The Mental Health Index by LifeWorks™

United States of America | October 2021





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October 2021 highlights

Key insight: Manager and peer relationships have deteriorated since before the pandemic, which has impacted both mental health and productivity.

Workplace relationships have deteriorated since before the pandemic, impacting mental health and productivity

- 9% of Americans report that experiences with their manager have not been positive since the pandemic began, an increase of 2% since before the pandemic.
- The mental health and work productivity scores of those who do not have positive experiences with their manager are 12 points below the national average.
- 8% of Americans indicate that experiences with their work peers have not been positive since the pandemic began, an increase of 3% since the start of the pandemic.
- The mental health and isolation scores of those who have not have positive relationships with work peers are more than 12 points below the national average.

Nearly one in six employed Americans report a decline in their mental health since the start of the pandemic

• 15% of Americans report poorer mental health than before the pandemic; the mental health of this group is nearly 20 points below the national average.

The mental health of Americans declined sharply in October to nearly six points below the pre-pandemic benchmark

- The Mental Health Index for October 2021 declined two points from the prior month to -5.8.
- All mental health sub-scores declined in October with the most significant decline in the financial risk score (3.6-point decrease).
- For the second consecutive month, the mental health scores in all U.S. regions have declined in October.
- Those without emergency savings continue to experience a lower mental health score (-22.9) than the overall group (-5.8) and those with emergency savings (-1.0).
- For the 19th consecutive month, full-time post-secondary students have the lowest mental health score (-19.7).



- 20% feel in crisis or have concerns about their ability to cope.
 These groups have mental health scores more than 20 points below the national average.
- Younger employees are more likely than older employees to be in crisis or to have concerns about their ability to cope.
- Parents are nearly three times more likely non-parents to be in crisis or to have concerns about their ability to cope.

Nearly one in five Americans indicate that work hinders their mental wellbeing

- Americans reporting that work hinders their mental wellbeing have a mental health score more than 10 points below the national average.
- 15% report that work hindered their physical wellbeing before the pandemic compared to 17% in October 2021.

Managers are more likely than non-managers to be in crisis or to have concerns about their ability to cope

- Managers are nearly twice as likely as non-managers to report serious physical health issues or are concerned that they will develop a chronic issue.
- Apart from March 2021, the mental health scores of managers have been lower than non-managers and lower than the overall American average.

18% of Americans report that work

hinders their mental health in their mental health since the start of the pandemic

15%

of Americans

report

a decline

12% of Americans report a decline

in their physical health since the start of the pandemic Managers, parents, and younger people are more likely to have

serious mental health and physical health concerns



- In October 2021, the mental health score of managers is -7.1 compared to -5.0 for non-managers.
- Managers have a greater increase in mental stress (56.7) than non-managers (53.6).

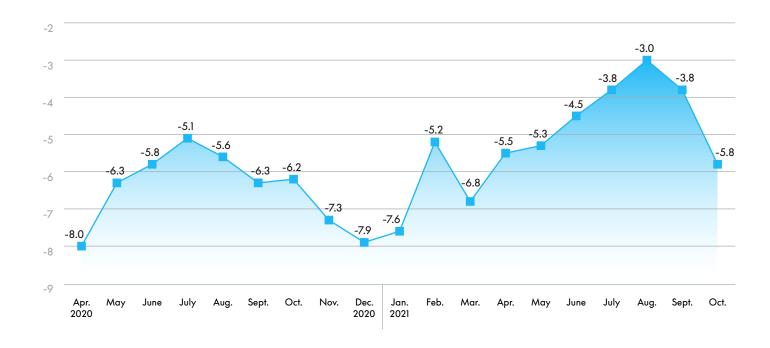
Nearly one in eight Americans report that their physical health has declined since the start of the pandemic

- 12% of Americans report a decline in their physical health; the mental health of this group is more than 15 points below the national average.
- 25% report serious physical health issues or are concerned that they will develop a chronic issue. These groups have mental health scores more than 14 points below the national average.
- Younger employees are more likely than older employees to report serious physical health issues or are concerned that they will develop a chronic issue.
- Parents are more than twice as likely as non-parents to report serious physical health issues or are concerned that they will develop a chronic issue.



The Mental Health Index™

The Mental Health Index[™] (MHI) is a measure of deviation from the benchmark¹ of mental health and risk. **The overall**Mental Health Index[™] for October 2021 is -5.8 points. A nearly 6-point decrease from the pre-COVID-19 benchmark reflects a population whose mental health is similar to the most distressed twenty-sixth percent of the benchmark population.



