



Global healthcare

 A global
state of mind



Contents

An illustration from a top-down perspective showing four people (two men and two women) sitting around a table, working on laptops and documents. The people are colored in a stylized manner: green, yellow, pink, and purple.

A photograph of two women, one of Asian descent and one of European descent, smiling and looking at a laptop screen in an office setting. The woman on the left is wearing a pink sweater, and the woman on the right is wearing an orange sweater.



Mind health & mental health

As the conversation around mental wellbeing becomes more open and the world pushes forward to break the stigma around mental illness, we must look to the language we use to describe our psychological health. After all, it’s often the negative associations still surrounding it which prevent people from seeking support.

At AXA, we challenge these associations, which is why you’ll find us using the term ‘mind health’ in our reports. We know that everyone will experience changes to their mental wellbeing throughout their life, but not all of these changes will result in mental illness. By showing that the shifts we experience in our mind health are just as common as those to our physical health, we hope to empower more people to seek help when something doesn’t feel right.



Natives & non-natives

In this study, we’ll frequently refer to two demographics: natives and non-natives. But what do we mean by these two terms?

Non-natives are people who live in a different country from the one they were born in.

Natives are people who live in the same country they were born in.

Based on a survey of 1,458 18 to 75-year-olds living across 16 countries,¹ this edition of AXA’s Mind Health report will narrow the lens on how non-natives are managing their mind health, and how they’re faring in comparison to natives. It will also identify the unique challenges they face as a demographic and explore solutions to better support their mental wellbeing.



Foreword

Global mind health is in a troubling place. As a world population, we're facing many stressors, from the cost of living and rising inflation to geopolitical conflict and climate emergency. Living in this period of instability is making it more challenging to keep our mental and emotional wellbeing in check, so much so that nearly a third (32%) of the population are struggling with at least one mind health condition.

For four years, AXA - Global Healthcare has been studying the wellbeing of people who choose to live and work overseas. In this time, we've learnt a great deal about their mind health needs and the unique challenges they face as a non-native demographic. But our recent findings signal a concerning shift in their psychological health and bring attention to the important role employers play in tackling the mind health crisis.

Our 2024 mind health report offers rich insights into why and where change is most needed for working non-natives and how it can best be achieved. With global mobility on the rise, there's an ever-increasing need for diverse and agile healthcare solutions. Companies will now need to scale up the care they offer by adapting or transforming their existing services to ensure they're holistic in nature and addressing every dimension of individual wellbeing.

By investing in mind health in this way, we'll not only futureproof our businesses and economies, but we'll also provide a better life for all.

'For four years, AXA - Global Healthcare has been studying the wellbeing of people who choose to live and work overseas.'

Xavier Lestrade, CEO, AXA - Global Healthcare





Mind health: the global landscape

Mind health is critically important to everyone, everywhere. It has a part to play in everything we do, the environments we move in, the relationships we have. Intrinsicly linked to our health and wellbeing, it’s fundamental to our quality of life and our happiness.

It’s worrying then to find that the global picture on mind health isn’t improving. The proportion of people struggling has reverted to 2021 levels, at the height of the COVID-19 pandemic. Over a third (39%) of 18 to 24-year-olds are experiencing severe or extremely severe forms of depression, anxiety or stress. The wellbeing gap between men and women continues to widen.

And while there’s huge potential to make change, we must first recognise the factors that are holding back robust mind health on an international scale, as well as address the environments that are stoking the problems. A recurring player in this struggle is workplace wellbeing, with figures around disengagement, sick leave and burnout increasing on a concerning trajectory.

For the non-native population in this space, alarming mind health trends are emerging more notably than before.

A macro view²





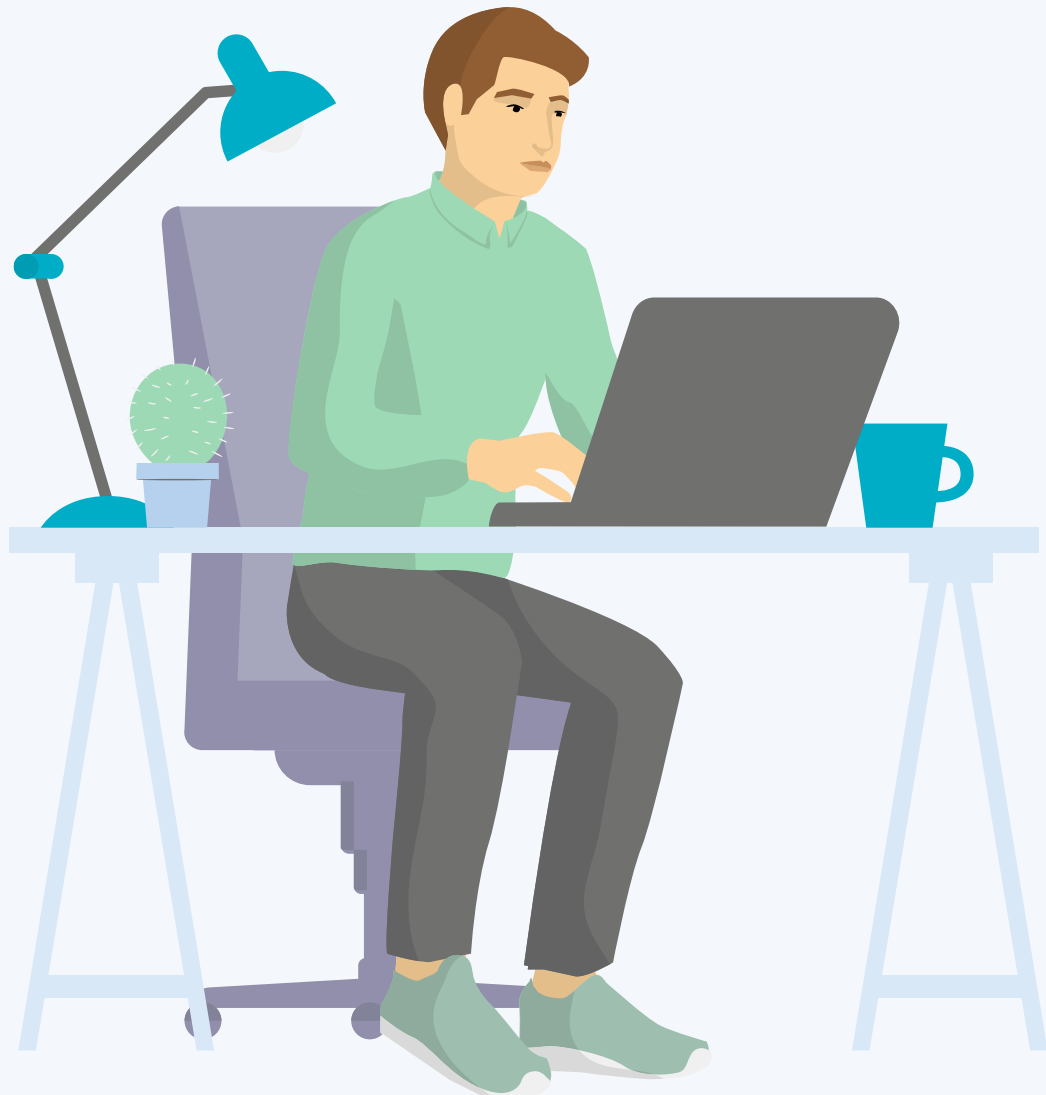
Things aren't looking up for non-natives

