

A woman with dark hair, wearing a mustard yellow sweater, is holding a green mug and looking out a window with a brick wall in the background. A large red diagonal graphic element is overlaid on the right side of the image.

A Report on Mental Health & Wellbeing in Europe

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Foreword

“Covid-19 is the worst public health crisis for more than a century; it’s also an economic crisis. In recent months, lockdown measures – intended to stop the spread of the virus – have brought our economies to a near standstill. **The effect of these twin crises on our mental health has been devastating. People are deeply worried about the virus; they’re worried about its impact on their finances, on their personal lives, and the consequences for their friends and family.**

For years, mental health has been neglected. It was often taboo even to discuss mental illness and in many countries, it still is. Only now are we beginning to realize its importance: the clear connection between our mental health and our physical well-being, and the wider social and economic costs associated with mental disorders. Poor mental health costs the economy billions each year; it undermines business and productivity; more importantly perhaps, it ruins lives – causes divorce, rips families apart. **It increases inequality within our societies because it affects certain groups more than others:** those with poor finances, those with little or no job security, those with a difficult family life, or those with a prior history of mental ill-health.

That’s why we commissioned this unique study – because we wanted to understand more about the effects of Covid-19, and what we, as an insurer, could do to help prevent a European crisis in mental health. **For us, that’s the key word: prevention.** In the past, insurers were there just to pay the medical bills. At AXA, we are changing

that; we want to become a *health partner* – not only paying the bills, but also helping people live healthy lives, preventing illness.

We believe that, for a healthy life, you need a balance between physical, mental and social well-being. With Covid-19, that balance is at serious risk. Our survey shows the terrible toll this pandemic is taking on our mental health and sense of well-being. But it also shows there’s reason to be optimistic. Because of Covid-19, Europeans are paying more attention to their mental health. The old stigma surrounding mental illness is starting to fade. There’s more openness now to treatment. At the same time, we have new, digital technologies to help us diagnose and care for mental illness. And, more people willing to use those technologies.

Until now, in European countries, mental health has hardly featured in public debate – with the possible exception of the UK. The fact is, **we need to stop seeing mental health in isolation.** It must become an integral part of our overall approach to public health. As a health insurer, we can support that process – and that’s what we’re doing. We’re raising awareness of mental health. And we’re investing in prevention using digital technologies. By doing so, we’re making care for mental illness easier, more effective and more accessible.”



Antimo Perretta
CEO AXA Europe



Executive Summary

Even before Covid-19, mental illness was one of Europe's most important public health challenges. It's estimated that around a quarter of the European population regularly experiences depression or anxiety.

With Covid-19, that's likely to get worse.

The pandemic has had a disastrous effect on many people's health and finances. Lockdown measures have deprived us of contact with friends and family; personal relationships have suffered; we're no longer able to engage in sports or pursue the activities we use to relieve the pressure of everyday life. The burden of caring – for children and elderly or vulnerable relatives – has also increased, particularly for women.

The result, as our survey shows, has been additional stress – and deteriorating levels of mental health. Some people had never suffered from mental ill-health before; others have seen a worsening of previous conditions.

Mental illness has serious repercussions beyond the individual. It's the root cause of social problems; every year, it leaves countless families devastated. Worse, many mental illnesses go untreated – up to 50%, according to the World Health Organization (WHO). **There's also an economic price to pay:** mental ill-health accounts for half of all long-term sick leave in Europe. Overall, the cost to the EU economy of mental ill-health is estimated at a staggering €600 billion a year – equivalent to more than 4% of annual GDP.

In June, we commissioned market research firm InSites Consulting in Ghent to survey 5,800 people in seven European countries: Belgium, France, Germany, Italy, Spain, Switzerland and the UK. Through the survey – conducted online – we wanted to find out more about how people had coped during the Covid-19 crisis, and how the pandemic and subsequent lockdown measures had affected their mental health. To ensure reliable results, we took advice on our survey from leading mental health experts.

Our survey found that:

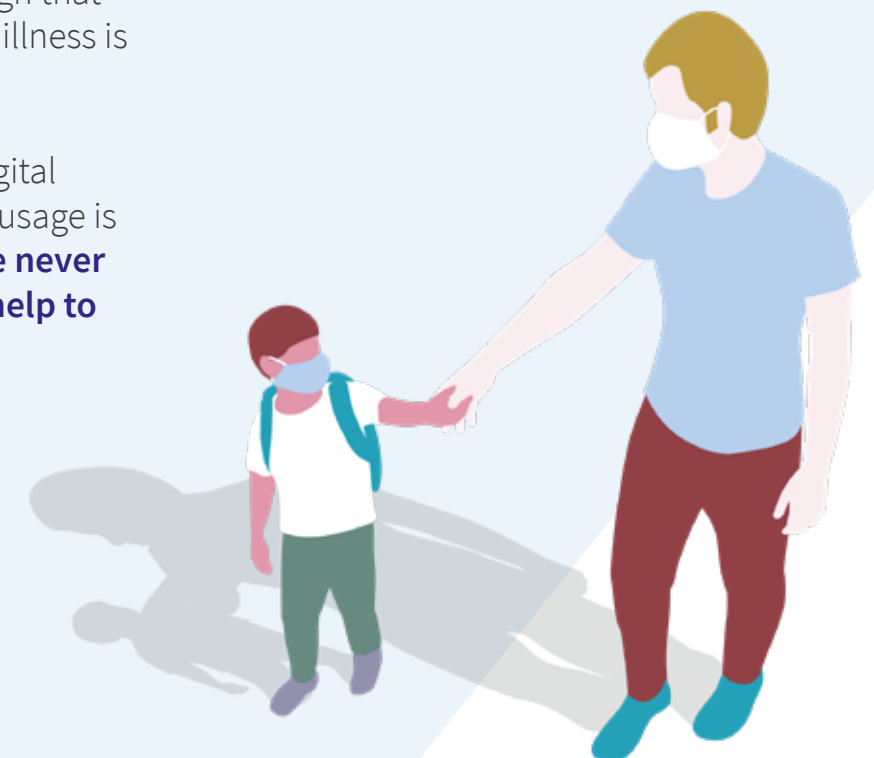
- Mental illnesses are widespread but remain largely stigmatized and are not often discussed publicly in Europe. 34% of those surveyed suffered from mental illness – even before the pandemic. Of those, however, **only one in four had access to treatment** or professional help. One reason for that is affordability – 30% said they wouldn't be able to pay for treatment, if required.
- The problem was amplified by Covid-19. During the pandemic, the number of **people saying they had poor mental health tripled**. Those with pre-existing conditions suffered the most – 42% said they felt they were losing control of their lives because of the crisis.
- Many people reported **an increase in work stress – and a worsening in their financial situations**. Nearly one in three

said their **close personal relationships had been damaged** – an important factor in determining who coped well during the pandemic, and who didn't.

- Mental health issues impacted certain groups within society more than others. **Among the hardest hit were younger people** – those between 18 and 24 years of age; also **those describing themselves as “extroverts”**, who chafed at lockdown restrictions. Overall, **women fared worse** than men, and that's because generally women took on more responsibility during the pandemic for caring for children and elderly or vulnerable family members.
- One silver lining is that the pandemic has highlighted to people the importance of mental health: **60% of those surveyed said they'd changed their view of mental well-being** as a result of Covid-19; 70% said they'd learned to accept those seeking professional help – a sign that the stigma surrounding mental illness is beginning to recede.
- Many people are unaware of digital support for mental health, and usage is correspondingly low. **41% have never heard of professional online help to treat mental health issues**.

The opportunities that emerged are:

- **Digital solutions are available to everyone**, but awareness of these need to be raised, especially to young people.
- Given the increased need for mental health treatment we need to use digital solutions to **complement the health system** since classical treatment approaches are not easily accessible today.
- At AXA, we see our responsibility in supporting all customers with information, offering digital solutions for prevention and early intervention.





1/ Mental health issues in Europe prior to Covid-19

Mental disorders are one of the top public health challenges in the World Health Organization (WHO) European Region, affecting about 25% of the population every year. Mental health problems are the main cause of disability and early retirement in many countries and a major burden to economies. In the workplace, up to 50% of chronic sick leave is taken due to depression or anxiety. Poor mental health and neuropsychiatric disorders already account for 19.5% of the disease burden in Europe, which rises to 26% in EU countries. Since around 50% of cases of major depression currently go untreated, the burden on healthcare systems may increase in future.