The benchmark reflects data collected in 2017, 2018 and 2019.



MHI Current Month October 2021

-5.8

September 2021

-3.8

Mental Health Index[™] sub-scores

The lowest Mental Health Index[™] sub-score score is for the risk measure of work productivity (-8.8), followed by depression (-8.5), anxiety (-8.1), isolation (-7.7), and optimism (-4.2). General psychological health (2.9) and financial risk (8.3) are the only two sub-scores above the benchmark.

- All mental health sub-scores declined in October 2021.
- The most significant decline compared to the prior month is the financial risk sub-score with a decrease of 3.6 points from September.

Mental Health Index [™] Sub-scores² 2021	October	September
Work productivity	-8.8	-7.1
Depression	-8.5	-6.6
Anxiety	-8.1	-6.0
Isolation	-7.7	-5.7
Optimism	-4.2	-3.1
Psychological health	2.9	4.7
Financial risk	8.3	11.9



The demographic breakdown of sub-scores is available upon request.

Optimism

For more than one year, since the launch of the MHI in April 2020, optimism scores have remained significantly below the benchmark. Since April 2021, the optimism scores have improved meaningfully and in June 2021, the score (-2.7) was approaching the pre-2020 benchmark. In July 2021, the score fell nearly one-point and remained stable in August and September. In October, a decline of 1.2-points is observed, falling to its lowest point in 5 months (-4.2).

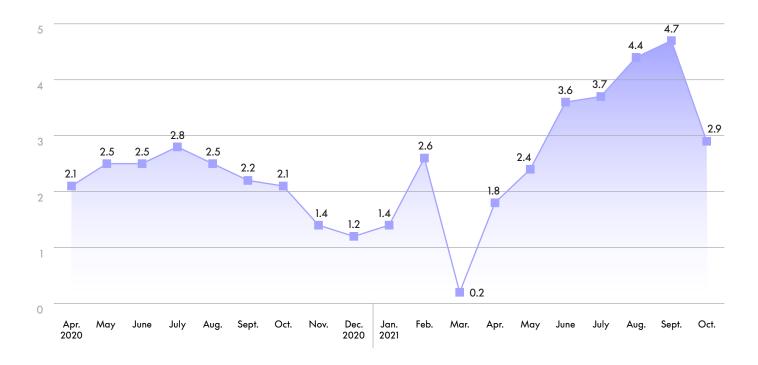




General psychological health

The psychological health sub-score assesses individuals' self-perception of their overall level of psychological health.

While modest improvements to general psychological health were observed from April 2020 to July 2020 and from December 2020 to February 2021, the psychological health score of Americans dropped dramatically in March 2021 (0.2). Since March 2021, psychological health sub-scores had shown seven continuous months of improvement, reaching a high of 4.7 in September 2021. In October 2021, a sharp decline of nearly 2 points is observed, falling to the lowest score in four months.

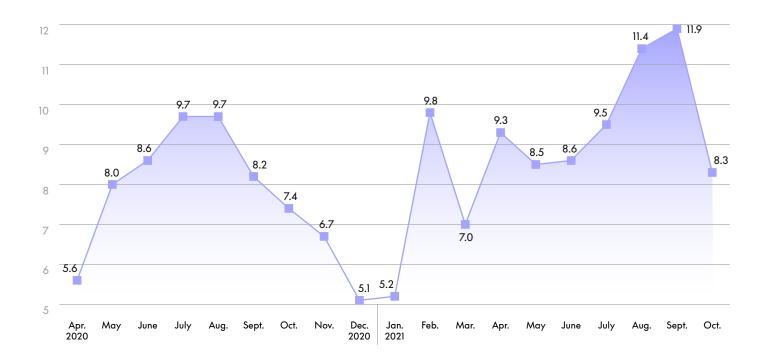




Financial risk

The financial risk sub-score measures the level of individuals' emergency savings.

