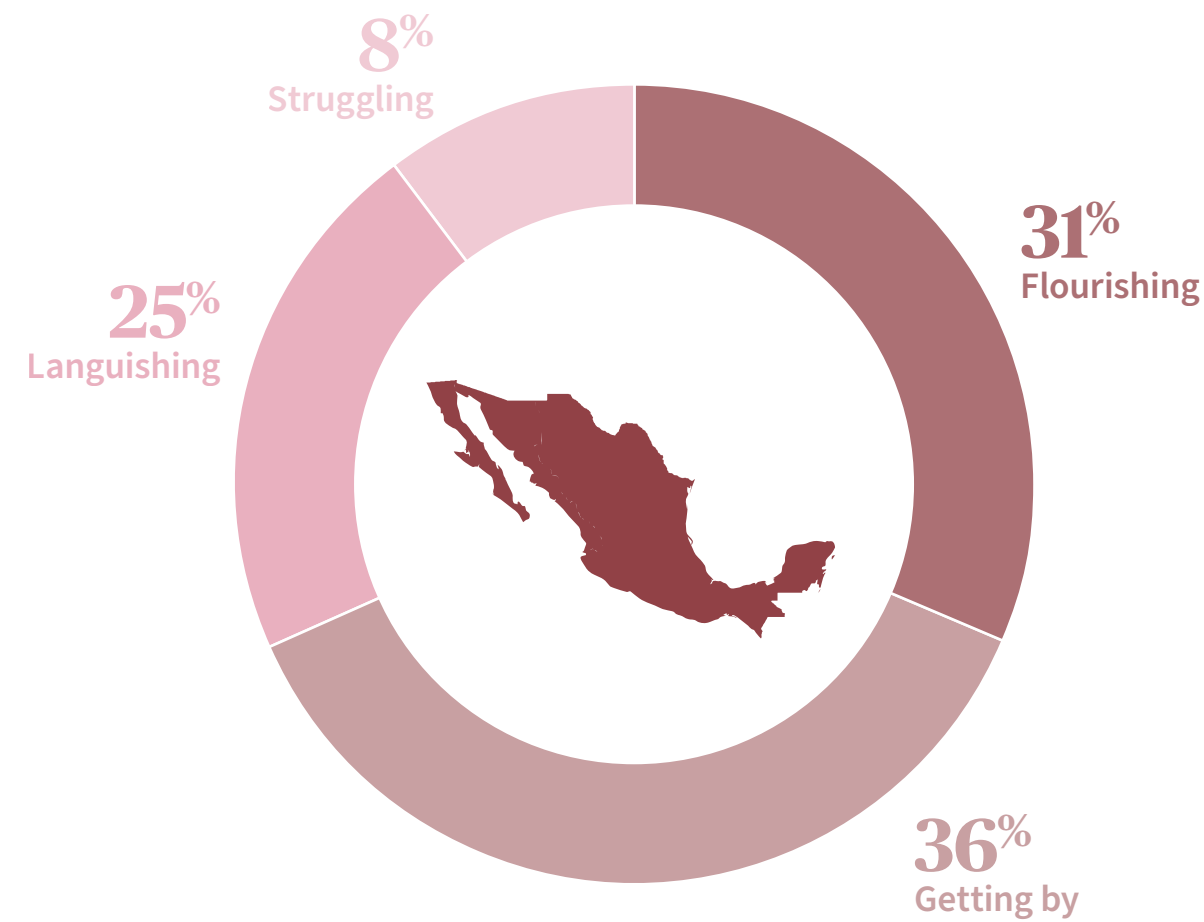
## Japan



Japan was the only country with more women *flourishing* than men and - with Turkey - one of just two countries where women were happier than men. Along with the UK, Japan had the biggest increase in those *flourishing*, but (alongside Italy) the smallest percentage of flourishers overall. Japan saw the biggest decline of those *languishing* and *struggling* and by far the least amount of depression, anxiety and stress. It was the only country where women had a greater sense of controlling their mental wellbeing than men.

