



Global healthcare

# Struggling or flourishing?

AXA – Global Healthcare  
Mind Health Index

A report on the mind health of  
non-natives following COVID-19



# Welcome

## to the AXA – Global Healthcare Mind Health Index



# 11,000

people took part in the  
Mind Health and Wellbeing Study

# 13.5%

were non-native individuals

## Executive summary

COVID-19 has been part of our lives since 2020 and has left a lasting impression on every aspect of life, including our mental wellbeing. Throughout the course of the pandemic, people found themselves isolated; parents had to juggle home-schooling with work; travel was difficult or impossible; hospitality and exercise facilities had to close for long periods, and many people faced uncertainty regarding their income and employment. It's been a difficult time for everyone, and the lasting effects of all the disruption are still being felt by many.

To be part of the solution, and as part of an ongoing commitment to helping people look after their mental wellbeing, AXA recently published The Mind Health and Wellbeing Study. This study provides insight into how communities, workplaces and individuals can tackle mind health issues in the wake of COVID-19. It is the largest mental health study AXA has ever conducted, canvassing opinion from 11,000 people across 11 European and Asian countries and territories. The fieldwork for this study was completed from 27 September – 25 October 2021.

### Our focus

For AXA – Global Healthcare, our focus within this study was on the non-native respondents, people who live in a different country to the one they were born in. Out of the 11,000 people that took part in the Mind Health and Wellbeing Study, 1,484 (13.5%) fit into this category.

Choosing to live in another country, away from their home comforts and support networks, non-natives face a very specific and complex set of mind health challenges within their everyday lives. We've extracted and analysed relevant data from the Mind Health and Wellbeing Study to see if COVID-19 magnified these challenges and impacted the mental wellbeing of this community.

This report examines key insights and statistics from the unique perspective of non-natives. We hope it will be invaluable to non-native individuals, as well as their employers, when it comes to improving and maintaining their mind health while discovering the world.



## Summary statement

**Living in a different country from the one you grew up in, away from your established support network of friends and family, creates a unique set of challenges at the best of times. From cultural differences and language barriers, to isolation and homesickness, there are plenty of everyday issues that can affect the mind health of a non-native.**