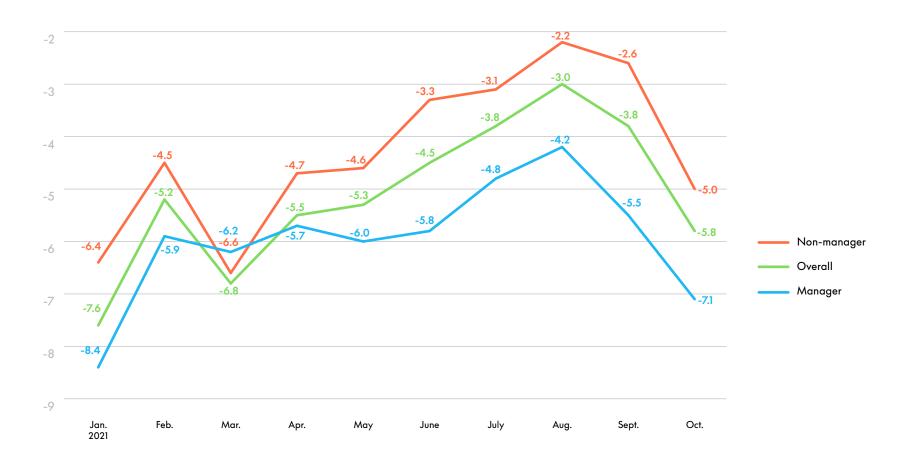
The financial risk sub-score in September 2021 (11.9) was at the highest point since launch of the Index in April 2020. In October, a decline of nearly 4 points is observed, with financial risk falling to the lowest score in six months. Despite this decline, the financial risk sub-score continues to be the strongest of all mental health sub-scores and indicates that people are more likely to maintain emergency savings compared to the pre-2020 benchmark.





Managers compared to non-managers

Since January 2021, the mental health scores of managers have been lower than non-managers and lower than the overall American average except for March. In October 2021, the mental health score of managers (-7.1) and non-managers (-5.0) continues its decline for the second month.





Demographics

- Since the launch of the MHI, women have had significantly lower mental health scores than men. In October 2021, the mental health score of women is -7.6 compared to -3.9 for men.
- In each of the past 19 months, mental health scores improve with age.
- Differences in mental health scores between those with and without children have been reported since the launch of the Index in April 2020. More than one year later, this pattern continues with a lower score for those with at least one child (-11.8) compared to those without children (-2.9).

Employment

- Overall, three percent of respondents are unemployed³
 and nine percent report reduced hours or reduced salary.
- Individuals reporting reduced salary compared to the prior month have the lowest mental health score (-20.2), followed by those reporting fewer hours (-15.8), and those not currently employed (-6.6).
- Managers have a lower mental health score (-7.1) than non-managers (-5.0).
- Individuals working for companies with more than 10,000 employees have the highest mental health score (-2.2).
- Respondents working for companies with 501-1,000 employees have the lowest mental health score (-8.8).

Those without emergency savings continue to experience
a lower mental health score (-22.9) than the overall group (-5.8).
Individuals with emergency savings have a mental health
score of -1.0.

³ MHI respondents who have been employed in the past six months are included in the poll.

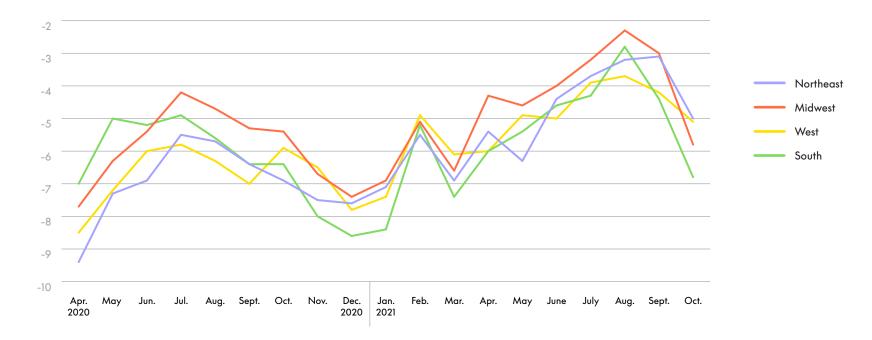


Emergency savings

Mental Health Index™ (regional)

Since April 2020, regional mental health scores had shown general improvement through July 2020, followed by declines until December 2020. Since January 2021, mental health scores have been inconsistent although the overall trend was improving through August. For the second consecutive month, the mental health scores for all regions have declined.

- Despite a 1.9-point decline from the prior month, the mental health score in the Northeast remains strongest (-5.0).
- With a significant 2.4-point decline, the Southern United States has the lowest mental health score in October 2021 (-6.8).





