The Mental Health Index by LifeWorks™

United States of America | February 2022





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The top 5 things you need to know for February 2022

- 1. Since December 2021, the mental health of Americans has declined steadily.
- The current score is -5.3, down one-half point from January 2022.
- General psychological health and optimism are at the lowest levels in 10 months.
- The strongest sub-score continues to be financial risk, representing an improvement in the level of emergency savings compared to 2019.
- The mental health of Americans continues to decline in all regions of the United States.
- 2. Nearly 70% of Americans are comfortable with <u>less</u> social interaction than they had before the pandemic.
- 69% are comfortable going forward with less social interaction than before the pandemic and this group has a better mental health score than the national average.
- Those who are uncomfortable with less social interaction have a lower mental health score equal to the national average.
- Feeling valued, having control, doing work that is valued, and being accepted are each associated with better mental health.
- 72% feel valued for the work they do, while 13% do not, and 15% are unsure.
- The lowest mental health score (-24.8) is among those who do not believe they can be themselves at work.

- 83% believe the work they do is important to their employer.
- 75% are satisfied with the amount of control they have over their work.
- 4. Two in five Americans are, or possibly are, rethinking their career goals because of the pandemic.
- Younger people, managers, and parents are more likely to say that their career goals have changed because of the pandemic.
- 28% say their career goals have changed due to the pandemic and another 15% are unsure.
- 12% will make a career change because of the pandemic and another 16% are unsure.
- 28% are considering starting their own business.
- 26% are considering retraining for a different career.
- 21% are considering resigning and moving to a different role.
- 18% are considering retiring.
- Employees whose career goals have changed due to the pandemic, and those who will be making a career change, have lower mental health scores than the national average.
- Higher rates of absenteeism are strongly correlated with poorer mental health.
- Employees with mental health scores more than 10 points above the pre-2020 benchmark had an average of 1.3 sick days in 2021.
- As absenteeism rates increase, mental health scores decrease.

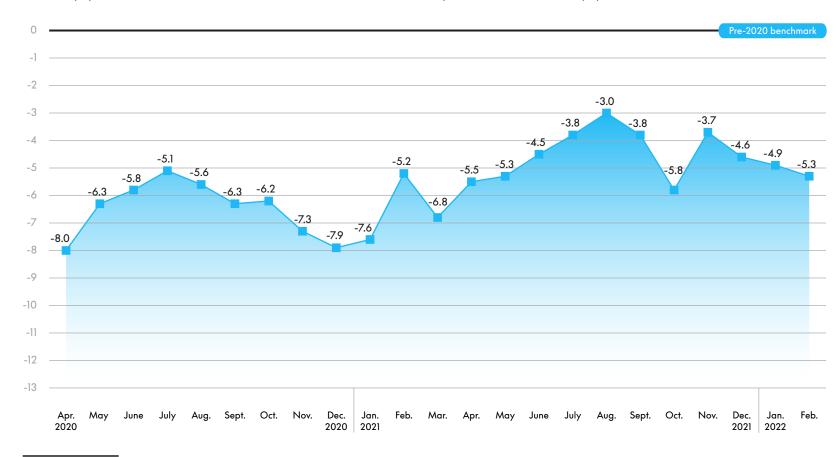
72% 69% feel valued are comfortable with by their employer less social interaction Lowest 28% mental health scores say career goals are among those have changed who do not feel they can be themselves



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 February 2022 is -5.3 points. A five-point decrease from the pre-2020 benchmark reflects a population whose mental health is similar to the most distressed 27th percent of the benchmark population.



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



MHI Current Month February 2022

-5.3

January 2022

-4.9

Mental Health Index[™] sub-scores

The lowest Mental Health IndexTM sub-score is for the risk measure of anxiety (-6.1), followed by optimism (-6.0), depression (-5.8), isolation (-5.7), and work productivity (-5.0). General psychological health (1.5) and financial risk (7.9) are the only two sub-scores above the benchmark.

- With a one-point reduction, the depression sub-score has the most significant decline from the prior month.
- Despite a half-point decline, the financial risk score continues to be the strongest of all sub-scores and is eight points above the pre-2020 benchmark.