World Health Organization Regional Office Europe which covers 53 countries

7%

of Europeans surveyed experienced serious mental health issues in the past before the Corona pandemic

Countries that stand out:
United Kingdom 11%
Germany 12%

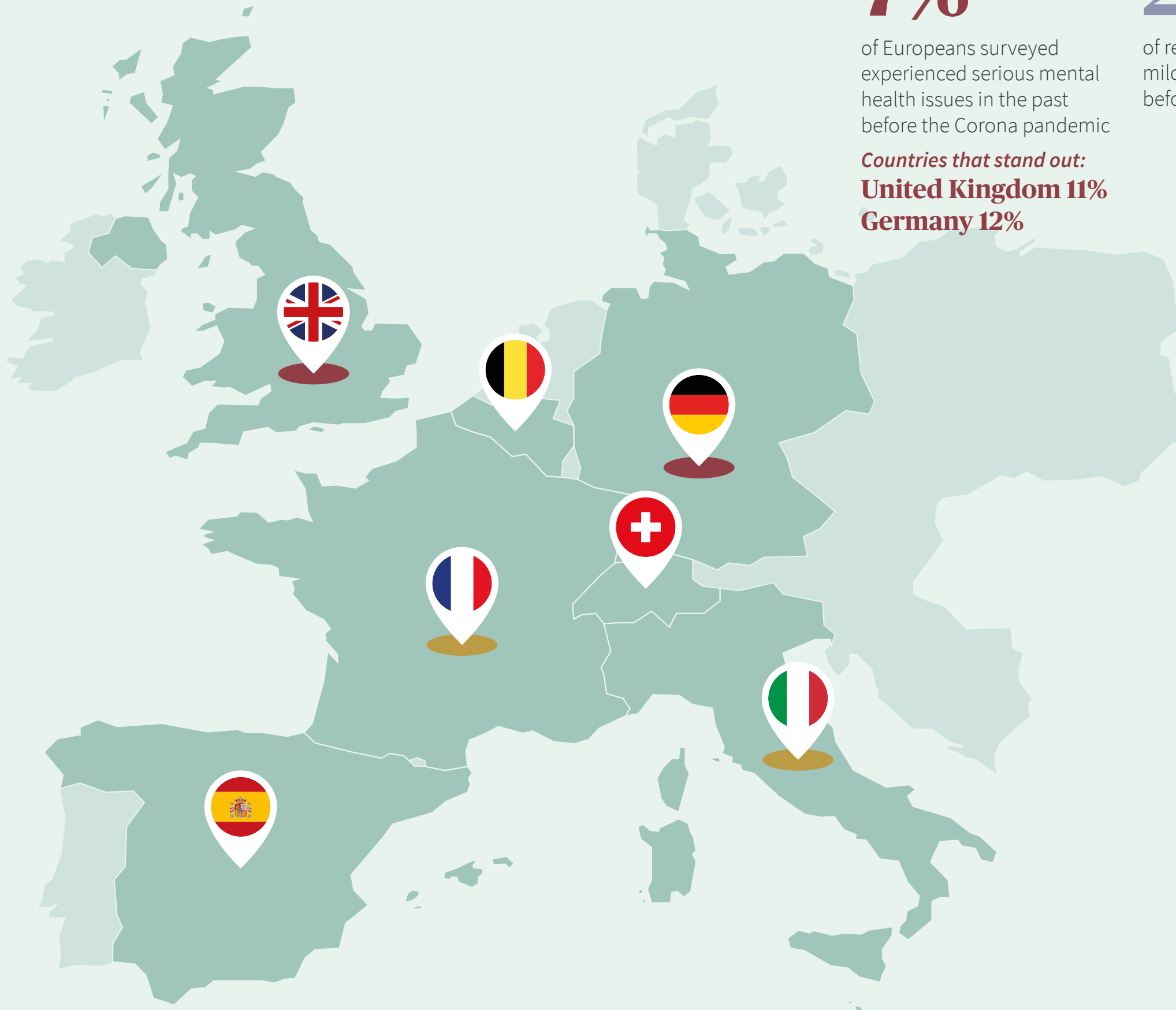
27%

of respondents already had mild mental health issues before the Corona pandemic

66%

never experienced mental health issues before

Countries that stand out:
France 79%
Italy 83%



AXA's survey found evidence that supports existing data around mental health in Europe before Covid-19. In the UK and Germany, a high proportion of respondents reported they had experienced severe mental health issues pre-Covid-19. This was not replicated across Europe, however. Respondents from Italy and France generally reported a lower proportion of significant mental health issues prior to the pandemic. This suggests that either the state of mental health varies across Europe, or people have different perceptions of what constitutes a mental health issue.

Even before the Corona pandemic, Europe was struggling with mental health issues. Mental health problems are the primary driver of disability worldwide as well as one of the largest economic challenges globally.

Source: Mental Health Foundation, 2020

AXA's survey shows an even greater problem than official statistics suggest, possibly because it is based on self-assessment. In the survey, **27% of respondents said they were already experiencing mild mental health issues even before the pandemic; a further 7% described the issues they were experiencing as "serious."** That means that, in total, **34% of those we surveyed had experienced mental health issues before Covid-19.** In Germany and the UK, figures for those with serious issues were higher than the average – at 12% and 11% respectively. By contrast, in Italy and France, around four in five in those surveyed said they'd never experienced any mental health issues, though it's possible that the continued stigma surrounding mental illness in some countries may have led to under-reporting.

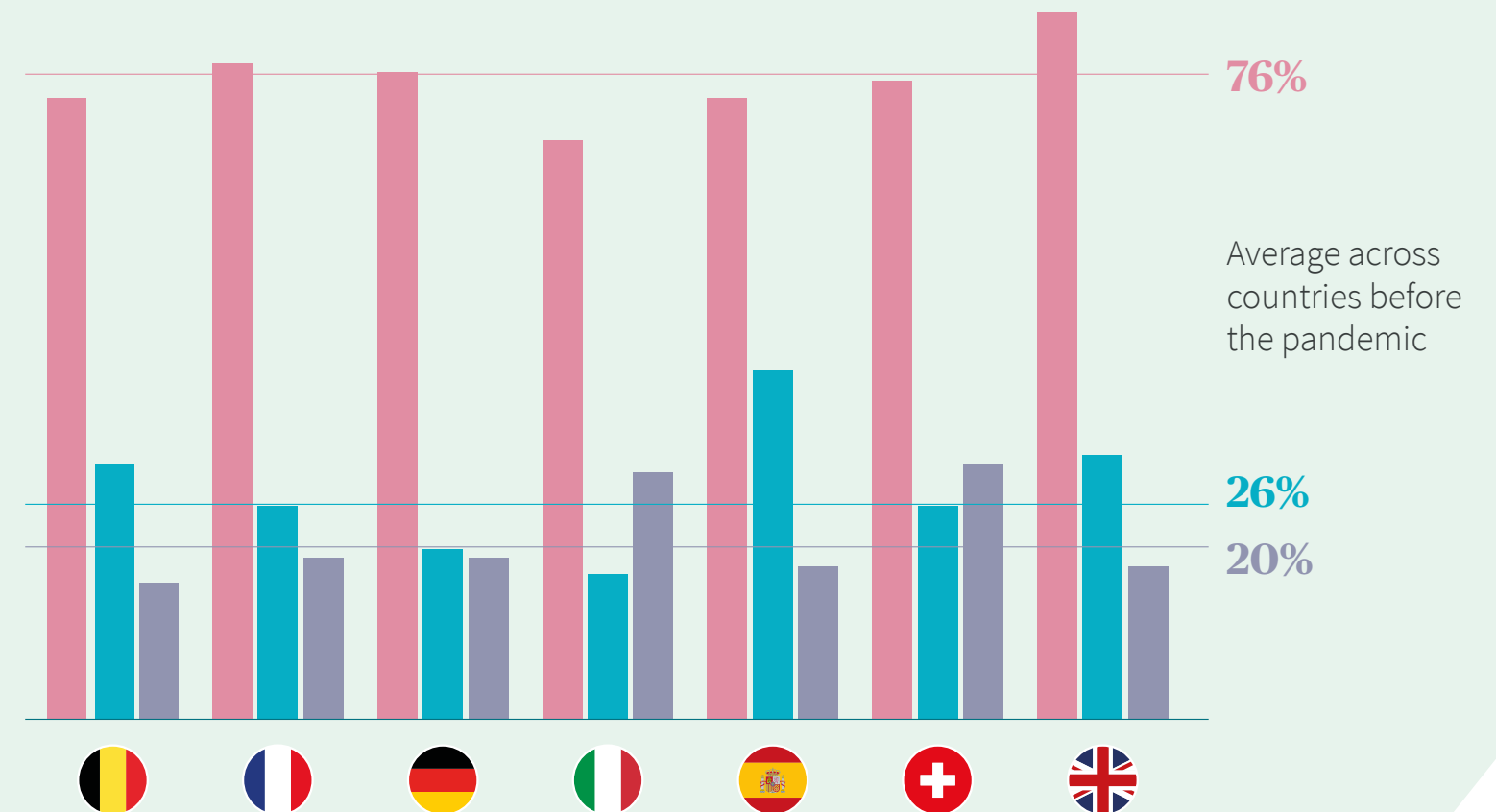
34%

of respondents suffer from poor mental health

7%

describe their situation as 'severe'.

Prior to Covid-19, the most prevalent psychological health concerns were "sadness", and symptoms of depression and anxiety.



Mental Health Issues experienced prior to Covid-19

- Sadness, depression & anxiety
- Panic attacks
- Family/partner crisis

Other symptoms vary by country. In Italy, panic attacks (41%) were comparatively higher than in other countries, as were family or partner crises in Switzerland (30%) and Spain (29%). Those taking regular physical exercise or eating healthily had fewer mental health issues prior to the pandemic.