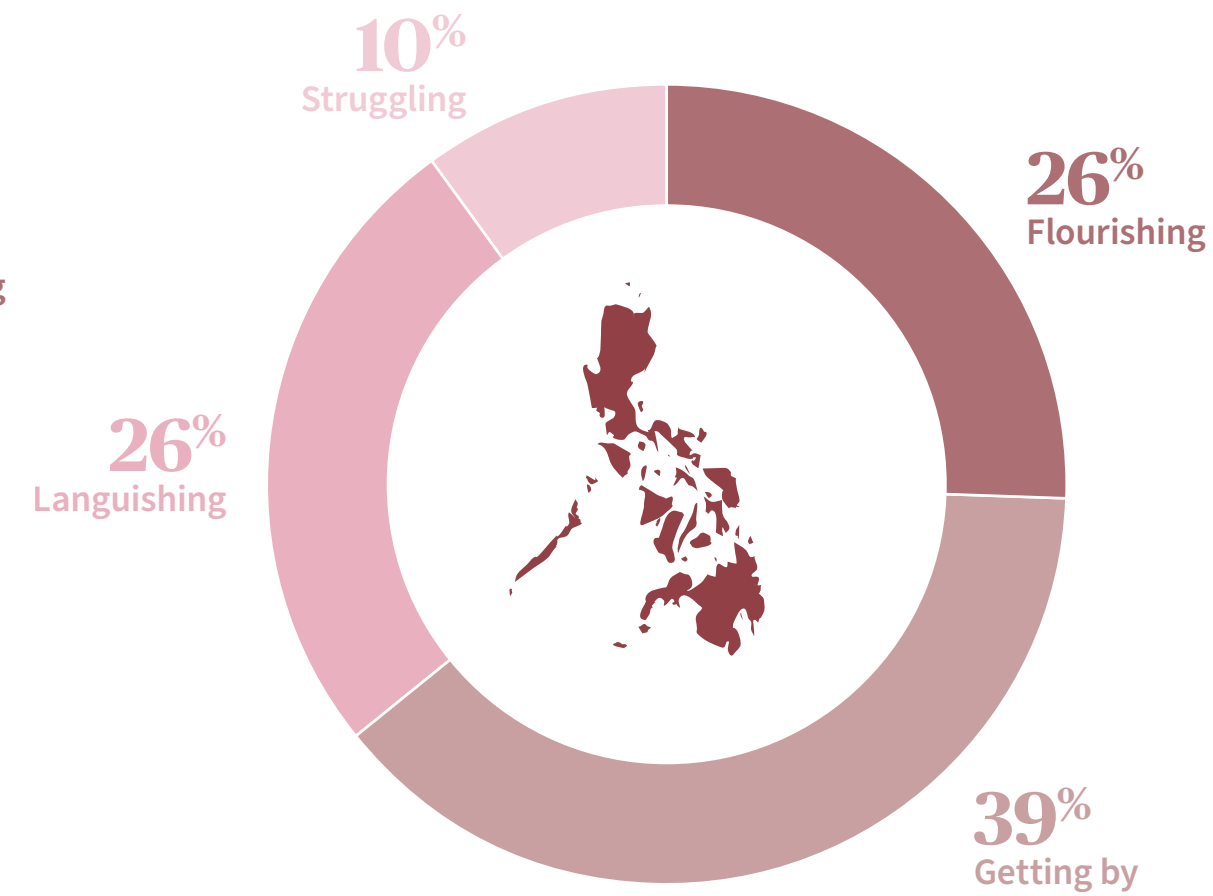


## Mexico



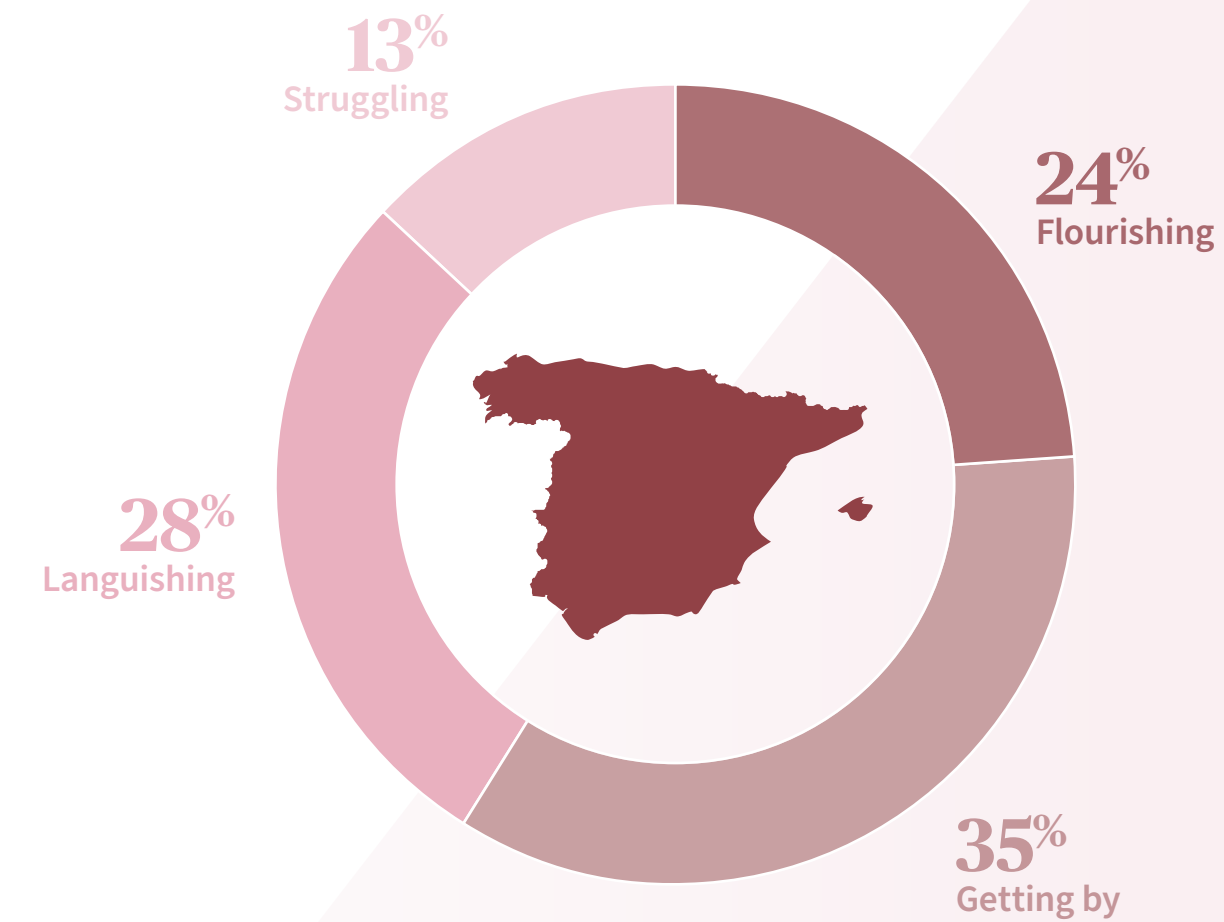
Mexico had the happiest population and was behind only Thailand and the Philippines for life satisfaction. It was also more prepared than any other country to carry out kind acts for others. Mexico also scored high on being able to take tough measures now in the hope of being better off in future. When asked to name their top wish, Mexicans alone opted for “find the perfect career.” Other countries divided roughly equally between “get rich” and “achieve perfect physical health.” Mexico also registered below-average numbers for anxiety, stress and depression.