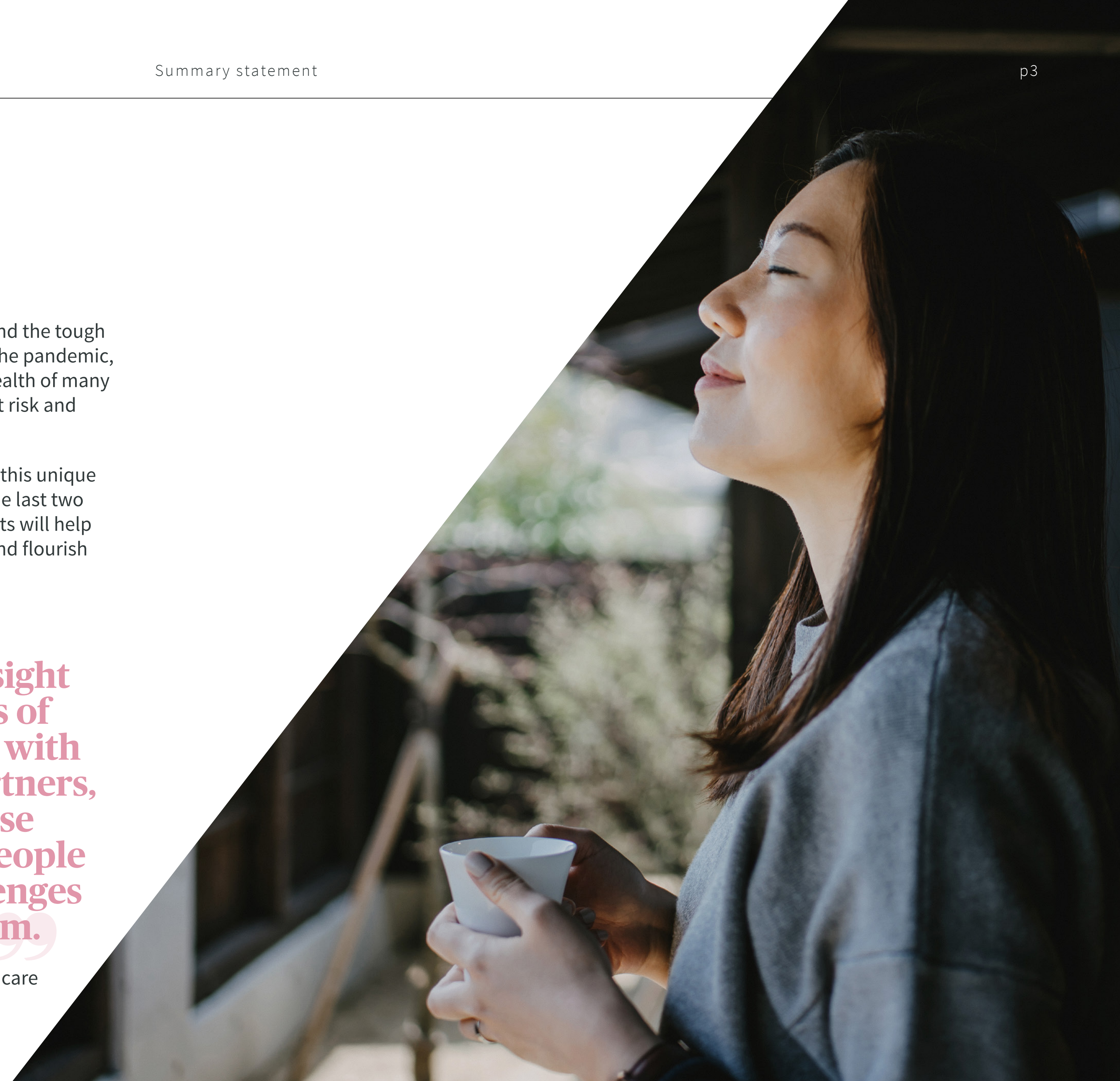
The results of AXA's Mind Health and Wellbeing Study indicate that COVID-19 significantly enhanced many of these challenges, and it also created some new ones. The strategies

that governments implemented, and the tough restrictions they imposed to beat the pandemic, had a direct impact on the mind health of many non-natives by putting their jobs at risk and deepening their sense of isolation.

By focusing on the challenges that this unique community of people faced over the last two years, our hope is that these insights will help non-natives find ways to recover and flourish after the pandemic.

**“The findings of this research give us a rich insight into the mind health struggles and strengths of non-natives across Europe and Asia. Together with our clients, intermediaries, and healthcare partners, we have a collective opportunity to use these learnings to drive positive changes that give people the tools and confidence to take on new challenges and flourish, no matter where life takes them.”**

Andy Edwards, Global Head of International Health Insurance at AXA – Global Healthcare





# The science of AXA’s Mind Health Index and Study

Extensive research was carried out to identify the factors that potentially affect mind health. From these, we selected the ones that could be a reliable predictor for mental health, and they formed the basis of our Mind Health Index and Study. The factors have been grouped into three components:

Component	Definition
Positive actions	<b>From how we sleep and eat to the ways we connect with others.</b> Positive actions are both predictive of mental health and internal to the individual; they can be self-managed for improved mental health.
Modifiers	<b>How we connect with others, our local healthcare system and mental health conditions.</b> They are things we have less control over but can have an impact on our mental wellbeing.
Outcomes	<b>How people currently feel.</b> Including life satisfaction, happiness, anxiety, depression and current and past stress. These are 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	<b>Flourishing represents the pinnacle of mental health.</b> We’ve determined that for an individual to be considered to be flourishing, they must achieve a score of 75 or more across a range of mental wellbeing determinates.
Getting by	<b>Getting by describes those who may have some areas of good wellbeing but not enough to reach the state of flourishing.</b> Those that are getting by may experience a dampened sense of wellbeing compared to those that are flourishing.
Languishing	<b>Languishing represents the absence of positive wellbeing.</b> If you are languishing, you are not functioning at full capacity and may feel unmotivated or unable to focus. Those who are languishing are at an increased risk of developing mental illness.
Struggling	The absence of wellbeing in most areas is likely to result in struggle and difficulty. <b>Struggling is associated with emotional distress and psychosocial impairment.</b>

### Testing and publication

This model was tested thoroughly prior to publication. Tests covered the model itself, the use of data, tolerances, as well as wording and relevance of questions. AXA will develop and publish similar studies annually to allow for comparison of results over time.