Mental Health Index™ Sub-scores²	February 2022	January 2022
Anxiety	-6.1	-5.9
Optimism	-6.0	-6.2
Depression	-5.8	-4.8
Isolation	-5.7	-5.1
Work productivity	-5.0	-5.3
Psychological health	1.5	1.6
Financial risk	7.9	8.5

² The demographic breakdown of sub-scores is available upon request.



Optimism

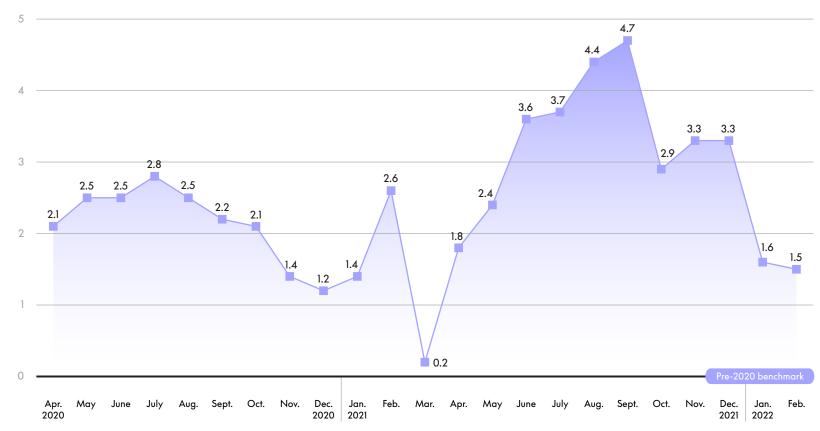
For nearly two years, since the launch of the MHI in April 2020, optimism scores have remained significantly below the benchmark. Since April 2021, the optimism scores have improved meaningfully and in June 2021, the score (-2.7) was approaching the pre-2020 benchmark. In July 2021, the score fell nearly one-point and remained stable in August and September. In October, a decline of 1.2-points was observed, falling to its lowest point in five months. While a slight improvement was seen in November, the optimism score declined modestly in December and fell nearly two additional points to -6.2 in January 2022. A modest recovery is observed in February 2022, yet the optimism score is near its lowest point in 10 months.





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 two points was observed, falling to the lowest score in four months. After three months of stability, the general psychological health score fell nearly two points in January 2022 to the lowest score in nine months (1.6). With a modest 0.1-point decline, the psychological health score in the United States is at its lowest point in 10 months.