Employment status	Oct. 2021	Sept. 2021
Employed (no change in hours/salary)	-4.6	-2.8
Employed (fewer hours compared to last month)	-15.8	-12.2
Employed (reduced salary compared to last month)	-20.2	-17.6
Not currently employed	-6.6	-4.4
Age group	Oct. 2021	Sept. 2021
Age 20-29	-17.1	-15.9
Age 30-39	-14.1	-10.9
Age 40-49	-8.3	-7.7
Age 50-59	-3.2	-0.6
Age 60-69	3.2	3.7
Number of children	Oct. 2021	Sept. 2021
No children in household	-2.9	-1.1
1 child	-12.1	-10.5
2 children	-11.9	-9.0
3 children or more	-10.7	-6.8

Region	Oct. 2021	Sept. 2021
Northeast	-5.0	-3.1
Midwest	-5.8	-3.0
South	-6.8	-4.4
West	-5.1	-4.2
Gender	Oct. 2021	Sept. 2021
Men	-3.9	-2.2
Women	-7.6	-5.4
Household income	Oct. 2021	Sept. 2021
<\$30K/annum	-14.7	-13.2
\$30K to <\$60K/annum	-10.1	-7.3
\$60K to <\$100K	-4.8	-3.3
\$100K to <\$150K	-4.0	-3.5
\$150K or more	0.5	2.0

Employer size	Oct. 2021	Sept. 2021
Self-employed/sole proprietor	-5.4	-1.5
2-50 employees	-5.5	-1.8
51-100 employees	-8.6	-7.2
101-500 employees	-6.2	-6.2
501-1,000 employees	-8.8	-7.0
1,001-5,000 employees	-5.2	-4.0
5,001-10,000 employees	-5.7	-1.8
More than 10,000 employees	-2.2	-0.6

Manager	Oct. 2021	Sept. 2021
Manager	-7.1	-5.5
Non-manager	-5.0	-2.6

Numbers highlighted in orange are the most negative scores in the group.

Numbers highlighted in green are the least negative scores in the group.

Available upon request:

Specific cross-correlational and custom analyses



Mental Health Index™ (industry)

For the 19th consecutive month, full-time post-secondary students have the lowest mental health score (-19.7) despite a nearly 4-point improvement over the prior month. This score continues to be significantly lower than the next lowest scores: individuals employed in Management of Companies and Enterprises (-15.0), and Food Services (-14.1).

Individuals employed in Public Administration (2.6), Real Estate, Rental and Leasing (2.3), and Accommodation (0.6) have the highest mental health scores this month.

Changes from the prior month are shown in the table.

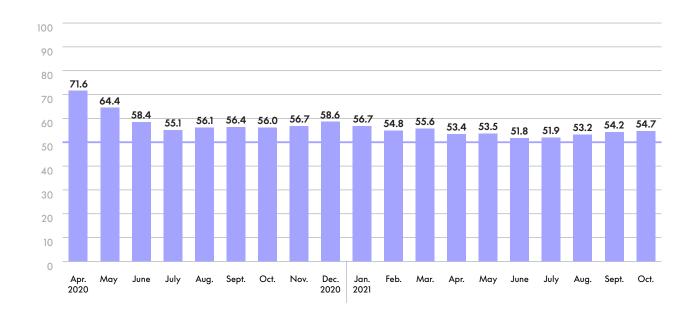
Industry	October 2021	September 2021	Change
Accommodation	0.6	-4.0	4.6
I am a student	-19.7	-23.5	3.8
Public Administration	2.6	2.5	0.1
Wholesale Trade	-8.3	-8.3	0.0
Educational Services	-3.1	-3.0	-0.1
Real Estate, Rental and Leasing	2.3	2.5	-0.2
Management of Companies and Enterprises	-15.0	-14.4	-0.6
Administrative and Support services	-6.9	-6.0	-0.8
Construction	-6.2	-5.2	-1.0
Health Care and Social Assistance	<i>-7.</i> 1	-5.8	-1.3
Professional, Scientific and Technical Services	-1.5	-0.1	-1.4
Information and Cultural Industries	-13. <i>7</i>	-11.9	-1.8
Finance and Insurance	-7.2	-5.0	-2.2
Other	-7.3	-4.9	-2.5
Retail Trade	-7.1	-4.5	-2.6
Agriculture, Forestry, Fishing and Hunting	-3.7	-0.9	-2.8
Utilities	-6.3	-3.3	-3.0
Manufacturing	-5.2	-1.2	-4.1
Arts, Entertainment and Recreation	-8.0	-3.5	-4.5
Transportation and Warehousing	-4.0	0.6	-4.6
Other services (except Public Administration)	-7.0	-0.2	-6.8
Food Services	-14.1	-6.8	-7.3



The Mental Stress Change score

The Mental Stress Change score (MStressChg) is a measure of the level of reported mental stress compared to the prior month. **The Mental Stress Change score for October 2021 is 54.7.** This reflects a net increase in mental stress compared to the prior month.