# Key insights

## Who Responded?

AXA's original Mind Health Study gathered feedback from 11,000 respondents throughout Europe and Asia. Based on the details provided, we know that 1,484 (13.5%) of recipients were 'non-natives', those that were living outside of their home country.

Two thirds of these non-native respondents were actively working, with almost half (48%) in full-time employment. 11% were retired and we also received input from students, homemakers and unemployed respondents.

## Why are non-natives finding it difficult to flourish?

Results from the survey indicate that only 1 in 6 people living away from home during the pandemic were likely to flourish, compared to 1 in 4 of those living in their home nation. In fact, around two thirds of non-natives were discovered to be just getting by or languishing.

With a higher likelihood of job insecurity – 27% said they'd lost work hours because of the pandemic - as well as being away from their

**1 in 6** people living away from home during the pandemic were likely to flourish, compared to **1 in 4** living in their home nation.

families and established support networks, those living away from home were also more likely to experience feelings of stress, anxiety and depression during the pandemic.

## From one extreme to another

The findings indicate that those living alone had a higher likelihood of being affected by the pandemic in a more extreme way. Nearly 25% were actually found to be flourishing, which could be down to those individuals being more self-sufficient and less likely to need support from others for their happiness.

On the other hand, around 20% of those that lived alone were struggling. So, while some non-natives were able to adapt and thrive in their isolation, there were almost as many who found themselves negatively impacted by the mandates to work from home and limit their social interaction. This contrast could be down to whether someone has chosen to live on their own, or if they've just found themselves in that situation.

## Parenting in lockdown – it's complicated

Our findings also show that people with no children were more likely to be flourishing or languishing than those with children. Interestingly, people with only one child were far less likely to flourish than those with two children or more.

Based on past research, we know that people who have their first child in a new country can feel very isolated as they adapt to being parents without the support of family and friends. So, during the pandemic, this isolation will have only intensified, and may be a factor in explaining why people with more than one child were more likely to flourish during lockdown. Likewise, those with more than one child are likely to be more secure and confident as parents and have an established routine.

**“These findings may also indicate that, in a lockdown setting, siblings were able to entertain and learn from each other, rather than relying on their parent for stimulation and social development.”**

Rebecca Freer, Head of Marketing at  
AXA – Global Healthcare





## Key insights cont.

### Money doesn't necessarily buy happiness

Based on the findings, it's clear that a low income is likely to have had a negative impact on people's happiness. However, a high income doesn't automatically enhance it.

When asked whether they were 'very happy' at the moment, only around 40% were in agreement. In fact, 42% of people on a higher income were said to be languishing or struggling. However, for people on a low income, this statistic was far higher at 56%.

**42%** of people on a higher income were said to be languishing or struggling.

**56%** of people on a lower income were said to be languishing or struggling.

Ultimately, nearly 60% of all respondents agreed that financial security had a positive impact on their overall health and wellbeing. This suggests that, while a high income may have a positive impact on the state of overall health and wellbeing, it's not a guarantee for happiness.

So, while money can reduce the number of day-to-day worries, such as paying bills, accessing private healthcare, or getting away when restrictions allow; the human connections we lost during lockdown are something we all need, and they're something money can't buy.