Only one in four Europeans seek treatment for mental health issues

One in four of those surveyed said they'd sought professional help before the pandemic to improve their mental health. This shows at least a degree of awareness of treatments available. Uptake, however, varied by country. Once more, Italy and France were outliers. In Italy, 85% of

those surveyed said they'd never used professional help to deal with mental health issues; in France, the figure was 84% - this apparent reluctance to seek professional help may again be due to the stigma surrounding mental illness, or barriers to accessing care.

74%

have never used professional help to deal with mental health issues in the past


84% 85%

21%

have used professional help to deal with mental health issues in the past

5%

have extensively used professional help to deal with mental health issues in the past

30%

of those we surveyed said they **wouldn't be able to pay for help**, even if they needed it. For many, affordability may be an obstacle to seeking professional help.



Many Europeans didn't know they could access mental health support online

Many of those we surveyed were not aware they could access therapy online. Awareness was highest in Spain (56%), the UK (55%) and Italy (54%). In France, half of all respondents said they'd never heard of online mental health support; that figure was nearly as high in Germany (47%) and Switzerland (46%). Belgium was only slightly better – at 44%. Usage remains low across Europe; only 3-6% of respondents said they'd taken advantage of online mental health services prior

41%

have never heard of online professional mental health possibilities before


50% 47% 44% 46%

51%

have heard of online professional mental health possibilities before but have never used them

4%

have heard of online professional mental health possibilities before and have made use of them before the Covid-19 pandemic situation

to the Covid-19 pandemic. Despite that, telemedicine and tele-psychiatry got a huge boost during the pandemic – both are expected to grow further, particularly as community-based and tech-driven opportunities expand.

With the correct treatment, recovery can occur for many of those experiencing mental health issues. This does not necessarily mean an end to psychological distress, but with the correct supportive approach and access to preventive interventions, most patients can actively self-manage and contribute to their own mental well-being.

Mental Health Europe

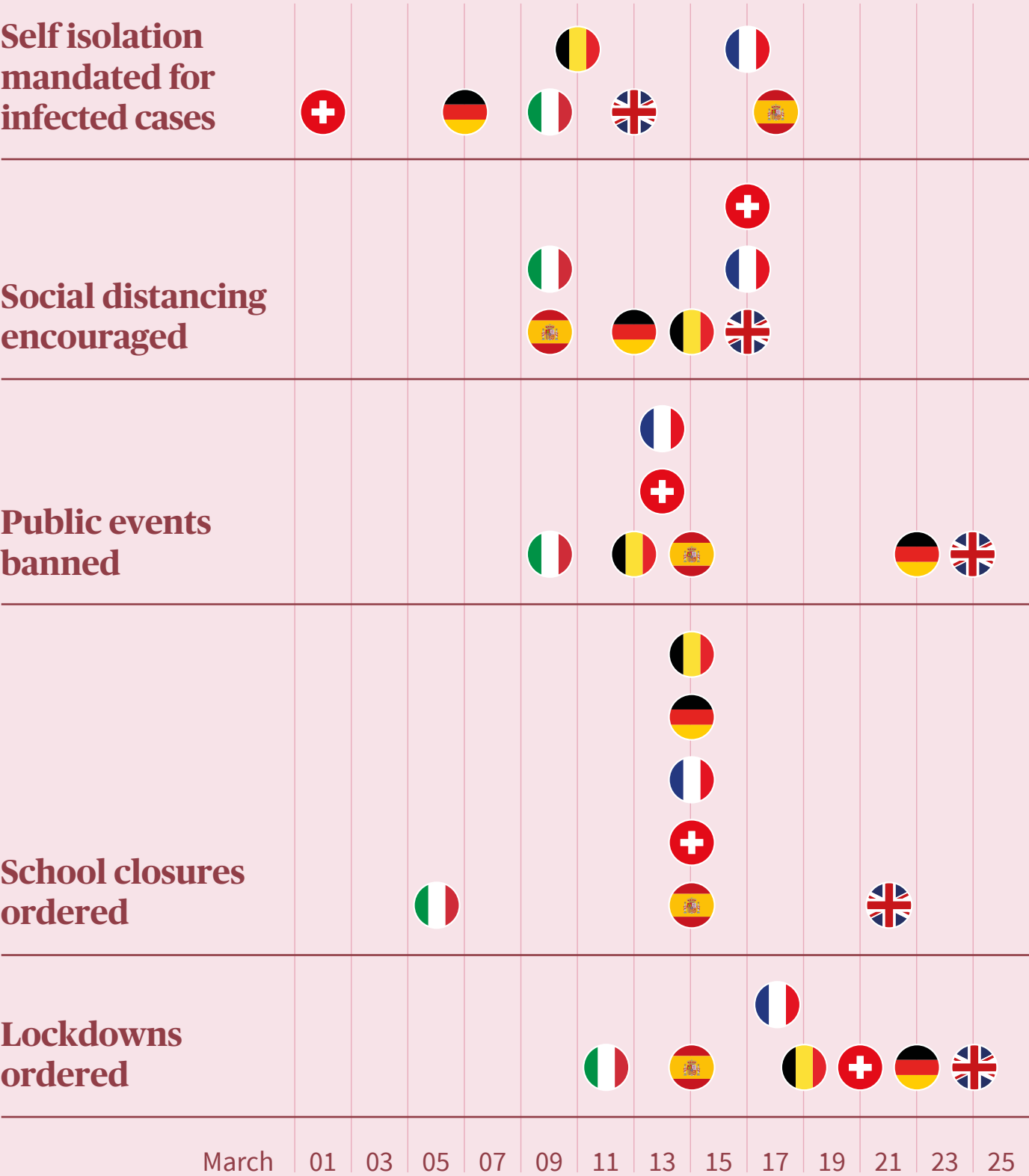


2/ The impact of the Covid-19 crisis on mental health

In mid-March 2020, economic and public life in many countries was effectively shut down. Lockdown measures were imposed in an attempt to limit the spread of the virus. Countries now face a difficult task reopening their economies, while continuing to protect the lives of their citizens.



Lockdown measures varied by country; some countries experienced more severe restrictions than others. Much of this is attributable to differences in culture, which may also explain variations in the impact on mental health.



Despite the pandemic, trust in healthcare systems remains high

Our survey shows that, confronted by Covid-19, people overwhelmingly have faith in their healthcare systems. **79% of those surveyed felt their healthcare system had done a good job in dealing with the pandemic.** When asked which institution coped best with the virus, most respondents chose healthcare – ahead of the government, politicians, schools

or the police and security forces. During the pandemic, most governments moved quickly to protect hospitals. Public support for healthcare workers was high across Europe. Even in Italy, where the healthcare sector was overwhelmed by the first wave of Covid-19 infections, respondents believe the sector coped well.

“This crisis is redefining community and humanity. We care for each other, taking steps to not harm other people. We value the healthcare sector’s work and are more supportive of them. This creates a new meaning to life: respecting and caring for each other.”

Dr. Fazeelat Duran,
Post-doctoral researcher at the school of Psychology, University of Birmingham, supported by the AXA Research Fund



The number of Europeans with “bad state of mind” has tripled during the crisis

According to our survey, the number of those who’d describe themselves as having a “bad” general mood or state of mind almost tripled during the pandemic. In some cases, people are facing new mental health issues; in others, they’re seeing a worsening of previous issues.

	(very) Good state of mind	Average state of mind	(very) Bad state of mind
DURING Covid	34%	43%	23%
BEFORE Covid	60%	32%	8%



Who's coping well with the Covid-19 pandemic?

Different factors have affected our mental health during the pandemic – some, however, pose more of a risk than others.

Factors that worsened chances of coping well with the Covid-19 pandemic:

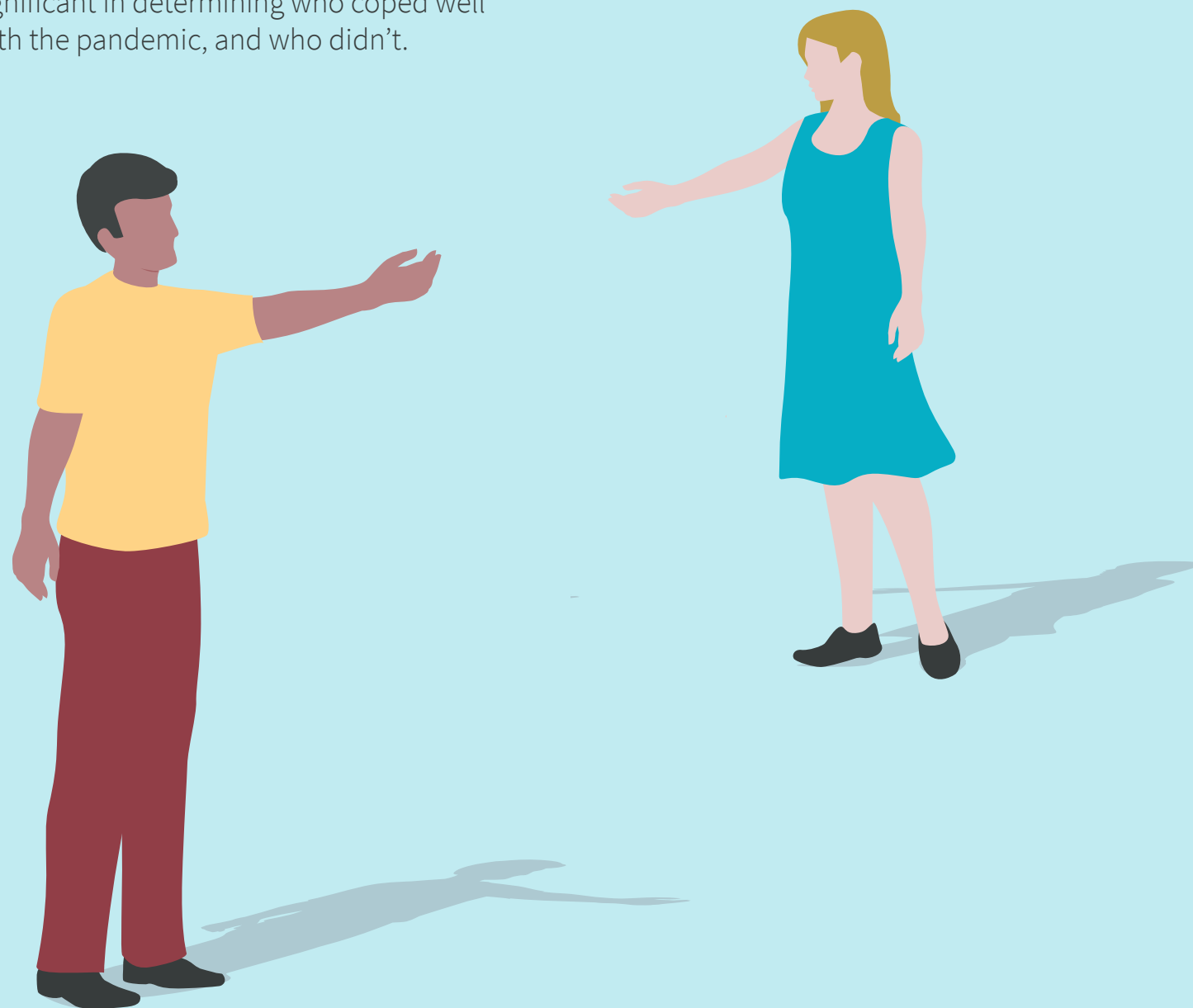
- - **10** Having intimate relationships affected
- - **10** Having a poor state of mind prior to Covid-19
- - **8** Living in a bigger household
- - **5** Being an extrovert
- - **5** Having increased job stress
- - **5** Having to take more responsibility for others
- - **5** Having your financial security destabilized
- - **3** Losing your job because of Covid-19
- - **3** Having a history of mental ill-health
- - **1** Being a woman

Having intimate relationships affected by the pandemic was twice as damaging to our mental health than increased job stress.



Strong intimate relationships are key to surviving pandemic

68% percent of those surveyed stated that their intimate relationships had not been affected by Covid-19; that leaves 32% where intimate relationships were affected. This factor was the most significant in determining who coped well with the pandemic, and who didn't.



Those with pre-existing mental health issues fared worse

Despite the overall increase in cases of mental ill-health (+7% at the time of the survey), it's those with pre-existing (or a predisposition to) mental health issues who have struggled most during the crisis. 42% of those reporting severe

issues prior to the pandemic said they felt like they were "losing control of their lives". This rose to 50% in the UK, and to 57% in Italy. By contrast, in Germany, only 25% reported feeling this loss of control.

42%

who had severe issues before Covid-19 show the strongest impacts

57%

of the respondents in Italy felt they were losing control of their lives, higher than the European average

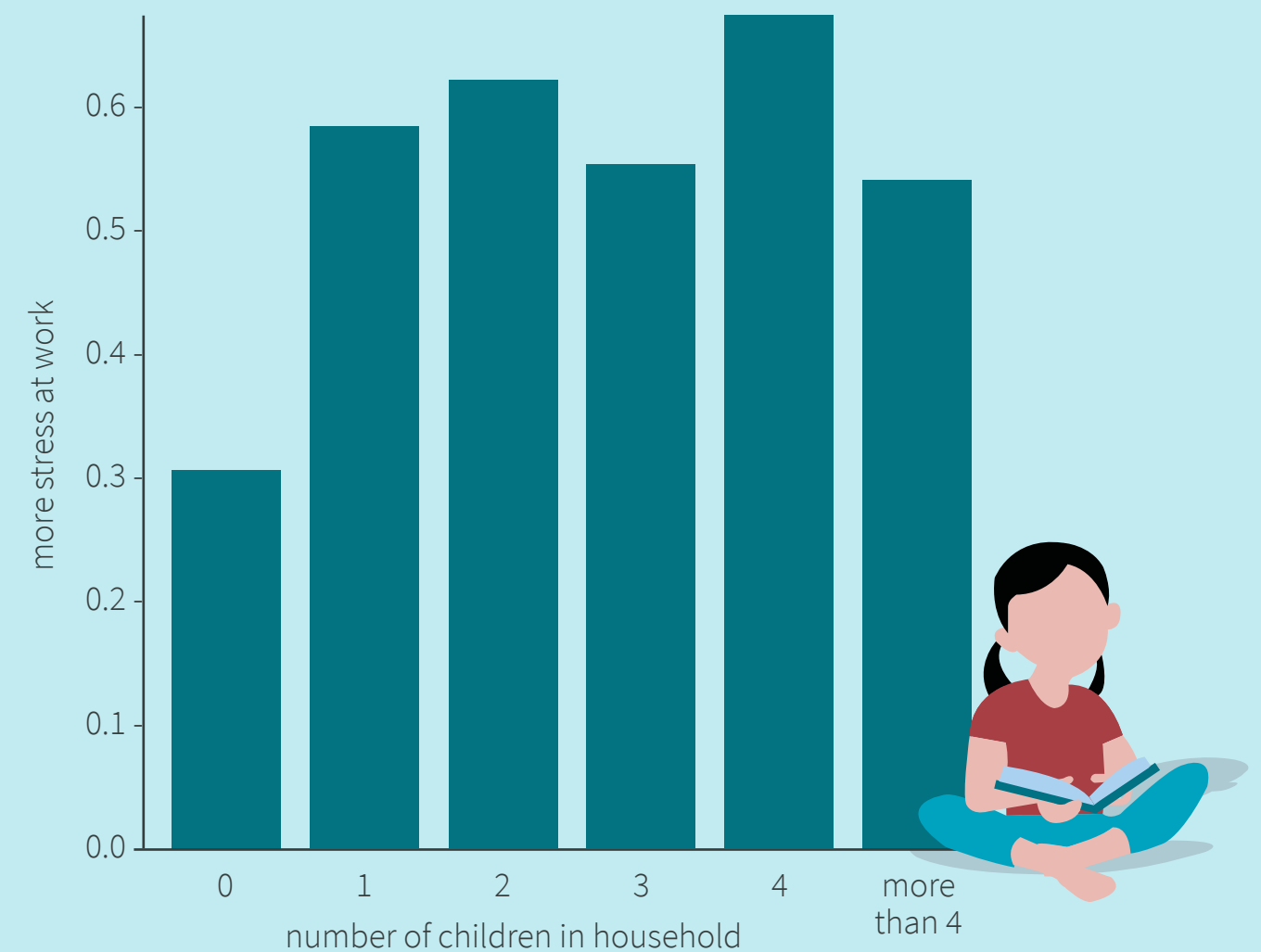
25%

of the German respondents reported feeling a "loss of control", the lowest in our survey

Work-related stress increased for those working at home

During the pandemic, those working remotely have had to cope not only with the demands of work, but also changes in their home lives. Of those still with jobs, 62% reported that their stress levels had

increased compared with pre-pandemic levels. Many – 81% – also described themselves as having a poor or low state of mind. The figure was higher for those with children in their care:



Respondents with children in their care tend to suffer from greater work-related stress. The number of children, however, doesn't add significantly to stress levels.



Lock-down makes extroverts suffer

Those who describe themselves as “introverts” are more likely to report mental health issues, but our survey shows that “extroverts” actually suffered

more during the crisis – a response to lockdown measures and (in some cases) enforced isolation.

Taking care of others leads to a more positive frame of mind

Caring for others seems to be another important factor when determining who has coped well during the pandemic, and who hasn't. In our survey, 74% of carers said they felt positive about the future,

compared with just 34% of those who weren't caring for others during the crisis. We also found that carers were more open about mental health; they took time to think about their own mental well-being.



Financial problems cause mental health issues

Mental health problems are closely related to deprivation, poverty and inequality. Economic crises are therefore times of high risk for mental health. Of those surveyed, 37% said their financial situation had deteriorated because of Covid-19; 31% said they'd lost (or partially lost)

their jobs during the pandemic. And 63% reported a rise in work-related stress. There's a clear correlation between mental health and financial stability – 54% of those in a "bad" or "very bad" state of mind also said their financial situation had worsened during the pandemic.