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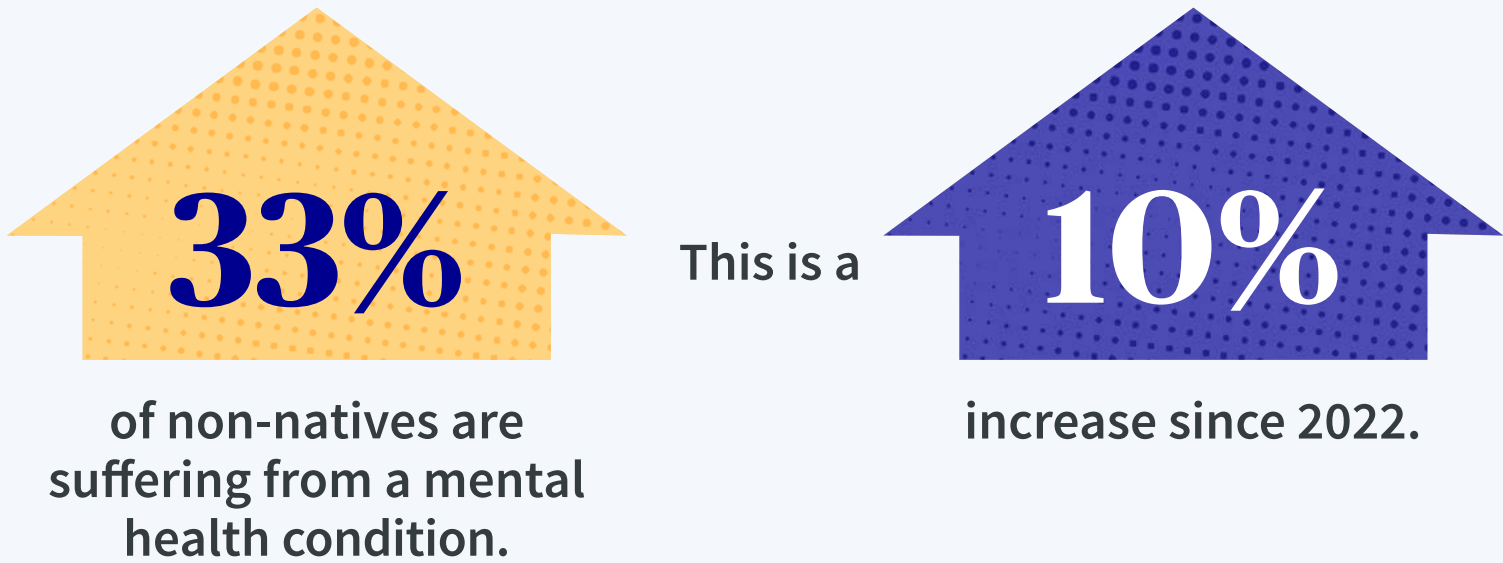
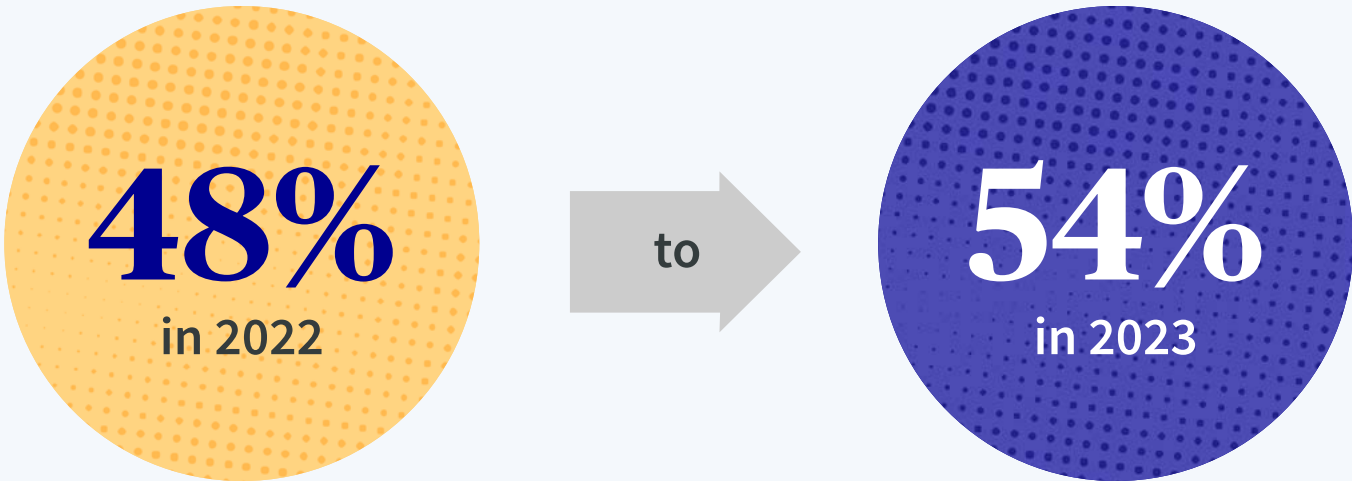
Non-native mind health has deteriorated this year. A third (33%) are reporting at least one mental health condition – a 10% increase from 2022 – and while there are slight improvements in levels of depression, its severity has instead increased. Over 50% are also experiencing stress and there's been a rise in anxiety since 2022, with as many as one in four (24%) non-natives considered to be suffering.

