



# Being mind-healthy

Why good mind health is key to our  
physical, social and financial wellbeing

The AXA Study of Mind Health and Wellbeing in 2022



# Welcome

## to AXA's 2022 Study of Mind Health and Wellbeing.

In recent years, there has been increasing acknowledgement of the importance of good mind health to physical health and wellbeing. Mind health plays a crucial role in determining individuals' financial or social success and their ability to flourish, even in the most difficult circumstances.

In compiling this study, we've chosen to use the expression **mind health** – rather than mental health – as a way of further breaking down stigma and promoting the idea of emotional, psychological and social wellbeing.

Research shows the COVID-19 pandemic has had a major effect on people's mind health, particularly on frontline workers, those living alone or with pre-existing conditions. This report looks at the current state of mind health across 11 countries and territories in Europe and Asia. It examines how we react to stress, how we choose to diagnose mental illness, how mind health differs by age and gender – and what we can do, as individuals, to improve our sense of happiness and wellbeing.

Our study builds on a similar AXA mind health study published in 2020. It also marks the launch of the AXA Mind Health Index, which will allow us to monitor changes in mind health over time. Our goal for this Index is to support individuals, businesses, healthcare professionals and policymakers in their approach to mind health – to help them prevent illness and promote happiness and wellbeing. To find out more about our Index and the research behind it, see our Notes on Methodology, page 31.

# Table of contents



page  
**4**

**Foreword**  
by Antimo Perretta

page  
**5**

**Executive  
summary**



page  
**6**

**Survey  
findings**

page  
**15**

**AXA's Mind  
Health Index**



page  
**23**

**Country  
profiles**

page  
**28**

**Mind health  
at AXA**



page  
**31**

**Notes on  
methodology**



# Foreword by Antimo Perretta, CEO AXA Europe and Latin America, sponsor of the study

**COVID-19 has been part of our daily vocabulary for two years and continues to impact everything we do. The emergence of the fast-spreading Omicron variant toward the end of 2021 has forced some governments to impose new social restrictions, especially in Europe. While most are trying to avoid the full lockdowns seen during earlier waves of the pandemic, the massive spike in daily infections in December made some form of action inevitable. Once again, our lives at home, school, the workplace and most leisure activities are being overshadowed by this ongoing threat. The pressure of this on mental wellbeing has been enormous. During the pandemic, people have often been isolated, parents have had to juggle home-schooling and work; many have lost their jobs and income. At the same time, the activities they would ordinarily participate in to let off steam have no longer been available.**

The silver lining in this particularly gray cloud is that people have become more willing to discuss these issues. In many

countries, the stigma surrounding mental illness has been reduced, while empathy and compassion for others has grown. This study is part of AXA's contribution to those conversations. It's the largest we have ever conducted, canvassing opinions from 11,000 people across 11 European and Asian countries and territories.

The study reflects our commitment to address this important issue, too often neglected by governments and brushed under the carpet by fear and taboo. As insurers, we believe strongly that our duty is not confined to just stepping in when things go wrong, and providing the funds and assistance people need to pick up the pieces. When it comes to mind health, AXA is taking a holistic approach, focused on being a positive force for human progress, empowering people to identify and deal with problems long before they take a toll on their mental wellbeing.

This isn't only an issue for individuals. The cost to society of undiagnosed and poorly managed mental illnesses is

colossal. The Organization for Economic Co-operation and Development (OECD) puts the economic impact at up to 4.2% of GDP, with two-thirds of that figure due to low employment and lost productivity. In European Union countries alone, the OECD estimates the cost at over EUR 600 billion<sup>1</sup>.

Our study will be repeated annually to build a moving picture of our global mental wellbeing. It will assist individuals, companies, healthcare professionals and governments to monitor and act to improve mind health. It's backed by the full weight of AXA's global presence and more than two centuries of expertise in the protection market. We have an array of digital assistance offering advice and information, giving our clients constant real-time access to healthcare professionals.

The growing willingness of a majority of people to discuss mental health issues, particularly with children, suggests that mind health will have a growing place over the long term in the healthcare market.

People and businesses will invest more in it. We will see a shift toward prevention with people taking positive steps to be healthier and happier.

They will continue to access experts when they are unwell but, over time, we should see the conversation extend to investment in better mind health.

Our Mind Health Study has unlocked some valuable insights into the state of mental wellbeing. I am confident that future research, our own as well as others, will continue to empower us to flourish as individuals and communities.



A handwritten signature in blue ink, appearing to read 'A. Perretta'.

<sup>1</sup>Source: OECD: A New Benchmark for Mental Health Systems : Tackling the Social and Economic Costs of Mental Ill-Health  
<https://www.oecd-ilibrary.org/sites/4ed890f6-en/index.html?itemId=/content/publication/4ed890f6-en>

# Executive summary

**The AXA Mind Health Study is an assessment of the mental wellbeing of people across 11 European and Asian countries and territories. It will be updated annually to plot the mental wellbeing of populations over time, building a body of information that will offer insights into how best to tackle illnesses and promote maximum life satisfaction. These will be invaluable to individuals, health professionals, businesses and policymakers as they chart a course toward good mind health. Apart from comparing countries, it gauges a wide range of social groups – men and women, different generations, parents, employers and employees.**

The public is becoming increasingly aware of how important good mind health is in maintaining physical wellbeing. This growing awareness has been accelerated by the enduring COVID-19 pandemic, with many now believing the impact will be felt well into the future. On the plus side, this globally shared experience has helped sweep away some of the stigma and taboo that has for generations kept mental illness under wraps. There is now a wide recognition of the need to talk about these issues. The AXA Mind Health Study aims to

support this trend. Apart from identifying potential or actual mental ill-health, it also clearly suggests ways of dealing with the factors that will often lead to illness.

Our study results provide a detailed picture of how people fared mentally at the height of the pandemic and since, looking particularly at how they identified and remedied problems. We were interested to see how often healthcare professionals were called upon to help, the way illnesses were managed and what support public health services were able to offer. In some countries or territories, for example, self-diagnosis of mental illness via the internet was more common than formal medical evaluation, especially in Asia. This isn't always a matter of availability. We found that people often turn to family and friends for help. In many cases, people feel that even well-provisioned public health services aren't very well tuned to dealing with mental health problems.

The AXA Mind Health Index is being launched alongside our study. It is designed to distill our findings into a practical and useful format. It provides a way of assessing our current and previous states of mind based on the positive or

negative events around us. It also sets out the actions we can take to improve our situation, through diet, sleep and the way we connect with others, while also identifying factors affecting our mental wellbeing that we have little individual control over, such as healthcare provision or the current COVID-19 pandemic.

It identifies the key elements needed to avoid illness and promote good mind health, the need to forge strong relationships or find secure and fulfilling work. Above all, it shows the key part played by self-acceptance in reaching the very peak of mental wellbeing, being comfortable with who we are, at ease with our weaknesses as well as our strengths.

The past two years have been incredibly tough; the pandemic has taken its toll on both individuals and on society as a whole. But there are reasons to be optimistic. We are more aware now of the importance of mind health and the simple, everyday actions we can take - like healthy eating and regular exercise - that will help protect our long-term wellbeing.

## Key highlights from our study

- Over one-third of people say the pandemic boosted their ability to deal with difficult situations.
- People often turn to family and friends for help rather than healthcare professionals.
- Less than half of those surveyed said they had felt happy or experienced joy in the past year.
- Workers offered support by their employers are twice as likely to flourish as those without support.
- One-third of those surveyed were just getting by; fewer than a quarter could be categorized as flourishing.



# 01 - Survey findings





# Survey findings

It has been two years since the World Health Organization (WHO) declared COVID-19 to be a pandemic. Despite often harsh preventative measures and the remarkably swift development and roll-out of new vaccines, the disease remains with us and continues to take a heavy toll. As such, it’s a key factor in AXA’s Mind Health Study, with mental wellbeing considered in almost every country to be the second-biggest casualty of the pandemic behind the economy

Against the grim backdrop of the pandemic, there are some positive elements. According to our study, 35% of people claim the pandemic has made them more mentally resilient, improving their ability to face big challenges. It has also pushed mind health issues to the fore. All too often, in the past, stigma and social taboos have prevented people from admitting they need help. COVID-19 has gone some way toward changing that. The unprecedented, global nature of the pandemic means everybody has been affected by it to some degree and can relate to its psychological pressures. Aside from the fear of catching the disease and the trauma that may bring are the many ways it has disrupted

our daily lives – adapting to working from home, temporary or permanent unemployment, lost income, school and university closures, restrictions on social interaction. As a result, there is a growing understanding of the need to discuss mental health and a greater empathy toward those who are struggling to cope. Our study shows that parents want to involve their children in this conversation and to explore ways of supporting the mind health of future generations.

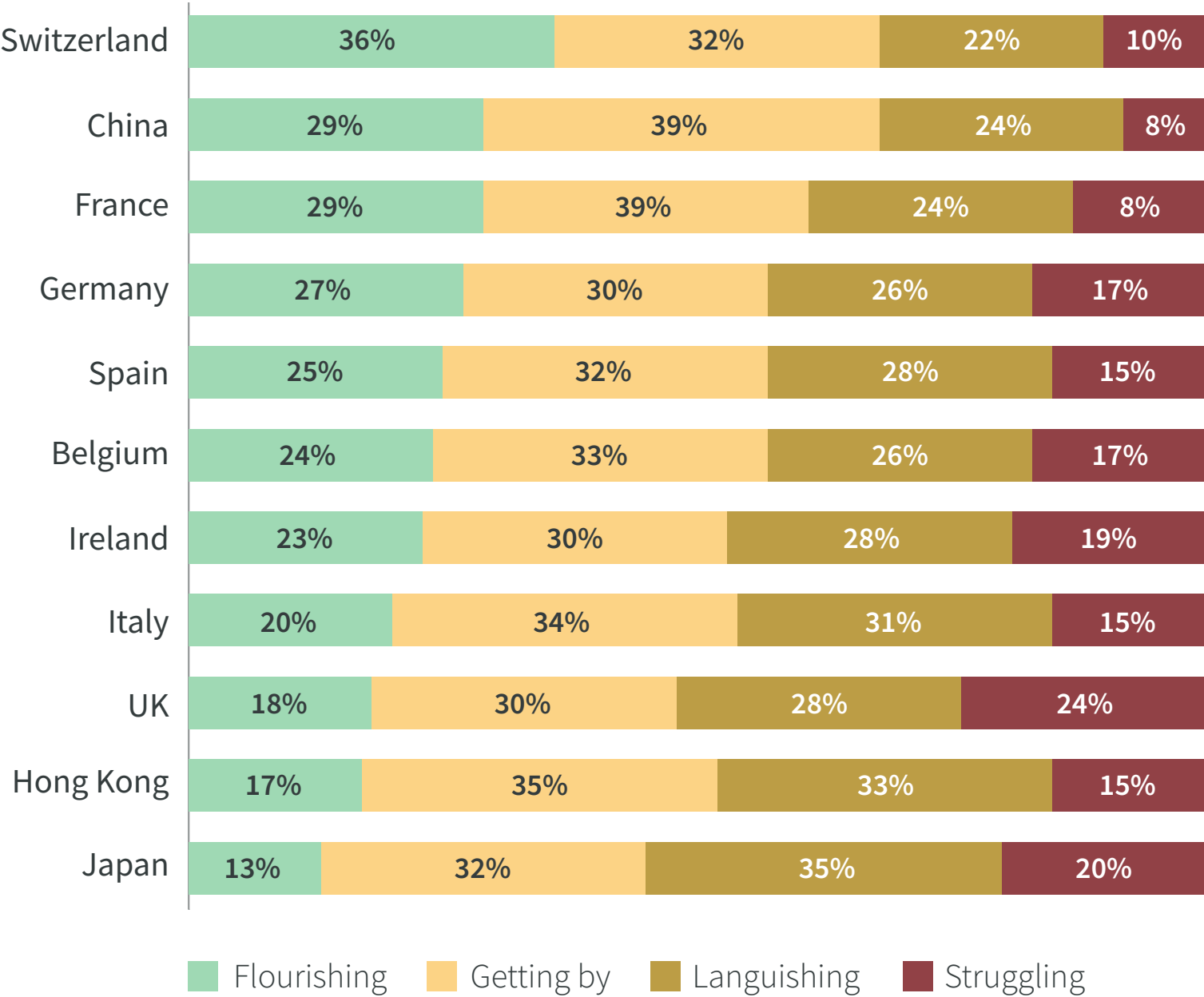
The information gathered here has helped us to construct the AXA Mind Health Index, a measuring tool used to assess the current mental wellbeing of individuals, communities and countries, pinpointing areas of weakness and outlining ways these can be addressed (see page 16).

## Most people are just getting by

AXA commissioned Ipsos to poll 11,000 people aged between 18 and 75 in 11 European and Asian countries and territories. These included France, the UK, Germany, Spain, Italy, Ireland, Belgium, Switzerland, China<sup>2</sup>, Hong Kong and Japan. Depending on their responses, people were ranked in four mind health bands, from flourishing at the top, through getting by and languishing to struggling at the bottom.

Our study found the largest proportion of people were just getting by, counting for one-third of those questioned. These were people who had some sense of wellbeing, but not enough to say they were flourishing. Less than a quarter hit that flourishing pinnacle. This is true across most individual countries apart from Switzerland where an impressive 36% of people were classed as flourishing.

From struggling to flourishing by country



<sup>2</sup>Please note that all references in this report to ‘China’ relate to mainland China, excluding Hong Kong.

Joy and stress

From a range of factors that might bring joy or stress, from the pandemic through job security, finances, social life and family, none in our study was either fully positive or negative. The pandemic, with its consequent lockdowns and the impact on the economic and political situation, was the biggest source of stress. Over half of respondents cited its negative impact. Views of financial security and social lives were predominantly negative, but by a much smaller margin. Perhaps more surprisingly, given the restrictions imposed by governments during much of the health crisis, there were several areas where joy outstripped stress. Family life was the main beneficiary while people were also buoyed by their new-found resilience and coping skills. Many found pleasure in working from home and in improving their physical health.

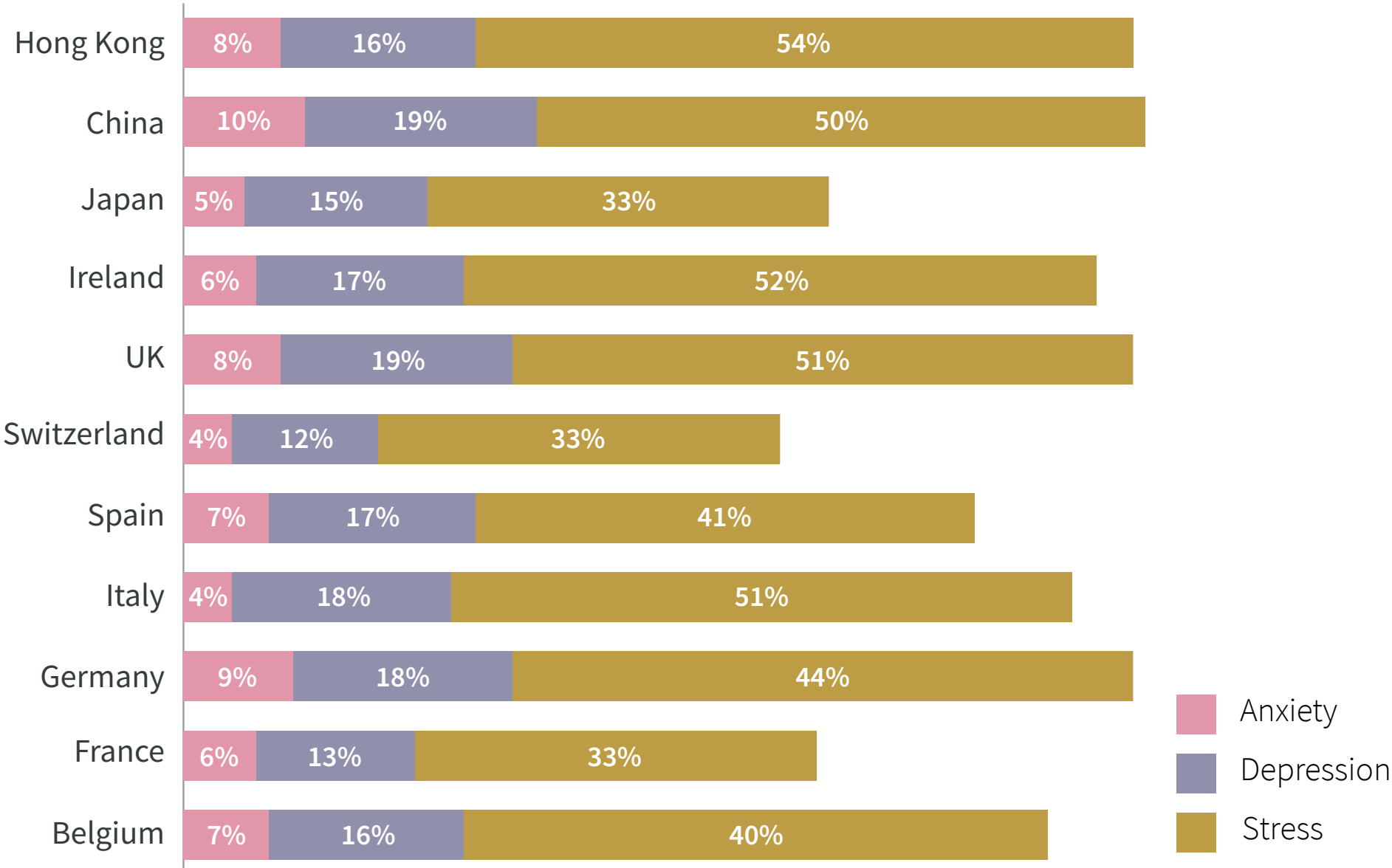
Even with these sometimes positive aspects, stress levels remained troublingly high in several countries or territories. In Hong Kong, Ireland, Italy and the UK, over half the study group said they were experiencing stress. Though stress isn’t classed as a mental illness, it can be a step along the road to anxiety and depression. Stress usually stems from an identifiable source – perhaps job insecurity or

financial worries – and will disappear if these pressures are removed. Anxiety and depression are more deep-rooted and may not be helped by the removal of external pressure. Depression is less prevalent than stress, but the numbers are still alarmingly high. China and the UK head the list for depression, where just under one-fifth of those surveyed were affected by it. Rates for Italy and Germany were not far behind.