37%

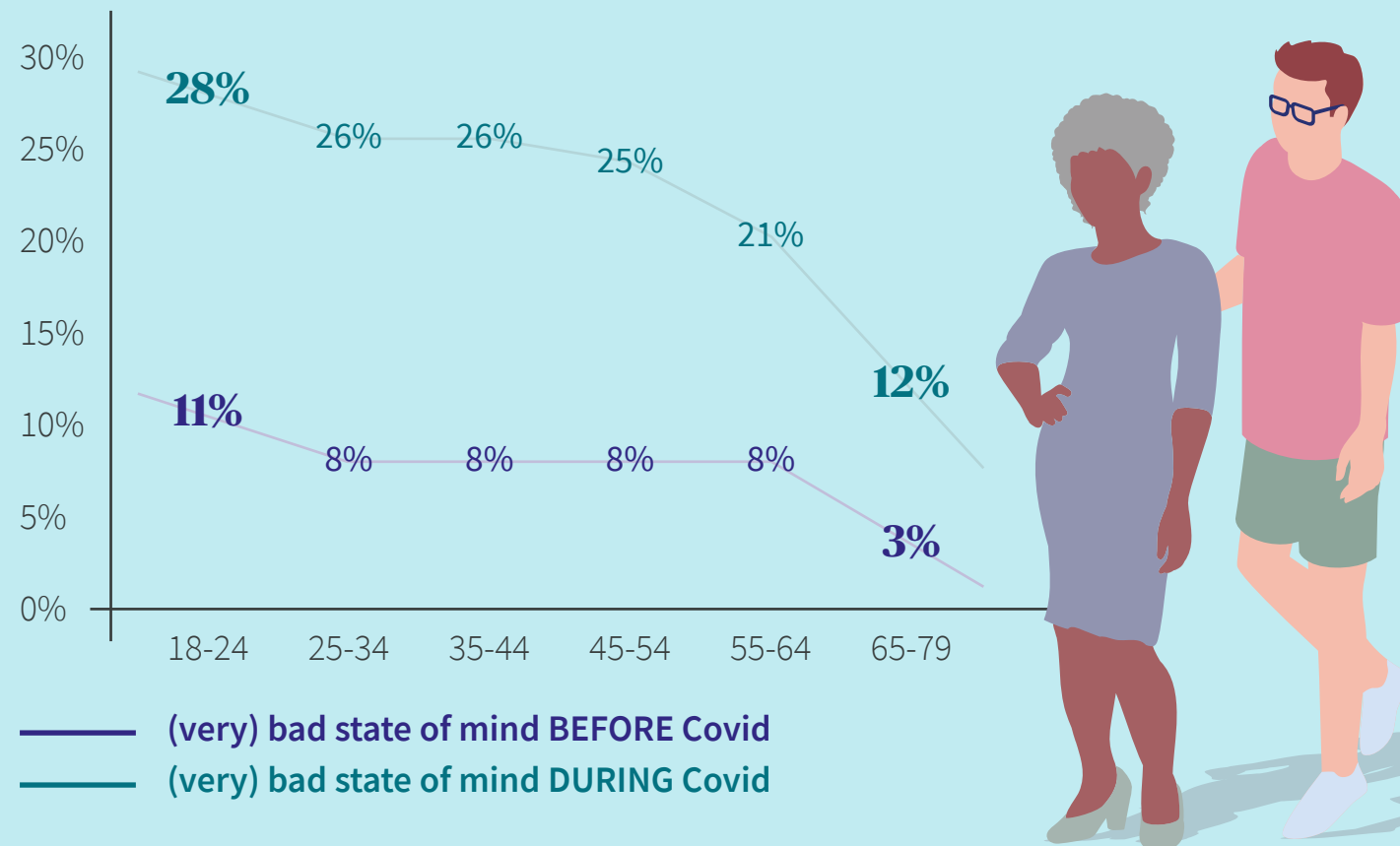
of respondents found that their financial situation has deteriorated

31%

have lost (or partially lost) their job during the pandemic

63%

of people report that their work stress level has increased



Mental health issues decrease with age

During Covid-19, there were huge concerns about older people and how they would cope with the pandemic. However, it seems that Europe's oldest citizens are far more resilient than first thought. Our survey shows that mental health issues decrease with age; older populations actually experience the least amount of anxiety and depression – possibly because their daily routines were less disrupted by the pandemic than younger people's. 28% of young people – those aged between 18 and 24 – said their mental health had deteriorated during the crisis, as schools and universities closed, and job prospects dwindled.

Evidence suggests that adverse experiences in early years can significantly affect later mental health. Family violence and inadequate attachment in infancy are both important predictors of subsequent problems in adolescence, such as substance use or criminal behaviour. This, in turn, increases the likelihood of exposure to other risk factors in adulthood – such as unemployment, debt and social exclusion.

Terrie E. Moffitt and the Klaus-Grawe 2012 Think Tank

Women have experienced a steeper decline in mental health than men

Women fared worse than men during the pandemic. Our survey showed that 42% of women reported a deterioration in their mental health, compared with just 33% of men.

Ingrained gender inequalities help explain this discrepancy. Women are often responsible for far more domestic and family labor than men; childcare and household responsibilities often fall disproportionately on women. They are also more likely to be financially insecure, or in low-salary jobs. Work stress is also more likely to impact women than men, probably due to the housework still expected of women even when working. The recent UK Household Longitudinal Study found that it was specifically young women who were the worst affected by lockdown.

According to the WHO, depression alone accounts for 4.3% of the burden of disease, and is among the largest single causes of disability worldwide, particularly for women.

Mental Health Action Plan, World Health Organization

42%

of women reported a deterioration in their mental health compared to 33% of men



3/ Media consumption increased during lock-down

It was inevitable that people's habits would change during lockdown. Many activities that people used previously to wind down, de-stress and take care of their mental well-being were no longer available. Generally, people found new ways to adapt.

“I see this unique period as an opportunity to learn more about yourself and what you find important and less important. By doing this, it will allow you to put more energy on activities that will help you fulfil your life goals.”

*Pr. Lode Godderis,
Full Professor Occupational Medicine and
Director of Research and Development*

+15
Listen to/
watch/
read news



+6
Social
media



+3
Time with
loved ones



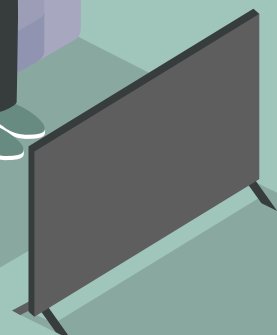
+5
Socialising
online



+2
Gaming



+12
Entertainment
(TV, streaming, online)



The activities we did more of during lock-down

Consumption of TV, streaming services and social media all increased

During the pandemic, individuals found it hard to quantify the risk to themselves from Covid-19; this led to a feeling of powerlessness – and a thirst for news and information. As a result, consumption of

streaming services, TV and social media increased significantly. TV and streaming services became not just an important source of information, but also a way to escape reality.



Video-chat has become one of the few ways to meet others

During lockdown, video-chat became one of the few ways to socialize. Business meetings and conferences were also cancelled, replaced by alternative digital formats.



Lockdown provided time for personal reflection

Time during lockdown was also spent in personal reflection. 60% of those we surveyed said they'd changed their view of their own mental well-being. 33% said they prioritized mental health more than they had before the pandemic. **Many people took better care of**

themselves during lockdown; this led to increased awareness of their own mental state – and increased empathy for others, who may be struggling because of the pandemic. The question is: will this change become permanent beyond Covid-19?

60%

of Europeans have reconsidered their perspective on their own mental wellbeing as a result of the Corona pandemic

33%

say they have prioritised their mental wellbeing during the Corona pandemic more than before.

4/ The after-effects of Covid-19

Our research shows that people are changing the way they think about mental health – that's true even in countries where there is still a stigma surrounding mental illness. Awareness of mental health issues – and the use of support services – may differ between countries, but the change in attitudes is the same. Covid-19 has reduced the stigma associated with mental ill-health; it has also encouraged people to think more about their own mental health, and the mental health of those around them.



Attitudes to mental health *are* changing

Even before the pandemic, it was widely accepted that attitudes toward mental illness needed to change. Research showed that awareness of mental health issues was highest in Germany, the UK and Switzerland – not surprisingly, more people in those countries were willing to seek professional help, when confronted by mental illness. Across all countries, lockdown has acted as an accelerator for greater awareness and acceptance of mental illness.



In our survey, a third of Europeans said they'd prioritized mental well-being more than they had prior to the pandemic. That figure rose to an astonishing 70% in Spain and Italy. Meanwhile, 60% of those surveyed said the crisis had changed their view of their own mental well-being. It's in the countries worst affected by Covid-19 that old attitudes surrounding mental illness are most in retreat.

People are becoming more aware of others' mental health

In our survey, respondents were more aware not only of their own well-being, but also the well-being of others. 70% said that, because of Covid-19, they'd become more accepting of people seeking professional help to tackle mental illness. Again, this was seen most clearly in those countries that had experienced either strict lockdowns – or particularly high infection rates.



