



# The TELUS Mental Health Index.

Special report on Financial Wellbeing.

New Zealand | September 2023

 **TELUS**® Health

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# What you need to know for September 2023.

## 1. The mental health of workers in New Zealand declined for the second consecutive period.

- At 58.7, the mental health of workers fell more than two points from April
- 41 per cent of workers have a high mental health risk, 46 per cent have a moderate mental health risk, and 13 per cent have a low mental health risk
- All mental health sub-scores declined from April to September; anxiety continues to be the lowest mental health sub-scores for the third consecutive period
- The regions with the lowest mental health scores are Otago/Southland (54.0), Bay of Plenty (55.7), and Manawatū-Whanganui/Taranaki (57.3). The combined region of Marlborough, Nelson, Tasman, and West Coast has the highest mental health score (64.6), followed by Canterbury (62.2), and Gisborne/Hawke's Bay (60.3).
- Managers have a higher mental health score than non-managers
- Labourers have a lower mental health score than office and service workers

## 2. The financial wellbeing of workers in New Zealand is significantly strained.

- At 56.8, the financial wellbeing score of workers is notably lower than the mental health score
- The lowest financial wellbeing sub-score is perception, followed by productivity impact, knowledge, and behaviour.
- Women, parents, and younger people have lower financial wellbeing than their counterparts
- Financial wellbeing is highly correlated with mental wellbeing; as financial wellbeing improves, so do mental health scores



**don't know, or are unsure,**  
how much retirement savings  
they will need



are concerned  
**they won't be able**  
to retire



**are not putting any**  
earnings into savings



**say unlimited**  
mental health coverage  
is most important in  
a benefits plan

### 3. More than one-quarter of workers are concerned they won't be able to retire.

- 75 per cent don't know or are unsure how much savings they will need to maintain their desired standard of living during retirement
- The worst mental health (53.8) and financial wellbeing (48.7) scores are among workers who don't know how much retirement savings they will need to maintain their desired standard of living
- 28 per cent are concerned that they won't be able to retire with the same standard of living as they have now
- 59 per cent say it is important for their employer to offer a retirement savings option
- 28 per cent say financial planning is most important in a benefits plan

### 4. The top two financial concerns are keeping up with inflation and covering basic needs.

- 29 per cent spend 50 to 70 per cent of their income on basic needs
- 18 per cent spend 70 per cent or more on basic needs
- 43 per cent of workers save less than 10 per cent of their income; 20 per cent don't put any earnings into savings
- Workers not putting any portion of their income into savings have the worst (lowest) mental health and financial wellbeing scores

### 5. Workers in the gig economy are more likely to be supporting parents or adult children.

- 18 per cent of workers participate in the gig economy
- Workers under 40 are 40 per cent more likely than workers over 50 to participate in the gig economy to supplement income from their steady jobs
- 21 per cent of workers currently financially support their parents, adult children, or other family members
- 25 per cent of workers expect to financially support a family member in the future