What's even more concerning is that, despite there being a year-on-year increase in mind health conditions among non-natives, the number seeking professional help has decreased by 9% since 2022. Our results show that **only two in five are getting professional support** (43%), which leaves over a third (38%) managing their condition themselves. A worrying number if we consider that levels of stress and anxiety are increasing, and depression is intensifying.

However, it goes some way to explain why, of those who self-support, 62% say that their condition is not well managed. And this figure isn't an exception to the rule. The percentage of non-natives who say their conditions are not well managed is increasing year-on-year. Between 2022 and 2023, there was a 13% rise.



The percentage of non-natives who say that their mental health conditions are not well managed has increased:





Cont.

Even so, it’s important to note that non-natives aren’t unique in the way they’re experiencing mind health. Comparatively speaking, the findings from our native respondents show that the percentage living with anxiety, stress and depression is almost equal.

Instead, emerging as a distinct mind health trend among the non-native demographic are the psychological difficulties they’re facing in the workplace.

Not only are they experiencing these at alarmingly high levels, but they’re also suffering far more acutely than natives in this space. So much so, that they’re 22% more likely to say that their mental health conditions are attributed to working factors.

And as we scale the professional ladder, there’s an even greater wellbeing divide between the two populations, with non-native managers being 31% more likely than their native counterparts to say that work is negatively affecting their mind health.

This isn’t a trend to ignore. Our results show that the mind health gap is widening for a population of workers who are already more likely to experience mental health conditions. So for employers with non-native employees, it’s more important than ever to understand their vulnerabilities and adjust the support available to them accordingly.

34%
of female non-natives are self-reporting a mental health condition, which is 6% more than their male counterparts.



49%
of non-natives aged 18 to 24 self-report as suffering from a mental health condition.

Non-native men are **14%** more likely than their native counterparts to self-report a mental health condition.



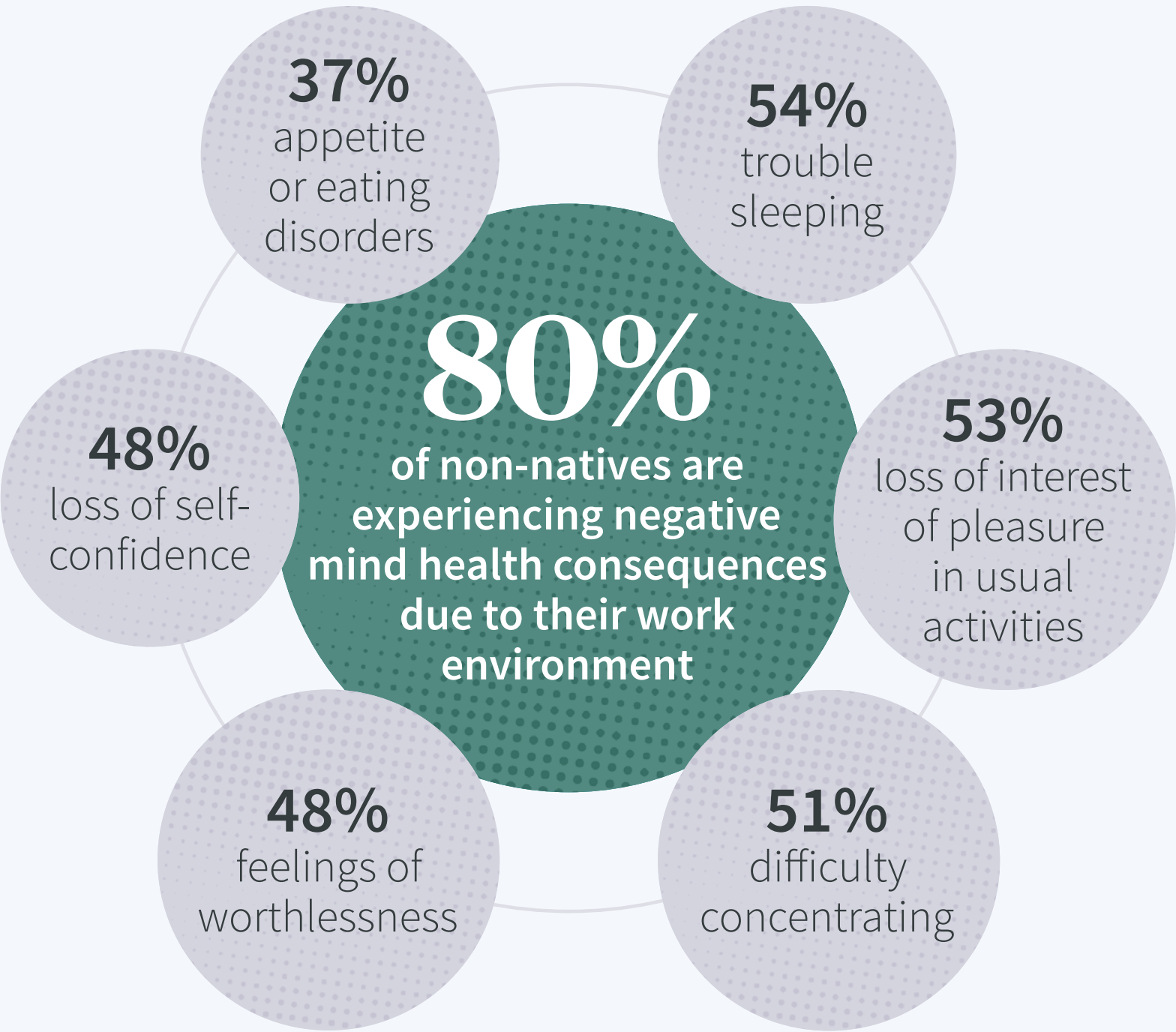
Thriving or surviving?