## Philippines



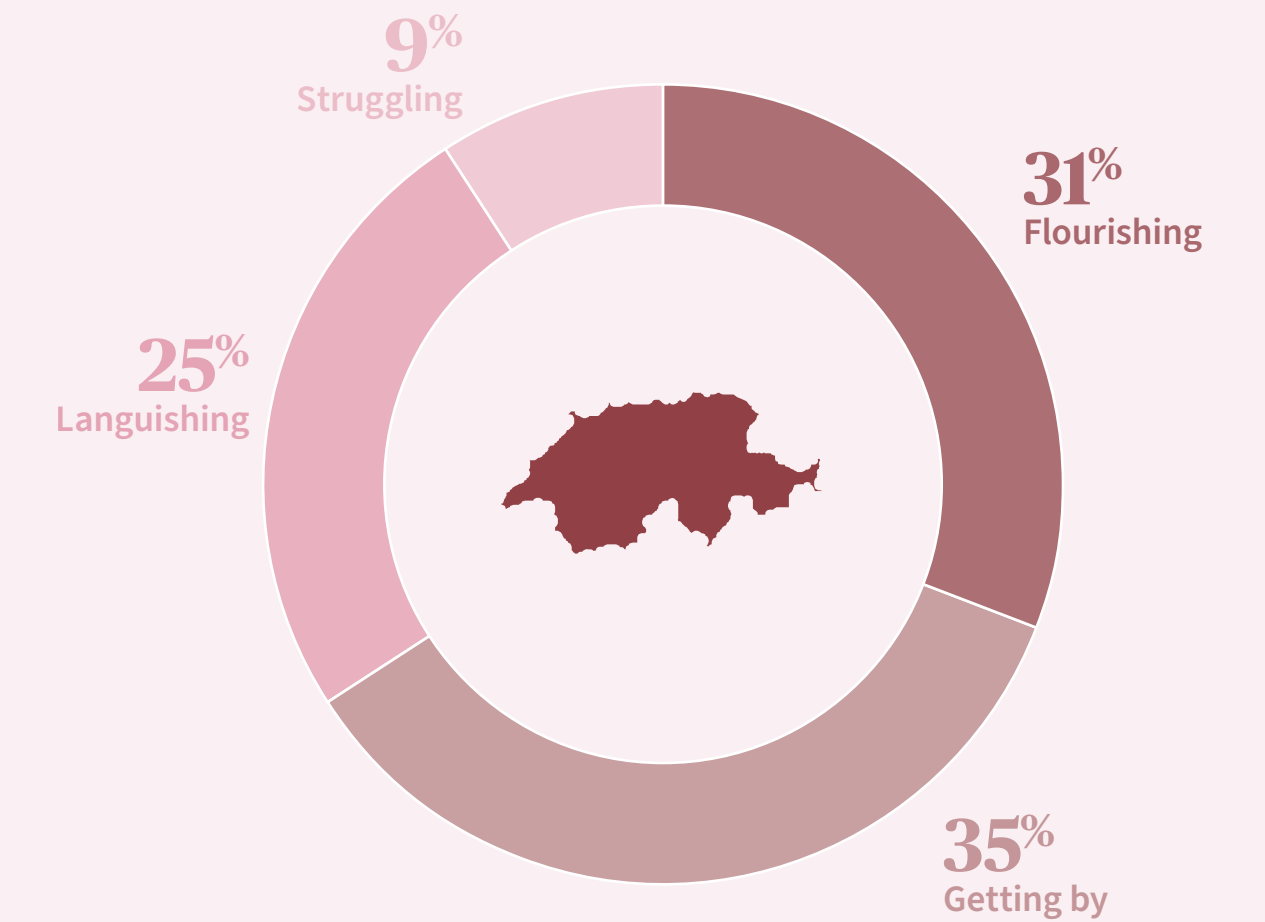
In the Philippines, income was considered to have the least impact on happiness. It reported the largest percentage of people who were just *getting by*. Along with Turkey and China, the Philippines had the highest number of people experiencing anxiety. In our study, men in the Philippines showed themselves to be most willing to step outside their comfort zone. The impact of rising prices was being felt most keenly here and, as in other countries and territories, has affected more women than men.