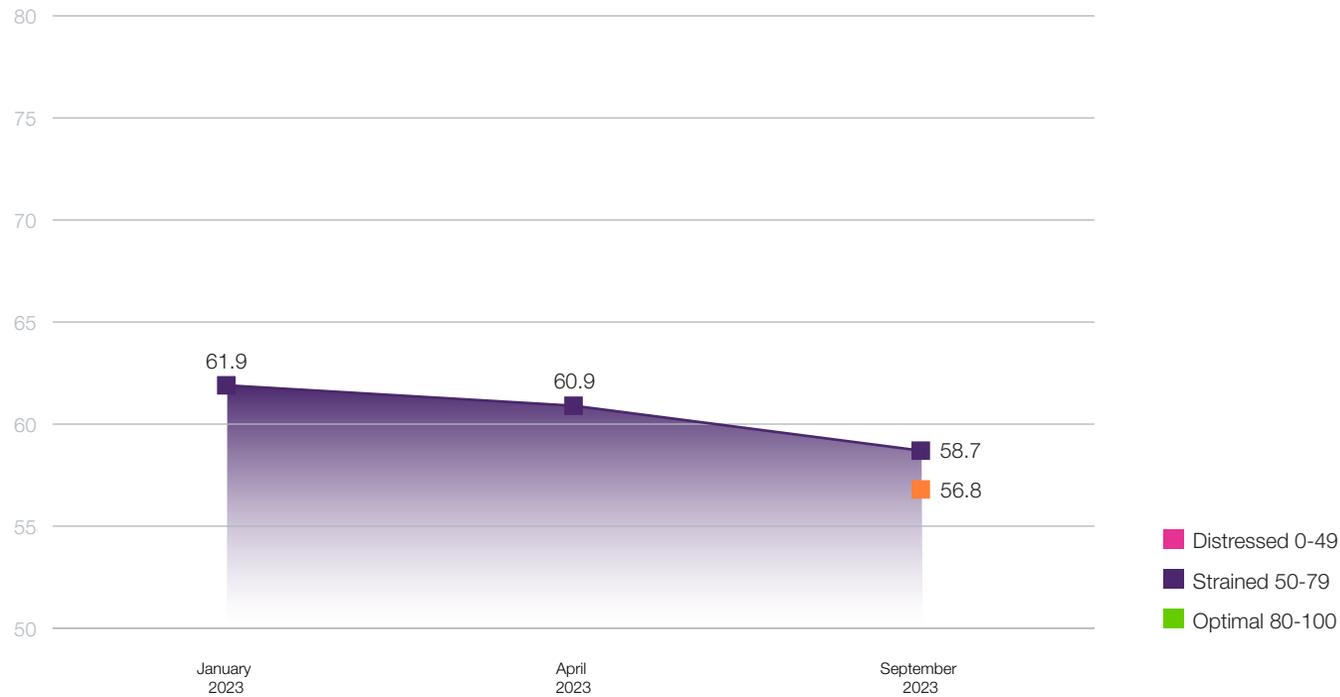


# The Mental Health Index and the Financial Wellbeing Index.

The overall Mental Health Index (MHI) for September 2023 is 58.7. The mental health score of workers in New Zealand continues to decline.

The overall Financial Wellbeing Index (FWI) for September 2023 is 56.8. This is the first measure of financial wellbeing for New Zealand.

Like the Mental Health Index, higher scores are associated with better financial wellbeing and less financial risk.

