



Intermediary talking guide
September 2022

What about wellbeing?

**The key to flourishing
as an expat**

Your Global Healthcast series:
Helping you turn insight into action

Our research

In 2021, we conducted in-depth research into health and wellbeing among expats. Working with Listen + Learn, a market research agency with over ten years' experience, we explored social media trends and conversations:



We wanted to know

- what areas of physical and mental health expats talk about online
- what measures expats are currently taking to look after their health and wellbeing
- whether those measures are working for them
- what wellbeing means to them

Many different factors can affect the way an expat approaches and manages their wellbeing. Whether it's the country they've chosen to live in, what stage they're at in their life or the level of experience they have as an expat, this research has added depth and certainty to what we already knew about our complex target audience.

Now it's time for us to harness what we've discovered and use it to support your global clients.

Research results taken from social media data captured from 2018-2021 across six markets. 1,045 (Canada); 710 (Dubai); 1,017 (France); 876 (Hong Kong), 1,047 (Scandinavia); 1,298 (UK).

Start the conversation today

In this guide, you'll find a series of questions and talking points for you to discuss with your clients.

It's designed to complement and accompany our recent Global Healthcast episode, helping you channel the insights we shared when you speak with your business clients about employee wellbeing.

To remind yourself of any key talking points, you can re-watch the discussion [here](#):



Anxiety

Whether they're worried about fitting in, anxious about starting a new job, or struggling to adapt to their new environment, anxiety amongst expats can stem from a number of places:

- **Work and studies:** Finding a job, unhappy with their current work situation or study path
- **Social:** Meeting people, making friends, finding a social network, feeling isolated
- **Self esteem:** Fitting in, being accepted, body image
- **Adapting:** The move itself, missing home, unfamiliar new environments



1 in 5
international workers have
encountered mental health
difficulties during their
current placement¹.



Talking points and questions to consider with your clients:

- What support is available to help them or their people find accommodation? Can the employer assign a relocation agent to help ease the transition?
- Are there other international assignees in their area who could help them acclimatise? Are there any online communities or social groups they could join?
- Do they know where can they turn when anxiety creeps in?

¹World of Work 2020: A focus on mental health and global mobility, pg. 9

Depression

After anxiety, depression is one of the most widely discussed wellbeing challenges expats are facing, particularly across Canada, France, Scandinavia and the UK. And in Dubai, depression is mentioned by one in ten expats via their social channels. Issues that contribute to depression among expats include:

- **Relationships:** Toxic relationships, mixing with the wrong crowd
- **Loss of identity:** Putting personal goals on the back-burner, 'trailing spouses'
- **Seasonal changes:** Seasonal depression is especially prevalent in Canada, Scandinavia, and the UK

Talking points and questions to consider with your clients:

- Do employees know what cover they have for the treatment of depression?
- Has the employer helped their employees recognise and identify the signs of depression?
- Does the employee's package cover their partner or dependents? What support is provided for their loved-ones?

Checking in

Whatever the worry, early intervention could be the difference between a successful assignment, and one that's cut short.

It's important for employers to check-in with their people before an assignment, and to keep checking in while they're away. This helps the employee feel that they're being properly supported, while allowing the employer to spot any warning signs that their assignee is struggling to cope.

64%

of international workers feel that their employer could do more to support their mental health.¹



¹World of Work 2020: A focus on mental health and global mobility, pg. 9

Safety, freedom and harassment

When in unfamiliar surroundings, it's important to feel safe. Whether that's the safety to explore without being the victim of a crime, or feeling safe to speak your mind, practice your religion, or to love who you love.

There are a number of concerns that expats share when it comes to their safety in a new country:

- **Police brutality** or strict enforcement of the law are common concerns for those moving to Hong Kong and Dubai.
- In Canada, some expats with **traditional religious backgrounds** said they struggled to 'find their own way'.
- Expats around the world reported feeling apprehensive about finding a 'good' place to live in their new home country. Not being able to find out the **crime statistics** for a particular area was a key theme, as was the fact that it's difficult to fully assess **living conditions** before moving.



Talking points and questions to consider with your clients:

- How does your business currently determine whether it's safe to send an employee on assignment?
- Is any assistance given to support employees in finding safe accommodation for them and their loved ones?
- Are employees provided any information about the region they're being assigned to?



Pregnancy and early-stage parenthood

Having a baby is a life-changing and exciting experience filled with 'firsts'. However, for those that live somewhere new and unfamiliar, there can also be a lot of 'unknowns,' which can be overwhelming.