## Spain



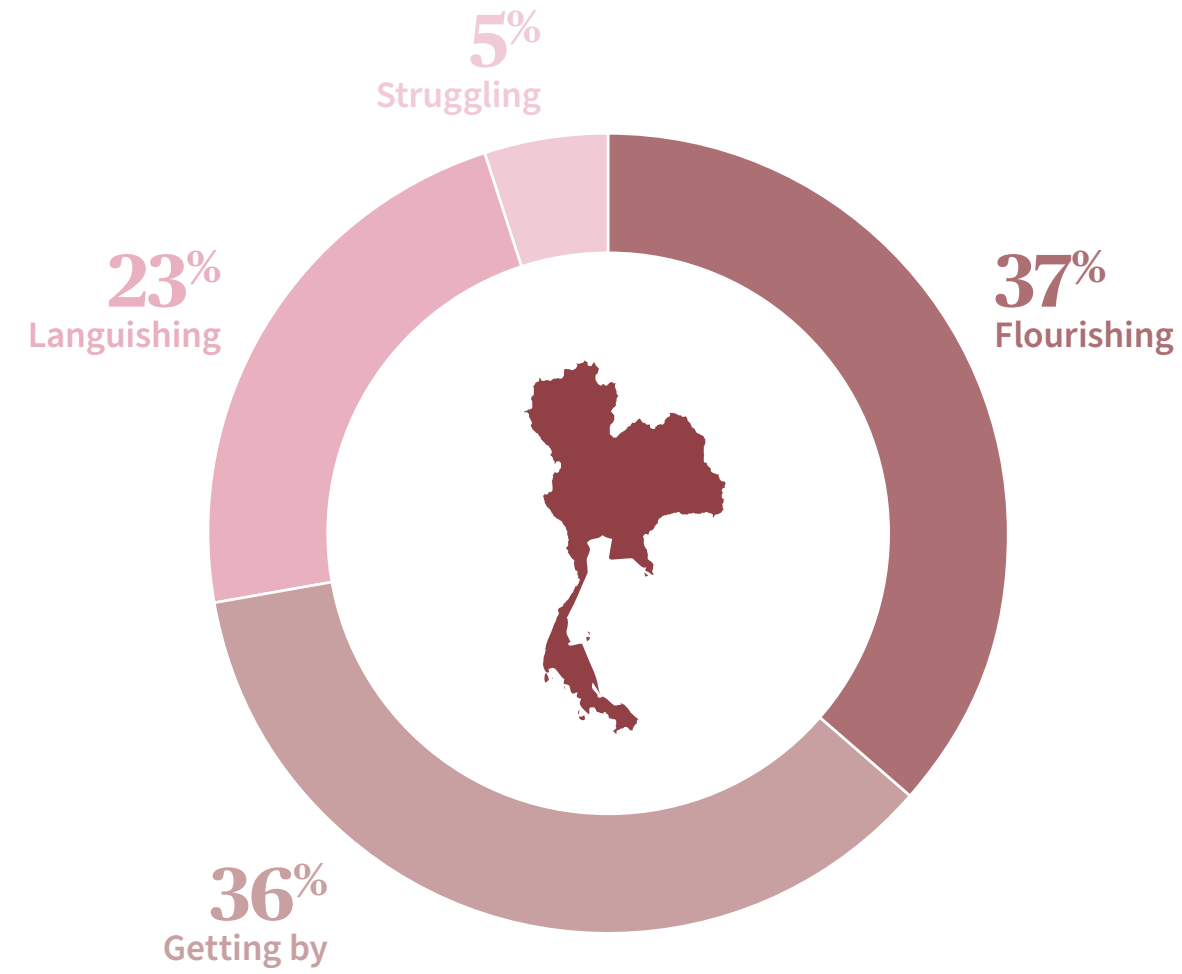
In Spain, men were happier than women by the largest margin in the study. Among people *languishing*, Spanish men again had the biggest disparity over women. The country reported the third-highest negative impact from war, behind the Philippines and Turkey. It was broadly in line with the average of all countries and territories for depression, anxiety and stress. The percentage of *flourishing* women in Spain declined from last year, while for men it remained unchanged.

## Switzerland



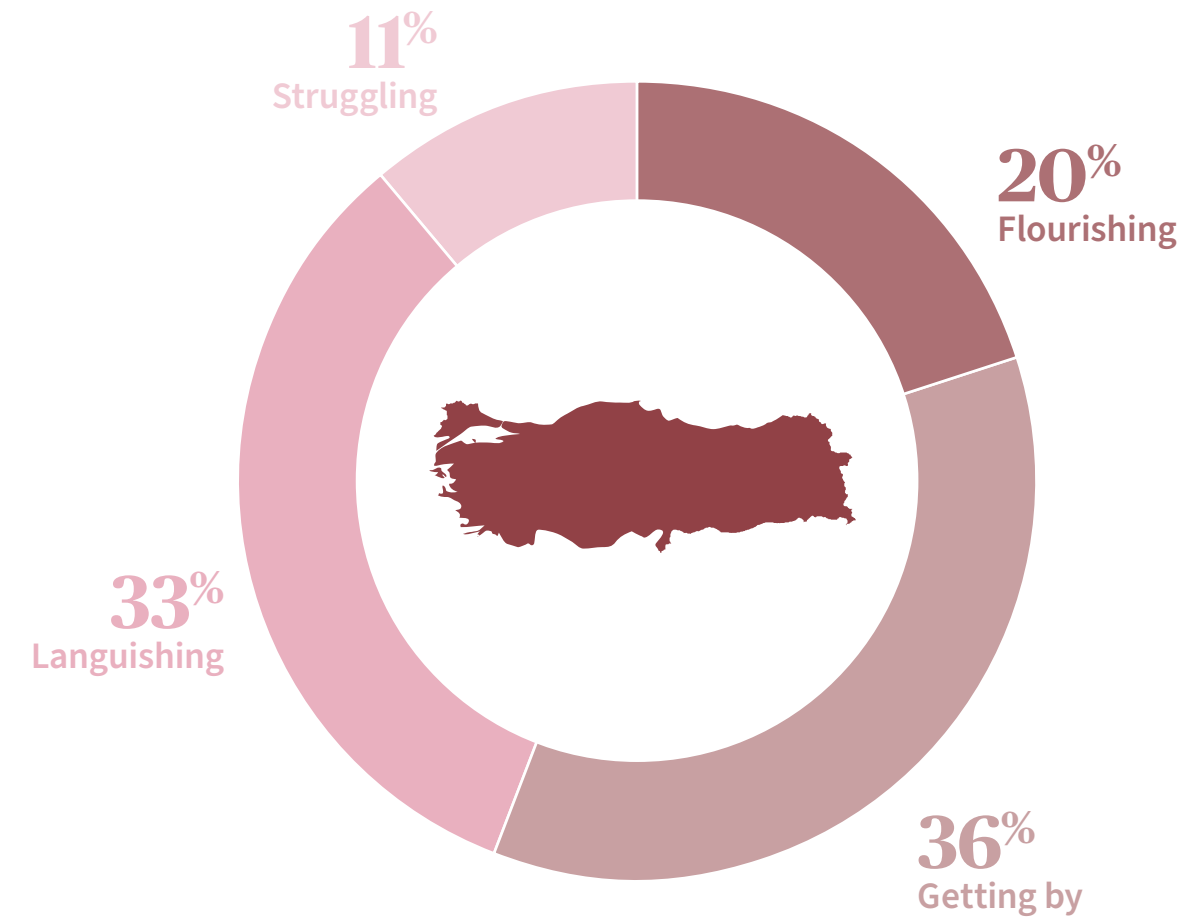
Switzerland reported the biggest fall in the number of people *flourishing* among the 11 countries and territories that took part in our 2022 study. This was due entirely to a decline among *flourishing* men as the numbers for women showed a slight increase over the same period. By the same measure, Switzerland had the largest spike in cases of stress and the biggest increase in depression among the 11 countries and territories that appeared in last year’s survey. The percentage of those with symptoms of anxiety, depression and other mental health conditions rose from last year.