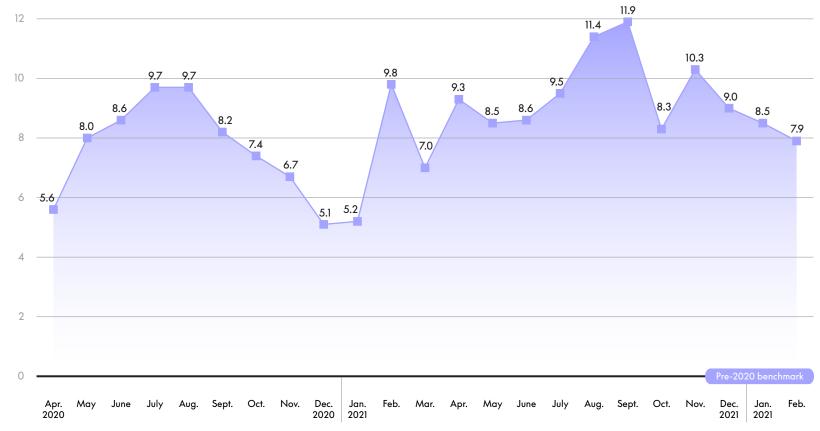




Financial risk

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

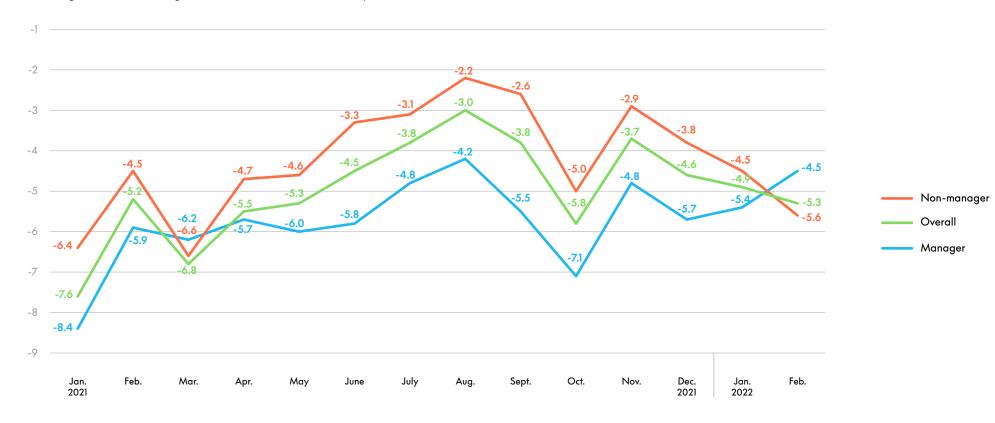
The financial risk sub-score in September 2021 (11.9) was at the highest point since launch of the Index in April 2020. In October, a decline of nearly four points was observed, with financial risk falling to the lowest score in six months. The financial risk sub-score rebounded two points in November 2021 but declined in December and again, in January 2022. In February 2022, the financial risk score continues to decline; however, at eight points above the pre-2020 benchmark, 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 before the pandemic.





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 February 2022, the mental health scores of non-managers continue to decline while the mental health of managers continues to improve. Despite the improvement, the mental health scores of managers and non-managers continues to be lower than the pre-2020 benchmark.





Demographics

- Since the launch of the MHI, women have had significantly lower mental health scores than men. In February 2022, the mental health score of women is -7.8 compared to -2.4 for men.
- In each of the past 23 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. Nearly two years later, this pattern continues with a lower score for those with at least one child (-10.2) than those without children (-3.2).

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 (-21.2), followed by those reporting fewer hours (-15.7), and those not currently employed (-9.2).
- Managers have a higher mental health score (-4.5) than non-managers (-5.6).
- Individuals working for organizations with more than
 10,000 employees have the highest mental health score (-2.4).
- Respondents working for companies with 51-100 employees have the lowest mental health score (-9.7).

Emergency savings

Those without emergency savings continue to experience
a lower mental health score (-22.1) than the overall group (-5.3).
Individuals with emergency savings have a mental health
score of 0.1.

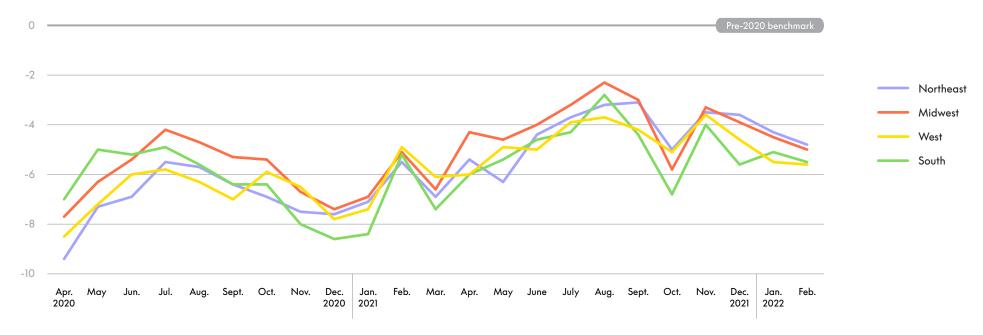
³ MHI respondents who have been employed in the past six months are included in the poll.



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. Following two months of declines, the mental health scores for all regions improved in November 2021. In February 2022, the mental health of Americans continues its decline from December 2021 in all regions of the United States.

- The mental health score in the Western United States remains lowest for the second consecutive month (-5.6).
- Despite a modest 0.5-point decline, the mental health score in the Northeast continues to be highest (-4.8).