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Non-natives face a unique set of challenges in the workplace. From adjusting to different business cultures and navigating language obstacles, they're often on an uneven playing field in comparison to natives when it comes to achieving good mind health.

We'd typically expect to see these challenges reflected in our findings, but as sick leave and burnout are now reaching significant levels, we're looking at an even more troubling and long-term prospect for non-natives: a population of increasingly unhappy people at work.

Due to their work environment, **four out of five (80%) non-natives are experiencing mind health concerns**, such as stress and anxiety that's difficult to control, loss of self-confidence and trouble sleeping. Compared to their native counterparts, they're also 18% more likely to experience a loss of pleasure in their usual activities, 20% more likely to experience feelings of worthlessness and 16% more likely to experience appetite or eating disorders.





Non-natives are burning out and going off sick

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Battling burnout

Recognised by the World Health Organization (WHO) as an ‘occupational phenomenon’, burnout is caused by sustained exposure to work-related stress. Common but so often misunderstood, stigmatised and costly to employee wellbeing and productivity, it can pose a serious threat to physical and mental health.

It doesn’t go away on its own, either. Burnout continues, usually at a debilitating rate, until its underlying stressors are resolved or start to ease.

For non-natives in the workplace, our results are a good indicator that chronic stress is not being successfully managed. When asked, almost half (49%) said they’d experienced burnout as a result of their job. A 14% increase over the native population. Meanwhile, non-native managers are once again struggling more, with 58% experiencing burnout in comparison to 52% of native leaders.

Notably, of the non-natives suffering from burnout, only 44% have sought help and visited a healthcare professional. It’s in this scenario, when left unchecked and unmonitored, that burnout can cause many degrees of collateral damage, especially when it comes to engagement and absence.

Male non-natives are
19%
more likely than their native counterparts to experience burnout at work.



Sick leave

In the last year, more than a quarter (27%) of non-natives have been on sick leave at least once for problems relating to their psychological health. And there are some groups, such as non-native managers (38%) and non-native 18 to 24-year-olds (54%) that are even more affected.

In fact, non-native managers are having an especially difficult time in the workplace. Not only are they more prone to burnout, but compared to native managers, they’re 23% more likely to have taken sick leave once or more in the last year. There are even striking differences within their own demographic pool, as they’re **more than twice as likely** (18% vs. 37%) to take sick leave than those in non-managerial roles.

Non-natives are **17%** more likely than natives to have been on sick leave at least once in the last year.

Non-natives are **50%** more likely than natives to have been on sick leave multiple times in the last year.

So, considering that low levels of burnout, sick leave and disengagement typically indicate a healthy work environment and a healthy workforce, it’s clear that employers need to invest and take proactive steps if they want to turn the tide against burnout for their non-native employees.



Workplace wellbeing

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Colin Preece
Chartered Psychologist and Clinical Head of Mental Health, Teladoc Health UK

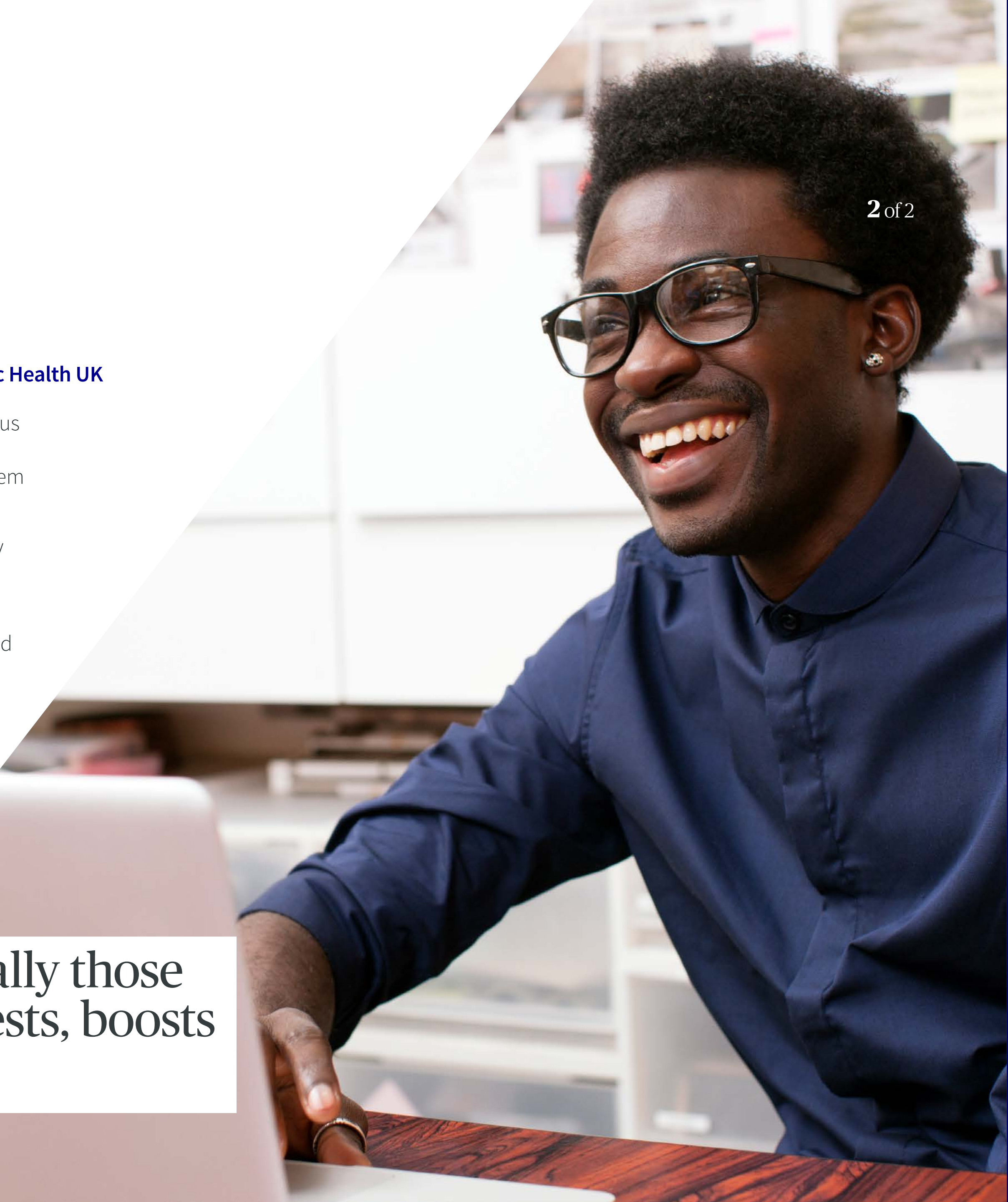
Work plays a crucial role in our mental health and overall wellbeing. It not only provides us with a sense of purpose and accomplishment, but when we engage in meaningful tasks, especially those which align with our values and interests, it can also boost our self-esteem and sense of identity.