## Thailand



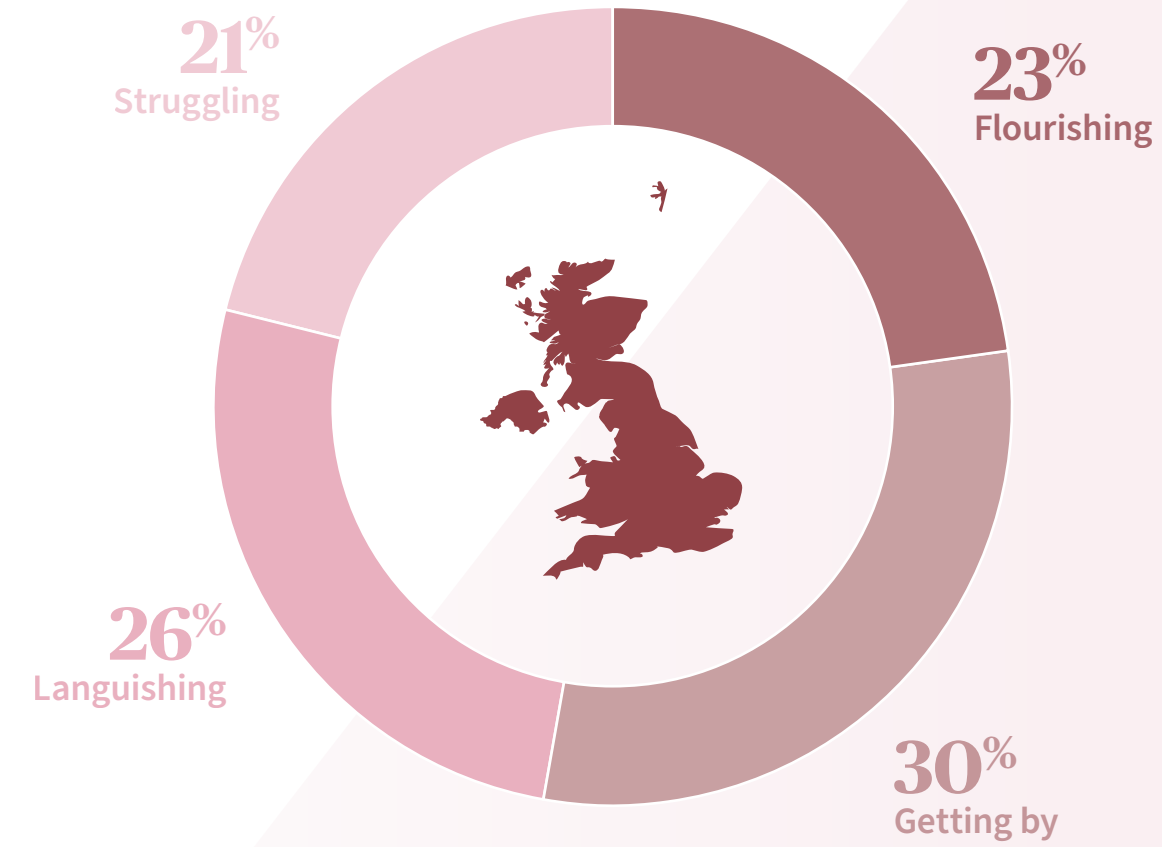
Thailand had the highest number of *flourishing* people and the least who were *struggling*. Its population recorded most life satisfaction for both men and women. Along with the Philippines, its people felt most able to take tough decisions now to improve their future prospects – a key element in good mind health. They had the greatest sense of being in control of their mental wellbeing. Thai women were also the most willing to step outside their comfort zone.