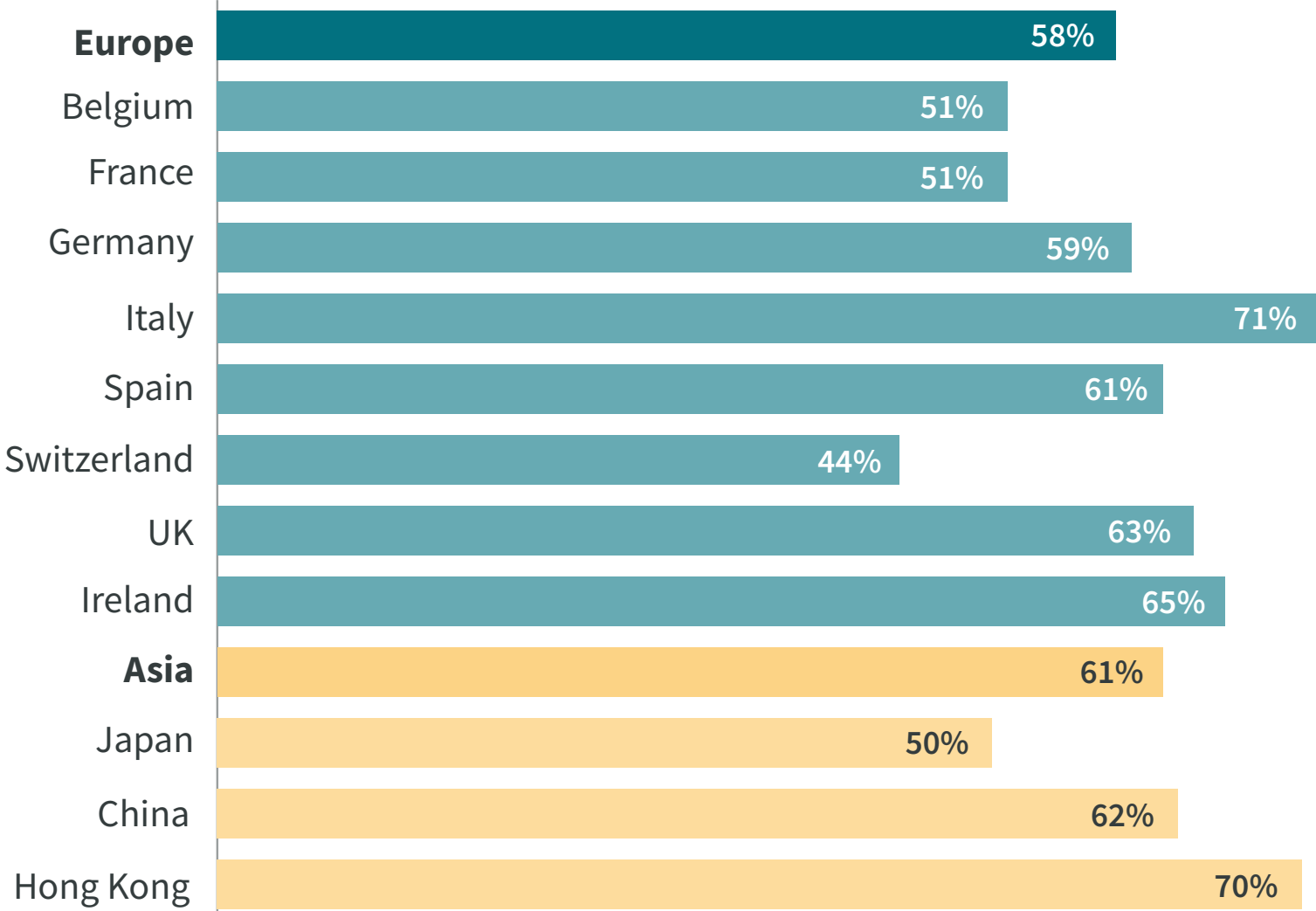
Over half of those surveyed said they had experienced high levels of stress in the last year, rating it above six on a scale of zero to 10. Less than half said they had felt happy, experienced joy or felt they were able to develop as a person.

Narrowing it down to how they fared in the week before being interviewed, over half said they experienced symptoms of

Prevalence of anxiety, depression and stress among survey respondents



Percentage of respondents finding it hard to ‘wind down’ in the week before the survey



depression and anxiety, felt low or agitated and found it hard to wind down. These symptoms were above average in Italy, Ireland and the UK. Asian countries were found to be under slightly more stress than Europe, particularly in Hong Kong.

Across our study, those optimistic about the future outweighed pessimists by 43% to 32%. The number of optimists was above average in Switzerland, Ireland and Spain.



## Happy or unhappy at work

**The workplace plays an important role in any assessment of community-wide mental health, being a possible source of problems but also potentially a useful tool for promoting wellbeing. It benefits both employees and employers if people feel supported at work.**

When workers feel unduly stressed, inefficiency and absenteeism are bound to rise, potentially affecting a company’s financial performance. Even in a low-stress workplace, it makes sense for businesses to help employees deal with issues they may face outside.

The WHO has highlighted the importance of monitoring and minimizing stress at work, particularly in periods when businesses are transforming. Workers who are stressed, it believes, are more likely to be unhealthy, poorly motivated, less productive and less safe at work. Moreover, their organizations are less likely to be successful in a competitive market<sup>3</sup>.

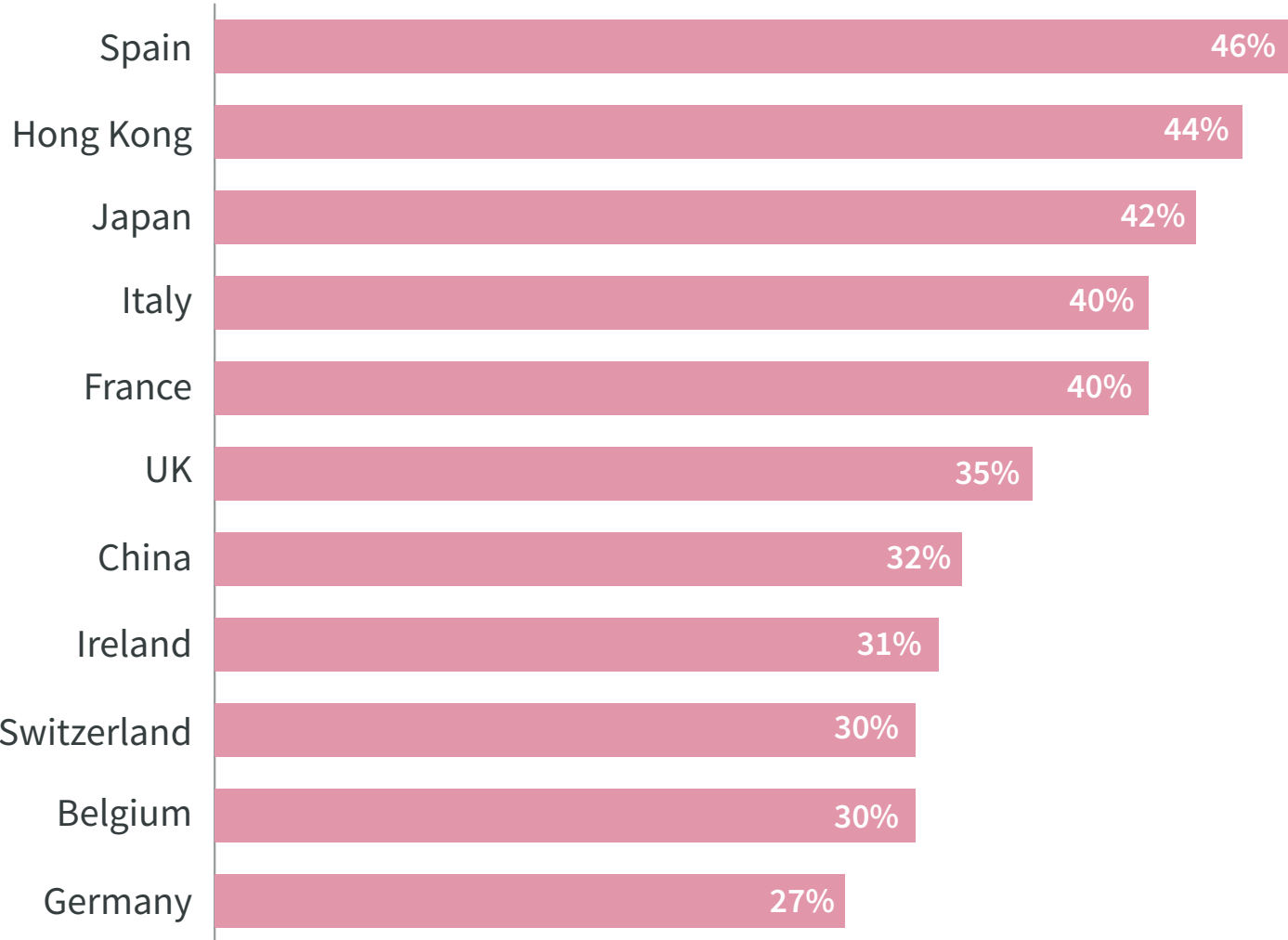
Our study results suggest the approach to promoting mind health in the workplace is patchy at best. A high number of people admit to feeling uncertain about their career prospects. This was most pronounced in Spain and Hong Kong

where almost half said they were insecure at work. Recent history may play a part in this. Spain was one of Europe’s hardest hit countries in the banking crisis of 2008, when unemployment rose sharply. By contrast Germany, the EU’s largest economy, suffered fewer economic problems and just over a quarter of Germans surveyed said their career prospects were uncertain, the lowest of all the countries or territories included in our poll.

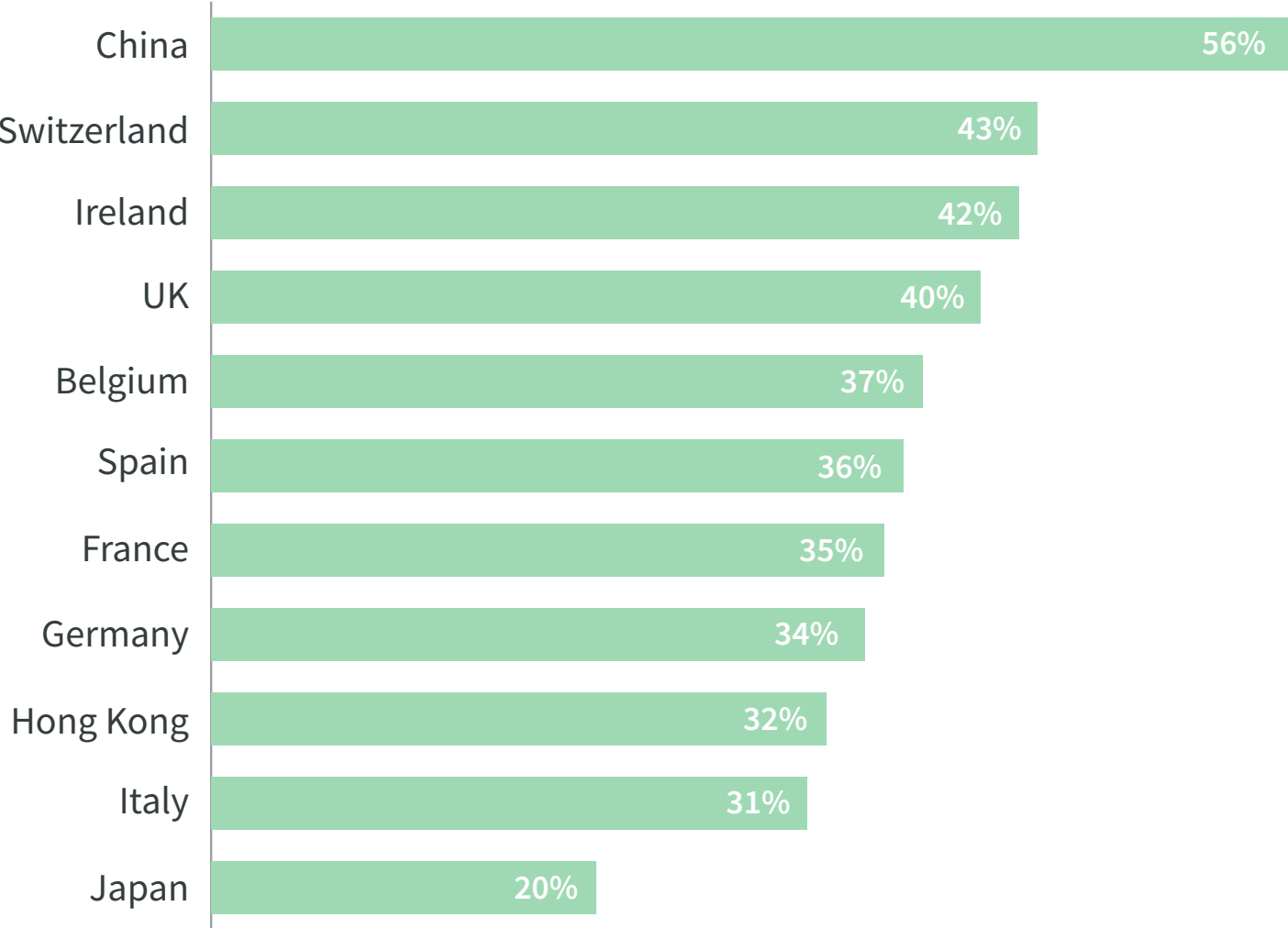
Overall, despite relatively high levels of depression, Chinese employees said they were more content at work than people elsewhere. They scored more highly than any other country for having a positive workplace culture, were more likely to have a good work-life balance and felt better supported by employers. Those working for employers who were supportive of mind health were twice as likely to flourish as those who didn’t.

Fewer in Hong Kong and Japan claimed to have the right work-life balance than anywhere else apart from Germany, and they had the smallest number of people who said their workplace culture was positive.

Percentage of respondents uncertain about their career prospects



Percentage saying their employers offer good mind health support



<sup>3</sup>Source: World Health Organization [www.who.int/occupational\\_health/publications/en/oehstress.pdf](http://www.who.int/occupational_health/publications/en/oehstress.pdf)





**Stephen Bevan**  
(Head of HR and Development,  
Institute of Employment Studies)

Stephen Bevan from the Institute of Employment Studies says that, though there are signs the stigma surrounding mental illness is declining, it still prevents many sufferers from coming forward.

As such, it complicates attempts to combat mental health problems in the workplace.

“Cultural differences have a big impact,” he says, with some countries making more progress than others. “Having looked at data on mental health from Europe and Asia recently, there is an issue around stigma and disclosure, even in anonymous surveys.”

Having problems with mind health still isn’t considered an acceptable reason for taking time off work in some parts of the world. Even in the UK, where Stephen says work culture is more enlightened, there are still employers who regard taking care of mind health as pandering or weak.

“Over the last few months, we talked to the very senior manager of a large organization who thought stress at work was better for productivity than any wellbeing profile,” he says.

Many employers don’t feel their duty of care goes beyond adhering to basic health and safety laws obliging them to reduce the risk of their employees being physically harmed at work.

“Quite a lot of employers in some parts of Asia, and in some parts of Europe as well, don’t think it’s anything to do with them. You know, their attitude is: you leave your health problems at the door,” Stephen says.

On the plus side, attitudes are changing, particularly in large multinationals, which realize taking care of their employees’ mind health can give them a competitive edge. What continues to be problematic is the sort of approach they take.

“One of the most disappointing things is that, though increasing attention is being paid to mental health at work, there’s evidence that most of what employers do is incredibly weak,” he says.

Things like head massage, pedometer challenges, mood-tracking apps, gym membership or healthy eating options in the canteen are of dubious benefit.

“Most of these make no difference at all. Employers tend to measure only how many people use them and not whether their health has improved,” he says.

What’s often needed is a systemic improvement in office practices, particularly in the quality of management.

“The things that do make a difference are having a good manager, having lots of control and autonomy and variety and discretion in your job. Obviously, you’re not going to get access to that type of work unless you’ve got a good line manager who understands that enriching your job not only helps you with your mental health, but also helps with your performance and productivity,” he says.

This can be achieved to some extent even in low-skilled jobs that are repetitive and unchallenging by creating opportunities for workers to use their initiative.

“In a study of the Engineering Employers’ Federation in the UK a couple of years ago, looking at the high-performance work practices in engineering, we found that actually very few companies in engineering thought very much about mental wellbeing. Those that did gave people a lot of control over their jobs and an ability to rotate around different tasks, and the ability to stop the production line if they saw something wrong,” he says.

“They could sustain higher performance for much longer because they actually felt that they were working in parallel with the work process rather than being constrained by it. So, discretion, autonomy, variety and control, all those things have been shown repeatedly to make a big difference, not just to people’s wellbeing, but their productivity.”