1/3

of Europeans surveyed prioritize their mental well-being more than before

70%

have learned to better accept people seeking professional help

A photograph of a man and a woman embracing on a beach at sunset. The man is in the foreground, wearing a dark shirt, and the woman is behind him, wearing a grey sweater. They are both smiling and looking towards the ocean. The background shows the ocean and a bright sunset sky. The image is split diagonally, with the top right corner being white and the bottom left corner being the photograph.

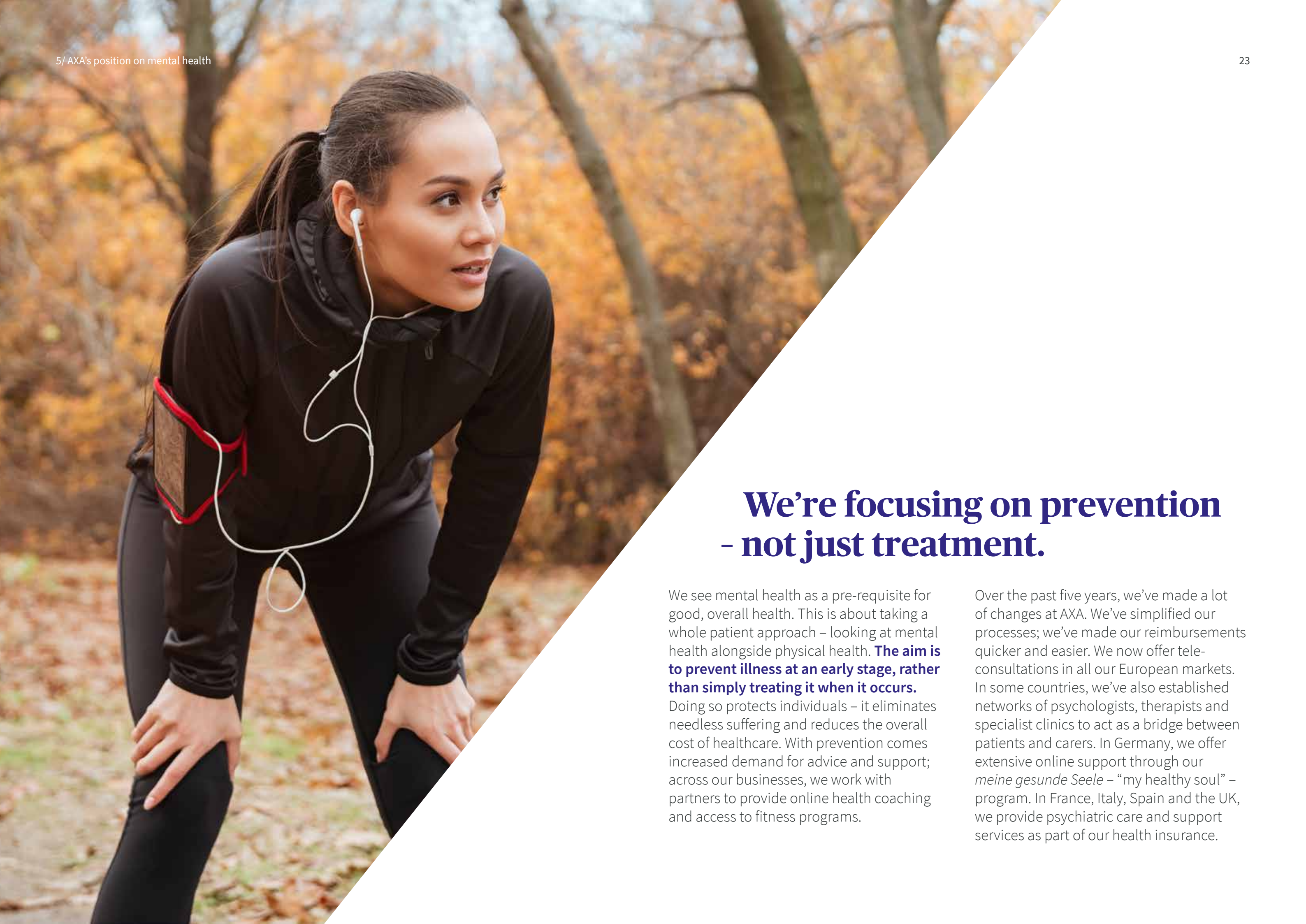
5/ AXA's position on mental health

Our survey shows that Covid-19 poses a real and present threat to our mental health. As one of the world's leading health insurers, what is AXA doing about this crisis?

We're raising awareness

This is more important than it seems at first. But without awareness, individuals may not seek diagnosis or treatment, and governments won't invest in mental health. In that respect, the signs are promising. As we've seen, more Europeans are taking mental illness seriously. In recent months, Covid-19 has underscored the need for better coordination in our healthcare systems. Given the significant social and economic risks, mental health should be much higher up the policy agenda than it is currently. That's why we decided to publish this report, and why - through the AXA Research Fund - we are committed to supporting science contributing to societal progress in the areas of Health, Environment and Socio-Economics. In fact, in 2019, 6 new scientists were granted support for postdoctoral projects on mental health. The stigma surrounding mental ill-health is declining, but we need to understand more about what drives mental illness – and its consequences both for individuals and wider society.





We're focusing on prevention – not just treatment.

We see mental health as a pre-requisite for good, overall health. This is about taking a whole patient approach – looking at mental health alongside physical health. **The aim is to prevent illness at an early stage, rather than simply treating it when it occurs.**

Doing so protects individuals – it eliminates needless suffering and reduces the overall cost of healthcare. With prevention comes increased demand for advice and support; across our businesses, we work with partners to provide online health coaching and access to fitness programs.

Over the past five years, we've made a lot of changes at AXA. We've simplified our processes; we've made our reimbursements quicker and easier. We now offer tele-consultations in all our European markets. In some countries, we've also established networks of psychologists, therapists and specialist clinics to act as a bridge between patients and carers. In Germany, we offer extensive online support through our *meine gesunde Seele* – “my healthy soul” – program. In France, Italy, Spain and the UK, we provide psychiatric care and support services as part of our health insurance.

And we're investing more in digital technologies

People were already using online services before Covid-19 – but even more are doing so now. In the UK, for example, our GP service *Doctor@Hand* saw its users more than double during lockdown. Many of those new users were over 65, but there's also an opportunity to encourage younger people to sign up to new health and wellness programs however they need to be made aware of these solutions. Given the increased need for mental health treatment we need to use digital solutions to complement the health system since classical treatment approaches will not surface or are not available enough.

At the same time, we're using data to help customers prevent health problems – in telemedicine, we can now take patients from diagnosis to treatment, giving them access to quick, reliable information every step of the way, and guiding them, where needed, to the right doctors and specialists.



Meeting people's fundamental needs in Mental Health & Wellbeing

Preventing health problems

- Medical teleconsultation is live and being offered in **Belgium, Italy, Germany, France, Spain and UK**
- In **Spain, UK and France**, an online assessment is available to know your overall status, considering mental health, nutrition, sleep, cancer risk, musculoskeletal condition, etc.
- From expert workshops and assessments to health coaching, the wellbeing digital platform is available in the **UK** to support your journey in healthy habits

Medical Teleconsultation

Digital Stress/Anxiety Assessment

Wellbeing platform

Early Interventions

- Employee assistance program is accessible in the **UK** to create a shared wellbeing ambition for your business
- **France** has access to psychologists and alternative medical experts for stress and mind health
- In **Switzerland**, Selfapy is available for SMEs to prevent and detect absence from work due to psychological reasons

Employee assistance program

Access to psychologists

Treatment Selection

- Onward referral is accessible in the **UK, Germany and France**, taking patients from diagnosis to treatment, providing quick, reliable information at every step and guiding them to the right doctors and specialists when necessary.

Onward referral

Therapy and Support

- Psychological support is available in **Italy, Spain, UK and France** in case of critical illnesses and degenerative diseases
- In **Spain and France** telephonic psychology service is reachable for counselling and therapy.

Psychological support

Telephonic
psychology service



Appendix

- 1. Country Deep Dives**
- 2. Note on methodology**
- 3. Acknowledgements**
- 4. References**

1. Country deep dives

Belgium

- 1/ 34% of Belgians said they had experienced mental health issues prior to the pandemic**
- 2/ Those with a “bad” or “very bad” mental state tripled during the pandemic in Belgium, with the younger generation reporting the largest decline in mental health**
- 3/ Despite this, 9 out of 10 respondents felt they’d coped well with Covid-19**

The number of people reporting poor mental health is lower in Belgium than other European countries. Younger people are far more likely to experience mental ill-health, but those with mental health problems in Belgium are less likely to seek professional help than their European counterparts. This may

be for financial reasons: 31% of Belgians say they couldn’t afford treatment. Most respondents felt they had coped well with the crisis, and said that, because of Covid-19, they had become more accepting of people who seek professional help to treat mental illness.