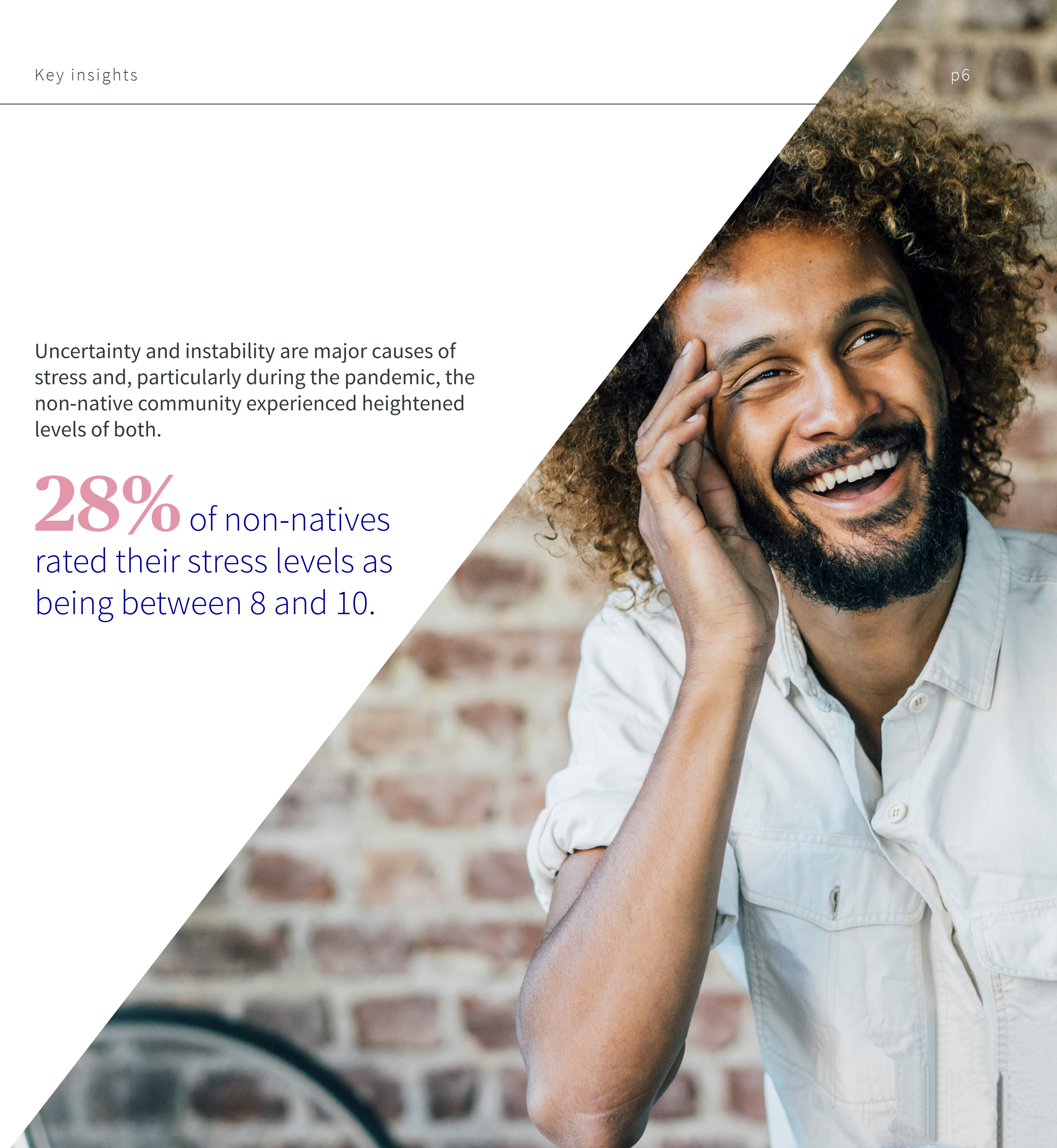
### The stress test

We asked respondents to indicate, on a scale of 0 to 10, how they'd rate the degree of stress they experienced over the last 12 months, with 10 meaning 'very stressed'.

An alarming 28% of non-natives rated their stress levels as being between 8 and 10 during that timeframe while 59% reported a score of 5 or more. This is compared to 55% of local nationals. Given the issues we've been exploring, from financial insecurity to heightened levels of isolation, these results aren't too surprising.

Uncertainty and instability are major causes of stress and, particularly during the pandemic, the non-native community experienced heightened levels of both.

**28%** of non-natives rated their stress levels as being between 8 and 10.





## Key insights cont.

### The pandemic magnified mind health challenges

Our respondents reported that the factors which most significantly impacted their happiness and wellbeing over the last 12 months included the overall pandemic situation, as well as restrictions to their social life and lack of financial security.