Employment status	Feb. 2022	Jan. 2022
Employed (no change in hours/salary)	-4.0	-3.7
Employed (fewer hours compared to last month)	-15.7	-13.9
Employed (reduced salary compared to last month)	-21.2	-19.8
Not currently employed	-9.2	-7.5
Age group	Feb. 2022	Jan. 2022
Age 20-29	-19.3	-18.7
Age 30-39	-12.5	-12.3
Age 40-49	-8.1	-8.1
Age 50-59	-1.8	-1.9
Age 60-69	2.7	2.6
Number of children	Feb. 2022	Jan. 2022
No children in household	-3.2	-2.9
1 child	-10.1	-9.7
2 children	-9.6	-10.3
3 children or more	-11.9	-10.4

Region	Feb. 2022	Jan. 2022
Northeast	-4.8	-4.3
Midwest	-5.0	-4.5
South	-5.5	-5.1
West	-5.6	-5.5
<u> </u>	F 1 0000	1 0000
Gender	Feb. 2022	Jan. 2022
Men	-2.4	-2.0
Women	-7.8	-7.5
Household income	Feb. 2022	Jan. 2022
<\$30K/annum	-16.3	-15.9
\$30K to <\$60K/annum	-10.6	-10.0
\$60K to <\$100K	-4.4	-4.4
\$100K to <\$150K	-1.8	-0.9
\$150K or more	3.6	3.5

Employer size	Feb. 2022	Jan. 2022
Self-employed/sole proprietor	-6.2	-4.4
2-50 employees	-4.8	-5.1
51-100 employees	-9.7	-9.2
101-500 employees	-6.6	-5.1
501-1,000 employees	-6.8	-5.6
1,001-5,000 employees	-3.2	-3.1
5,001-10,000 employees	-2.9	-4.7
More than 10,000 employees	-2.4	-2.4

Manager	Feb. 2022	Jan. 2022
Manager	-4.5	-5.4
Non-manager	-5.6	-4.5

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)

Despite a 2.7-point improvement in February 2022, for the 23rd consecutive month, full-time post-secondary students have the lowest mental health score (-22.6). This score continues to be significantly lower than the next lowest scores: individuals employed in Food Services (-12.7), and Management of Companies and Enterprises (-12.3).

Individuals employed in Public Administration (1.0), Real Estate, Rental and Leasing (0.4), and Manufacturing (-1.2) have the highest mental health scores this month.

Changes from the prior month are shown in the table.

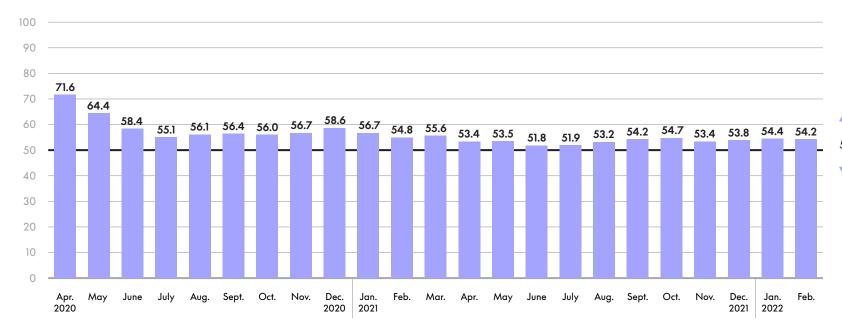
Industry	February 2022	January 2022	Change
Real Estate, Rental and Leasing	0.4	-5.1	5.5
Administrative and Support services	-8.0	-10.9	2.9
Agriculture, Forestry, Fishing and Hunting	-2.7	-5.5	2.8
I am a student	-22.6	-25.3	2.7
Food Services	-12.7	-15.0	2.3
Public Administration	1.0	-0.2	1.1
Wholesale Trade	-6.5	-7.5	1.0
Construction	-5.1	-5.4	0.3
Health Care and Social Assistance	-6.4	-6.5	0.1
Finance and Insurance	-2.4	-2.5	0.1
Educational Services	-2.8	-2.5	-0.2
Retail Trade	-7.2	-6.9	-0.3
Manufacturing	-1.2	-0.8	-0.4
Other	-6.9	-6.3	-0.7
Professional, Scientific and Technical Services	-1.8	-1.1	-0.7
Accommodation	-3.0	-0.8	-2.3
Transportation and Warehousing	-5.3	-2.4	-3.0
Information and Cultural Industries	-11.7	-8.0	-3.7
Management of Companies and Enterprises	-12.3	-8.6	-3.7
Arts, Entertainment and Recreation	-10.0	-6.0	-4.0
Other services (except Public Administration)	-9.0	-5.0	-4.0
Utilities	-7.6	-1.2	-6.4



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 February 2022 is 54.2.** This reflects a net increase in mental stress compared to the prior month.