The current score indicates that 20 percent of the population is experiencing more mental stress compared to the prior month, with 10 percent experiencing less. A continued increase in mental stress since April 2020 indicates a significant accumulation of strain in the American population.



MStressChg
Current Month—
October 2021

54.7

MStressChg September 2021

54.2

More mental stress

50 = No change from prior month

Less mental stress

Mental Stress Change (percentages)

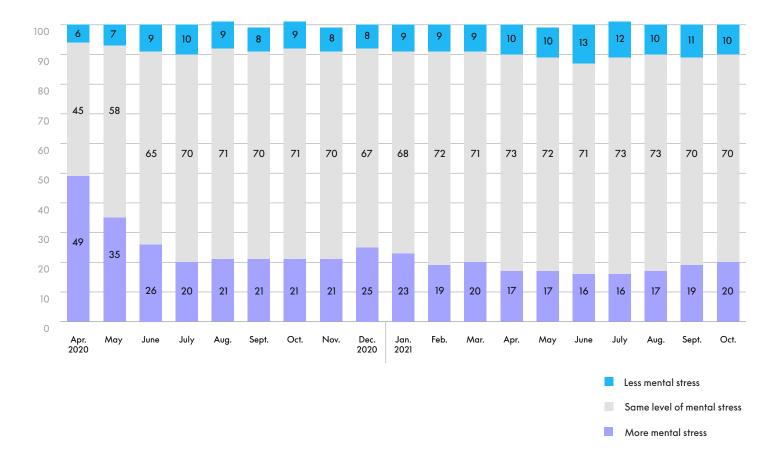
Mental Stress Change tracks stress changes each month.

The percentages of those experiencing more stress, the same level of stress, and less stress for each month of the survey are shown in the graph.

For more than one year, the percentage of those experiencing more mental stress than the previous month has steadily decreased; however, the data showing this decline is too insignificant to lower the overall Mental Stress Change score to below 50 (the level at which stress is lower than the previous month). As the proportion of individuals reporting the same level of stress or more stress than the previous month continues to outweigh the proportion reporting less mental stress, the population will continue to feel the effects of significantly increased stress and will not be able to reach a more sustainable and healthy level of stress.

In April 2020, 49 percent of individuals reported an increase in mental stress. The number of respondents reporting increased month-over-month mental stress is 20 percent in October 2021, while 70 percent of respondents report the same level of mental stress and 10 percent report a decrease in mental stress.

Mental Stress Change by month





Demographics

- Since the launch of the MHI in April 2020, younger people
 have experienced a greater increase in mental stress month
 over month compared to older respondents.
- Since April 2020, women have had larger increases in mental stress compared to men. In October 2021, the mental stress change score for women is 55.4 compared to 54.1 for men.

Geography

 The greatest increase in month-over-month stress is for respondents living in the Southern United States (55.7), followed by the Northeast (54.6), the Midwest (54.3), and the Western United States (53.7).

Employment

- The greatest increase in mental stress is seen in employed people with reduced salary (70.9), followed by employed people with reduced hours (61.5), employed people with no change to salary or hours (53.8), and unemployed people (52.1).
- Managers have a greater increase in mental stress (56.7) than non-managers (53.6).



Employment status	Oct. 2021	Sept. 2021
Employed (no change in hours/salary)	53.8	53.3
Employed (fewer hours compared to last month)	61.5	61.2
Employed (reduced salary compared to last month)	70.9	66.0
Not currently employed	52.1	55.2
Age group	Oct. 2021	Sept. 2021
Age 20-29	60.9	61.3
Age 30-39	59.0	55.4
Age 40-49	56.5	56.1
Age 50-59	53.7	53.2
Age 60-69	50.1	51.6
Number of children	Oct. 2021	Sept. 2021
No children in household	53.0	53.0
1 child	59.5	58.7
2 children	57.7	55.7
3 children or more	56.1	52.7