However, for non-natives these impacts were more pronounced. While 51% of all respondents said the pandemic had a negative impact on their overall happiness and wellbeing, it was 55% among non-native participants.

**40%** of non-natives indicated that their happiness and wellbeing had suffered as a result of their social life.

**35%** said financial security was an issue.

Living further away from their established social networks, 40% of non-natives indicated that their happiness and wellbeing had suffered as a result of their social life, compared to 34% of local nationals.

Meanwhile, non-natives were more likely to cite financial and job security as issues that had a negative impact on their health and wellbeing. Many will have been on short-term or temporary contracts and, as non-natives, will have had fewer entitlements to state support in the event of losing their job. It's not surprising, then, that around 35% said financial security was an issue, while 31% were suffering because of their overall job/income security. This is compared to 30% and 24% for local nationals respectively.

### A new meaning to the term 'socially distanced'

We've touched on this already, but a recurring issue for non-natives is that they often lack an established or reliable support system. Less than half (45%) of non-natives agreed that they have a great social support network of people that they value and trust versus 52% of local nationals.

When moving to another country, we move away from our families and well-established social networks. Anyone starting a new life abroad relies on making friends through work or by joining social clubs, sports teams and community groups. However, during the pandemic, lockdown restrictions meant that most of us couldn't go to the office, and rules against socialising meant it was difficult to make new connections, nurture trusted relationships or engage with people face-to-face.

**39%** believe they face an uncertain future in terms of their employment.

### The impact on the future

Non-natives also tend to feel less optimistic about the future than locals, with 37% saying they feel somewhat, very, or extremely pessimistic about the future, and another 25% not having any strong feelings one way or the other.

This may be linked to career stability, as 39% believe they face an uncertain future in terms of their employment. With many people moving overseas for the express purpose of furthering their careers, it's understandable that a lack of job security would directly impact their outlook and lead to feeling pessimistic about the future.

**“Anyone starting a new life abroad relies on making friends through work or by joining social clubs, sports teams and community groups.”**

## Key insights cont.

### Seeking support

More than a quarter (28%) of non-natives are experiencing at least one mental health condition. Depression (13%) and anxiety (11%) are the most common issues, though it's interesting to note that 28% of conditions have been self-diagnosed through internet research. The data also reveals that only 26% of non-natives who self-diagnosed thought their condition was being managed 'well' or 'very well' versus 49% of those who were diagnosed by a healthcare professional. This shows, quite dramatically, just how important it is to talk to a professional about your mental health.

It's possible that a high proportion of non-natives do not fully understand the local healthcare landscape and are unsure how to go about seeking help for their mental health concerns. Only 53% of non-natives agreed that, if and when they did need help with a mental health condition, they'd know how to access it. This is compared to 57% of local nationals.

**28%** of conditions have been self-diagnosed through internet research.

Nearly three fifths (59%) of non-natives said they would turn to friends and family for mental health support, as only around a third (35%) felt that the public healthcare system in their country provided timely support to people with mental health conditions.



**“It’s worrying that so many non-natives are using the internet to self-diagnose, but perhaps not surprising. Knowing how a local healthcare system works can be challenging, let alone knowing the sources of support you can trust. In contrast to these potential barriers to seeking help, the internet can seem to offer fast and credible sources of advice.”**