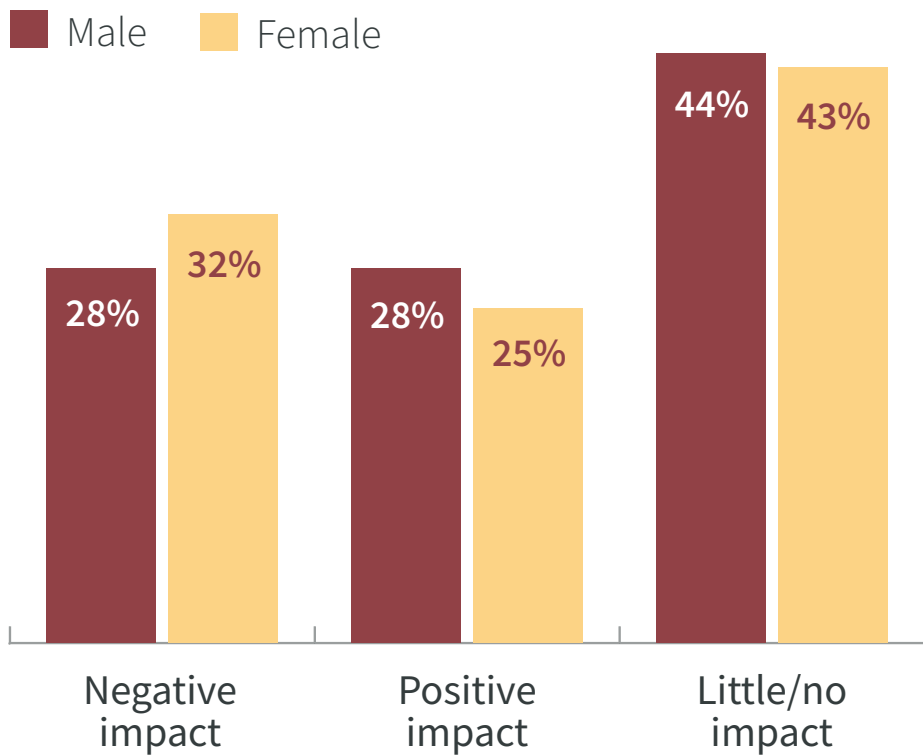
“Attitudes are changing, particularly in large multinationals, which realize taking care of their employees’ mental health can give them a competitive edge.”



# Mind the gender gap

Men fared better than women across most of our study. Even where results were largely positive, women lagged behind men. This is often because women tend to have more financial concerns than men and are more likely to be in insecure or low-paid jobs.

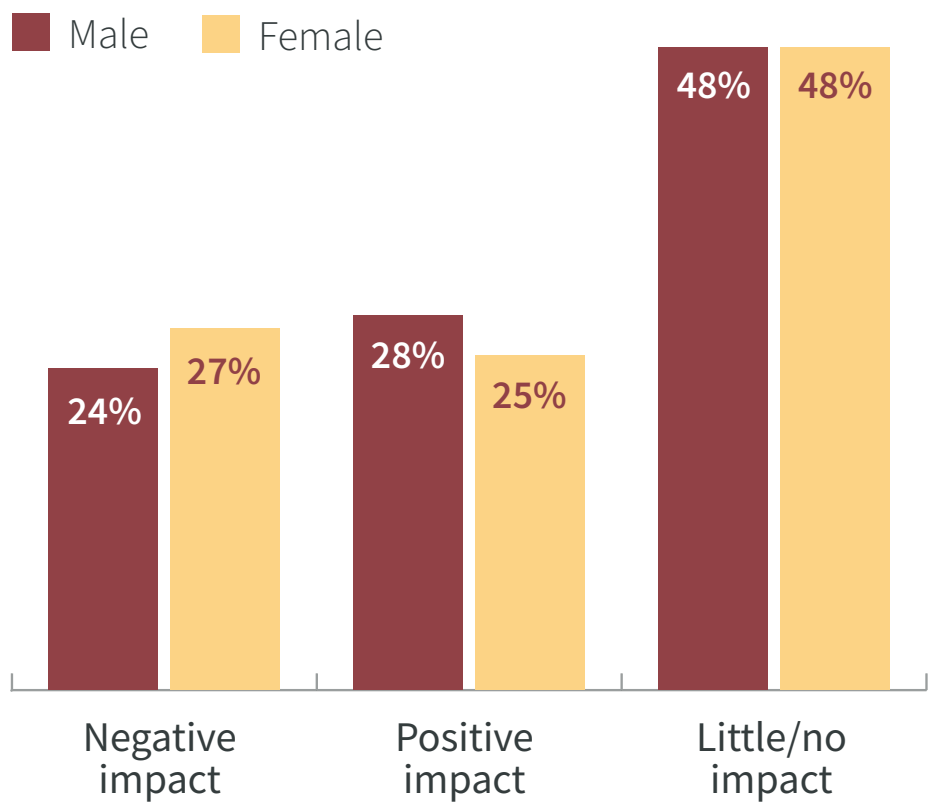
## Impact of financial security (or insecurity) on wellbeing



As such, job and income security has been more of an issue for women than men. More women lost their jobs or were put on reduced hours because of the pandemic. Those in work earn less on average – just 77 cents to every dollar paid to a man<sup>4</sup>.

More typically, women work in sectors hardest hit by the pandemic, including schools, healthcare and hospitality.

## Impact of job security (or lack of it) on wellbeing

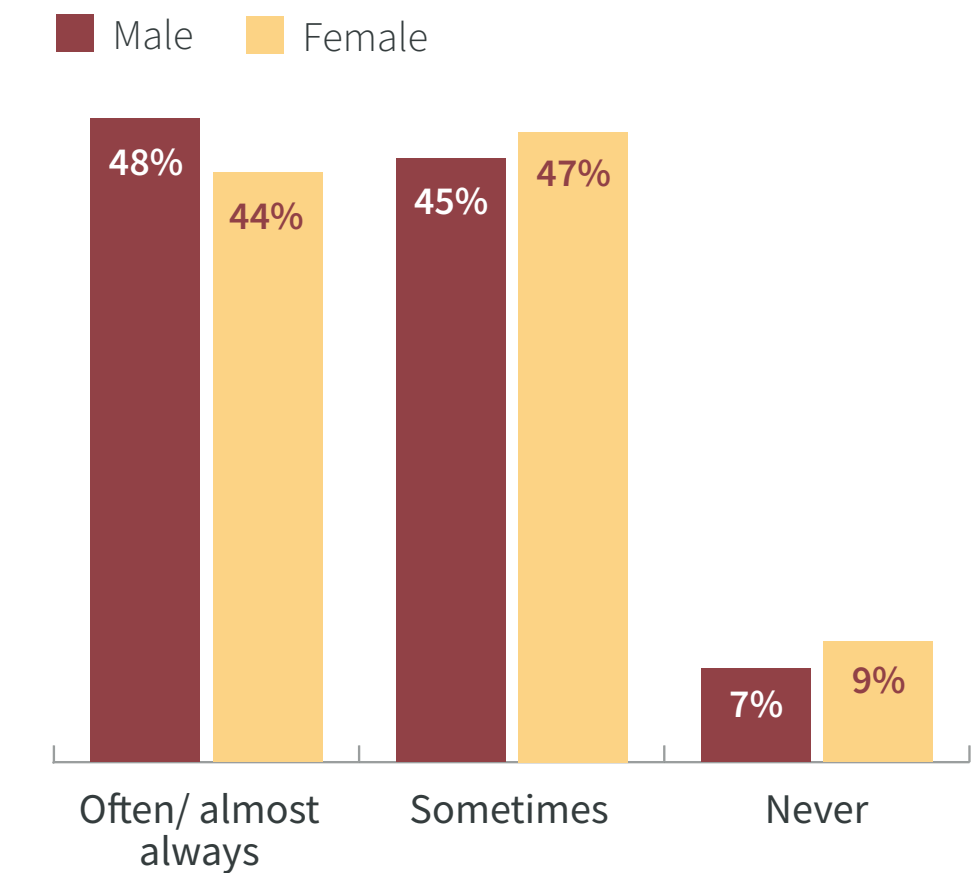


Though a majority of men and women felt family life had been either a positive or at least neutral contributor to their wellbeing in the last year, within the minority who said it was negative, women outstripped men by a 30% margin. As highlighted in a previous AXA report<sup>4</sup>, this may be due to women being more likely to take responsibility during the pandemic for

their families’ wellbeing, juggling home-schooling, work and domestic chores.

All this has a clear impact on the ability of women to take care of their own mental wellbeing. They have less me-time than

## Percentage taking time out for themselves (by gender)



men, do less physical exercise and are more likely to dwell on the negative when things go wrong, making it harder for them to recover from mental health pressures.

Adding to these issues is a lack of faith among women in the ability of public health services to treat mental illnesses. Perhaps for this reason, women are more likely to shun healthcare professionals and turn instead to close friends and relatives in times of stress.

These constraints may indicate why, overall, women showed less self-acceptance than men, and less faith in their own abilities – both important elements for people to flourish.

The relative difference between how men and women responded in our survey doesn’t necessarily mean men don’t experience severe distress. Research has shown that, while women are more likely to report symptoms of anxiety and depression, men have higher overall rates of suicide<sup>5</sup>. This may be because men don’t disclose their mental health issues in the same way as women. A report in the American Journal of Men’s Health suggests inadequate surveys into men’s experiences and a subconscious tendency for health professionals to overlook male distress may lead to underestimates of depression and anxiety among men<sup>6</sup>.

<sup>4</sup>Source: On the front line - the global economic impact of COVID-19 on women (AXA 2020)  
<sup>5</sup>Source: Comprehensive Psychiatry. Why women are less likely than men to commit suicide. [www.sciencedirect.com/science/article/abs/pii/S0010440X98900578?via%3Dihub](https://www.sciencedirect.com/science/article/abs/pii/S0010440X98900578?via%3Dihub)  
<sup>6</sup>Source: American Journal of Men’s Health [www.ncbi.nlm.nih.gov/pmc/articles/PMC5734543/](https://www.ncbi.nlm.nih.gov/pmc/articles/PMC5734543/)





**Marion Rouault**  
(Researcher, Ecole Normale Supérieure, Paris)

The AXA Mind Health study shows that in many areas women face more challenges to their mental health than men. It’s harder for them to flourish; they risk greater financial hardship, have lower salaries, are more often in insecure employment – or unemployed – and get less down-time.

These issues existed before COVID-19, but contributed to many women struggling more than men with lockdowns and other restrictions when the pandemic hit.

Marion Rouault, who leads a project on self-confidence and mental health at the Ecole Normale Supérieure in Paris, says there are myriad possible reasons for this. One is that women are likely to shoulder more domestic responsibilities than men, home-schooling their children or taking care of elderly relatives.

Marion says that, though stereotyping plays a part, it’s probably more often a question of finance.

“With jobs, for example, if there is a decision to make, men typically earn more money on average, so it would make more financial sense for the woman to stay at home with the kids. Therefore, it’s a consequence of structural inequalities that predate the pandemic.”

In this way, COVID-19 forced some women to assume roles more typical of earlier generations. Marion is confident progress made by women over several decades in escaping the home and having more control over their lives won’t be lost. The pandemic has been a setback, however. “When environmental conditions become a bit harder, you are more likely to see inequalities increase again,” she says.

Studies suggest the stereotypes that often dent women’s self-confidence and make it harder for them to flourish mentally develop in early childhood.

“In one study, children aged around 11 to 12 years old were given a small exercise that was described as a drawing test for some and a mathematical test for others. The exercise was always the same one. Only the name changed. Girls did better

when the exercise was labeled as drawing and boys did better when it was presented as mathematical, even if their overall performance was the same,” she says.

These results may be interpreted as girls simply having less confidence in their ability to deal with a mathematical test than one that involved drawing. Unchecked, this disparity will increase over time.

“If you perform better, you’re going to get positive feedback and feel more successful, further boosting your confidence,” Marion says.

Even babies aren’t immune from social influences that shape sexual inequality.

“There have been studies showing how differently adults engage with baby girls compared with baby boys – the sort of toys they’re offered, for example,” she says. “These forms of stereotyping aren’t only linked to gender disparities. They’re factors for minorities too.”

Our study shows how self-confidence is fundamental to the notion of flourishing. At the other end of the scale, lacking confidence

is characteristic of people showing symptoms of certain mental illnesses – disorders such as anxiety and depression.

“People who are highly confident are more resilient to challenges and they put more effort and resources into the pursuit of their goals. Having self-confidence is usually associated with feeling more in control, knowing that with effort things can change,” says Marion.

Likewise, those who have too little self-confidence are less inclined to try very hard or invest the resources needed to build the sort of life they want. Fortunately, intervention can help.

“These factors are observed at a very early age but are not completely rigid,” Marion says. It is possible to build self-confidence and counteract early negative stereotyping. “The formative years are an important time for offering positive feedback and encouragement.

“Of course, striking the right balance is important,” she says. “It has to be well calibrated. It’s not good being overconfident either. People need good reasons to be confident and accepting of themselves if they make mistakes.”

“People who are highly confident are more resilient to challenges and they put more effort and resources into the pursuit of their goals.”



## Youngsters seen as most affected by pandemic

In Europe, children and teenagers were identified as the most affected mentally by the pandemic.

Under 18s weren’t surveyed so this response came from older age groups, suggesting an awareness by older people of the impact of the pandemic on the younger generation, identifying an area where action now would support better mind health in the future. There were a couple of exceptions, with France and Switzerland saying 19 to 29-year-olds were hardest hit, while Belgium and all three Asian countries and territories reckoned every age group suffered equally. The importance of supporting younger generations is acknowledged by parents, with the majority in all countries believing mental health should be discussed with children.

Perhaps most interestingly, the people who came through as being most affected by the pandemic – rather than those who were perceived to be – were in the 25 to 34-year age group.

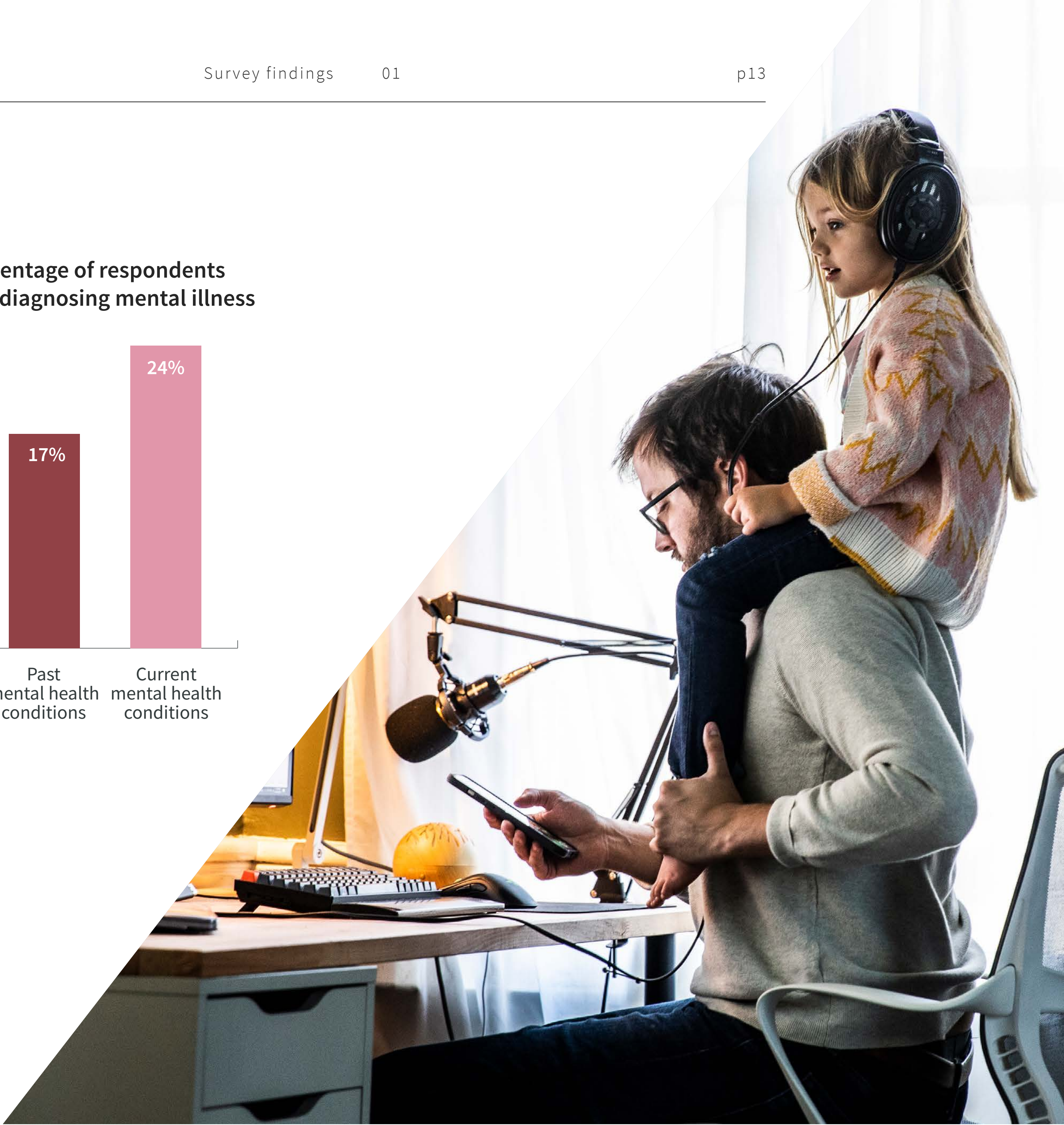
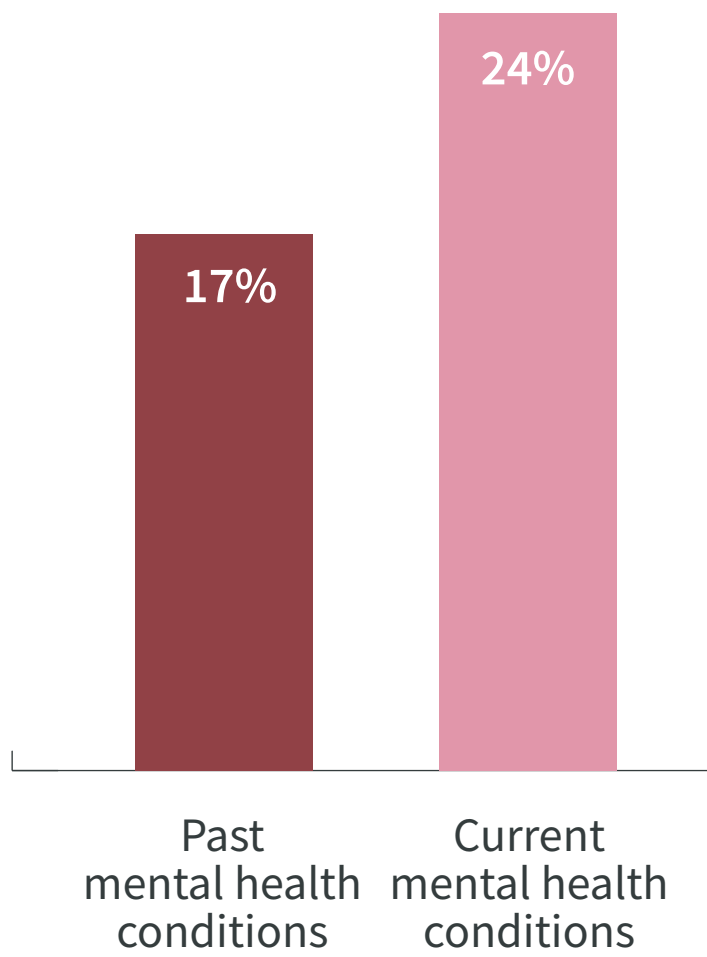
## Dealing with mental illness

The quality of healthcare is critical to the future happiness of those who become mentally ill. Those who have been diagnosed with illnesses in the past are more likely to experience ill-health again in future.