Region	Oct. 2021	Sept. 2021
Northeast	54.6	53.7
Midwest	54.3	54.9
South	55.7	53.8
West	53.7	54.5
Gender	Oct. 2021	Sept. 2021
Men	54.1	53.3
Women	55.4	55.2
Household income	Oct. 2021	Sept. 2021
<\$30K/annum	57.8	56.1
\$30K to <\$60K/annum	56.5	54.9
\$60K to <\$100K	53.5	54.3
\$100K to <\$150K	55.3	53.9
\$150K or more	52.9	53.9

Employer size	Oct. 2021	Sept. 2021
Self-employed/sole proprietor	53.8	50.8
2-50 employees	54.3	52.2
51-100 employees	54.7	56.0
101-500 employees	54.9	55.2
501-1,000 employees	58.2	57.6
1,001-5,000 employees	53.7	55.5
5,001-10,000 employees	55.9	54.0
More than 10,000 employees	53.6	52.8

Manager	Oct. 2021	Sept. 2021
Manager	56.7	55.1
Non-manager	53.6	53.6

Numbers highlighted in orange are the most negative scores in the group.

Numbers highlighted in green are the least negative scores in the group.

Available upon request:

Specific cross-correlational and custom analyses



The Mental Stress Change (industry)

In October 2021, individuals employed in Accommodation (43.8), and Public Administration (49.0) report less mental stress than the prior month. A score of 50 means that the proportion of the population experiencing more stress is balanced by the proportion experiencing less stress. A score below 50 indicates that the group is experiencing less stress than the prior month.

Individuals employed in Finance and Insurance have the most significant increase in mental stress (61.6) followed by those employed in the Management of Companies and Enterprises (60.0), and full-time post-secondary students (59.2).

Mental Stress changes from the last two months are shown in the table.

Industry	October 2021	September 2021
Accommodation	43.8	43.9
Public Administration	49.0	52.4
Transportation and Warehousing	50.0	48.3
Administrative and Support services	50.9	54.5
Construction	51.3	50.9
Agriculture, Forestry, Fishing and Hunting	52.2	51.0
Real Estate, Rental and Leasing	52.2	49.1
Professional, Scientific and Technical Services	52.7	54.3
Other	53.1	52.8
Educational Services	53.5	56.1
Other services (except Public Administration)	53.6	53.6
Retail Trade	54.5	54.5
Arts, Entertainment and Recreation	55.0	53.0
Manufacturing	55.1	53.8
Wholesale Trade	55.4	54.7
Utilities	55.6	52.2
Health Care and Social Assistance	58.0	56.0
Food Services	58.1	51.2
Information and Cultural Industries	58.2	55.6
I am a student	59.2	56.6
Management of Companies and Enterprises	60.0	65.3
Finance and Insurance	61.6	57.5



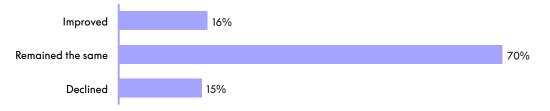
Spotlight

Mental health

Respondents were asked whether their mental health has changed since the start of the pandemic.

Fifteen percent report that their mental health has declined since the start of the pandemic and this group has a mental health score nearly 20 points below the national average.

Since the pandemic began, my mental health has...



MHI score by since the pandemic began, my mental health has...

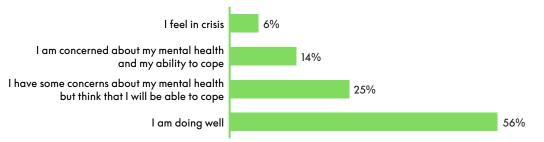




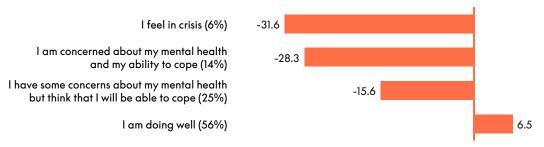
Respondents were asked to rate their mental health.

- Forty-four percent indicate that they have some concerns about their mental health or are in crisis.
- One in five (20 percent) report that they feel in crisis or that
 they have concerns about their mental health and their ability
 to cope. These groups have mental health scores more than
 20 points below the national average.
- More than one-third (34 percent) of individuals under 40
 have concerns about their mental health and their ability to
 cope or indicate that they feel in crisis, compared with 8 percent
 of those 50 and older, a more than four-fold difference.
- Parents are nearly three times more likely than non-parents to have concerns about their mental health and their ability to cope or indicate that they feel in crisis.
- Managers are nearly twice as likely as non-managers to have concerns about their mental health and their ability to cope or indicate that they feel in crisis.