## Turkey



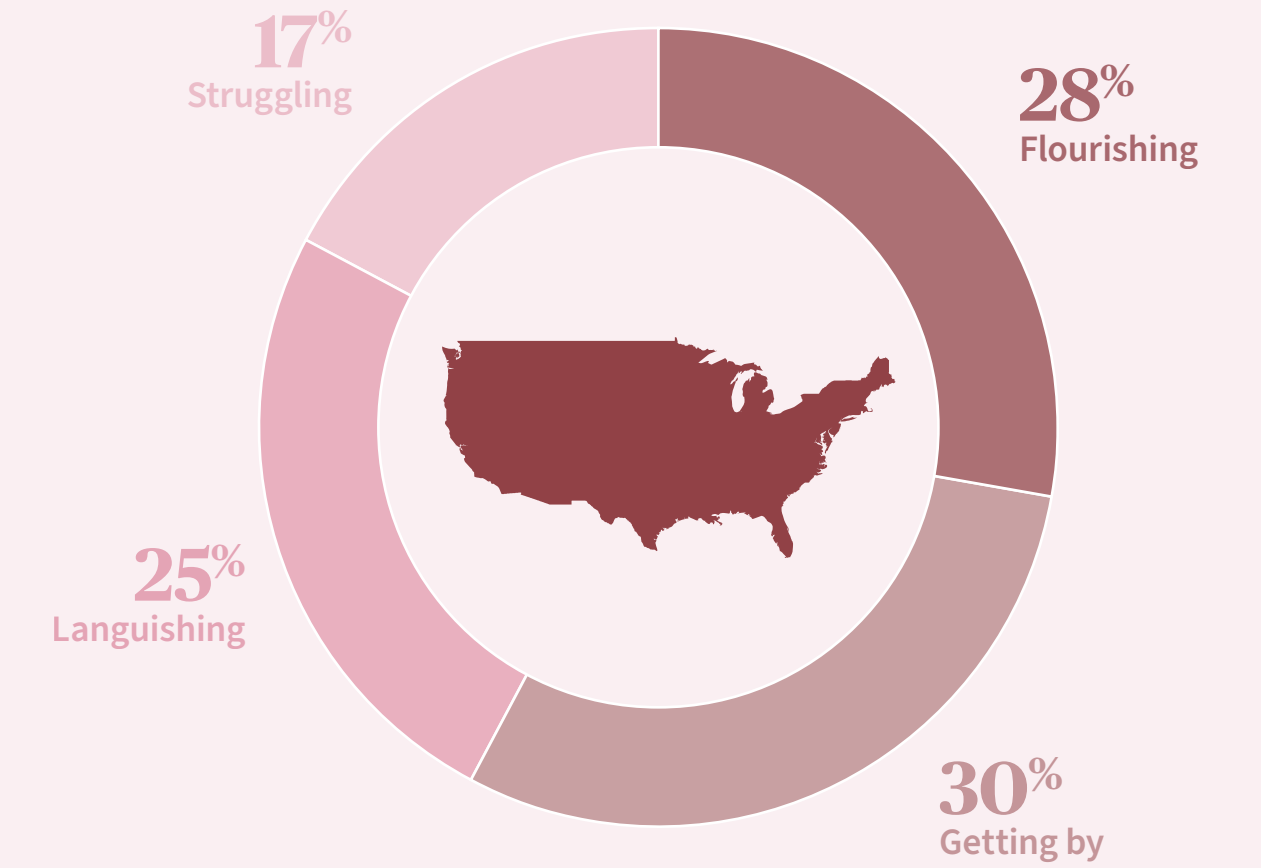
Among all countries and territories, Turkey recorded the highest incidence of stress and depression and, along with the Philippines and China, shared the most cases of anxiety. More people said they felt lonely in Turkey than anywhere else. Among countries who joined the study for the first time this year, Turkey was the only one to report a below-average percentage of people *flourishing*. Along with Japan, it was also one of only two countries where more women were happier than men. Turkey shared the highest number of people *languishing* with Italy.

## United Kingdom



Alongside France, the UK had the biggest gap between men and women *flourishing*. With France and Japan, the UK also shared the largest percentage increase of those *flourishing* since last year. Along with China, the UK had the highest percentage of symptoms of depression among the 11 countries and territories that were also surveyed last year.

## United States



With Italy, men in the US reported the joint-highest level of life satisfaction. The US was the joint-fourth highest country where income was considered to have the biggest impact on happiness. Alongside China, the US was also one of only two countries where more men than women were *languishing* and had the highest percentage of people reporting current mental health conditions. Overall, it also had the joint-smallest percentage of people who were just *getting by*. More women than men were considered to be *struggling* – by the largest margin in the study.

# 04 Improving mind health



# Agenda for better mind health

Most of us can do very little to change the world around us – generally, reducing inflation and tackling climate change are matters for governments and other international organizations. But, as our study shows, we *can* take action to improve our wellbeing and strengthen our ability to cope with difficult and adverse situations.

**S**ome of these actions are fundamental to better mind health – regular physical exercise and a healthy diet, for example, or developing close relationships and becoming more self-accepting. Often, these personal skills are enough to make the difference between just *getting by* and *flourishing*.

Below, we have set out further actions we can take as individuals, employers and policymakers in three key areas: to reduce the gap between men and women when it comes to mind health, to end our damaging addiction to technology and support employees in the workplace:

- It is clear there is a gap between men and women in terms of mental health. The reasons why are gradually becoming clearer. We need to raise awareness of this gap, among both men and women. At the same time, we must make sure there is adequate training in the workplace and the right rules and regulations to address current gender disparities in areas such as pay, promotions, and access to loans and business support.

- Tech addiction may affect younger people most, but it applies to all age groups. Possible actions include taking breaks from being online, spending more time away from our screens with friends and family, creating a clear demarcation between work and home, and ending the habit of “doom-scrolling.”
- As the AXA study shows, there are clear benefits for employers in promoting better mind health. Employers need to offer effective workplace support as part of broader employment benefits and understand the relationship between good mind health, a positive culture and performance. Managers need to give employees a greater sense of control over where and how they work, and make sure training fits each individual job, so employees have the right skills and don't feel overwhelmed.



# Mind health at AXA

At AXA, our aim is to help customers take a broad approach to healthcare that encompasses both their mental and physical wellbeing. We believe that open communication is key to this – in the past, discussing mind health was all too often impeded by stigma, causing it to be overlooked in many parts of the world.

**O**ur efforts to promote understanding include this AXA Study of Mind Health and Wellbeing, the third in the series. We will use the results to help strengthen our products and services, and to give us a clearer idea of clients' needs in this area. The study also dovetails with our *Know You Can* campaign, our commitment to be a partner to our clients, to help them feel more confident in their goals and support their long-term mental wellbeing.