Of those surveyed, just over a quarter said they were experiencing mental health problems or had experienced them in the past. The most common illnesses were depression, anxiety, phobias or post-traumatic stress disorder (PTSD) – to a lesser degree, there were also eating disorders, substance abuse, obsessive compulsive disorders, schizophrenia and related bipolar illnesses.

While mental illnesses are still mainly diagnosed by healthcare professionals, there is some indication of a shift toward self-diagnosis via the internet.

Percentage of respondents self-diagnosing mental illness





## Dealing with mental illness (continued)

Those who are currently being treated showed a slightly higher proportion of self-diagnosis than those who had been ill in the past. Between the two groups there was a corresponding decline in the number of mental illnesses diagnosed by General Practitioners (GPs) or family doctors. This could be at least partly due to restrictions on in-person medical visits during the pandemic or because people were more nervous about going to consulting rooms. Self-diagnosis of current illnesses was strongest in China, Hong Kong and Italy, where it outstripped diagnosis by psychologists, psychiatrists and GPs.

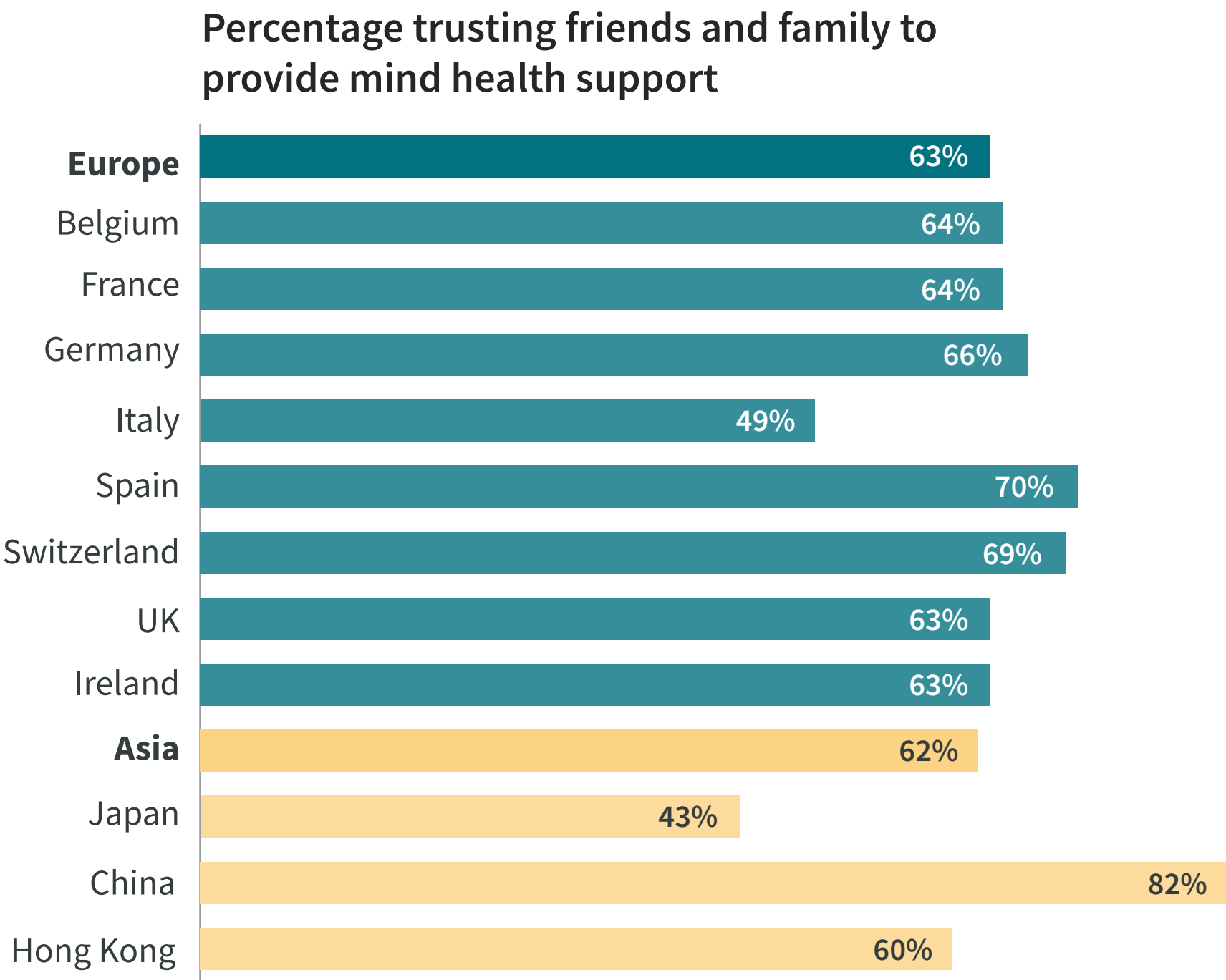
The quality of public healthcare could be a factor too. Even countries or territories with well-funded and efficient services aren't always considered to be proficient at tackling mental illness. Only 38% of those surveyed believed their local health service was up to the mark. China and Switzerland were well above average at 65% and 58%, respectively. The Swiss and Chinese were among those most likely to depend on family and friends if they became ill.

The confidence Chinese people have in their public health services appears to be at odds with their willingness to self diagnose. This may be because of the relatively low number of mental healthcare professionals in China. In 2015, China's State Council launched an ambitious plan to double the number of psychiatrists to

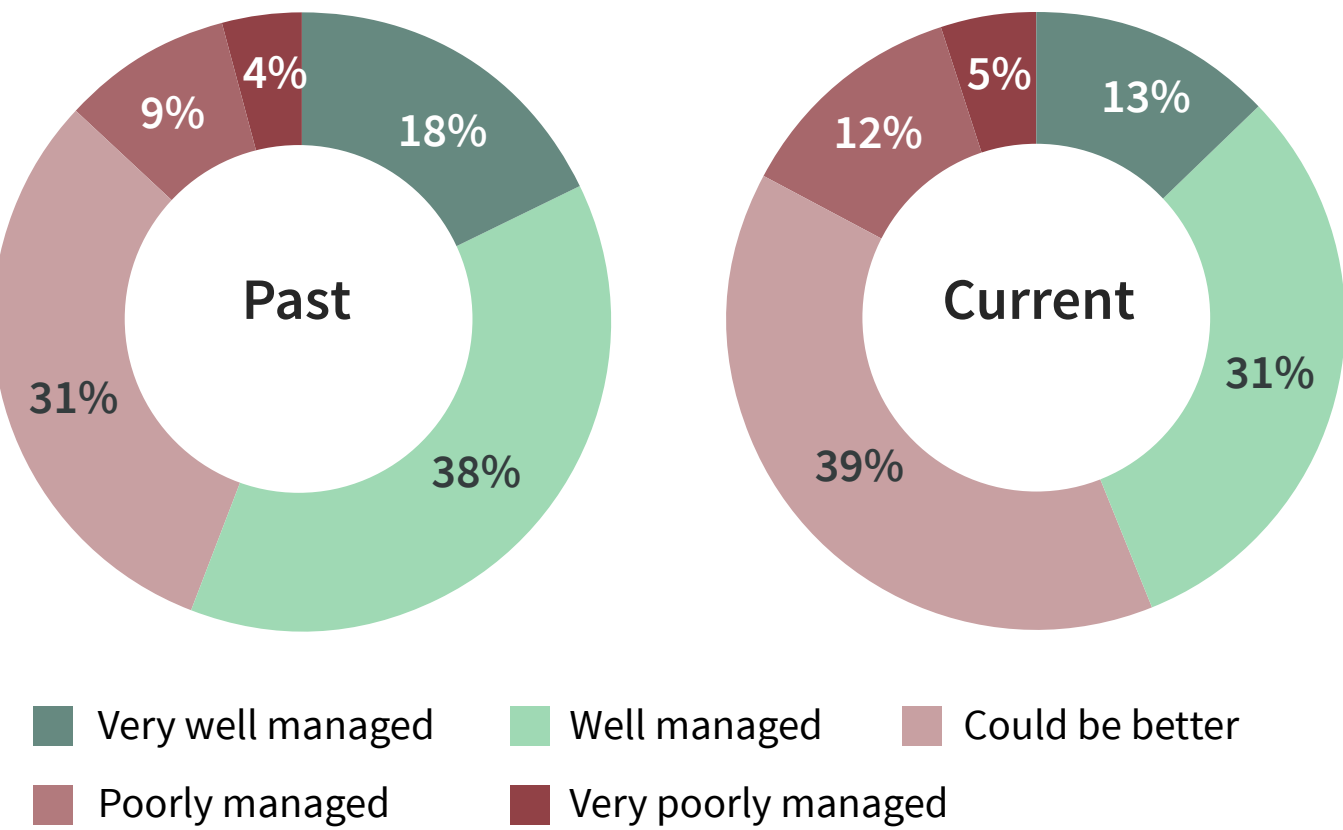
40,000 by 2020. This would still represent only 28 psychiatrists for every 1 million people. Social prejudice may also be a reason so many seek the anonymity of the internet – though half of those polled in our study in China said they believed stigma had declined during the pandemic.

Over half of those with previous mental illness say it was well managed, but this figure falls below the halfway mark for those who are ill now.

This difference is possibly because it's harder to draw conclusions for current illnesses as they are still being treated. The quality of care is vital in propelling those with mental illnesses toward a brighter future. Our study shows people whose illnesses are well managed stand a good chance of achieving the same levels of happiness as those who have never experienced mental illness.



### Management of past and current mental health conditions







# 02 - AXA's Mind Health Index



# AXA’s Mind Health Index

AXA has developed a Mind Health Index to help assess mental wellbeing, identifying potential problems before they become serious and showing people how to lead more fulfilling lives. AXA wants to be a positive force for human progress, empowering people to overcome obstacles – both mental and physical – by taking positive action, such as being physically active, socializing more or being more accepting of their own faults or limitations.

AXA’s Mind Health Index has been developed in response to growing public awareness of mental health issues and their impact on physical wellbeing. This trend has been accelerated by the pandemic and the mental pressures that come with it. Aside from the obvious risk of contracting COVID-19, people have faced increased isolation from family and friends, job losses – either temporary or permanent – and their consequent financial impact, to name but a few.

Alongside public awareness is a willingness to self-diagnose, particularly via the internet. In our study, just under a quarter of those who said they are currently experiencing mental illness had diagnosed

themselves. This points to strong potential demand for online health tools, especially in areas where good public healthcare services are lacking.

The pandemic has encouraged people to talk about how they feel, breaking down stigma and social taboos that often caused them to clam up in the past, making mental ill health harder to diagnose and treat. As a result, people generally are now keener to seek help when problems arise

## Lifestyle choices

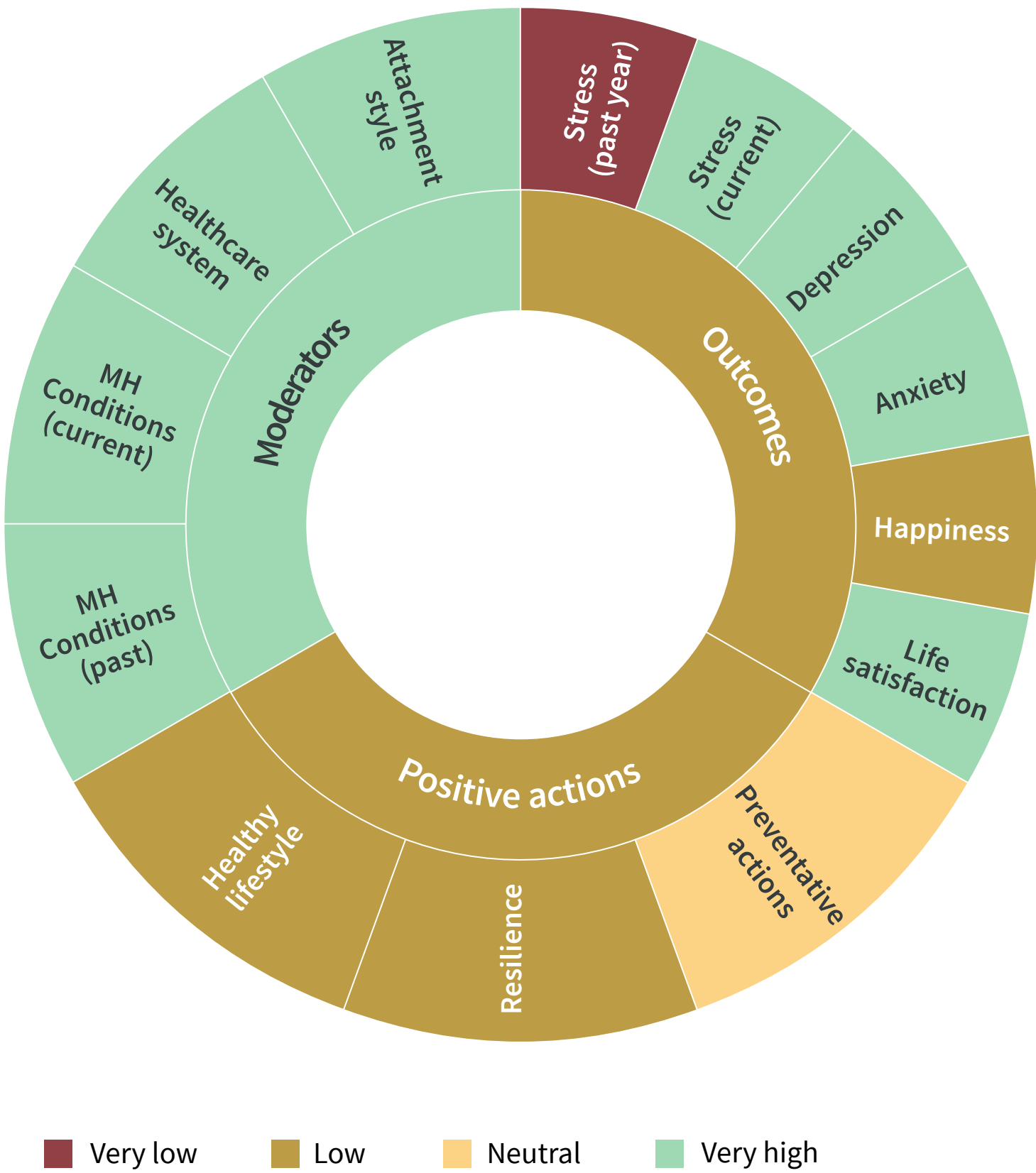
AXA’s Mind Health Index begins by assessing people’s current wellbeing according to how positive or negative they feel and what impact the world around them is having on their state of mind. It then looks at possible actions, and the lifestyle choices people can make to improve their mind health. This can include diet, sleep and how they interact with others, along with less tangible factors such as self-confidence and self-awareness.

It also looks at wellbeing modifiers. These are elements that people have less control over, such as current or previous

mental health conditions, public mental health service provision or the trust they have in relationships with friends, family and colleagues.

By using this information, respondents may be divided into four categories, ranging from struggling at the bottom, through languishing and getting by to flourishing at the top. Those considered to be struggling rate poorly for wellbeing in most areas. People who are languishing aren’t functioning at full capacity, leaving them feeling unmotivated and struggling to focus. Getting by denotes those who may score well in some crucial areas, but not enough to say they are truly flourishing. Flourishing is the pinnacle of good mind health – flourishers are comfortable with who they are, their strengths and their weaknesses.