AXA Belgium: Uw gezondheid is belangrijk voor ons



France

- 1/ **45% of respondents in France described their mental state during lockdown as “good”**
- 2/ **17% had already experienced (minor) mental health issues prior to the pandemic**
- 3/ **40% of French surveyed said they couldn’t afford professional help, if faced with mental illness**

While France fared better than some other European countries, lockdown affected much of the population, leading to an increase in mental health issues. Psychotherapists are not reimbursed

by state social security (and only very little by some mutual insurers) – this may explain why so only 6% of people in France said they had sought professional help for mental health issues.



AXA France: AXA Prévention, MyEasySanté



Germany

- 1/ **During the pandemic, 33% of Germans experienced a deterioration in their mental health**
- 2/ **32% are now more focused on their own mental health as a result of the pandemic - rising to 45% among 18-24-year olds**
- 3/ **Only 5% already use digital services to address mental health issues**

Because of the pandemic (and subsequent lockdown measures), Germany – like other countries – may expect a “third wave” of mental health problems. These problems affect certain groups in society more than others – particularly those with social issues or a predisposition to mental illness.

Our study shows that, though Germany was less affected by Covid-19 than other countries, people are now more focused on their mental health than they were before the pandemic. Use of digital technologies increased during lockdown – though online services for mental health are still not widely used



AXA Germany: Hilfe für die Seele!



Italy

- 1/ **During Covid-19, Italians suffered a sharp decline in their mental well-being - worse than in other countries**
- 2/ **Younger people were most affected - those under 34 saw their mental state saw the steepest drop in their mental health**
- 3/ **Awareness of mental health issues is growing, however: 81% of Italians say they're more accepting of people who seek professional help for mental illness**

The number of Italians describing their mental state as “good” dropped by half during the pandemic. Italians saw an increase in work-related stress, financial and job insecurity, especially among women and younger people. At the same time, Covid-19 has helped Italians focus more on their mental health.

As a result, more Italians are now seeking professional help when faced with mental illness. Priority should be given to mental health as Italy emerges from the pandemic – to avoid further damage to those already suffering from mental health issues.



AXA Italy: Proteggi te e la tua famiglia



Spain

- 1/ **Spain saw a sharp decline in mental health as a result of the pandemic**
- 2/ **86% of those surveyed in Spain said they missed physical contact with others beyond their immediate family**
- 3/ **During the crisis, 8 out of 10 people said they'd considered seeking professional help with emotional problems**

During Covid-19, the number of people experiencing poor mental health in Spain has tripled; 78% of those surveyed felt their stress levels had increased because of the pandemic. Eight out of ten said they'd considered professional help with emotional problems – a clear sign that the subject of mental illness is no longer taboo. At the same time, results from the survey show a deep

distrust for government; many Spaniards feel let down by the government's handling of Covid-19. By contrast, most feel their healthcare system coped well during the crisis. Fears are that mental health will continue to deteriorate, given the worsening economic situation in Spain, and prospects for a second wave of infections.



AXA in Spain: Mi Salud y Bienestar



Switzerland

- 1/ **Those surveyed in Switzerland coped well during the crisis compared with other European countries**
- 2/ **Young people appear to have been more affected than older people**
- 3/ **36% of Swiss respondents had already experienced mental health issues before the pandemic**

In Switzerland, most of those surveyed felt they'd coped well during the Covid-19 crisis. Unlike Spain, Italy or France, Switzerland chose not to impose a hard lockdown; Swiss respondents also showed more trust in politicians, healthcare systems and security forces

than their European neighbors. Younger people did experience more mental health issues – possibly due to the loss of jobs or short-time work, difficulties at schools and universities, or the challenge of combining work with increased childcare.

United Kingdom

- 1/ **Younger people were among the worst affected by the pandemic**
- 2/ **63% of those between 25-34 years of age felt they were no longer in control of their lives following lockdown restrictions**
- 3/ **Young people are still positive about the future – they're the most likely to say the pandemic helped them define what they want in life**

In our survey, it was younger age groups in the UK that reported the biggest drop in mood during the pandemic; many said they no longer felt in control of their lives. Despite this, they still feel positive

about the future. For many, Covid-19 has provided an opportunity to define their ambitions and priorities. AXA UK has made younger generations a point of focus for its approach to mental health.

“We need to think about mental health differently. Look at our experience with heart disease. Many years ago, a heart attack came out of nowhere, but today we know to look at cholesterol, blood pressure, weight and physical activity habits to understand an individual's risk. At AXA, we think the same can be achieved with mental health; so, by understanding an individual's well-being we can help them improve and avoid a problem in the future. Covid-19

and lockdown created a collective challenge to everyone's mental health. AXA is looking at the science of mental well-being to ask two key questions: what indicates that someone might be less resilient, and how can we help them to improve. This way we can ensure more people overcome future challenges.”

Dr. Chris Tomkins, Head of Well-Being, AXA Health UK



2. Note on methodology

For this Mental Health and Well-Being Report, AXA European Markets commissioned market research firm InSites Consulting to conduct an online survey of 5,800 people in Belgium, France, Germany, Italy, Spain, the UK and Switzerland. The objective of the survey – carried out in June 2020 – was to raise awareness of mental illness and to increase understanding of the impact of Covid-19 on mental health across Europe. AXA European Markets initially decided to commission this survey in January 2020; the survey was, however, postponed until June because of the pandemic.

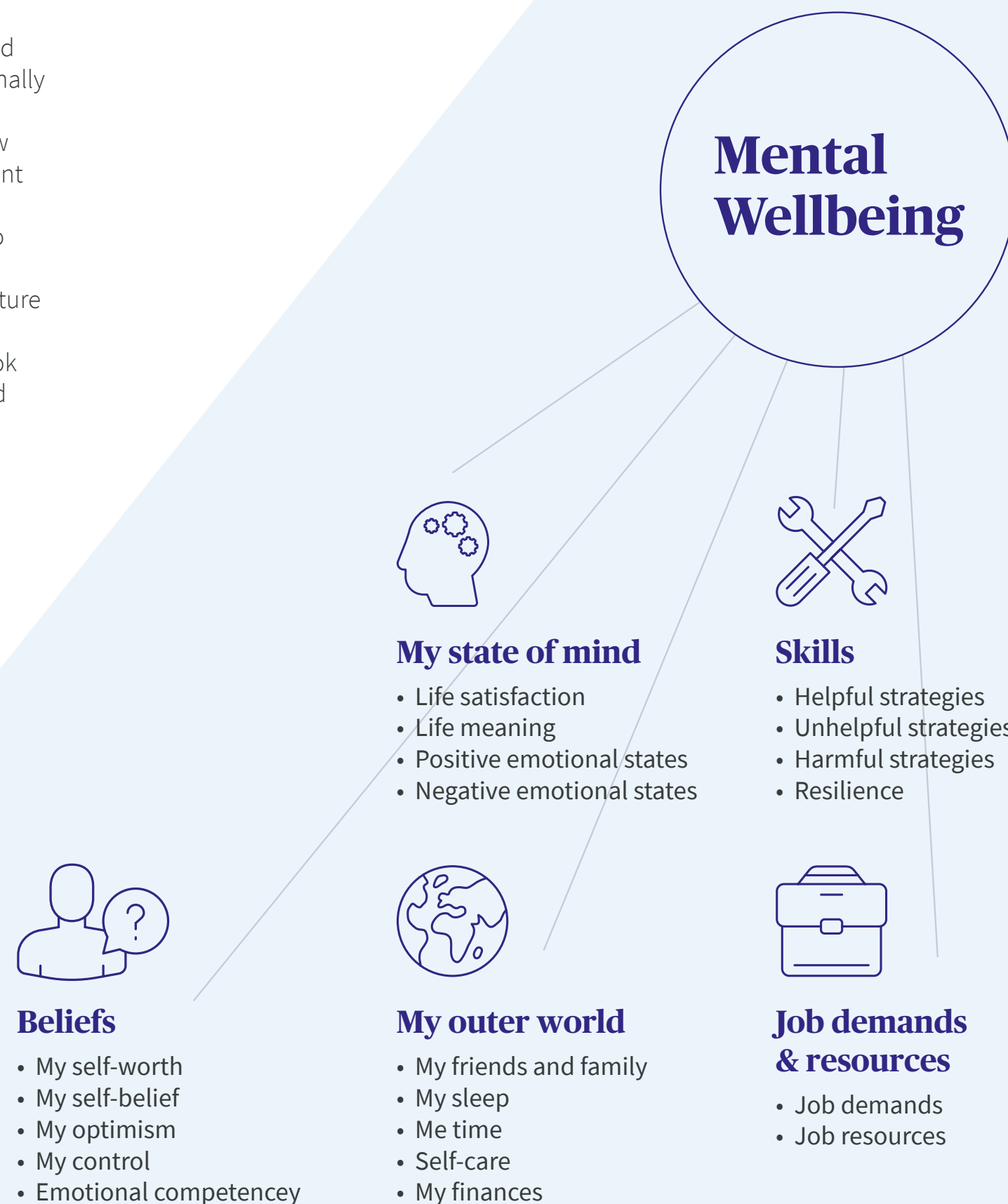
Process

Before the survey, we carried out an initial review of academic and expert studies on mental health and wellness. This allowed us to identify key factors impacting mental health (including family, money, the role of digital, physical health, city-living etc.). From these, we distilled 2-3 main cultural or social shifts affecting mental health in each country covered by the survey.