The structure and routine that work brings can't be underestimated either – its regularity is important in promoting feelings of stability and security.

However, work-related stress can undo so many of the positives and very quickly take a toll on mental health. High levels of demand and long hours, coupled with unrealistic and unmanageable expectations, can lead to burnout, anxiety and depression. And for non-native workers who are on international assignment, and often away from families and existing support networks, there are added challenges and pressures to navigate.

Both individuals and employers have their part to play in establishing an environment of positive wellbeing and good mental health, but professional mental health support should be available whenever it's needed. Giving people the ability to reach out for help, even at an early stage, has huge benefits and will enable them to lead their best possible lives in and outside work.

‘Engaging in meaningful tasks, especially those which align with our values and interests, boosts our self-esteem and sense of identity.’



Poor mind health is coming at a cost

Aside from the significant toll on individuals, it hardly needs saying that a business which has mentally unwell employees is paying a huge price. A culture characterised by widespread burnout, declining productivity and skyrocketing stress will, inevitably, start to feel the financial pinch.

Our research suggests that business success will soon be compromised – if it isn’t already – by the psychological difficulties non-natives are experiencing. If we take the aforementioned levels of burnout and sick leave as an example, the productivity picture is already quite bleak. But add disengagement into the mix and the situation becomes particularly problematic. Why? Because when people disassociate from their work, performance plummets and they’re more likely to leave.

This is already happening among non-native workers, with as many as 42% saying they want to be less involved in their work – fewer hours, fewer tasks and less responsibility – due to the impact it’s having on their wellbeing. This figure is **14% higher than the native demographic.**

Retention

Our results also show that a staggering 81% of non-natives have at least one escape strategy to help them deal with the impact their job is having on their mind health.

A third (33%) are also thinking of changing or quitting their job due to its effect on their wellbeing, which is another stark difference to natives, who are 21% less likely to plan on leaving.

We could also see more non-natives taking purposeful steps to upskill themselves, just so they can change jobs. Our findings show that 45% are planning to take a training course to change their work situation, which is a quarter more than natives.

For companies with non-native employees, these issues of absence, disconnection and retention could leave them grappling with financial challenges or, worse, a continuously high turnover of their non-native workforce. To mitigate this, employers must understand the multifaceted and complex circumstances that non-natives face in the workplace, as well as the critical support role they can and must play. We know, after all, that when people feel well and looked after at work, they’re more likely to be successful and effective.



81% of non-natives have at least one escape strategy to help them deal with the impact their job is having on their mind health.



Sustainable support

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When we look at how satisfied non-natives are with the mind health support they’re receiving from their employer, the sentiment seems positive. Over half (59%) said that their company cares for the mental health of employees and interestingly, groups who we know to be struggling had a positive opinion of the psychological support available to them. Non-native 18 to 34-year-olds, for example, were considerably more likely than older age groups to say that their company cares for employee mental wellbeing.

While this is good news, the picture unfortunately reverses for non-natives who have experienced a mind health issue within the last year. Over a quarter (29%) were dissatisfied with their company’s help and support services, making them 16% more likely than their native counterparts to have had a negative experience following a mind health concern.

Still, these two narratives aren’t mutually exclusive. It could simply be that it’s only when non-natives reach out for support with their mind health do they realise their employer isn’t equipped or willing to help them appropriately.

A problem shared; a problem halved

Not receiving this adequate mind health assistance at work could explain why non-natives are more likely to turn to those closest to them instead. When asked, 66% said they would trust their family and friends to provide mind health support, as opposed to 48% who said they’d ask this of their manager.

The power of peer-to-peer support shouldn’t be underestimated. It’s essential to connect and keep conversations going with those around us when we’re experiencing poor mind health but, as we can see, it’s equally important to provide individuals with access to professional support at work. We can’t, and nor should we expect, unqualified friends, colleagues or family to patch up the gaps.



The power of peer-to-peer support shouldn’t be underestimated.



We need to keep up

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The global working arena is likely to remain in flux for some time, so it's important that the wellbeing strategies and initiatives which are intended to support employees change too. Anything less, and working individuals will be left in a vulnerable and disadvantaged position.