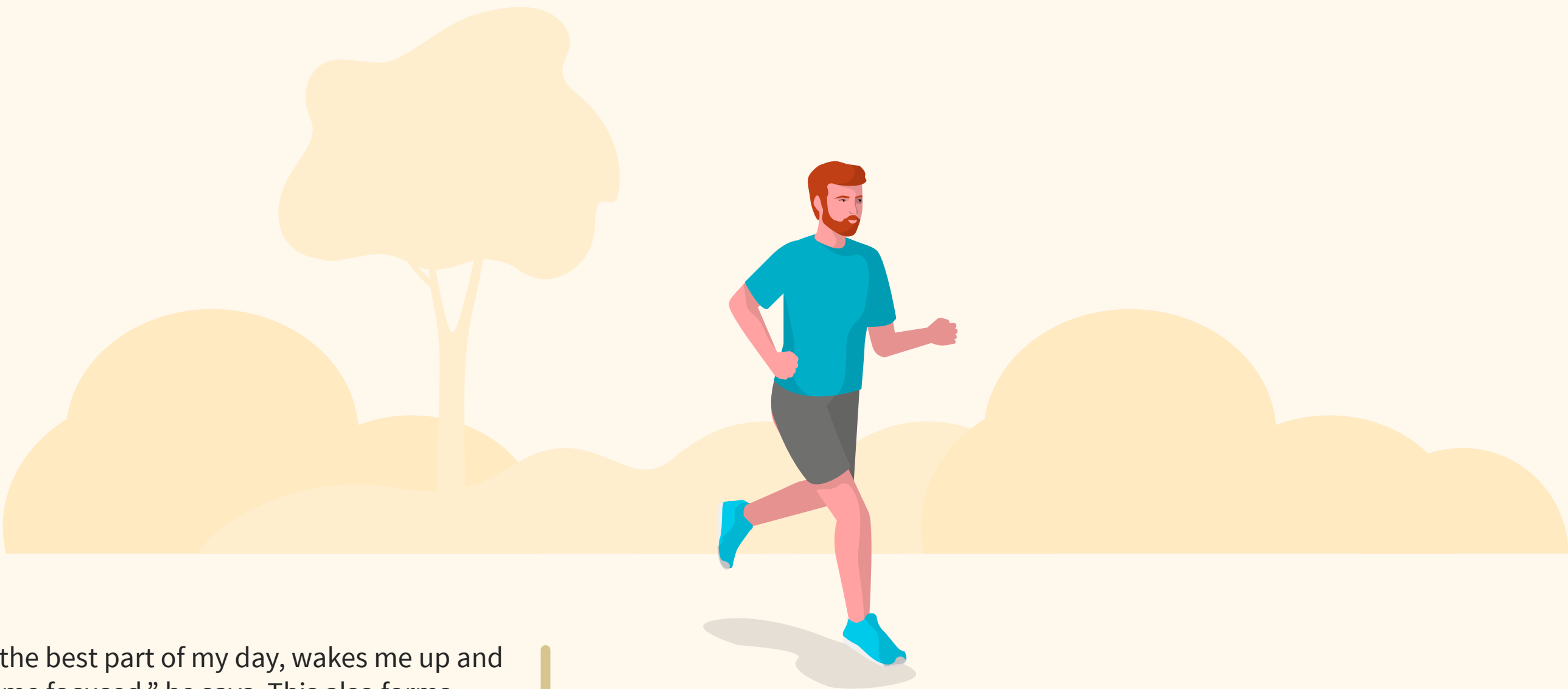
Composition of AXA’s Mind Health Index





# People profiles

To illustrate our study, we’ve put together four profiles – these do not relate to real people for reasons of confidentiality, but they are based on real responses and provide an insight into the human dimension of our 2022 Mind Health and Wellbeing Study.



## Paul - flourishing

According to the AXA Mind Health Index, Paul is flourishing, notching up a score that places him at the peak of mental wellbeing.

“I’ve done well materially but it’s not what really counts,” he says. “I know people who have more money, bigger houses, yet aren’t able to make other, more important parts of their lives work.”

Our study identified 10 different life skills people need to flourish mentally. People have to score well in at least eight to make it to the top. Paul does well in all 10. A sense of security plays a big part in this. He doesn’t worry about losing his job or his income, for example. That isn’t to say he hasn’t been challenged in those areas – most have during the pandemic. What sets him apart from others is a sense of control over the events that shape him.

When something goes wrong, he’s sure he has the wherewithal to find a way through. This self-confidence permeates his private as well as his professional life. He builds strong relationships with others and knows he can rely on the people around him. He has utmost faith in his partner.

“Like everybody, we’ve had some ups and downs. If we hit a rough patch we deal with it, communicate, find a way through,” he says. “We both want this to work.”

Paul recognizes too, that to be at the top of his emotional game, he needs to take care of himself physically. He eats well, plenty of health-giving, nutritious food. There’s an occasional pizza or some fast food. He goes on a run before starting work, racking up 300 minutes of intense exercise each week.

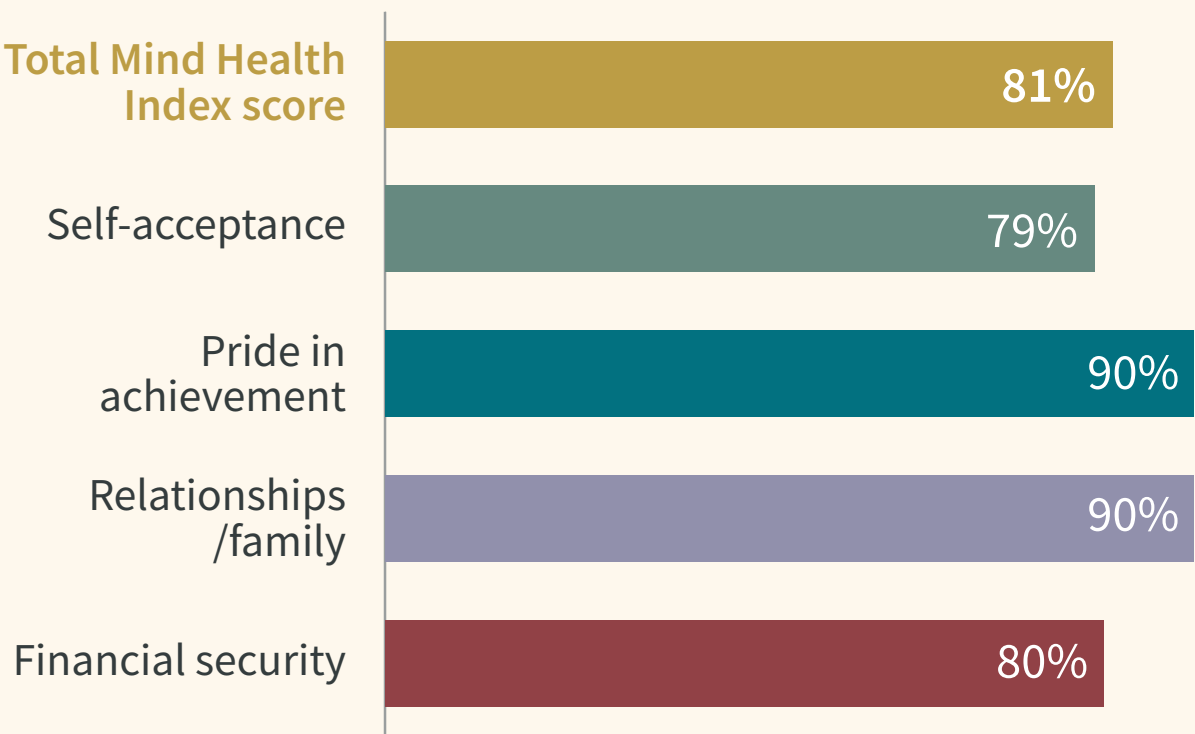
“It’s the best part of my day, wakes me up and gets me focused,” he says. This also forms part of his all-important me-time, another element common to people who flourish.

“I rarely feel stressed, but when I do, it doesn’t overwhelm me. I can identify the source and deal with it,” he says.

And, if he ever were to find himself experiencing feelings of anxiety or depression, he has sources of support in place, such as health cover.

Above all, Paul has a high level of self-awareness. He’s comfortable with who he is and is as accepting of his weaknesses as he is of his strengths.

## Paul’s mind health scores





## Chen - getting by

Chen's doing pretty well. Overall, she had high scores in six of the 10 areas needed for complete mental wellbeing. Some of these are the more important ones. Like Paul, she has a deep sense of being in control of the events around her. She's far from being a hostage to fortune. This goes hand-in-hand with her self-confidence and an ability to forge strong relationships.

"Friends and family are what matter most to me," she says. "If I ever need support mentally or in any other way, I'm sure of having any number of people I can turn to."

Those who are getting by, while reasonably skilled in managing relationships, are still considerably less sure of themselves than people who are flourishing. There are sometimes tensions between Chen and her partner Liu. This is often driven by stress. Chen doesn't feel particularly secure in her job.

She scores less when it comes to finding me-time. This can affect many women who may often feel tempted to put the wellbeing of others before their own. This has been highlighted during the pandemic, where women more often than men found themselves juggling home-schooling for their children and careers.



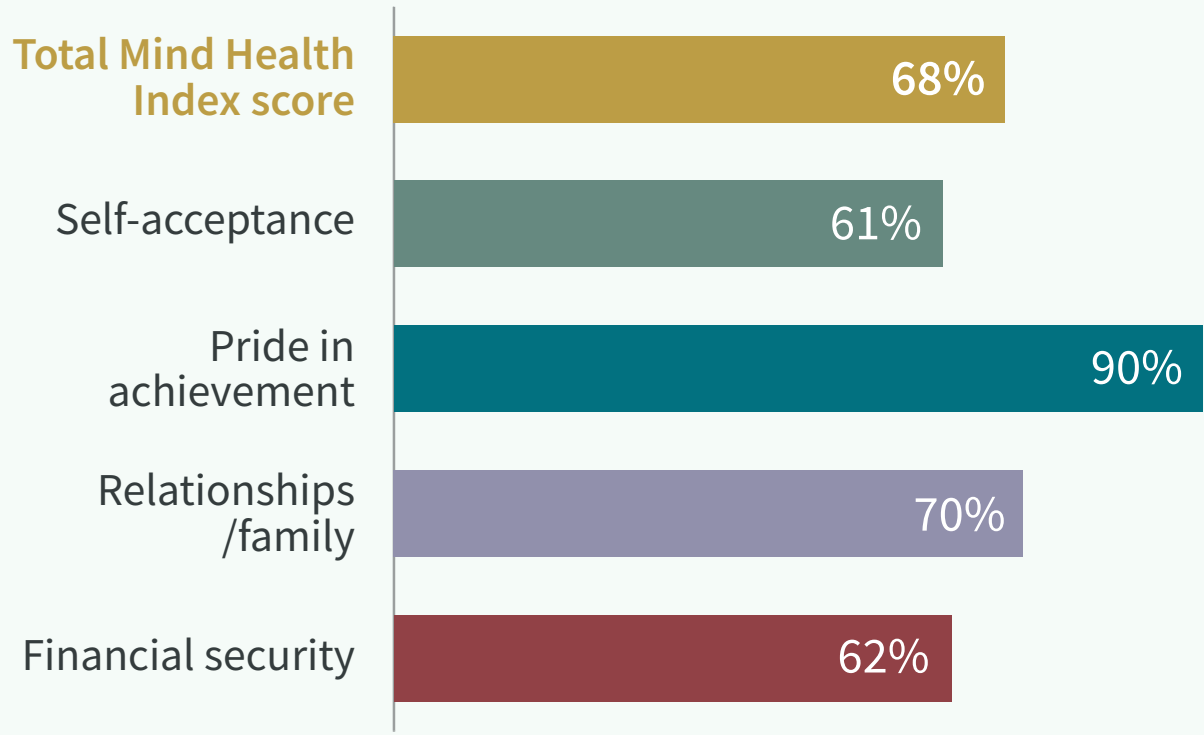
"I'm forever promising to eat better and exercise more. In the end, I never seem to have time. Liu, my partner, is up and out of the house before the rest of us. I'm always running to catch up. I wake the kids, badger them to get dressed and have breakfast. Meanwhile, I'm lucky if I can get two bites of a piece of toast and swig my coffee. That's followed by a hasty school run before I dash to work."

To be honest, even if I had the time, I'm too exhausted by the time Liu is free to take over the kids to do anything," she says.

Even with good intentions, Chen often turns to convenience foods, an essential time saver when she's struggling to stay on top of everything. The local fast-food restaurant is on speed dial as a reward for getting through a tough day, a way of unwinding once the kids are in bed.

For all that, Chen isn't at high risk of becoming mentally ill. She suffers stresses that upset her moods, but she has proven coping mechanisms that help her control this.

### Chen's mind health scores







Jean-Pierre - languishing

Jean-Pierre wouldn’t describe himself as getting by. His score in the AXA study suggests he’s languishing. He has four of the 10 main skills needed to achieve full mental wellbeing and would willingly admit to falling short in areas considered core to those who flourish. He would like to have greater meaning and purpose in his life, and enjoy better social connections.

“Perhaps I’m being a little hard on myself, but I wouldn’t say I’m hugely proud of anything I’ve done,” he says. “I didn’t work that hard at school and left with no qualifications. I really had no idea what I wanted to do. I’ve done loads of different jobs and haven’t liked any of them.”

Supply chain issues have forced his employer to lay off several workers since the pandemic struck and Jean-Pierre is worried that he may be next in line.

He has a room in a shared house. He’s had girlfriends but nothing serious, and that adds to the way he feels right now. “I confess, when I’m seeing someone, I can get a bit jealous and possessive. That troubles me and it tends to mess things up. I know it’s not constructive, but part of me thinks they’ll only be with me until someone better comes along. Someone who earns more money and has better prospects,” he says.

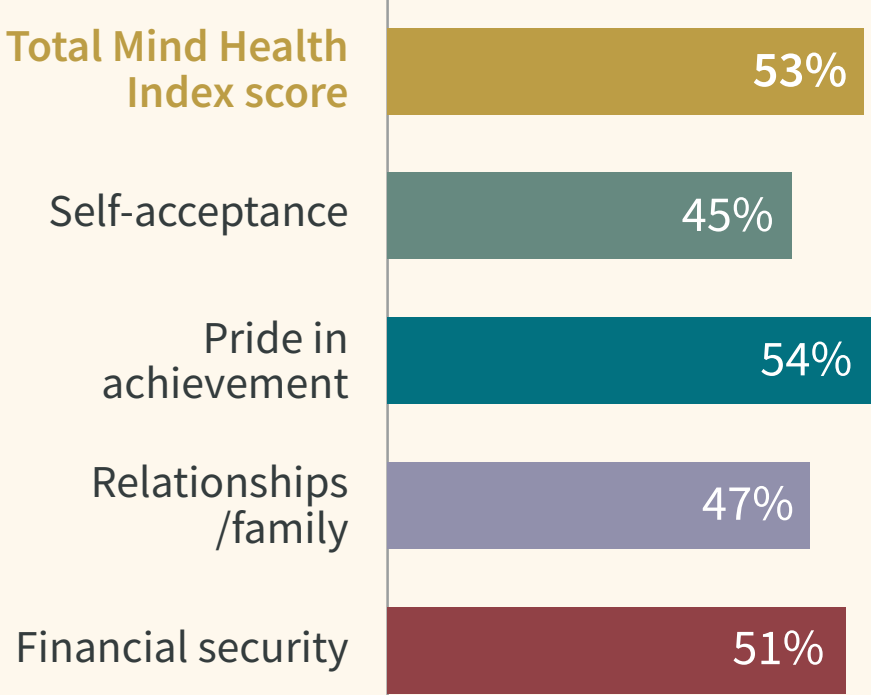
Jean-Pierre spends much of his free time on his hobbies such as playing computer games. He’ll often grab a takeaway on the way back from work, or pop into his local bar, where locals have come to know him, for a game of pool. He does no exercise and barely cooks – at best turning to microwave ready-made meals or making do with takeaways.

Smoking has become part of his social interactions. He has tried to find alternatives

as he wants to quit, but he feels that smoking somehow helps him interact with other people. Quite often he and a few others will step outside the bar and smoke. It’s the same at work. Every hour or so he’ll go outside with one or two colleagues for a cigarette. He knows it’s bad for his health, but he can’t seem to give up. He’s developed a more-or-less permanent cough that gets worse in winter.

“I haven’t lost hope of being a better me - this is just the situation I’m in for now and I seldom have the motivation to snap out of it,” he says. “I can be touchy and sometimes my moods are pretty low. I can get anxious and I find it hard to unwind or let things go. Things will be much worse if I get laid off.”

Jean-Pierre’s mind health scores





Sandra – struggling

Sandra rated as struggling in the AXA study. She wouldn’t argue with that. Since adolescence she’s struggled with anxiety and has previously been treated for depression. That alone makes her more likely than most to experience mental disorders in future. Her score is low in each of the 10 mind health skills identified in the study, but was poorest in the areas that characterize people who are flourishing – things like self-acceptance, meaning and purpose, pride in achievement and social connectedness.

In our study, she scores particularly low for financial and job security, finding it hard to get work that satisfies her.

“I’m nearly 30 years’ old and I’m not yet financially independent,” she says. “I’d love a place of my own but that seems like a pipe dream right now.”

Society feels alien to Sandra. She doesn’t feel able to integrate or take part. Instead, she casts herself aside from others. Her fear of becoming ill again drives her toward comfort foods. She does very little physical activity and smokes heavily. Her doctor explained that a healthier lifestyle would help protect her mind, but she lacks motivation.

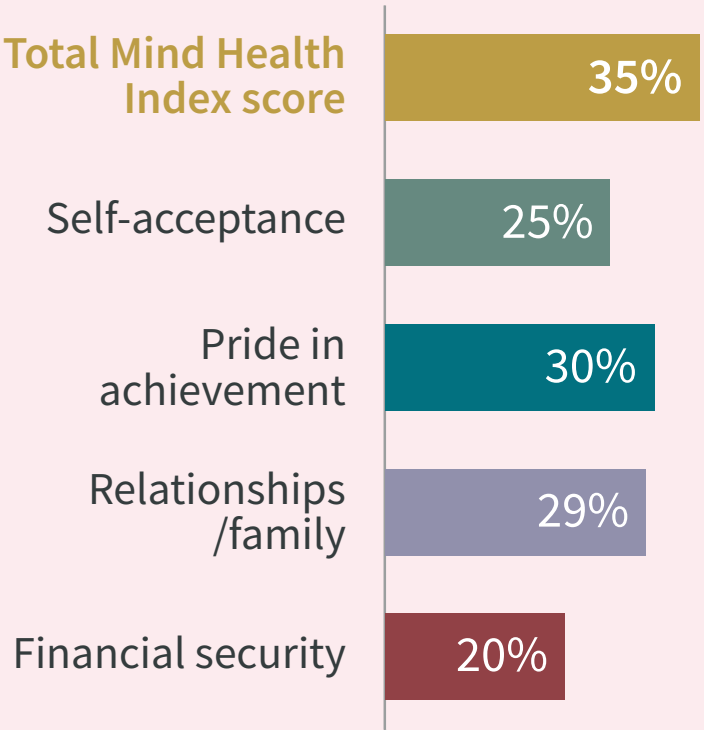
Sandra doesn’t sleep well. She never has an uninterrupted night or starts the day feeling well rested. She feels anxious as soon as she wakes. It fades quickly but never fully leaves her. She feels highly stressed most of the time, is easily agitated and finds it hard to wind down.