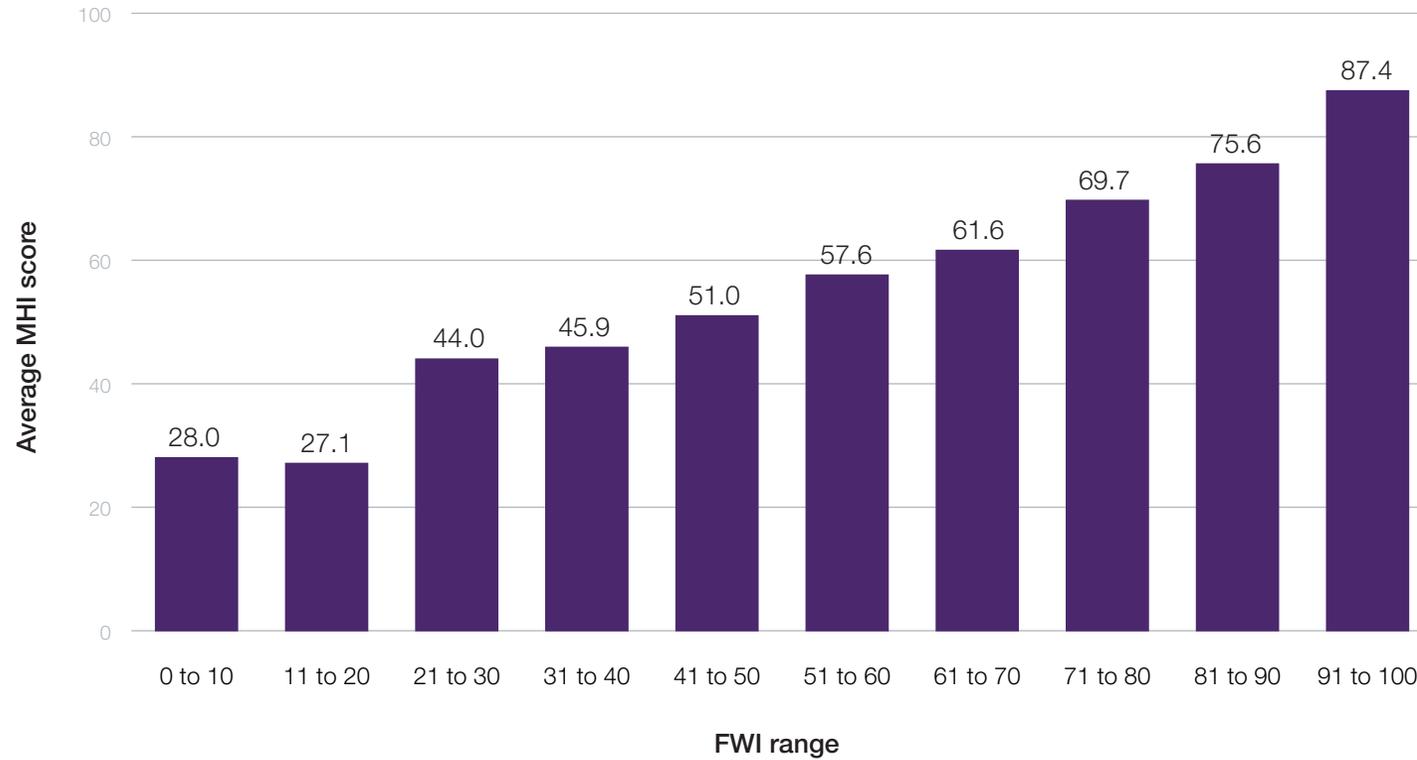


MHI Current Month September 2023	June 2023
58.7	60.9

FWI Current Month September 2023
56.8

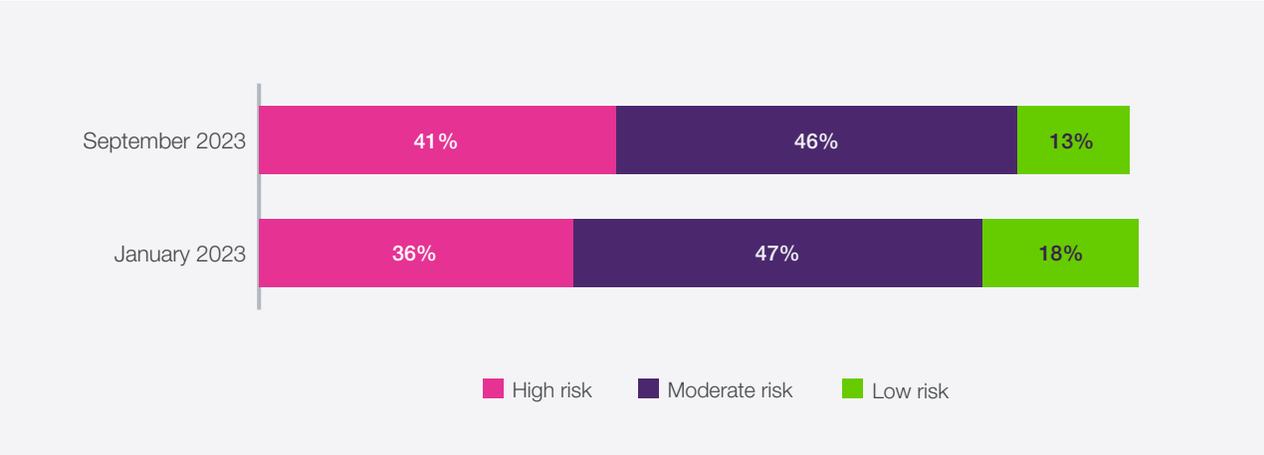
## Average MHI score by FWI range.

Financial wellbeing is highly correlated with mental wellbeing; as financial wellbeing improves, so do mental health scores.



### Mental health risk.

In September 2023, 41 per cent of workers in New Zealand have a high mental health risk, 46 per cent have a moderate mental health risk, and 13 per cent have a low mental health risk. Eight months since the launch of the Index in January 2023, there has been a five per cent increase in high-risk workers and a five per cent decrease in low-risk workers.



Approximately 30 per cent of workers in the high-risk group report diagnosed anxiety or depression, seven per cent report diagnosed anxiety or depression in the moderate-risk group, and one per cent of workers in the low-risk group report diagnosed anxiety or depression.

## Mental Health Index sub-scores.

The lowest Mental Health Index sub-score continues to be anxiety (50.6) for the third consecutive period. Isolation (56.3), depression (56.9), work productivity (57.5), financial risk (57.6), optimism (63.9) follow. General psychological health (66.8) continues to be the most favourable mental health measure in September 2023.