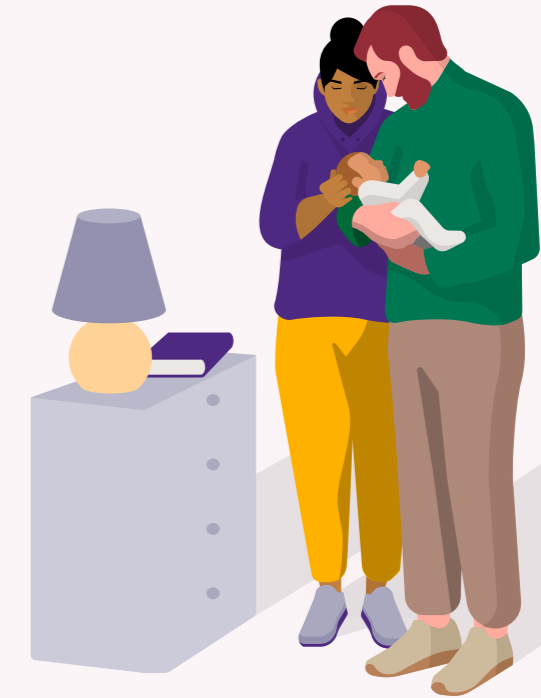
Our research uncovered several concerns experienced by expats throughout pregnancy and beyond:

- Those experiencing their first pregnancy were **unsure of what to expect** in terms of the pregnancy itself, the delivery process and postnatal care
- Being pregnant in a new place, far **away from home and family support**
- **Feeling isolated**, having difficulty meeting others in similar situations to relate to and share experiences with
- Struggling with finding support for post-partum **depression or grief** over a miscarriage



12%

of expats in Dubai mentioned struggling with pregnancy and early-stage parenthood



Talking points and questions to consider with your clients:

- What benefits are offered to employees and their families to support them throughout their pregnancy?
- How are employees informed about the support that's available to them and their growing families?

‘Trailing spouse’

Though not popular within expat circles, the term ‘trailing spouse’ refers to those who’ve chosen to follow their partners on an expat adventure. It’s important to recognise that, while it could be the start of an enriching experience, the ‘trailing spouse’ may be leaving behind a fulfilling career and/or life of their own.

Our research found that some partners of international assignees had suffered from a ‘loss of identity’ since their move. They often feel as though they’ve had to put personal goals and aspirations on hold, which can lead to resentment and regret. Not only does this impact the spouse, but it can affect the whole family.

Some spouses reported that their relationship had become strained as a direct result of the move. This can be especially distressing as many expats rely on their relationship to help settle into their new life and cope when things aren’t going right.



2 in 5

international workers agree that living and working in a new country has put a strain on family life¹.

“Companies often underestimate the effect that has on a partner’s wellbeing and state of mind. For some partners, the leap from independent career person to stay at home parent is a harsh reality to adapt to, even more so if attaining a working visa is not possible.”

L. Abendanon, ‘What can companies do to make life easier for expat families?’

Chronic conditions

Chronic health conditions like arthritis, asthma and diabetes can make life more complicated for expats. Moving abroad often means that there'll be a change to how their condition is treated. Medications may cost more or be unavailable in their new home, and it can be hard to leave a trusted treatment provider. From our research, we found that chronic conditions affect:



15%

of expats in Hong Kong



9%

of expats in Canada



9%

of expats in the UK



7%

of expats in France

Talking points and questions to consider with your clients:

- How does your business currently support assignees with chronic health conditions?
- What cover do employees have for pre-existing conditions?
- Are employees invited to pre-assignment health screenings?

Stress

With the bureaucracy involved in the move itself, and the strains of trying to adapt to new surroundings in a different culture, many aspects of expat life can cause stress.

Moving house is one of the more stressful things a person can do, but when moving to a foreign country there's a lot more to consider. From visa applications and customs paperwork to finding accommodation and shipping belongings overseas, there's a lot that can add to the stress of the move. And then, once that's all done, expats are faced with having to adapt to life in a new country, which isn't always simple.

Expats in Scandinavia and France cited the need to learn and communicate in a new language as a notable cause of stress.

Talking points and questions to consider with your clients:

- How does your business support assignees with the complex paperwork required to move abroad? Can you do more to support them with things like obtaining a visa or sourcing other relevant documentation?
- Are employees encouraged to learn the local language? Do you provide access to classes to help them?
- Is there scope to employ a relocation agent to take part of the stress away?

Additional resources

Online guides:

[Doing Business Abroad Guides](#)

[Pregnancy and giving birth around the world](#)

Articles:

[How to better support your expat employees' mental wellbeing](#)

[AXA on how businesses can support expat families](#)

[Remote management guide: Remote workers' wellbeing](#)

Reports:

[World of Work 2020: A focus on mental health and global mobility](#)

[World of Work 2021: Emerging trends and the future focus of global mobility](#)

For more information, visit our [intermediary site](#) or speak to your AXA representative.

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