The current score indicates that 18 percent of the population is experiencing more mental stress compared to the prior month, with nine 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— February 2022

54.2

MStressChg January 2022

54.4

More mental stress

50 = No change from prior month

Less mental stress



Mental Stress Change (percentages)

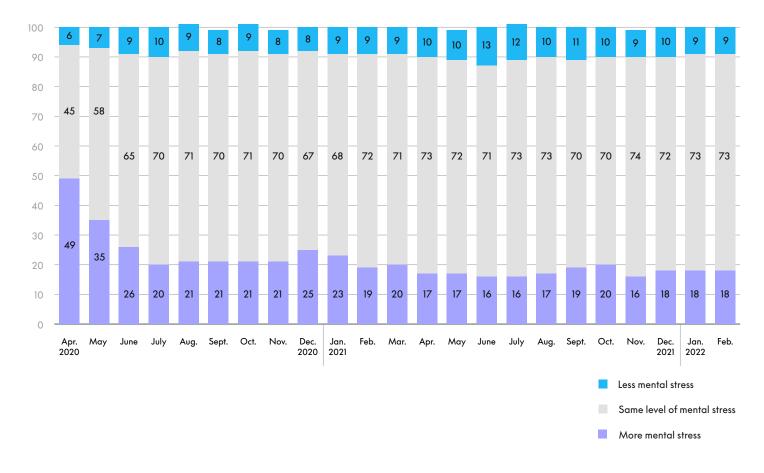
Mental Stress Change tracks stress changes each month.

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 nearly two years, the percentage of those experiencing more mental stress than the previous month has generally 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 18 percent in February 2022, while 73 percent of respondents report the same level of mental stress and nine 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 February 2022, the mental stress change score for women is 55.3 compared to 53.0 for men.

Geography

 The greatest increase in month-over-month stress is for respondents living in the Midwest (54.5), followed by the Northeastern United States (54.4), the Southern United Sates (54.3), and the Western United States (53.6).

Employment

- The greatest increase in mental stress is seen in employed people with reduced salary (68.2), followed by employed people with reduced hours (63.3), employed people with no change to salary or hours (53.3), and unemployed people (51.5).
- Managers have a greater increase in mental stress (55.0) than non-managers (53.8).



Employment status	Feb. 2022	Jan. 2022
Employed (no change in hours/salary)	53.3	53.7
Employed (fewer hours compared to last month)	63.3	60.6
Employed (reduced salary compared to last month)	68.2	66.7
Not currently employed	51.5	53.8
Age group	Feb. 2022	Jan. 2022
Age 20-29	62.6	60.8
Age 30-39	56.7	56.5
Age 40-49	54.4	55.8
Age 50-59	53.2	54.0
Age 60-69	51.1	51.5
Number of children	Feb. 2022	Jan. 2022
No children in household	53.0	53.4
1 child	57.8	57.0
2 children	55.1	58.2
3 children or more	60.4	55.5

Region	Feb. 2022	Jan. 2022
Northeast	54.4	54.7
Midwest	54.5	55.3
South	54.3	53.2
West	53.6	55.1
Gender	Feb. 2022	Jan. 2022
Men	53.0	52.5
Women	55.3	56.2
Household income	Feb. 2022	Jan. 2022
<\$30K/annum	57.5	56.9
\$30K to <\$60K/annum	56.8	56.6
\$60K to <\$100K	53.3	54.2
\$100K to <\$150K	53.2	53.4
\$150K or more	51.1	51.9

Employer size	Feb. 2022	Jan. 2022
Self-employed/sole proprietor	52.6	55.2
2-50 employees	53.9	55.0
51-100 employees	55.0	56.6
101-500 employees	57.1	53.4
501-1,000 employees	55.0	55.8
1,001-5,000 employees	53.2	52.5
5,001-10,000 employees	53.2	55.8
More than 10,000 employees	53.3	52.5
Manager	Feb. 2022	Jan. 2022

Manager	Feb. 2022	Jan. 2022
Manager	55.0	55.8
Non-manager	53.8	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 January 2022, individuals employed in Accommodation report less mental stress than the prior month (47.1).

Full-time post-secondary students have the most significant increase in mental stress (66.2), followed by individuals employed in information and Cultural Industries (62.5).