It's also essential that employers approach mental health support on an individual basis, recognising the limitations of a one-size-fits-all policy. So, rather than having a broad-brush method that acts when employees reach a crisis point, there are instead diverse solutions to meet a breadth of needs.

Bridging the gap

If it's not possible for companies to adopt a versatile, sustainable and personalised approach to mind health as part of their existing occupational health services, then external support could help to narrow or even close the gap. For non-natives in particular, international private health insurance can offer unbiased and easily accessible support in situations of mental vulnerability. There's no need for them to wait for or engage with their company's health services.

We know there's already a demand for this independent provision as 40% of non-natives would like their company to provide an external consultation service, or appoint an external specialist to fortify the mind health support available. More significantly, 33% would like their company to either include or extend their group medical policy to cover mental health care.





Managing mind health

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Our findings call attention to the added stress and anxiety felt by managers, who consistently reported higher rates of work-related mental health conditions. Not surprising when they're often the 'squeezed middle': under pressure to meet their people management responsibilities, as well as deliver on competing operational priorities.

In the non-native workforce, managers are the most vulnerable cohort.
To recap:



58%
are experiencing
burnout due to work



38%
have taken sick leave
at least once in the last
12 months

From these two figures alone, we can see how they're struggling to balance and prioritise their wellbeing at work, and it might not be so easy for those above them to recognise early warning signs of declining mind health when they too could be experiencing similar challenges.

With this in mind, how realistic is it to expect managers to support others when they may be contending with poor mental wellbeing themselves? And what can be done to help?





Tips for mitigating manager burnout

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Provide psychological safety and support

Managers, as we can see, also need help sometimes. Their leaders should provide a safe space for meaningful conversations about wellbeing, as well as role model vulnerability. Working together to find solutions for work-related issues not only demonstrates support and approachability for future concerns, but it also develops healthy communication channels.



Listen

In order for managers to thrive, organisations must commit to continually listening to them, acting on feedback and measuring progress. The more managers feel they can have an open dialogue with their employer, the richer the feedback loop becomes. It therefore becomes more feasible for companies to shield managers from increasing expectations and create an environment where everyone’s energy is sustainable.



Discuss purpose and meaning

People perform better at work when they have a purpose. Managers are no exception, and they should have regular opportunities to reflect on their roles and have open conversations with their leaders about what gives them meaning at work, and what detracts from it. Acting on these responses and removing barriers will improve wellbeing and help them to develop and succeed.

People perform better at work when they have a purpose.



A mindful leader

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Eugene Farrell
Mental Health Consultancy Lead, AXA Health – UK

The challenges and pressures that managers face when leading a team are often misunderstood and seen to be wholly negative. And while they can certainly be significant, they’re not insurmountable. With increased self-insight and self-reflection, managers could see marked changes in their professional selves and their teams. After all, when we look to ourselves first, we’re better equipped to look after and understand others.

This type of mindfulness and introspection involves looking at situations and considering, ‘What emotions did I feel and how did that affect my decisions?’ With this increased understanding, we can be more aware of our triggers and behaviours as managers and, in turn, stay accountable for our actions and demonstrate what we expect from others.

Being human

As leaders, we have a key role to play in our business, and sometimes we must act as the organisation requires us to. But balancing the directive part of our role with the supportive is especially important – we can still be human in the way that we are and the way that we act. This means bringing our authentic self to the workplace.

With this comes empathy for our colleagues and genuine connection, as well as a self-awareness which is grounded in emotional intelligence. We also expend less cognitive effort at work when we’re ourselves, so it’s actually healthier for us to be more human as managers than act out stereotypical roles. By setting the tone in this way, we promote a culture which encourages people to be their authentic selves, too.

Checking in

Check-ins with your team are essential, particularly in our new hybrid world. They must be part of the regular management process, scheduled and actioned with intention. We’re programmed to pick up tiny cues from others when we’re in their presence, but this isn’t so easy when we’re working remotely. If we watch carefully, we can observe changes in demeanour, eye movements or body language. All of these are indicators of someone’s mental wellbeing, but questions can help to bring depth. Used in a focused way, they can be powerful for homing in on areas where someone might be struggling.

During one-to-ones and check-ins, managers also need to be fully present, and listening is integral to that. It’s important they give their full attention and don’t get distracted. If this behaviour is consistent, it sends a clear signal to the employee that they’re seen, heard and valued. Equally important is that managers are trained to know about the mind health support available to employees and how they can access it. If signposting isn’t immediate when an individual reaches out for support, a manager’s opportunity to help – and the individual’s acceptance of that help – can be quickly lost.

Above all, leaders have a responsibility to put people at the forefront. If they do this time and time again, effective performance will happen. We must be open and aware, look to observe people and their transactions, listen with an open mind and lead by example. Only then will we learn from mistakes, changes, situations and each other.





Are managers the game-changers?

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Despite knowing that managers aren’t coping so well in the workplace, we can’t ignore how fundamental they are to employee wellbeing. In many cases, they’re the cornerstone of company culture. And it’s typically at their professional level where we see the consequences of action and inaction for employees.

With so much responsibility for factors that affect mental wellbeing and performance, such as policies, workloads and deadlines, they’re integral for cultivating a mentally safe work environment. This is usually achieved by promoting transparency and welcoming conversations about mind health.

It’s quite worrying to see, therefore, that due to the impact their work is having on their psychological wellbeing, only 48% of non-natives would voice their challenges to their manager or ask for their support. This could be due to concern that sharing mind health issues with their manager will lead to doubt about their ability to do their job.

40%
**of non-natives want
their company to provide
more mind health
training for managers.**

While in reality the opposite is true – as many as 40% of non-natives want their company to provide more mind health training for managers. And given that they’re 21% more likely to ask this of their employer than their native counterparts, there’s clearly a strain in the relationship between non-native employees and their leaders which needs closer attention.

Yet, to say that managers are the cause, or solution, for the downward mind health trend among working non-natives would be unreasonable. We know that they are themselves struggling.