“There isn’t much in my day that makes me happy and, to be honest, I can’t remember the last time anything made me laugh. I have thought about jogging or at least going for a long walk. When the time comes, I just can’t motivate myself,” she says.



Sandra is made financially vulnerable by the insecure and poorly paid work she does. When the pandemic broke, she worked as a kitchen porter in a café. The café closed and she was furloughed. When it reopened, the owner couldn’t afford to take her back.

Sandra’s mind health scores





# How to flourish – the AXA Abacus

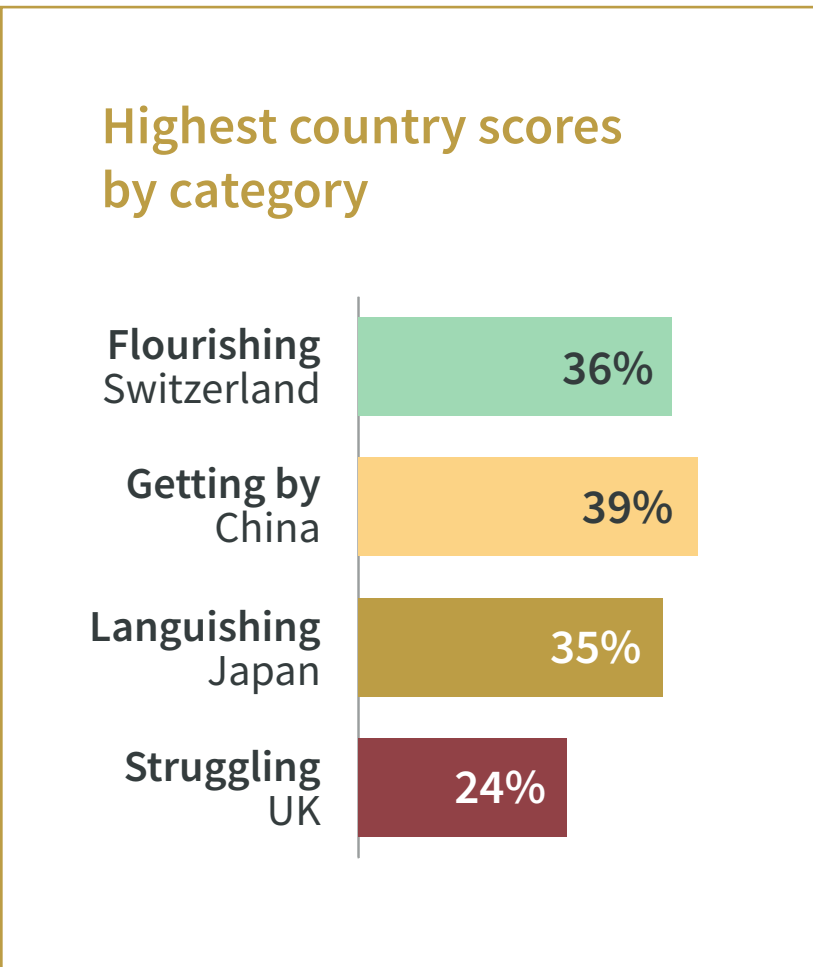
AXA's Mind Health Study aims to answer the question of what is needed to help people who are struggling, languishing or getting by to push upwards to the peak of mental wellbeing and flourish.

The Abacus (see right) is an illustration of the skills that are essential to completing that journey. These include developing close relationships, resilience and self-acceptance – a skill that many of us have to work hard to achieve. By improving in these areas people who may be struggling currently can move up to languishing or getting by. To reach flourishing, our research suggests they need to have at least eight of these 10 skills.

What the Mind Health Study shows, however, is that some skills are more important than others in helping people to improve their mental wellbeing. Self-acceptance is perhaps the most important – and key to the idea of flourishing, assisted by a sense of achievement and purpose, social connection and self-awareness. These are less tangible than the skills that characterize people who are getting by, languishing or struggling. They are based instead on high levels of conviction and contentment. Those who

achieve self-acceptance are comfortable with who they are and understand their own strengths and weaknesses.

From a practical point of view, the Abacus provides a way of identifying where effort should be focused to support people's mind health. An individual's mind health category is associated with how many of the 10 skills they have and how strong they are in each. Any of these can be improved over time – by taking positive action or by changes in an individual's external environment.



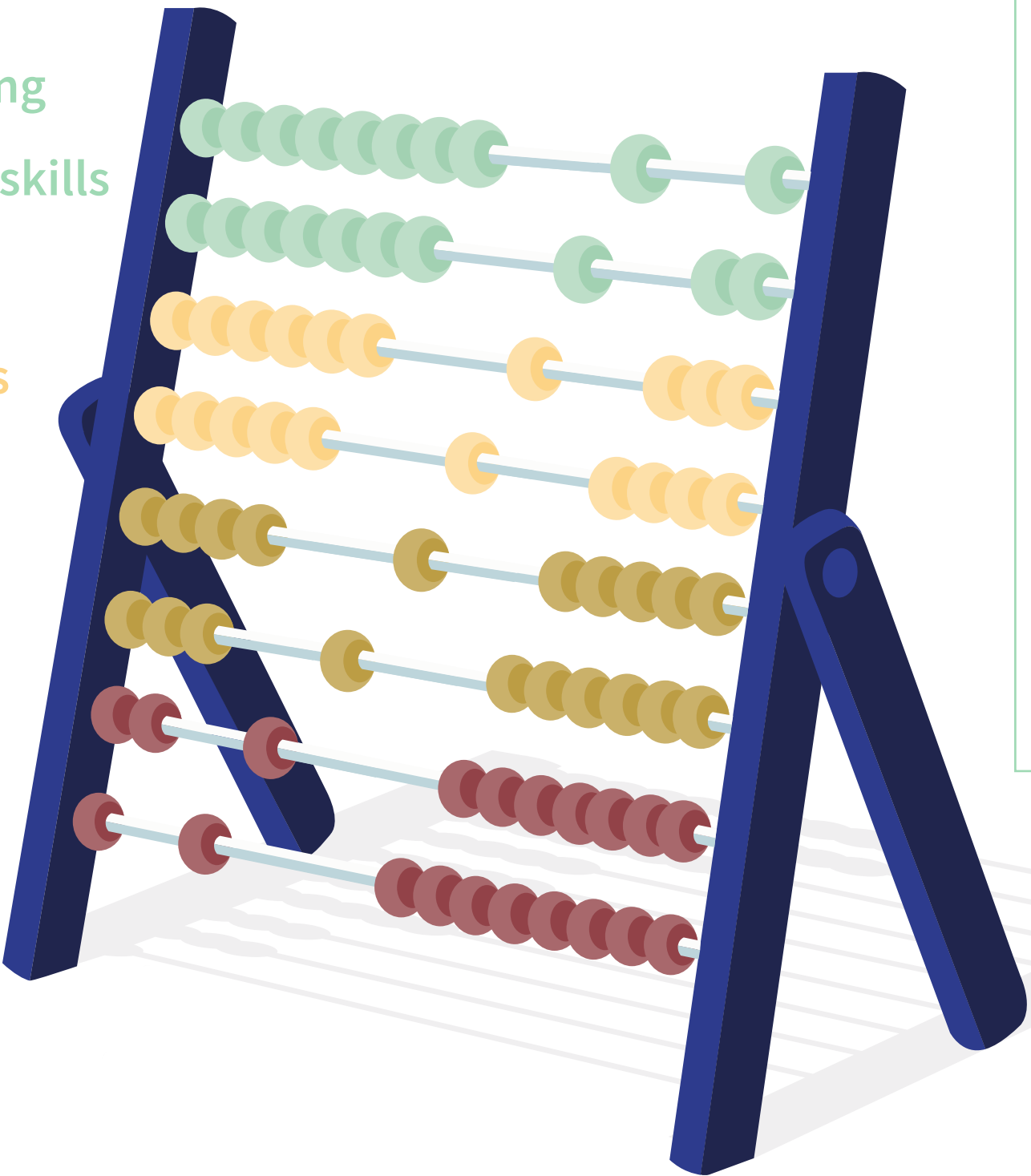
## The Abacus of skills as a path to flourishing

Flourishing  
8-10 skills

Getting by  
6-7 skills

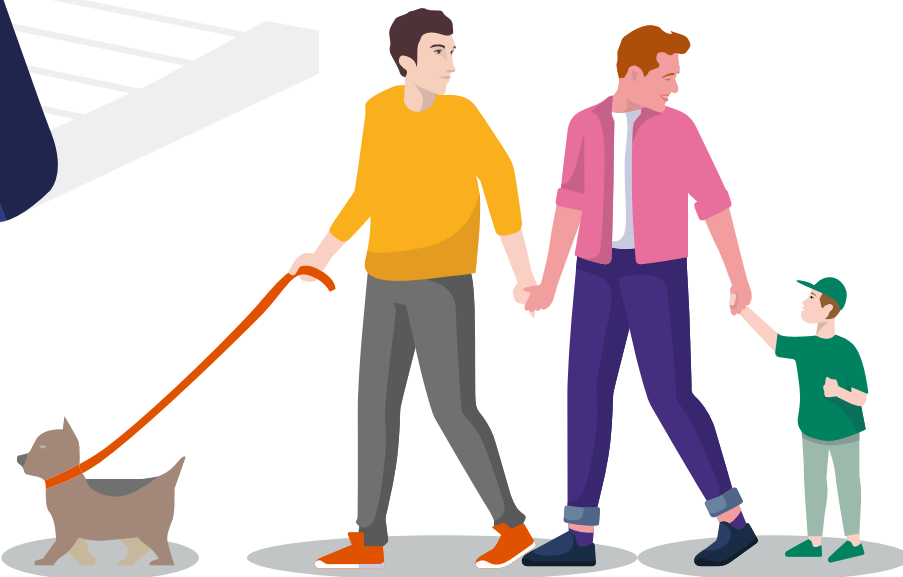
Languishing  
4-5 skills

Struggling  
0-3 skills



### The Skills

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







## Allison Heiliczer

(Hong Kong-based psychotherapist and counselor)

Allison Heiliczer is a Hong Kong-based psychotherapist focused on relationship and work challenges at Rethink The Couch and is also an International Coaching Federation (ICF) certified coach.

She says that through the pandemic there has been a marked increase in the number of people in Hong Kong experiencing problems such as insomnia, stress, anxiety, substance abuse and depression.

“Many people have had really tragic stories to tell throughout the pandemic, of parents dying and not being able to attend their funerals, the burden of watching funerals on Zoom,” she says.

The shake-up of daily lives caused by lockdowns, with parents and children thrown together for long periods, has also prompted many to pose tough questions about their relationships and careers. Allison has noticed this particularly in her role as a relationship counselor, with people wondering if they want to continue as a couple.

“About 50% of my caseload is working with couples or people having relationship challenges, so I’ve seen huge reckonings about people’s relationships,” she says.

However, such crisis points aren’t always negative.

“I know people push the idea that divorces have increased, but I’ve actually seen the opposite as well, where people have reaffirmed their relationships.”

Hong Kong, like other parts of the world, has been affected by the so-called Great Resignation, with people forced by COVID-19 to adopt more flexible working – such as working remotely – reconsidering their career options and resigning.

“People have been figuring out what they want to do with their lives professionally. That’s if they have a choice - The Great Resignation is not open to all,” Allison says, since many people don’t enjoy the privilege of simply being able to quit their jobs.

The AXA Mind Health Study found that people in Hong Kong suffered more severe stress than any other part of the world. On the other hand, this was far less likely than elsewhere to translate into mental illness.

Allison believes culture plays a large part in this.

“There’s still a huge amount of stigma attached to mental illness. It’s often coded as weakness, and each mental health issue bears a different weight. Confucian values are very present here, and the idea that someone’s interpersonal harmony could be challenged due to a mental illness is particularly challenging. It’s not so much about getting support for the individual as about maintaining collective harmony,” she says.

The health system in Hong Kong may also be a factor in keeping mental illness under the radar. The state-funded system is under too much pressure dealing with the pandemic to assist with mental health issues, while the cost of treatment in the private sector is beyond the reach of many in Hong Kong.

“If you’re paying out of pocket to go into the private system in Hong Kong, it is extremely expensive. The public system is pretty much there to help people who are in crisis. If you walked into the public system and said you felt a bit depressed or stressed, they might say, okay, you can come back in about a year,” Allison says.

In the workplace, there are some signs of change. She says there is a large divide between multinationals, who may be putting money into mental health programs, and local firms where it’s barely discussed.

“I’m not celebrating any major breakthroughs yet, but there is a conversation happening in some, very specific circles. There’s a long way to go here,” she says.

**“I know people push the idea that divorces have increased but I’ve actually seen the opposite as well, where people have reaffirmed their relationships.”**



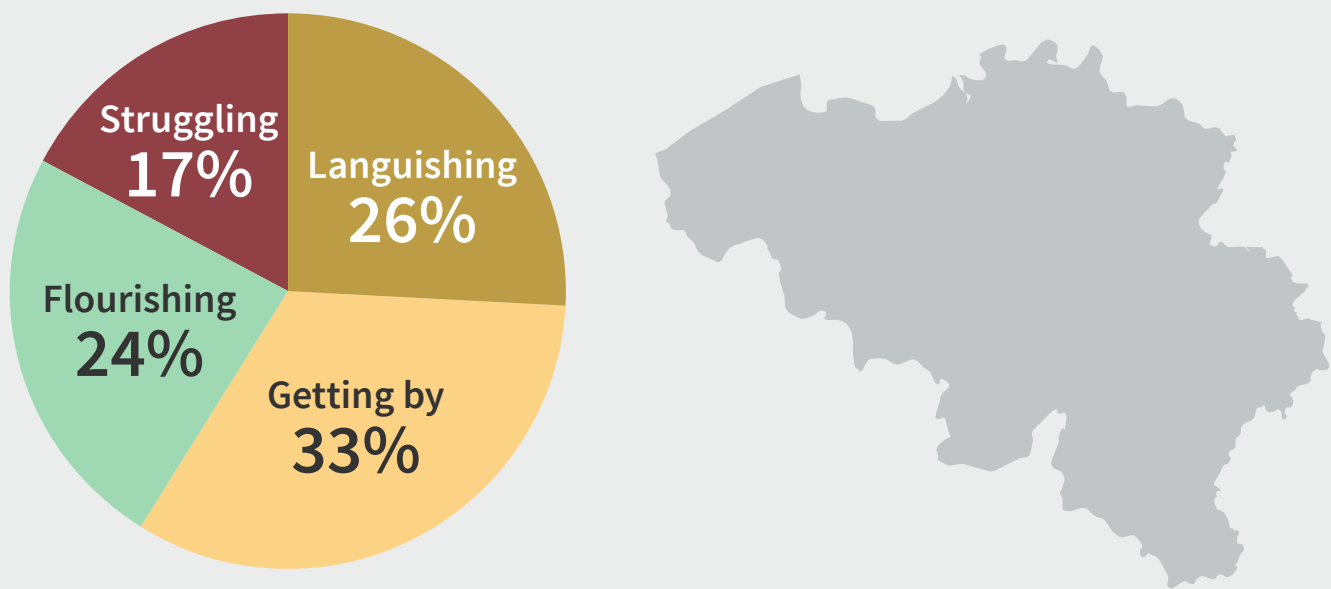


# 03 – Country profiles



# Survey findings by country and territory

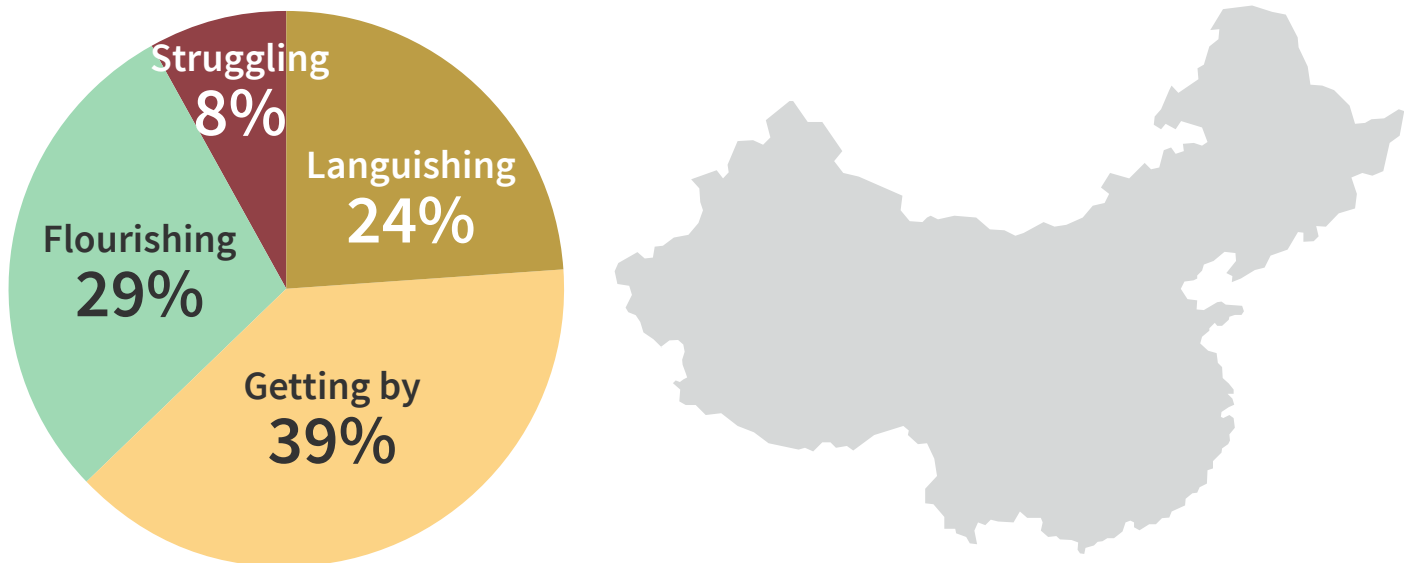
## Belgium



Along with Japan, Belgium was the only country to buck the global trend of men being more likely to flourish than women.