Rebecca Freer, Head of Marketing at AXA – Global Healthcare

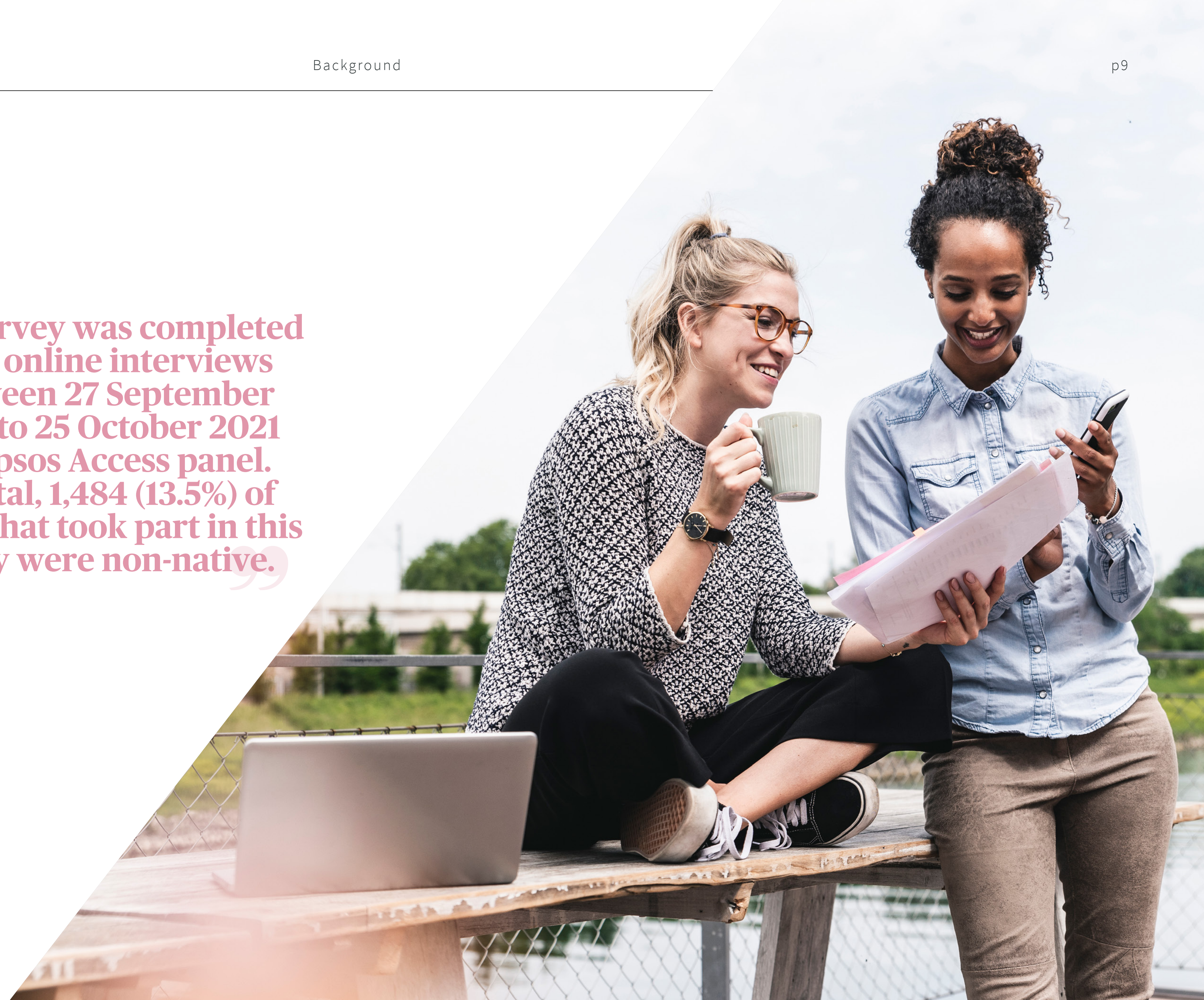


# Background

The findings in this report build upon the results of similar research that we conducted in 2020 amid the unique circumstances that had developed following the outbreak of COVID-19. The 2020 Mental Health and Wellbeing study involved 5,800 people across Belgium, France, Germany, Italy, Spain, Great Britain and Switzerland. 578 of those participants were non-natives.

With COVID-19 continuing to cause disruption to our lives, this new report examines the current state of mind health. The survey was extended to 11 countries and territories throughout Europe and Asia, including Ireland, China, Japan and Hong Kong. 1,000 respondents between the ages of 18 and 75 were surveyed in each of these 11 nations, with a quota method applied to gender, age, occupation, region and market size to ensure a representative sample of the population.