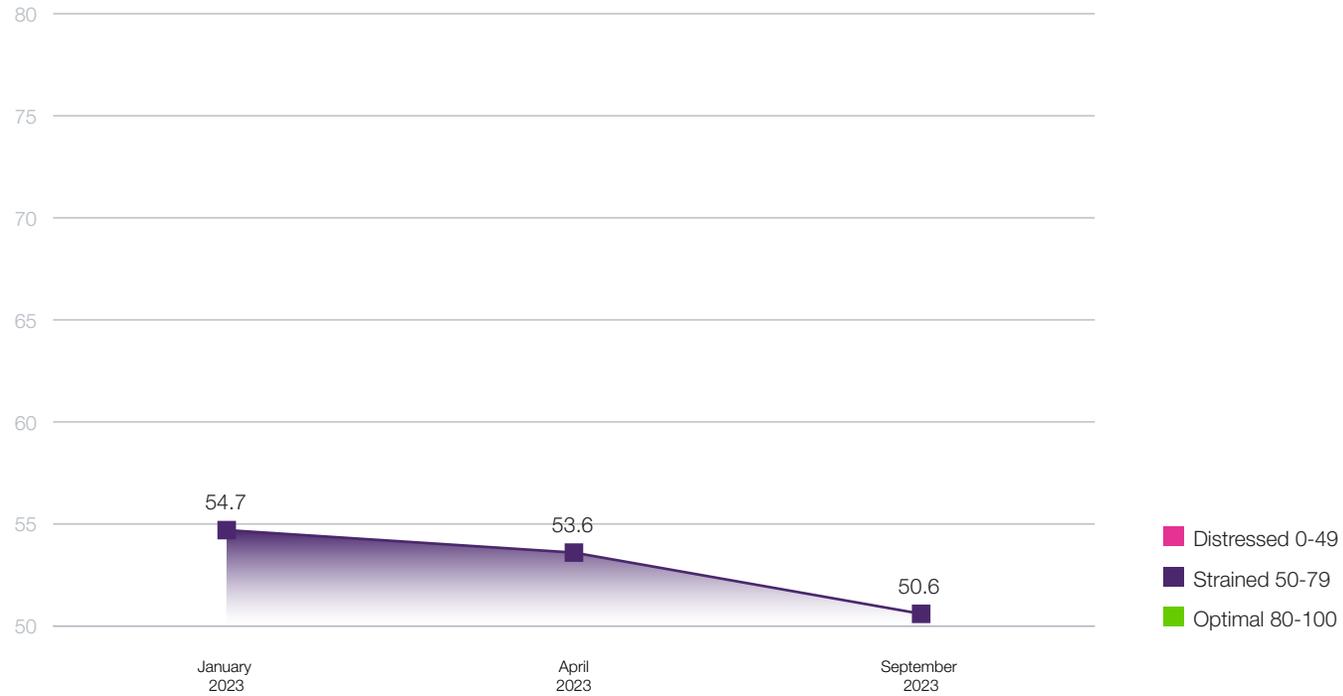
- All mental health sub-scores declined from the prior period
- The work productivity score declined most significantly, down 4.1 points from April 2023

Mental Health Index Sub-scores	September 2023	April 2023
Anxiety	50.6	53.6
Isolation	56.3	58.9
Depression	56.9	59.1
Work productivity	57.5	61.6
Financial risk	57.6	57.7
Optimism	63.9	65.8
Psychological health	66.8	69.3