Mental health rating



MHI score by mental health rating



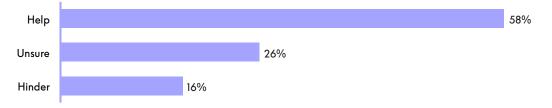


Impact of work on mental wellbeing

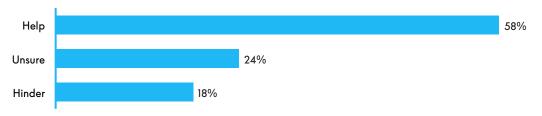
Respondents were asked whether work helps or hinders their mental wellbeing at two intervals: before the pandemic and at present.

- Sixteen percent report that work hindered their mental wellbeing before the pandemic with a slight increase to eighteen percent reporting that work hinders their wellbeing at present.
- Those whose work hinders their mental wellbeing have a mental health score more than 10 points below the national average.

Before the pandemic, did work help or hinder your mental wellbeing?



Currently, does work help or hinder your mental wellbeing?



MHI score by whether work helps or hinders mental wellbeing (currently)



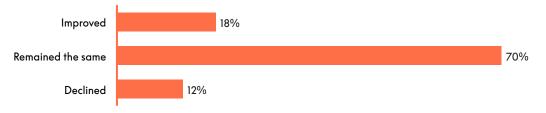


Physical health

Respondents were asked whether their physical health has changed since the start of the pandemic.

 Nearly one in eight (12 percent) report that their physical health has declined since the start of the pandemic and this group has a mental health score more than 15 points below the national average.

Since the pandemic began, my physical health has...



MHI score by since the pandemic began, my physical health has...

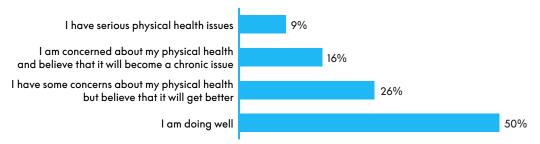




Respondents were asked to rate their physical health.

- One-quarter (25 percent) report that they have serious physical health issues or are concerned about their physical health and believe that an issue will become chronic.
 These groups have mental health scores more than 14 points below the national average.
- More than one-third (34 percent) of individuals under 40
 report serious physical health issues or are concerned about
 their physical health and believe that an issue will become
 chronic, compared to 16 percent of those 50 and older.
- Parents are more than twice as likely as non-parents to report serious physical health issues or are concerned about their physical health and believe that an issue will become chronic.
- Managers are nearly twice as likely as non-managers to report serious physical health issues or are concerned about their physical health and believe that an issue will become chronic.

Physical health rating



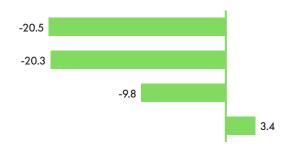
MHI score by physical health rating

I have serious physical health issues (9%)

I am concerned about my physical health and believe that it will become a chronic issue (16%)

I have some concerns about my physical health but believe that it will get better (26%)

I am doing well (50%)



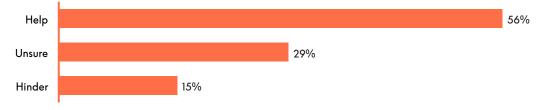


Impact of work on physical wellbeing

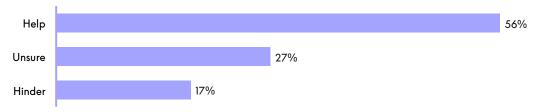
Respondents were asked whether work helps or hinders their physical wellbeing at two intervals: before the pandemic and at present.

- Nearly one in six (15 percent) report that work hindered their physical wellbeing before the pandemic with a slight increase to 17 percent reporting that work hinders their wellbeing at present.
- Those whose work hinders their physical wellbeing have a mental health score nearly 10 points below the national average.

Before the pandemic, did work help or hinder your physical wellbeing?



Currently, does work help or hinder your physical wellbeing?



MHI score by whether work helps or hinders physical wellbeing (currently)





Work relationships

Peer relationships

Respondents were asked about their experiences with their work peers at two intervals: before the pandemic and since the pandemic.