Industry	February 2022	January 2022
Accommodation	47.1	50.0
Real Estate, Rental and Leasing	50.5	54.2
Professional, Scientific and Technical Services	50.9	53.8
Wholesale Trade	51.3	54.6
Manufacturing	51.7	51.2
Public Administration	51.8	51.9
Administrative and Support services	52.8	56.8
Construction	53.4	52.2
Other	53.5	54.9
Educational Services	53.8	54.9
Transportation and Warehousing	54.2	48.8
Retail Trade	54.5	55.4
Arts, Entertainment and Recreation	54.5	53.9
Finance and Insurance	56.4	54.7
Management of Companies and Enterprises	56.8	61.1
Health Care and Social Assistance	56.8	56.7
Agriculture, Forestry, Fishing and Hunting	57.1	60.2
Utilities	57.3	53.6
Food Services	57.6	54.6
Other services (except Public Administration)	58.7	53.8
Information and Cultural Industries	62.5	51.8
I am a student	66.2	64.1



Spotlight

Feeling valued

Americans were asked whether they feel valued for the work they do at their organization.

- Nearly three-quarters (72 percent) feel valued for the work they do, and this group has the highest mental health score (-0.3), five points better than the national average (-5.3).
- The lowest mental health score (-19.5) is among 13 percent who do not feel valued for the work they do, 14 points below the American average (-5.3).
- Those with emergency savings are more than 30 percent more likely than those without emergency savings to feel valued for the work they do.

I feel valued for the work I do



MHI score by feeling valued for the work I do





Value of work to my employer

Americans were asked whether the work they do is important to their employer.

- More than four in five (83 percent) believe the work they do
 is important to their employer and this group has the highest
 mental health score (-2.5).
- The lowest mental health score (-19.9) is among five percent who believe their work is not important to their employer, more than 14 points below the national average (-5.3).
- Those without emergency savings are twice as likely as those with emergency savings to believe their work is not important to their employer.
- Those under the age of 50 are twice as likely as those who are
 50 or older to believe their work is not important to their employer.

The work I do is important to my employer



MHI score by the work I do is important to my employer





Control

Americans were asked whether they are satisfied with the amount of control they have over their work.

- Three-quarters (75 percent) are satisfied with the amount of control they have over their work, and this group has the highest mental health score (-1.3).
- The lowest mental health score (-19.2) is among 12 percent who are dissatisfied with the amount of control they have over their work, nearly 14 points below the American average (-5.3).
- Non-managers are 50 percent more likely than managers to be dissatisfied with the amount of control they have over their work.

I am satisfied with the amount of control over my work



MHI score by I am satisfied with the amount of control over my work





Being myself at work

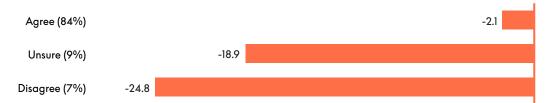
Americans were asked whether they are comfortable being themselves at work.

- More than four in five (84 percent) are comfortable being themselves at work, and this group has the highest mental health score (-2.1), three points above the national average (-5.3).
- The lowest mental health score (-24.8) is observed among seven percent who are not comfortable being themselves at work, more than 19 points below the American average (-5.3).
- Individuals without emergency savings are 60 percent more likely than those with emergency savings to not feel comfortable being themselves at work.
- Those under the age of 50 more than twice as likely than those
 50 and older not feeling comfortable being themselves at work.

I am comfortable being myself at work



MHI score by I am comfortable being myself at work



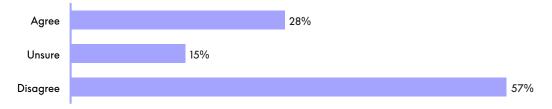


Career goals

Americans were asked whether their career goals have changed because of the COVID-19 pandemic.

- Nearly three in five (57 percent) report their career goals
 have not changed due to the pandemic and this group has
 the highest mental health score (0.6), nearly five points higher
 than the national average and above the pre-2020 benchmark.
- More than one-quarter (28 percent) indicate their career goals have changed and this group has the lowest mental health score (-14.7), nine points below the American average (-5.3).
- Managers are more than 40 percent more likely than non-managers to indicate their career goals have changed because of the pandemic.
- Parents are nearly 80 percent more likely than non-parents to indicate their career goals have changed because of the pandemic.
- Individuals 40 and younger are more than twice as likely to report their career goals have changed than those 50 and older.
- Employed Americans with reduced salary or fewer hours are more than twice as likely than those with no changes to salary or hours to indicate their career goals have changed due to the pandemic.