## Managing mind and wellbeing online

AXA websites provide a wealth of information to help people understand mind health issues, offering practical advice on counseling, cognitive behavioral therapy, as well as how and where to get help. We also have a range of dedicated websites that put people in real-time contact with healthcare professionals:

### AXA – Global Healthcare

Members of AXA's Virtual Doctor service can book an appointment with a real physician on the phone or by video chat – at a time that suits them, from anywhere in the world. Mind Health connects members with a fully qualified psychologist for up to six telephone-based therapy sessions, no matter where they are in the world. Meanwhile, our Emotional and Wellbeing Hub provides a range of tools and resources to help people understand and manage their emotional wellbeing.

### AXA Belgium

Doctors Online offers video consultation, 24 hours a day, with a doctor or psychologist, free of charge. Our Back to Work service supports employees unable to work because of psychological or musculoskeletal illnesses.

### AXA France

AXA Partners launched its Angel teleconsultation and chat website at the beginning of 2021, giving clients online access to medical advice. Angel is also now available to other insurance companies as a service they can brand themselves.

### AXA Germany

AXA Germany's Meine Gesunde Seele (My Healthy Soul) website provides information on a range of mind health issues, along with an anonymous test for measuring stress. It also gives clients access to professional advice.

### AXA Hong Kong SAR

AXA Hong Kong and Macau provide all-round mental health support for their Employee Benefits insurance customers. These include an exclusive mind health network providing professional and tailored counseling, and an innovative digital one-stop psychological consultation platform named Mind Healer on Emma by AXA mobile app, to better support customers building up resilience by practicing mindfulness anytime, anywhere.

### AXA Italy

AXA Italy provides digital health services accessible anytime, anywhere through the MyAXA App and [lamiasalute.axa.it](https://lamiasalute.axa.it) portal, providing mind health services including a symptom checker, access to clinical research, online chat with pharmacists, a medical concierge and round-the-clock teleconsultations with physicians, specialist doctors and psychologists.

### AXA Spain

AXA Spain covers emotional wellbeing as part of its health products portfolio; this includes advice on psychological matters and nutrition (by telephone and video), as well as consultations with psychiatrists and hospitalization. AXA Spain also offers complementary health services, including a symptom checker, as well as mindfulness and yoga courses.

### AXA Switzerland

AXA Switzerland's WeCare provides companies and their employees with a complete range of health services, focusing on preventing absenteeism caused by mental ill health and promoting the overall health and motivation of employees. In case of illness, specialists from WeCare also support employees with their recovery and reintegration process.

### AXA UK

AXA Health's wellbeing hubs provide helpful content on a range of health topics. Our Employee Assistance Programme (EAP) supports mind health in the workplace, giving employees access to counsellors. The 24/7 health support line service for members provides round-the-clock access to medical professionals, such as nurses, pharmacists and midwives. In late 2022, AXA Health included a mind health self-assessment in its new client app.

### Investing in mind health

The AXA Research Fund supports academic research into health, as well as the environment, new technology and socio economics. The Fund currently has EUR 250 million committed to more than 700 research projects in 38 countries. To date, 25 mental health research projects have received support from the Fund, with total funding of more than EUR 10 million. These projects address mental health issues relating to age, stress, work and the COVID-19 pandemic.

### AXA employees

With 153,000 employees in 54 countries, AXA recognizes that its staff are a microcosm of the world at large, facing the same physical and mental pressures as the people they serve.

In 2020, we launched a global health and wellbeing program known as Healthy You, which offers employees a complete in-person or digital medical check-up depending on their age, an annual 'flu vaccination and the opportunity to participate in information and awareness days to prevent health-related risks, as well as critical illness cover and access to a second medical opinion. It also offers an employee assistance program in every geography, providing psychological support and guidance to those with professional or personal difficulties, accessible at all times.

Over the past three years, we have also launched several global campaigns intended to highlight available mental health support for employees and to normalize discussion of mental health issues to remove stigma and bias. At the same time, we are also increasing awareness of mental health across our workforce through education. More than 5,500 AXA managers have now completed our mental wellbeing training through LinkedIn Learning, and our Group Partner members (the company's top 50 leaders) participated in a Mental Health Leadership Program, designed in cooperation with Columbia University's Mailman School of Public Health, with twelve Partner ambassadors supporting our mental health strategy globally.

05

# Appendix



# Note on methodology

To determine the factors behind good mind health, we carried out extensive research, reviewing academic papers, government reports, and other publications relating to the physical, social and psychological aspects of mental health.

## Background

We chose to develop the AXA Mind Health Index because we want to redefine how people think about and achieve mind health. Good mind health, we believe, is the key to physical, social and financial wellbeing. The Mind Health Index, launched in 2022, is the first step to understanding what constitutes good mind health, in all its complexities.

## Defining mind health

Mind health includes our emotional, psychological and social wellbeing. It affects how we think, feel and act; it also determines how we respond to stress, how we make decisions and how we relate to those around us. Throughout this study, we have used the term *mind health* rather than mental health, mainly to avoid the misconception that mental health relates only to illness.

To determine the factors behind good mind health, we carried out extensive research, reviewing academic papers, government reports, and other publications relating to the physical, social and psychological aspects of mental health (see link to selected bibliography, page 32).

These factors are summarized below; they may relate to an individual's character, their responses or to their social interactions. Equally, they may relate to external factors – in effect, to the society in which an individual lives.

Factors relating to the individual:

- *Self-acceptance*: Willingness to accept personal attributes, both positive and negative
- *Pride in one's own achievements*: Relates to feelings of confidence and achievement
- *Meaning and purpose*: Having a meaning in life, strongly linked to emotional wellbeing

- *Resilience*: An individual's ability to adapt to adversity, setbacks or significant stress
- *Optimism*: Tendency to see positives in life
- *Self-efficacy*: Belief in one's own abilities
- *Challenge response*: Individual's response to life's challenges, both constructive and destructive

Individuals may respond to challenges in life in three basic ways:

- *Destructive response* – e.g., aggression, smoking or drinking more. These responses tend not to resolve underlying issues and are usually counterproductive to mind health.
- *Unhelpful response* – e.g., dwelling on mistakes, being overly self-critical. Such techniques tend to undermine mind health and wellbeing.
- *Constructive response* – i.e., focusing on solutions rather than problems and taking practical, rational steps to resolve issues.