Survey

In compiling the survey, we also drew extensively on AXA Health UK's proprietary research framework – ***Assessing the Strength of the Mind*** (this framework is used to assess individuals' state of mind, skills, beliefs, behavior and resources with respect to mental health).

We used this framework to improve our understanding of the main drivers behind mental health. The framework was originally developed through an iterative process, based on statistical analysis and a review of existing literature in the field (consistent with elements of positive psychology). This approach offered flexibility, but also preserved the survey's strong scientific basis, with respect to both existing literature and the latest in psychological theory. Before launching our survey, we also took advice from experts to better understand the possible consequences of Covid-19 for mental health.



As part of the survey, respondents were asked questions related to the following areas:

**Job demand and resources**

**Beliefs**

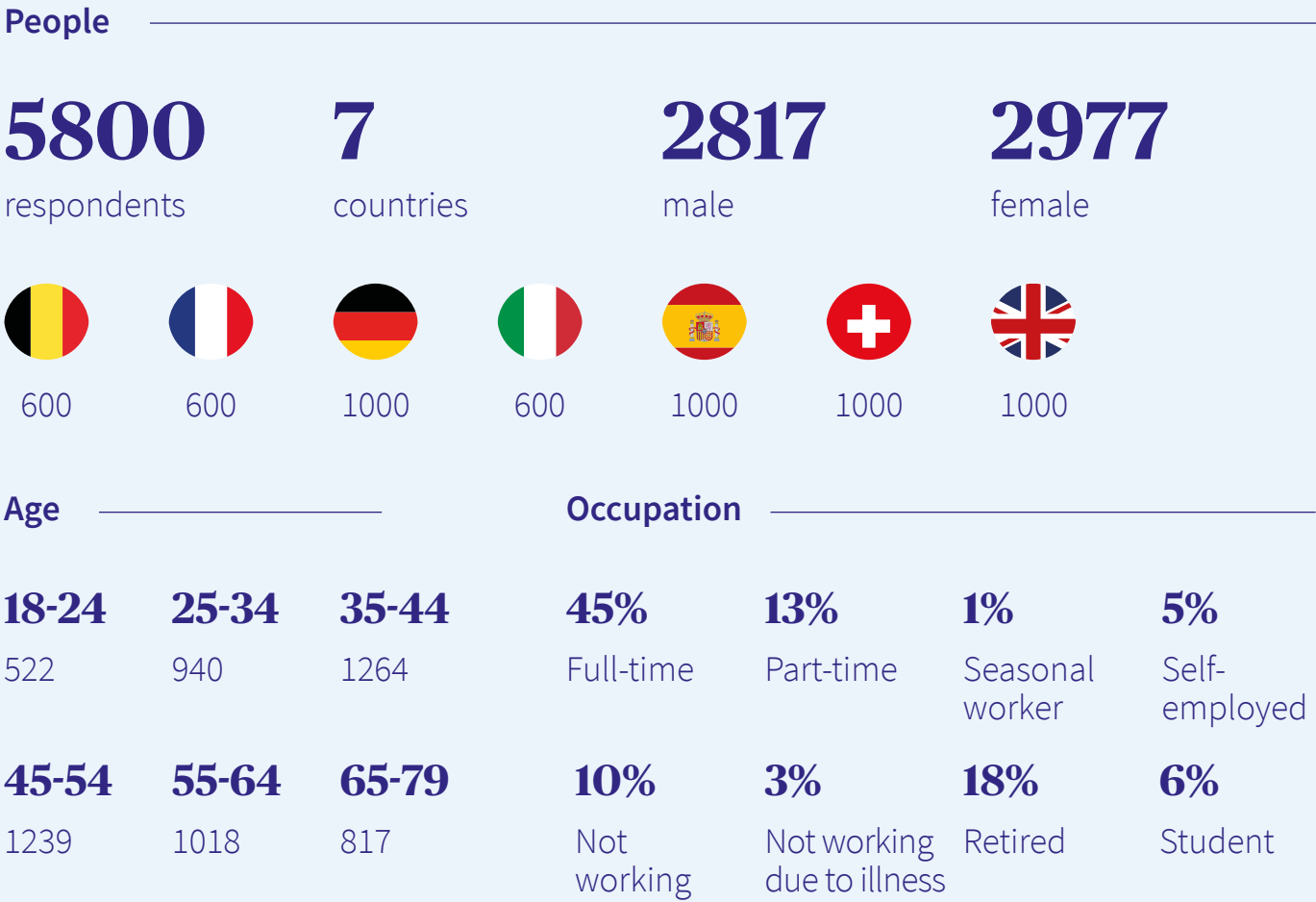
**Outer world**

**Skills**

**State of mind**

**General mental wellbeing perception/image**

The survey – based on front-end testing – also included additional screening and profiling questions. Respondents were chosen as a representative sample of the population, across gender, age and occupation, in each of the seven countries included in the survey:



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Pr Lode Godderis, Full Professor Occupational Medicine and Director of Research and Development

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Dr Ali Khan, Founder and Principal at consultancy firm ARK Re

Dr John Lang, Founder at John Lang and associates, Ph.D from Monash University of Medical Faculty in Melbourne, Australia

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Dr Chris Tomkins, Head of Wellbeing AXA Health UK

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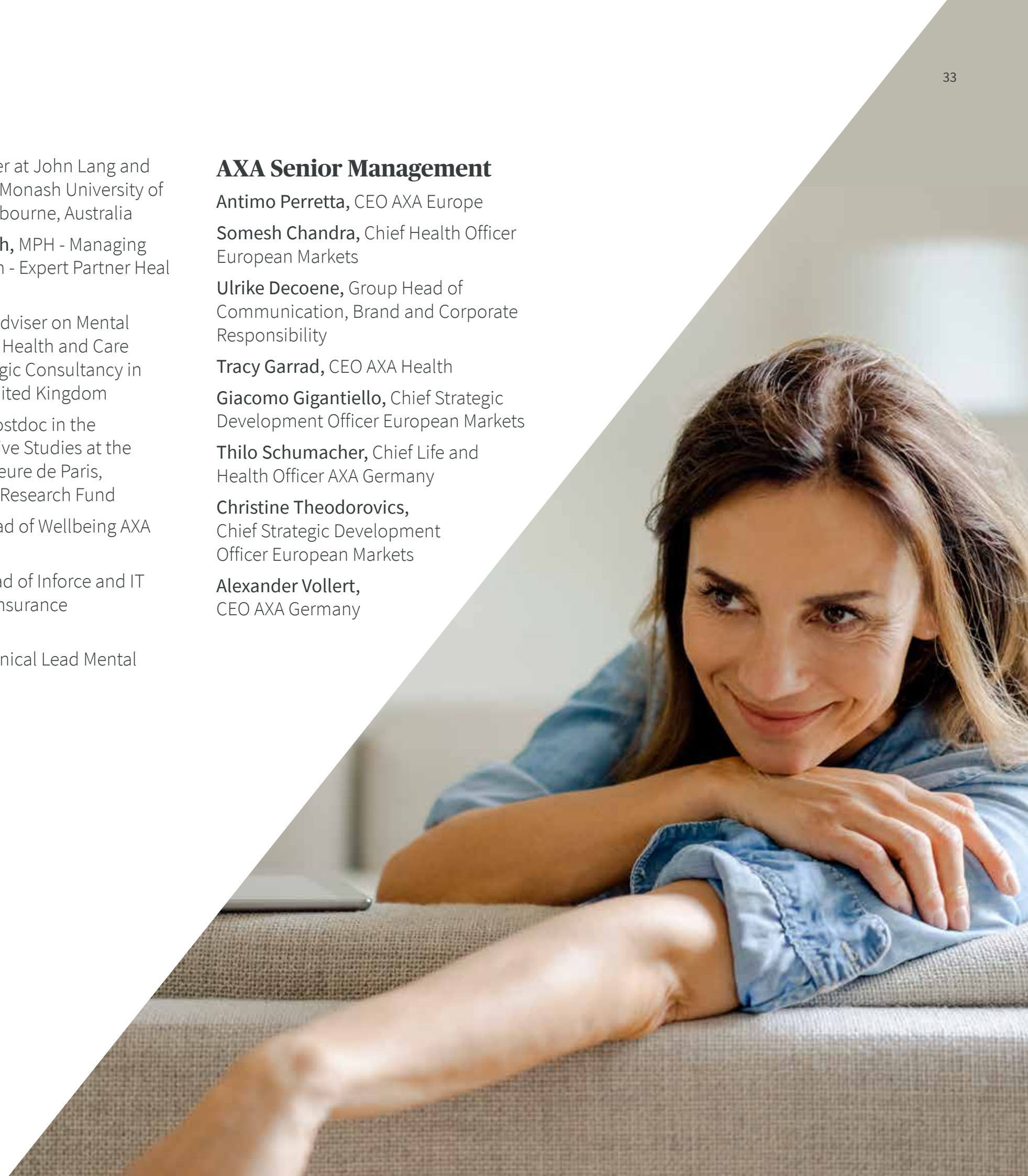
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