Our research does suggest, however, that some of the issues found in the workplace could be remedied by providing managers with coaching in order to further develop wellbeing awareness and proactive leadership.

As an example, we already know that non-natives are experiencing a loss of self-confidence (48%) and feelings of worthlessness (48%) due to the impact work is having on their mental health. But with the right managerial support, both could improve.





Leading by example

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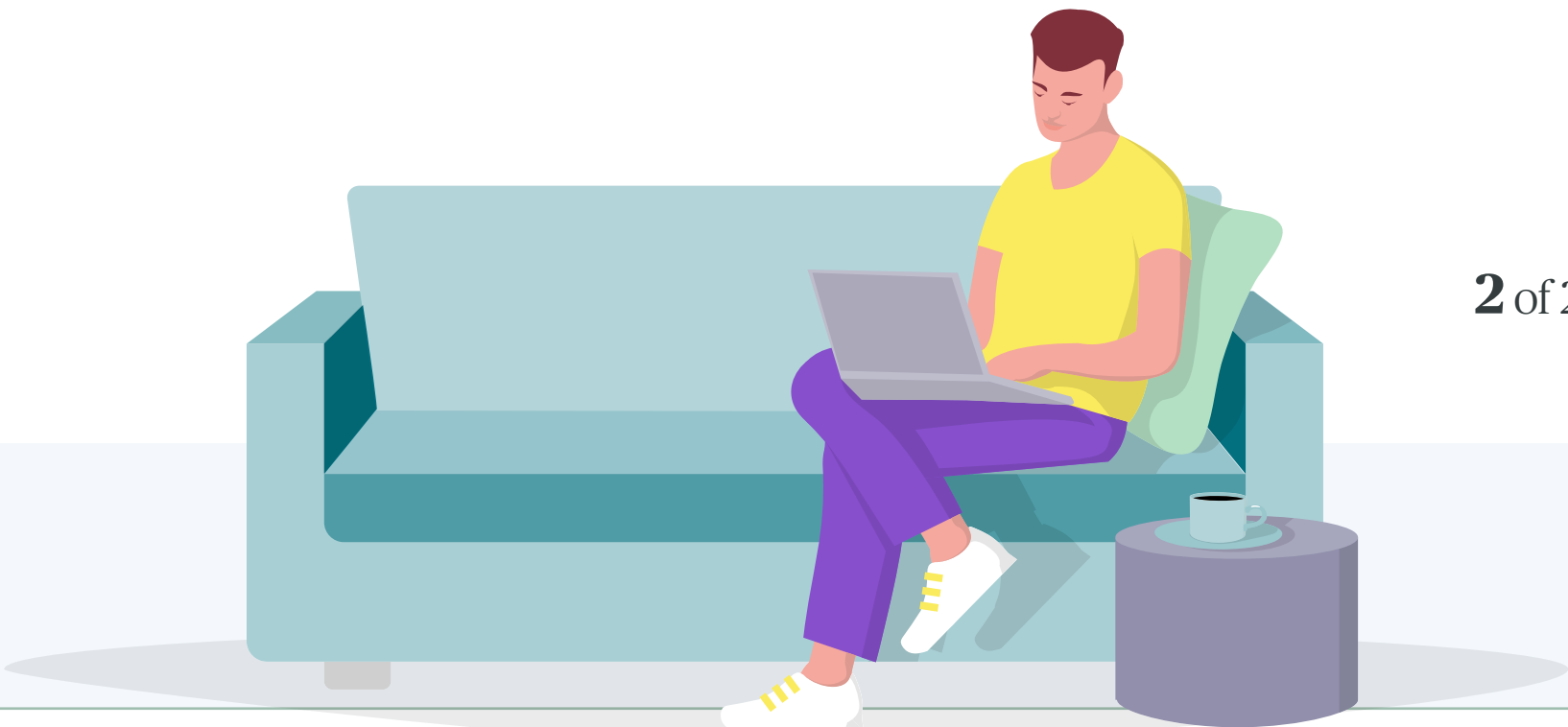
Sam O'Donovan
Chief People Officer, AXA - Global Healthcare

Everyone wants to work in a psychologically safe environment. They want communication strategies that are actually implemented and they want to be led by managers who practise active listening. Importantly though, as we see between natives and non-natives, mind health conditions, and the solutions needed to address them, can be very nuanced.

For managers, it's about understanding and making these distinctions, so that when their employees reach out for support, they're met and understood on an individual level.

‘A business should have role models who lead by example and who show vulnerability, openness and inclusivity. There is often a disconnect between what people say and what they do.’

Sam O'Donovan, Chief People Officer, AXA - Global Healthcare



- Ask people what they need to be successful.** This shouldn't be ignored or assumed, especially for new starters. Having these conversations creates an environment of trust, opens communication and enables stronger collaboration. They also give people the best chance to flourish.
- Set achievable tasks.** It's good to step out of our comfort zone at work, but if we're put in positions where we repeatedly feel out of our depth, we can lose confidence and feel stressed and burnt out very quickly. Drawing on people's skill sets will help them to succeed and the company to thrive.
- Empower.** That might involve delegating authority, sharing information or asking for input. Whatever it is, step away from micromanagement: it's a quickfire way to destroy confidence and professional agency. Strengthening, instead, an individual's purpose and place within their team, as well as their wider company, will promote feelings of worth.
- Embrace mistakes and be brave with feedback.** A manager who recognises that their employees won't always get things right first time will build space for development and encourage a growth mindset. Following up with constructive feedback is crucial for helping people to grow and move on from their 'mistakes'.
- Be a role model.** It's important to lead by example, to show vulnerability, to be open and inclusive. There is so often a disconnect between what people say and what they do.
- Ask for support.** Managers can make a real difference to an individual's mind health, but training is integral in helping them make the distinction between knowing when to support and when to refer. Reach out to your company's HR or training specialists for advice and guidance with this.

Let's get to work

The monumental changes our world has seen in recent years have transformed the spaces we occupy every day, arguably nowhere more than our work environments.