My career goals have changed due to the COVID-19 pandemic



MHI score by my career goals have changed due to the COVID-19 pandemic





Career change

Career change due to the pandemic

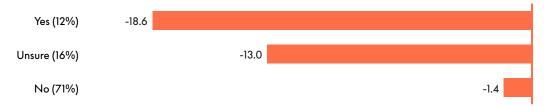
Americans were asked whether they will be making a career change because of the COVID-19 pandemic.

- Nearly three-quarters (71 percent) will not make be making a career change because of the pandemic and this group has the highest mental health score (-1.4).
- More than one in ten (12 percent) will make a career change because of the pandemic and this group has the lowest mental health score (-18.6), more than 13 points below the national average (-5.3).
- Managers are nearly twice as likely as non-managers to report they will be making a career change because of the pandemic.
- Individuals 40 and younger are nearly three times more times likely than those 50 and older to report they will be making a career change.

Will you be making a career change because of the COVID-19 pandemic?



MHI score by making a career change because of the pandemic





Career change unrelated to the pandemic

Americans who reported that they are unsure or are not making a change to their career because of the COVID-19 pandemic were asked whether they are considering a change for another reason.

- Nearly three-quarters (73 percent) will not be making changes to their career, and this group has the highest mental health score (-0.6), nearly five points better than the national average (-5.3).
- Nine percent plan to make changes to their career and this group has a mental health score (-10.5), five points lower than the American average (-5.3).

Will you be making a change to your career unrelated to the COVID-19 pandemic?



MHI score by making a change unrelated to the COVID-19 pandemic



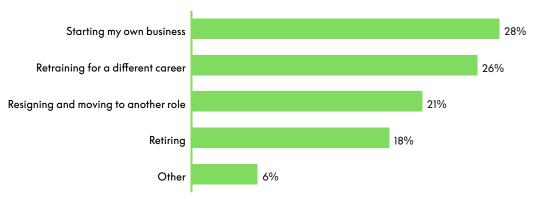


Career changes being considered

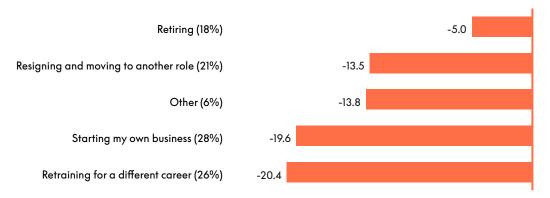
Americans considering a career change either because of the COVID-19 pandemic or unrelated to the pandemic were asked what change they are considering.

- More than one-quarter (26 percent) are considering retraining for a different career. This group has the lowest mental health score (-20.4), 15-points below the national average (-5.3).
- Nearly one in five (18 percent) are considering retiring and this group has the highest mental health score (-5.0).
- Managers are more than three times more likely than non-mangers to consider starting their own business.
- Parents are 75 percent more likely than non-parents to consider retraining for a different career.

Career change being considered



MHI score by career change being considered





Social interaction

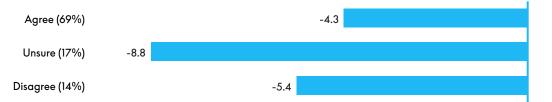
Americans were asked whether they are comfortable going forward with less social interaction than they had before the pandemic.

 More than two-thirds (69 percent) are comfortable going forward with less social interaction than they had before the pandemic.
 This group has the highest mental health score (-4.3), one point better than the national average (-5.3).

I am comfortable with less social interaction than before the pandemic



MHI score by comfort with less social interaction than before the pandemic





Absenteeism

Americans were asked how many days they have missed in the past 12 months due to illness. The data shows a correlation between sick days and mental health scores. Those with higher absenteeism have lower mental health scores than those with fewer days lost due to illness.

Average days absent in 2021 by MHI score





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 Americans and 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 IndexTM has been published monthly since
April 2020. Benchmark data was collected in 2017, 2018 and 2019.

Data for the current report was collected between February 1 and 8, 2022.

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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