There are other behaviors that may influence mind health, including:

- *Sleep*: Sleep disturbance can be a source of distress and cause mental ill health.
- *Nutrition*: Studies have shown a correlation between nutrition and mood disorders such as depression. Changes in eating habits, alcohol consumption and smoking may also cause problems.
- *Physical exercise*: Physical activity has been found to reduce symptoms of anxiety and depression. Regular physical exercise has also been linked to prevention of mental ill health.
- *Me-time*: Time out is fundamental to a proper life balance; it has been linked to positive mental health outcomes. Conversely, failure to take sufficient “me-time” can lead to burn-out, exhaustion and more frequent illness.

Factors may also relate to individuals' social interactions:

- *Social connectedness*: Maintaining social relationships tends to promote health and wellbeing in all ages. Loneliness, conversely, can be very destructive of mind health.
- *Emotional competency*: Skills relating to an individual's EQ (or emotional intelligence), such as self-awareness, self-regulation, and social awareness. Higher EQ scores have been associated with a better quality of life.
- *Attachment style*: Dynamics of an individual's relation to others, particularly when feeling distressed, in need, scared or under threat.

Clearly, an individual's mind health also depends on external factors, including:

- *Healthcare*: Effectiveness of a healthcare system to diagnose, treat or care for those experiencing mental ill health. Evidence suggests those with mental health difficulties face increased rates of physical illness and higher risk of premature death.
- *Stigma*: Stigma has a clear effect on those experiencing mental ill health and may actually worsen the condition.
- *Parenting*: Parenting is crucial to a child's early development – evidence shows a correlation between parenting and childhood behavioral and emotional problems. Parents' mind health may also be affected by their own perception of their parenting skills<sup>1</sup>.
- *Workplace*: Workplace is an important potential source of stress for those in employment – this stress may stem from a lack of control over workflow, inadequate support from managers, difficulties in professional relationships, and excessive demands, among others.

## Fieldwork and research

This report and the AXA Mind Health Index are based on a survey conducted in 16 countries and territories: Belgium, China, France, Germany, Hong Kong, Ireland, Italy, Japan, Mexico, Philippines, Spain, Switzerland, Thailand, Turkey, UK, and US. The following countries took part in the survey for the first time in 2022: Mexico, Philippines, Thailand, Turkey and US.

All fieldwork was carried out independently by Ipsos, based on representative samples, reflecting gender, age, region, occupation and market size.

A total of 2,000 respondents were surveyed in most countries or territories (30,636 in total), the exceptions being Thailand and Philippines, where 1,000 were surveyed. Respondents were surveyed through the Ipsos Access Panel. The AXA survey took place from September 5th to October 5th, though further research was carried out between October 26th and November 1st to include more data from under-represented population groups. For such Ipsos online polls, the margin for error is reckoned to be +/- 2.5 percentage points, with the exception of Thailand and the Philippines (where it is +/- 3.5 percentage points).

At the end of fieldwork, data was weighted to bring samples into line with the general population in each country (in terms of gender, age, region and occupation). All results in this report are based on weighted data.

<sup>1</sup> Please note that AXA did not include questions on parenting in the 2023 survey.

### Development of index and survey

Through our research, we identified factors potentially affecting mind health through reviewing the findings from over 200 scientific papers. From these, we made a selection (see above), based on criteria including whether the factor could be used as a reliable predictor for mental health or was “amenable to intervention.” These factors – or “constructs” – form the basis of our Mind Health Index and survey. Our model has three components: Positive actions, modifiers and outcomes (see also page 20):

- *Positive actions*: Including healthy lifestyle, resilience, preventative actions. These factors are both predictive of mental health and internal to the individual; they can be self-managed for improved mental health.
- *Modifiers*: Including attachment style, healthcare system, current and past mental health conditions. These are also predictive but relate to external or other personal factors.
- *Outcomes*: Including life satisfaction, happiness, anxiety, depression and current and past stress. These relate to mind health outcomes – the result of *positive actions* plus *modifiers*.

To compile our index, we score each component and sub-components between 0 and 100 (with 100 being optimal); the index is calculated as the average, also on a scale of 0-100. This allows us to group individuals into four categories as follows:

- *Flourishing* (score of >74%): This represents the pinnacle of mind health and shows good social, psychological and emotional wellbeing.
- *Getting by* (>61-74%): These individuals have some areas of wellbeing, but not sufficient to be considered *flourishing*.
- *Languishing* (>46-61%): Individuals who may feel unmotivated, struggle to focus and at risk of developing mental illness
- *Struggling* (<46%): Individuals who lack a sense of wellbeing and are likely to experience emotional distress and psycho-social impairment

### Testing and publication

We tested our model thoroughly prior to publication; tests covered the model itself, use of data, tolerances, as well as wording and relevance of questions. The Mind Health Index will appear annually to allow for comparison of results over time.

# Bibliography

AXA’s Mind health Index and survey is based on extensive research.

The full bibliography can be found at [www.axa.com/en/press/publications/synopsis-mind-health-index](http://www.axa.com/en/press/publications/synopsis-mind-health-index)



# Contact & acknowledgements

**For more information on our approach to mental health, please visit our website at [axa.com](https://axa.com)**

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## Follow us

We welcome feedback and suggestions on our report. You can follow us on:



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### Colophon

**Scientific design:** AXA Health UK

**Survey research and design:** John Lang & Associates, Smash Cloud, AXA Health UK

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