There's an evergrowing need for a proactive discourse around what a 'healthy workplace' looks like in a post-pandemic world and what the responsibilities are for both employees and employers when it comes to mental wellbeing.

But discussion will only take us so far now. We must also face the realities of what a lack of attention and action is leading to for certain demographics. For some, such as the non-natives we've looked at in this report, we're seeing a troubling mind health endemic developing in the workplace.

To see change, we must deepen the value and commitment we give to mind health by reshaping the environments that influence it. In the workplace, that means a concerted and renewed effort to understand and deliver what individuals need to bring their best selves to work. It means investing in diverse resources and support.

It means looking after people.

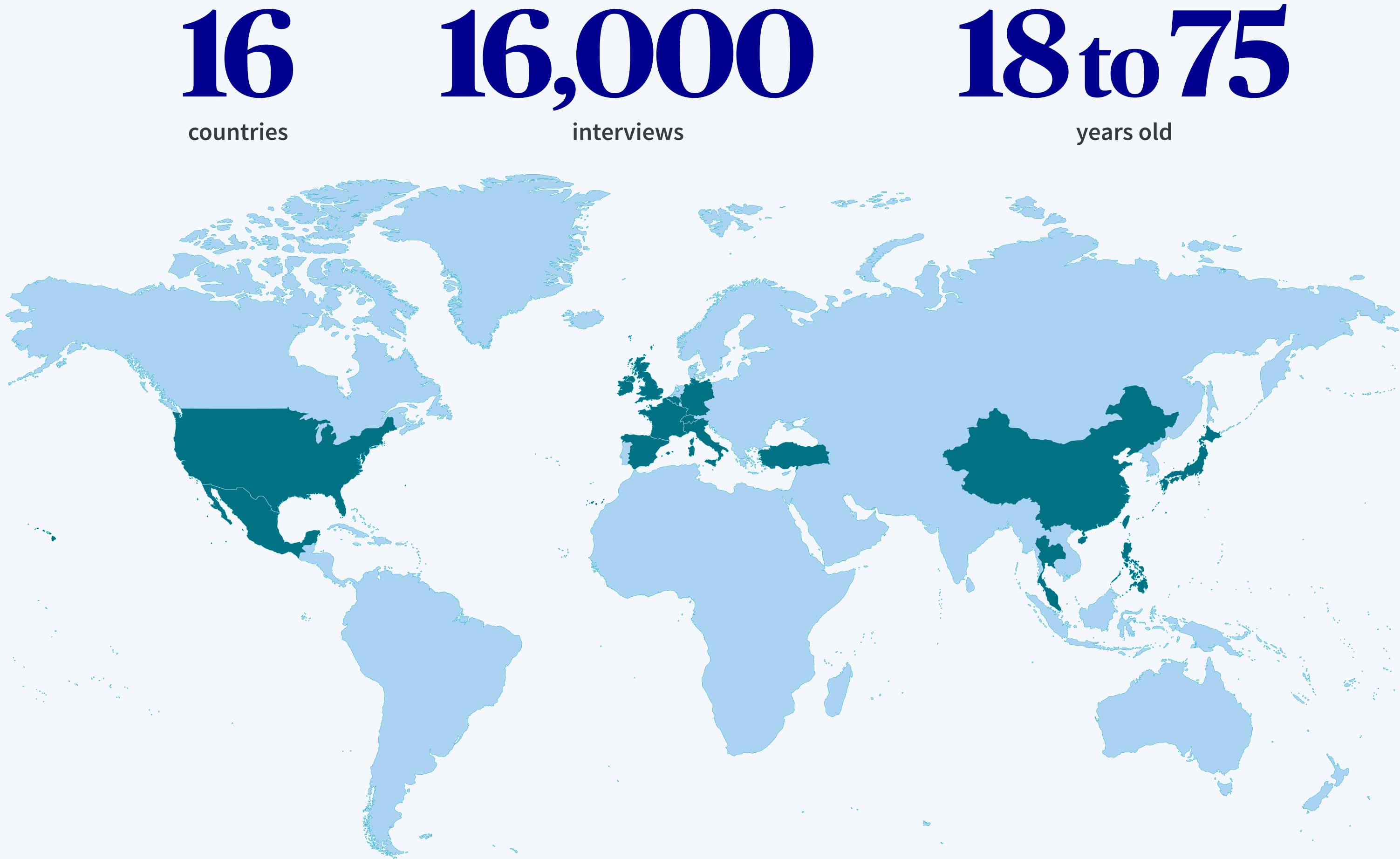


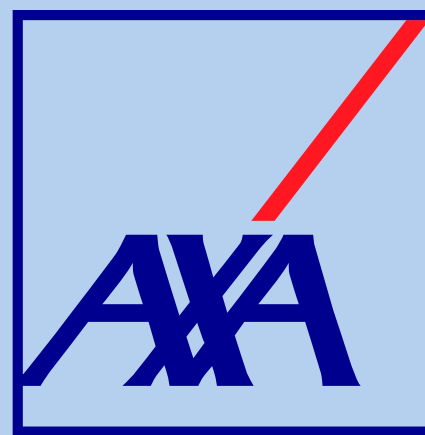


Study methodology

The AXA Mind Health survey was carried out jointly with Ipsos France. Online interviews were conducted between 15 November and 11 December 2023 in 16 countries: UK, Ireland, Belgium, France, Germany, Italy, Spain, Switzerland, China, Hong Kong, Japan, Mexico, Philippines, Thailand, Turkey and the USA.

Quota method was applied to gender, age, occupation and region. The data is weighted so that each country’s sample composition best reflects the demographic profile of the adult population (18 to 75-year-olds), according to the most recent census data.





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¹ The AXA Mind Health survey was carried out jointly with Ipsos France. Online interviews were conducted between 15 November and 11 December 2023 in 16 countries.

² These statistics refer to the global population of respondents who participated in the AXA Mind Health survey.

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