**The survey was completed with online interviews between 27 September 2021 to 25 October 2021 via Ipsos Access panel. In total, 1,484 (13.5%) of those that took part in this study were non-native.**





## In summary

**AXA's survey gathered insight from 1,484 non-natives. The results indicate that this unique group of people was less likely to flourish and more likely to experience stress.**

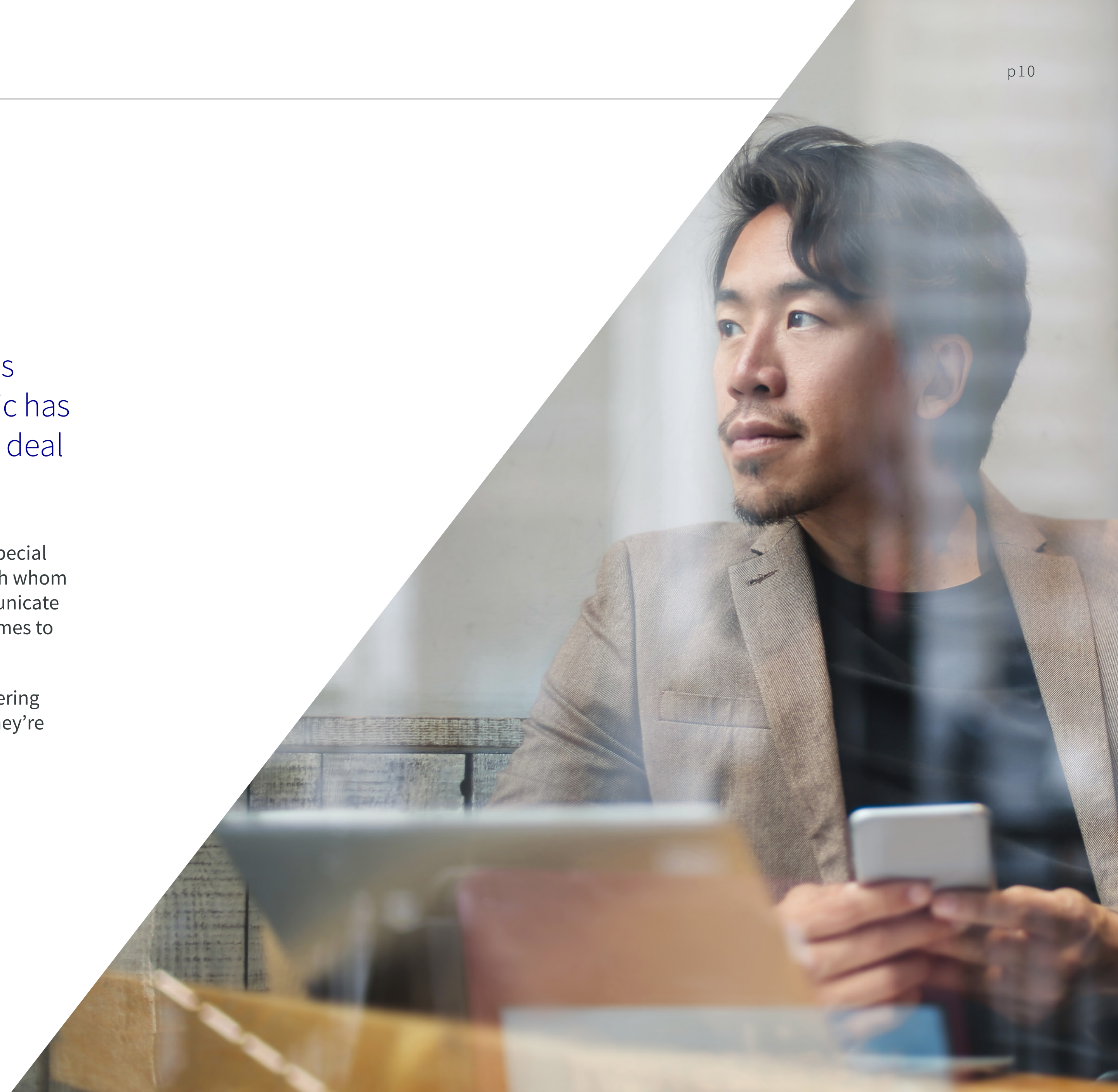
This is linked to the fact that non-natives have a less established support network and reduced job security while living in a foreign country. In fact, more than a quarter of non-natives (27%) said they'd lost work hours as a result of the pandemic. Overall, only one in six non-natives fell into the flourishing category, compared with one in four of those living in their home country.