- Eighty-four percent report that experiences with their work peers were positive before the pandemic compared to 77 percent since the pandemic.
- Eight percent indicate that experiences with their peers have
 not been positive since the pandemic began, an increase of
 three percent since the start of the pandemic, and this group has
 a mental health score nearly 15 points below the national average.
- The isolation score among those who indicate that experiences with their peers have not been positive since the pandemic began is more than 12 points below the national average.

Experiences with work peers were positive before the pandemic



Experiences with work peers have been positive since the pandemic began



MHI score by experiences with work peers have been positive since the pandemic began



Isolation score by experiences with work peers have been positive since the pandemic began





Manager relationship

Respondents were asked about their experiences with their managers at two intervals: before the pandemic and since the pandemic.

- Eighty-one percent report that experiences with their managers were positive before the pandemic compared to 78 percent since the pandemic began.
- Nine percent indicate that experiences with their manager
 have not been positive since the pandemic began, an increase
 of two percent since before the pandemic, and this group has
 a mental health score nearly 12 points below the national average.
- The work productivity score among those who indicate that experiences with their manager have not been positive since the pandemic began is more than 10 points below the national average.

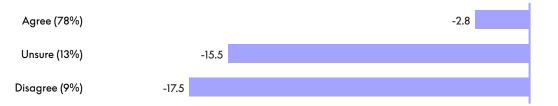
Experiences with my manager were positive before the pandemic



Experiences with my manager have been positive since the pandemic began



MHI score by experiences with my manager have been positive since the pandemic began



Work productivity score by experiences with my manager have been positive since the pandemic began





Overview of the Mental Health Index by LifeWorks™

The mental health and wellbeing of a population is essential to overall health and work productivity. The Mental Health Index™ provides a measure of the current mental health status of employed adults in each geography compared to benchmarks collected in 2017, 2018 and 2019. The increases and decreases in the MHI are intended to predict cost and productivity risks and inform the need for investment in mental health support by business and government.

The Mental Health Index™ report has three parts:

- The overall Mental Health Index[™] (MHI), which is a measure of change compared to the benchmark of mental health and risk.
- 2. A Mental Stress Change (MStressChg) score, which measures the level of reported mental stress compared to the prior month.
- 3. A spotlight section that reflects the specific impact of current issues in the community.

Methodology

Data for this report is collected through an online survey of 5,000 people who live in the United States are currently employed or who were employed within the prior six months. Participants are selected to be representative of the age, gender, industry, and geographic distribution in the United States. The same respondents

take part each month to remove a sampling bias. Respondents are asked to consider the prior two weeks when answering each question. The Mental Health Index[™] has been published monthly since April 2020. Benchmark data was collected in 2017, 2018 and 2019. Data for the current report was collected between October 6 and 12, 2021.

Calculations

To create the Mental Health Index[™], the first step leverages a response scoring system turning individual responses to each question into a point value. Higher point values are associated with better mental health and less mental health risk. Everyone's scores are added and then divided by a total number of possible points to get a score out of 100. The raw score is the mathematical mean of the individual scores.

To demonstrate change, the current month's scores are then compared to the benchmark and the prior month. The benchmark comprises data from 2017, 2018 and 2019. This was a period of relative social stability and steady economic growth. The change compared to the benchmark is the Mental Health Index™. A score of zero in the Mental Health Index™ reflects no change, positive scores reflect improvement, and negative scores reflect decline.

A Mental Stress Change score is also reported given that increasing and prolonged mental stress is a potential contributor to changes in mental health. It is reported separately and is not part of the calculation of the Mental Health IndexTM. The Mental Stress Change score is (percentage reporting less mental stress + percentage reporting the same level of mental stress *0.5) * -1 + 100. The score reflects a comparison of the current to the prior month. A Mental Stress Change score of 50 reflects no change in mental stress from the prior month. Scores above 50 reflect an increase in mental stress and scores below 50 reflect a decrease in mental stress.

The range is from zero to 100. A succession of scores over 50, month over month, reflects high risk.

Additional data and analyses

Demographic breakdown of sub-scores, and specific cross-correlational and custom analyses, are available upon request. Benchmarking against the national results or any sub-group is available upon request. Contact MHI@lifeworks.com





About LifeWorks

LifeWorks is a world leader in providing digital and in-person solutions that support the total wellbeing of individuals. We deliver a personalized continuum of care that helps our clients improve the lives of their people and by doing so, improve their business.

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