In all, 25% of Belgian women were found to be flourishing compared with 24% of men. That said, fewer in Belgium claimed the pandemic had helped them hone their coping skills. Those surveyed were less convinced than in most other countries or territories that the stigma surrounding mental illness had declined. Meanwhile, the number believing empathy and compassion had increased was the lowest in Europe, equal with Germany, and second lowest across all countries behind Japan.

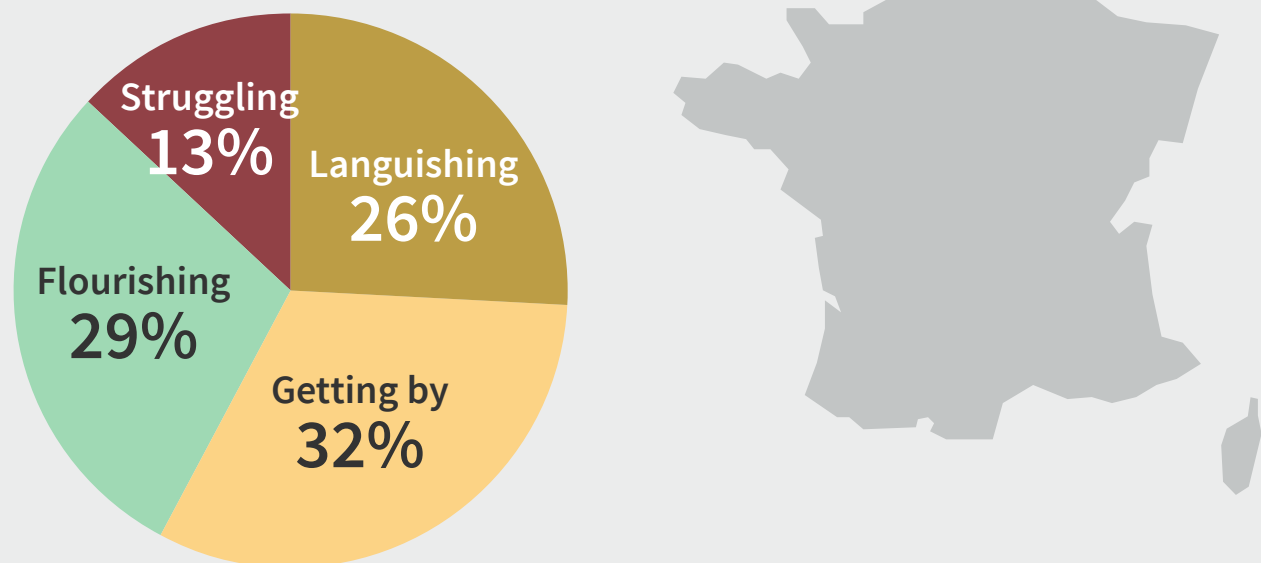
## China



China has the largest number of people said to be getting by. It scored highest among those believing empathy had increased during the pandemic.

In the workplace, employees were the most likely to be stressed by the number of hours they are expected to work. Beyond that, the workplace fared exceptionally well. Chinese employees felt safer than any other nationality from bullying and harassment. They also registered the most positive workplace culture, were most likely to enjoy a good work-life balance and were more confident than other countries that their employers provided adequate mind health support.

## France

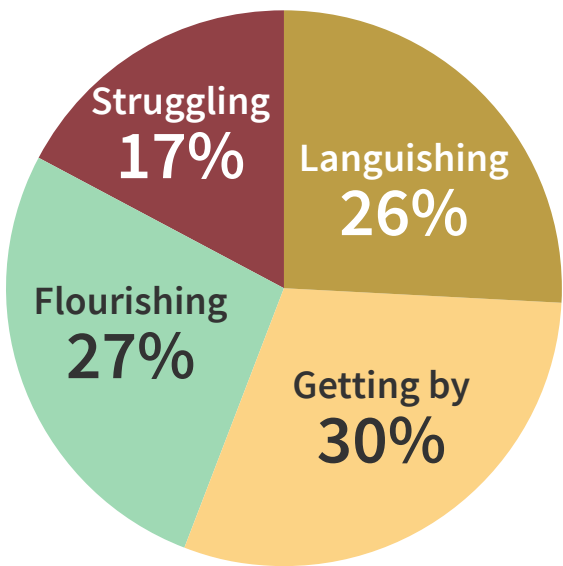


Fewer people in France claimed to have a good work-life balance than any country other than Belgium or China.

France was among those countries or territories that showed most confidence in the ability of their public health system to deal with mental health issues. It also registered the lowest level of severe stress. However, the French were less likely than most other Europeans to experience elation and joy. Respondents in France were less optimistic about the future than most other countries. When things go wrong, the French – along with the British – are most likely to get angry with themselves or others, to drink more alcohol and act recklessly. Even so, they had the lowest rates of previous mental health illnesses in Europe, equal with Italy.



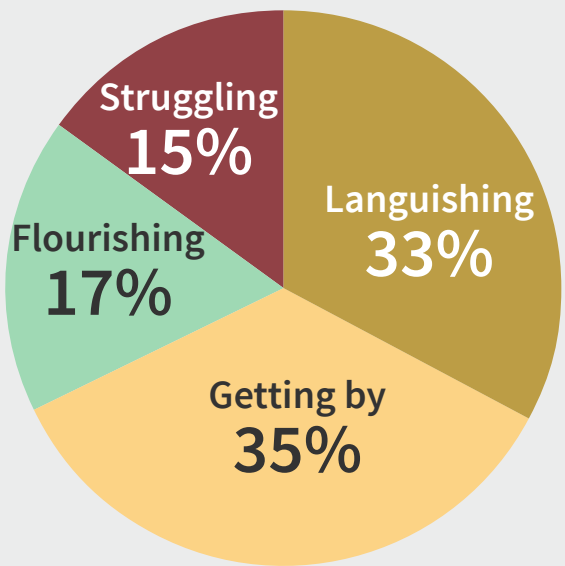
# Germany



Among the countries or territories surveyed, Germany was alone in believing that children suffered most from the pandemic, ahead of either the nation’s mental health or the economy.

Germany also scored low among those who claimed their coping skills had improved – fewer Germans believed the stigma surrounding mental health had declined, or that empathy and compassion had increased over the last year. Germans were also below average for self-acceptance, only slightly higher than Japan or Hong Kong. The workplace offered little respite. Fewer Germans said they had achieved a good work-life balance – though they were more confident in their career prospects than those in other countries. Overall, Germany had an above average number of flourishers, the fourth highest in total.

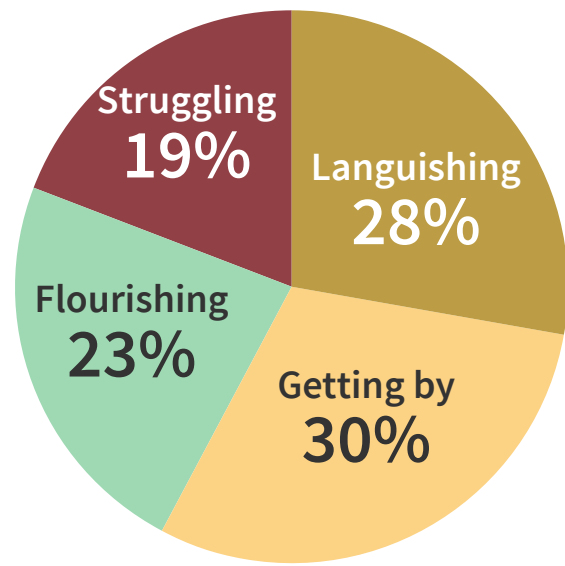
# Hong Kong



In our study, Hong Kong reported the highest rate of severe stress, equal with the UK. It scored low for the number of people describing themselves as happy.

The territory also had the highest level of stress-related conditions, topping the list of people saying they had been stressed in the week before the study. Surprisingly, given these conditions, Hong Kong had the lowest percentage of previous mental health conditions among those surveyed. It also recorded relatively few current illnesses, with the second-lowest number behind Japan. Our study showed that, when under stress, people in Hong Kong were the least likely to dwell on the sort of negative thoughts that make it hard to move on. However, mental illnesses aren’t as well managed as elsewhere. In all, just 41% of those polled said their past mental conditions had been well managed.

# Ireland

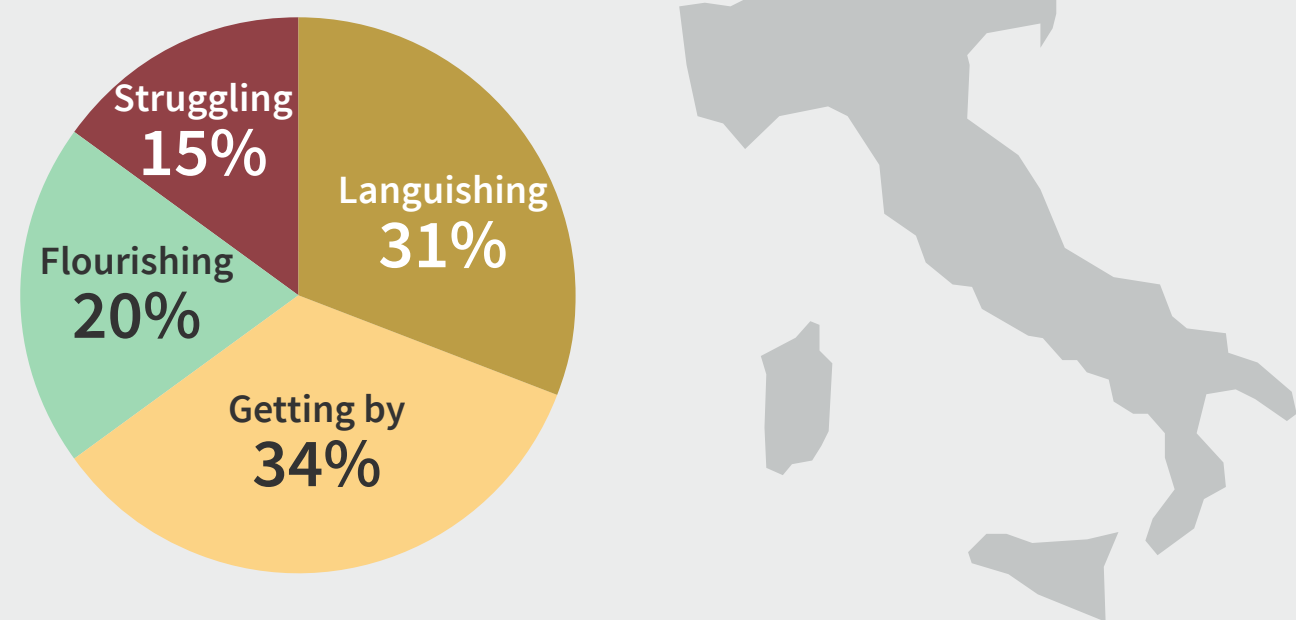


More than half of Irish people surveyed said the stigma surrounding mental illness had declined. The Irish also believed strongly that empathy and compassion have increased over the past year, more so than any country other than China.

Irish respondents to the study scored well for self-awareness, with an above average number of people saying they understood their own strengths and weaknesses, thoughts and emotions. In Ireland, more people claimed to have experienced joy or elation in recent months. The percentage of those saying they were optimistic for the future was Europe’s highest at 56%, compared with a study average of 43%. Set against this, the Irish were more likely to say the amount of time they were expected to devote to work caused them distress.



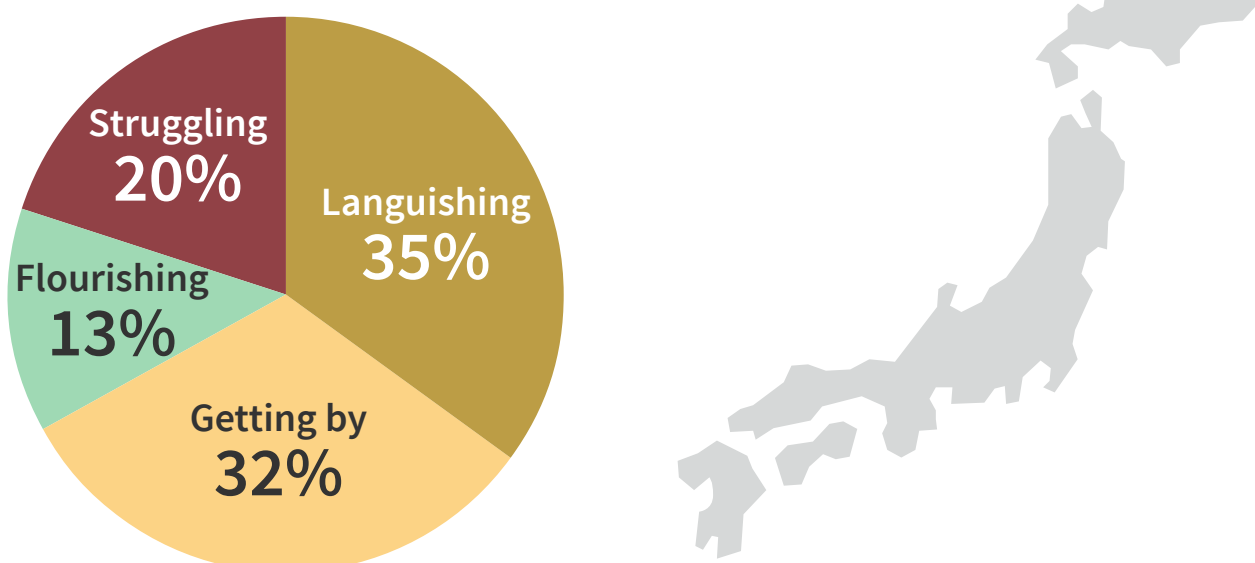
Italy



Italy was the only European country where more people self-diagnosed mental ill health than consulted healthcare professionals.

Among those who said they had experienced mental illnesses in the past, however, this wasn't the case. In this group, most of those surveyed in Italy preferred to be diagnosed professionally, as in other countries. Italians were less likely to agree that the pandemic had reduced stigma. Nor were they as enthusiastic about discussing mental health issues with children. Though a large majority of Italians agreed with the idea, other European countries backed it more strongly. Perhaps most surprising, given the central importance of family in Italian culture, they are among the least likely in Europe to seek support from family and friends if they become mentally ill.

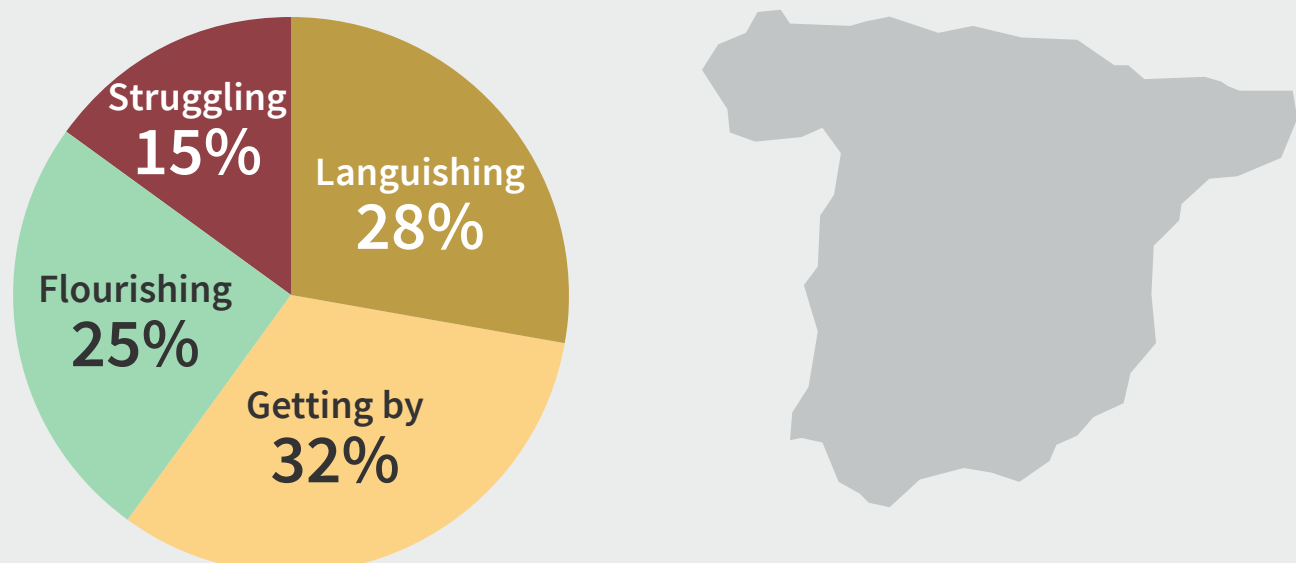
Japan



Japan scored below most other countries or territories in several important areas. It had the lowest percentage of people who felt self-aware and the lowest number of flourishers.

Far more Japanese fell into the languishing category. That said, Japan was one of only two countries – along with Belgium – where women flourished more than men. In Japan, mind health was further down the list of concerns, ranking fifth as the area most affected during the pandemic, trailing the economy, employment and travel. The Japanese felt they were the least supported in the workplace and the least likely to turn to family or friends when they are struggling. Only 15% of Japanese agreed their public health system offered adequate help to those with mental ill-health, the lowest in the study.