What's clear is that, two years on, the pandemic is still impacting the mind health of non-native people across Europe and Asia and there is still a long way to go. However, it's not all bad news...

- 35% of non-natives agreed that the pandemic has improved their ability to deal with big challenges, which is in line with local nationals (36%), while 47% neither agreed nor disagreed.
- A very encouraging 68% of non-native respondents consider themselves to be 'self-aware,' meaning they feel as though they have an understanding of their strengths, weaknesses, thoughts and emotions.

**35%** of non-natives agreed that the pandemic has improved their ability to deal with big challenges.

- Additionally, 62% said they have special people (or at least one person) with whom they are very close and can communicate openly, which is crucial when it comes to looking after our mind health.
- And 59% stated that, when considering their strengths and weaknesses, they're comfortable with who they are.





# Taking on life’s challenges together

We were committed to supporting customers with their mind health long before COVID-19 appeared. Through the plans we offer, the benefits of our cover and the resources and tools we create, our priority has always been to help our members take positive steps for their wellbeing and mental health.

## Mind Health service

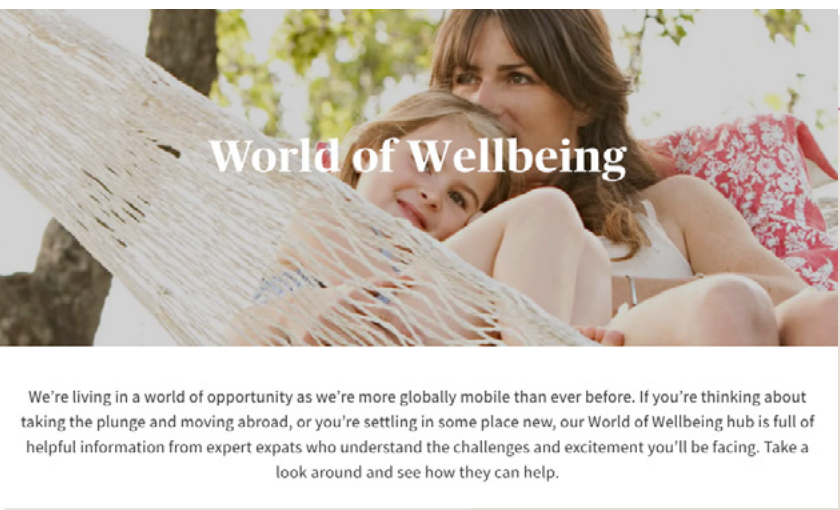
Our Mind Health service is a benefit that connects members with fully qualified psychologists over the phone. Wherever the member is in the world, they’re able to reach out and get the support they need at a time that’s convenient. They receive the same quality care that they might expect from a face-to-face session, only from the comfort of their home, or anywhere else they choose. Since launching this service in August 2020, the service has been accessed from over 30 countries and has been recommended by 83% of users.



Find out more here:  
<https://www.axaglobalhealthcare.com/en/mind-health-service/>

## Emotional and Wellbeing Hub

Our Emotional and Wellbeing Hub provides a range of tools to help people understand and manage their emotional wellbeing. From content that helps them improve their resilience, to mind health quizzes that indicate where they currently sit on the Anxiety and Low Mood scales. Our aim is to connect customers with effective resources and services to help them stay in control of their mind health, even during the toughest of times.



Find out more here:  
<https://www.axaglobalhealthcare.com/en/wellbeing/>



# We’re here to help

**We hope that these insights will help you better understand the mind health landscape, both for yourself, as well as your clients or employees.**

Talk to your AXA representative to see how we can further support your wellbeing strategy with further insights and, potentially, some new ways of thinking about mind health. We know that supporting employees isn’t always straightforward and we welcome the opportunity to discuss the challenges and opportunities with you.

## Helpful resources

[Mind health anxiety quiz](#)

[Mind health low mood quiz](#)

[Mental health for the everyday](#)

[Keeping in touch when you’re far away](#)

**Expatriate parenting**

[Moving abroad with kids](#)

[The benefits of moving abroad for your kids](#)

[Kids and difficulty adjusting to life abroad](#)

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