Spain

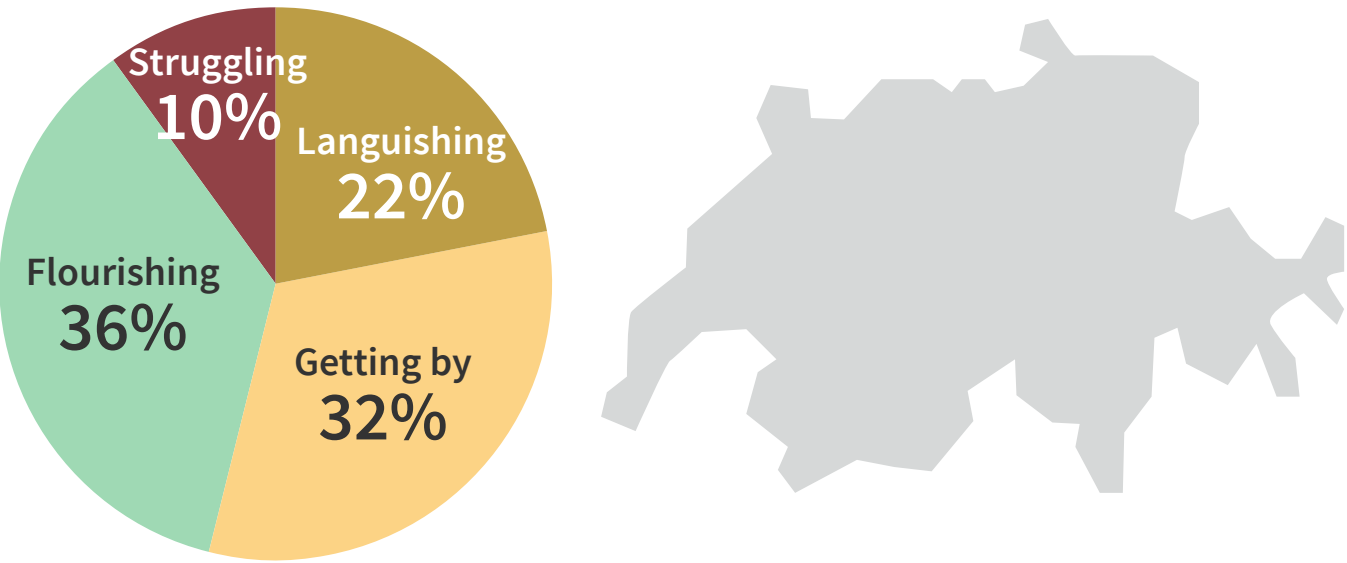


In our study, Spain shared first place for self-acceptance – defined as those who are at ease with their strengths, weaknesses, thoughts and emotions.

Of those polled in Spain, 31% believed the stigma previously surrounding mental illness declined during the pandemic, while empathy and compassion increased. The Spanish were keener to discuss mental health issues with children than any other Europeans and were placed third among those claiming to be happy, behind China and Switzerland. Our study showed the Spanish were strongly in favor of turning to family and friends in times of trouble. The workplace was one key area of concern, however. More people in Spain than any other country admitted to feeling uncertain about their career prospects. The Spanish were more likely to consider seeking self-paid mental health advice, support and therapy in the coming year should the need arise.



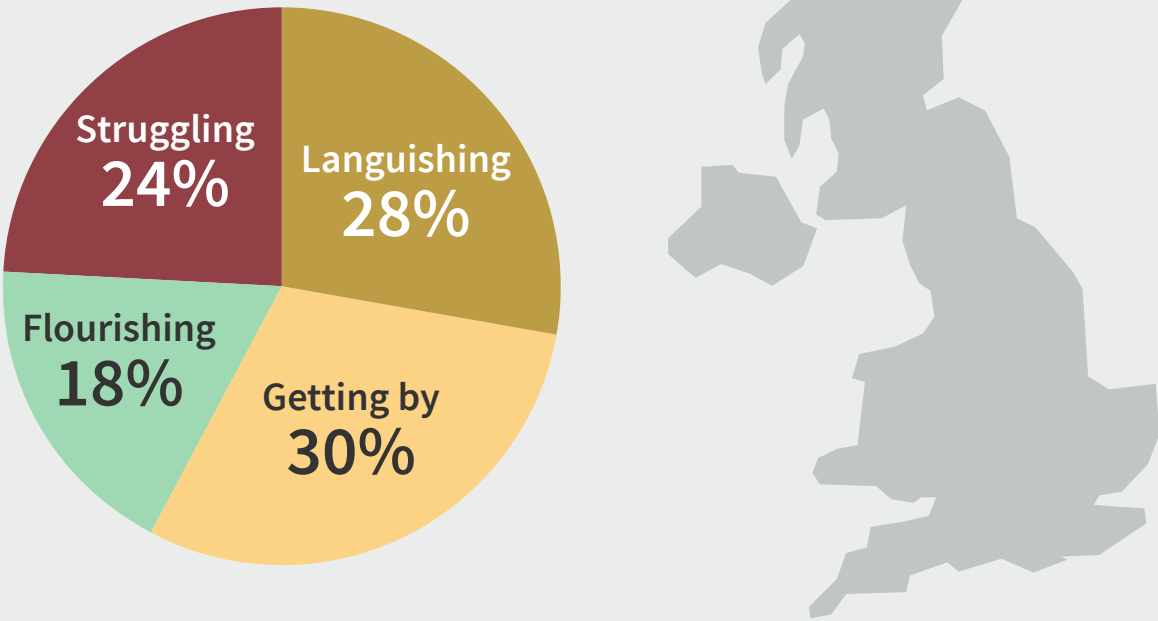
# Switzerland



The Swiss polled top among Europeans for saying they were happy and notched up the largest number of people ranked as flourishing in the AXA Mind Health Study.

This may explain why mind health was placed only third behind travel and the economy by Swiss people when asked which areas they believed were worst affected by the pandemic. The Swiss were among the most upbeat about the future, with 51% describing themselves as optimistic. They were also highly trusting that family and friends would offer the best support if they were to become mentally ill, and were second only to China in saying they would know where to go for help if they needed it. The Swiss were also more confident than any other Europeans in the ability of their public health services to provide adequate mental healthcare.

# UK



The UK currently experiences more mental ill health than any other country or territory, and has the highest number of people rated as ‘struggling’ on the AXA Mind Health Index.

More positively, there seems to be a greater willingness in the UK to acknowledge mental illness – in our study, the UK was second only to Ireland in believing COVID-19 has reduced the stigma surrounding mental health. Those polled in the UK were among the study’s biggest supporters of the need to include children in discussions about mind health. At the same time, the number of people claiming the pandemic had improved their ability to face big challenges was well below average, putting the UK among the study’s bottom four on this question. Those in the UK were, along with France, most likely to react badly in difficult moments, getting angry with themselves or others, drinking more alcohol or acting recklessly. Not surprisingly, the UK counts relatively few people as flourishing, ranking behind only Hong Kong and Japan.



# Living away from home

Of the 11,000 people we surveyed, nearly 1,500 were non-natives – in other words, they were living outside their own country.

Results from the survey show that this group was less likely to flourish and more likely to experience stress, probably the result of higher job insecurity and having less of a social network in a foreign country. More than a quarter of non-natives – 27% – said they’d lost work hours as a result of the pandemic. Overall, only one in six non-natives fell into the flourishing category, compared with a quarter of those living in their home countries.





# **04 - Mind health at AXA**



# Our commitment to mind health

**At AXA, our aim is to help customers take a holistic approach to healthcare that includes both their mental and physical wellbeing. In the past, discussing mind health was all too often impeded by stigma and taboo, causing it to be overlooked in many parts of the world.**

The COVID-19 crisis has brought new pressure to bear on mental wellbeing, making it more important than ever to overcome these hurdles. AXA has launched an action plan to help its employees, customers and the broader public to better understand mind health and how to protect themselves and their loved ones.

As part of these efforts to promote broader understanding, we commissioned this 2022 study, our biggest mind health study to date, across much of Europe and Asia. The study looks at how the pandemic is affecting mental wellbeing in the home, the workplace, schools and elsewhere. Information gleaned from the study will help improve the range of products and tools we use to promote good mind health and give us a clearer idea of our clients' needs. It dovetails with our Know You Can campaign, which symbolizes our

commitment to be a partner to our clients, to help them feel more confident in their ability to achieve their goals and support their 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 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 nurses, pharmacists and midwives.

The 24/7 health support line service for members provides round-the-clock access to medical professionals.

AXA Health will include a mind health self-assessment in its new app, available to members later in 2022.

### 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 around the world.

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.

Back to Work service, supports employees unable to work because of psychological or musculoskeletal illnesses.

### 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 France

AXA Partners launched its Angel teleconsultation and chat website at the beginning of 2021, giving clients online access to medical advice. From 2022, Angel will be available to other insurance companies as a service they can brand themselves.

### AXA Hong Kong

In 2019, AXA began offering two mind health services to its employee benefits customers in Hong Kong. One is a mind health network of healthcare professionals. The other is the Mind Healer psychological consultation platform, available through its Emma by AXA mobile app.





## Investing in mind health

**The AXA Research Fund supports academic research in health, as well as the environment, new technology and socio-economics. The Fund currently has EUR 250 million committed to 665 research projects in 38 countries.**

In health, the Fund supports research on health risks, preventing pandemics, diagnosing and treating chronic diseases and promoting healthy aging. Recently, the Fund financed two studies into the way mental health problems in early life can lead to physical repercussions later. The research establishes a link between mental and physical wellbeing, which in most healthcare systems are still treated separately. In addition, AXA Belgium is currently working with the Fund on a two-year study into returning to work after burn-out or depression.

## 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, the company launched its Healthy You Program for employees around the

globe. Among a wide range of services, it provides digital health check-ups every two years, physical check-ups every four years for those aged over 40, hosts annual health days to promote prevention and awareness, runs an annual ‘flu vaccination campaign and offers round-the-clock phone assistance for those suffering professional or personal problems.

Since the start of the pandemic, we have boosted our initiatives on mental wellbeing across all of our businesses. We are running several campaigns intended to highlight available mental health support and to normalize discussion of mental health issues. As part of these campaigns, we are training AXA leaders and other managers to increase awareness of common mental health conditions and instructing them on how to improve wellbeing by sharing positive practices.

Find out more here:  
[www.axa.com/en/magazine/axa-strengthens-its-health-program-for-employees](https://www.axa.com/en/magazine/axa-strengthens-its-health-program-for-employees)



# Notes on methodology

## 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 as part of this AXA Mind Health Study – 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<sup>7</sup>.

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 bibliography, on page 33).

These factors are set out in the table on the right; 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:

	Definition
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	People’s response to life’s challenges – both constructive and destructive.

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

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

<sup>7</sup>In general terms, while the brain transmits information through chemical impulses, the mind deals with turning these impulses into usable mental images. Mental refers to the ability of the brain to function without problems or disorders.



Other behaviors influence mind health:

Behavior	Definition
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 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 burnout, exhaustion and more frequent illness.

Factors relating to individuals’ social interactions:

Topic	Definition
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:

Factor	Definition
Healthcare system	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.
Workplace	Workplace is an important 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 is based on a survey conducted in 11 countries and territories across Europe and Asia:

Europe	Belgium, France, Germany, Ireland, Italy, Spain, Switzerland and the UK
Asia	China, Hong Kong, Japan

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

A total of 1,000 respondents were surveyed in each country or territory (11,000 in total) through the Ipsos Access Panel. The survey took place from 27 September to 25 October 2021, though further research was carried out after 25 October to clarify results from China. For such Ipsos online polls, the margin for error is reckoned to be between +/- 0.6 and +/- 3.1 percentage points for each country (depending on results percentages).



## Development of Index and survey

Through our research, we identified factors potentially affecting mind health. From these, we made a selection (see previous page), 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 illustration, page 16):

Component	Definition
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-component between zero 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:

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

## 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.

## Select bibliography

AXA’s Mind Health Index and survey is based on extensive research. Publications consulted included the following (please note this is not intended to be an exhaustive list):

Lancet, T. (2015). Mental health in China: What will be achieved by 2020?

The 2020 City Mental Health Alliance Hong Kong (CMHA HK) Mental Health and Wellbeing in the Workplace Survey

Kumar, A., & Nayar, K. R. (2021). COVID-19 and its mental health consequences

Bronfenbrenner, U., & Ceci, S. J. (1994). Nature-nurture reconceptualised: A bio-ecological model. Psychological Review

Pillay, S. (2016). Greater self-acceptance improves emotional well-being. Journal of Medical School.

Shilo, G., & Savaya, R. (2011). Effects of family and friend support on LGB youths’ mental health and sexual orientation milestones.

Tracy, J. L., & Robins, R. W. (2014). Conceptual and empirical strengths of the authentic/hubristic model of pride.

Schaefer, Stacey M et al, (2013), Purpose in life predicts better emotional recovery from negative stimuli.

Glaw X, Kable A, Hazelton M, Inder K. Meaning in Life and Meaning of Life in Mental Health Care: An Integrative Literature Review.

Tianqiang Hu, et al (2015), A meta-analysis of the trait resilience and mental health.

Taylor, S. E., & Brown, J. D. (1988). Illusion and well-being: a social psychological perspective on mental health.

Conversano, C., et al (2010). Optimism and its impact on mental and physical well-being.

Schönfeld, P., Brailovskaia, J., Bieda, A., Zhang, X. C., & Margraf, J. (2016). The effects of daily stress on positive and negative mental health: Mediation through self-efficacy.

Reknes, I., et al (2019), Locus of Control Moderates the Relationship Between Exposure to Bullying Behaviors and Psychological Strain, Frontiers in Psychology, 6th June 2019.

Madhu, J. and Suyesha, S. (2015), Locus of control and its relationship with mental health and adjustment.



Amir M, et al (1999): Suicide Risk and Coping Styles in Posttraumatic Stress Disorder Patients.

Psychological Processes Mediate the Impact of Familial Risk, Social Circumstances and Life Events on Mental Health; Kinderman, P. et al.

Scott, A. J., Webb, T. L., Martyn-St James, M., Rowse, G., & Weich, S. (2021). Improving sleep quality leads to better mental health: A meta-analysis of randomised controlled trials.

Selhub, E., (2020), Nutritional psychiatry: Your brain on food, Harvard Health Publishing, March 26, 2020.

Callaghan, P. (2004). Exercise: a neglected intervention in mental health care?

Sui, X., Laditka, J. N., Church, T. S., Hardin, J. W., Chase, N., Davis, K., & Blair, S. N. (2009). Prospective study of cardiorespiratory fitness and depressive symptoms in women and men.

Fredrickson, B. (2002). Positive emotions. In C. Snyder & S. Lopez (Eds.), Handbook of positive psychology.

Holt-Lunstad, J., & Uchino, B. (2015). Social support and health. Health behavior: Theory, research and practice.

Moradi, A., et al, (2011), The Relationship between Coping strategies and Emotional Intelligence, Procedia - Social and Behavioral Sciences.

Ainsworth, M. D. S., Blehar, M. C., Waters, E., & Wall, S. N. (1978). Patterns of Attachment: A Psychological Study of the Strange Situation.

Adams G.C., Wrath A.J., Meng X. The Relationship between Adult Attachment and Mental Health Care Utilization: A Systematic Review.

Vigo, D., et al (2016), Estimating the true global burden of mental illness, The Lancet Psychiatry.

Saraceno, B., (2002), Mental health resources in the world: results from Project Atlas of the WHO. World Psychiatry.

Amy M. Kilbourne et al (2018), Measuring and improving the quality of mental health care: a global perspective, World Psychiatry.

US Institute of Medicine. Crossing the quality chasm: a new health system for the 21st century. Washington: National Academies Press, 2001.

Mak, W.S. et al (2007), Meta-analysis of stigma and mental health, Social Science & Medicine.

Sroufe, L. A., Coffino, B., & Carlson, E. A. (2010). Conceptualizing the role of early experience: Lessons from the Minnesota longitudinal study.

Hoeve, M., Dubas, J. S., Eichelsheim, V. I., Laan, P. H., Smeenk, W., & Gerris, J. R. M. (2009). The Relationship Between Parenting and Delinquency: A Meta-analysis. Journal of Abnormal Child Psychology.

Rogers, H., & Matthews, J. (2004). The parenting sense of competence scale: Investigation of the factor structure, reliability, and validity for an Australian sample.

Ohan, J.L., Leung, D.W., & Johnston, C. (2000). The Parenting Sense of Competence Scale: Evidence of a stable factor structure and validity.

Rogers, H., & Matthews, J. (2004). The parenting sense of competence scale: Investigation of the factor structure, reliability, and validity for an Australian sample.

NPR/Robert Wood Johnson Foundation/Harvard School of Public Health (2014), The Burden of Stress in America.

Fallon R. et al (2017), Measuring well-being: A comparison of subjective well-being and PERMA.

Luthans, Avolio, Avey, & Norman (2007), Positive Psychological Capital: measurement and relationship to performance and satisfaction.

Engel, George L. (1980). The clinical application of the biopsychosocial model.

Keyes, C. (2005), Mental illness and/or mental health? Investigating axioms of the complete state model of health.

Davidson, G. et al (2015), Models of Mental Health – Foundations of Mental Health Practice, Bloomsbury Publishing.

Henriksen, I., et al (2017), The role of self-esteem in the development of psychiatric problems: a 3-year prospective study in a clinical sample of adolescents.

Mann, M., et al (2004), Self-esteem in a broad-spectrum approach for mental health promotion.

Dickens, L.R., (2020), Pride: A meta-analytic project, American Psychological Association.

Additional publications from the World Health Organization, the American Psychological Society, European Union, Harvard School of Public Health and the UK government.



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

Follow us:

-  [facebook.com/axa](https://facebook.com/axa)
-  [twitter.com/axa](https://twitter.com/axa)
-  [instagram.com/axa](https://instagram.com/axa)
-  [linkedin.com/company/axa](https://linkedin.com/company/axa)

Colophon

Scientific design:	AXA Health UK
Survey research and design:	John Lang & Associates, Smash Cloud
Field research:	Ipsos
Results analysis:	John Lang & Associates
Results design:	Smash Cloud
Copywriting and editing:	Kōan Group
Design & typesetting:	OLIVER