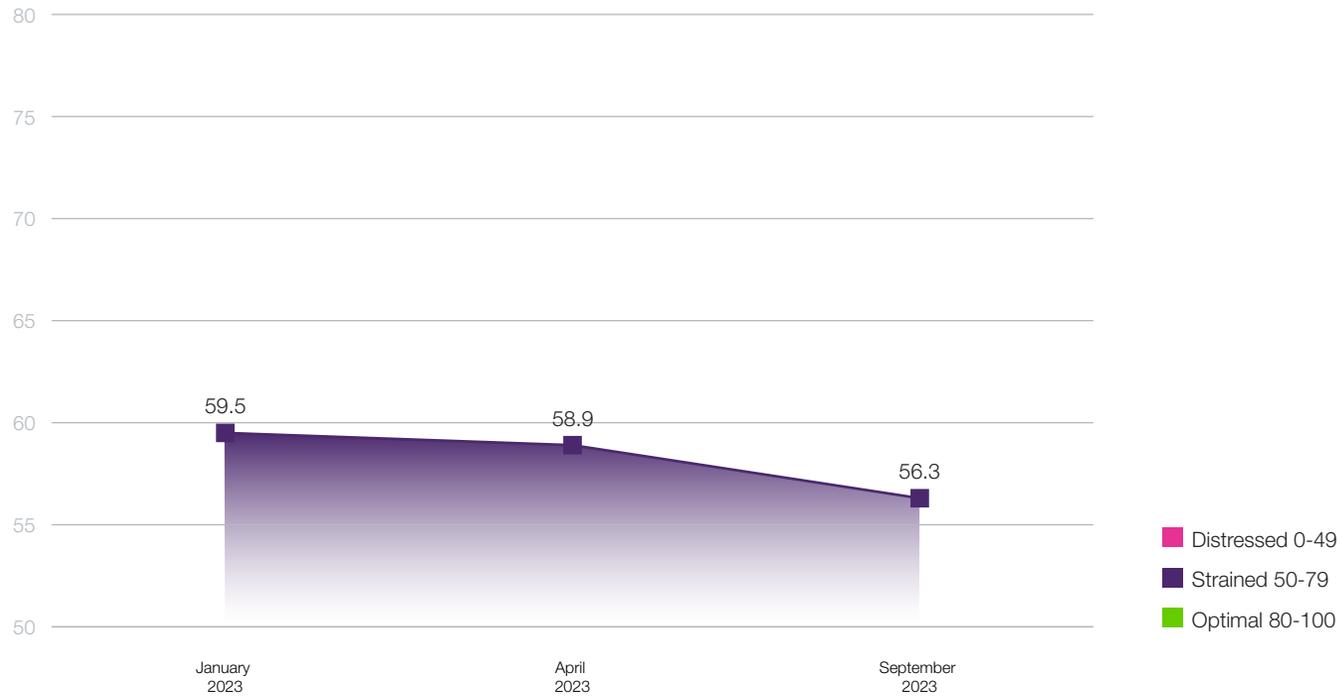
## Anxiety

The anxiety score continues its decline since the launch of the Index in January 2023. A significant three point decrease is observed from April to September 2023 and the anxiety sub-score remains lowest for the third consecutive period.



## Isolation

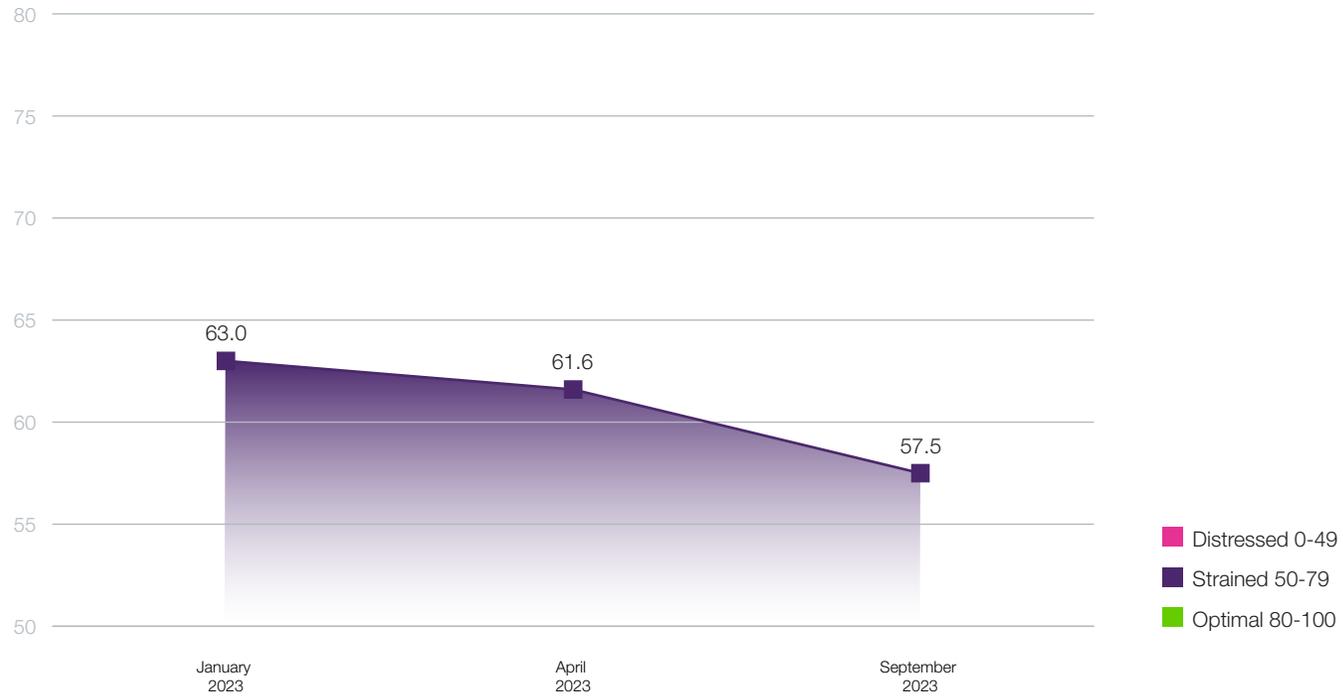
The isolation sub-score is the second lowest mental health score after anxiety. In September 2023, the isolation score declined 2.3 points from April 2023.



## Work productivity

The work productivity sub-score measures the impact of mental health on work productivity and goals.

Work productivity in New Zealand is following a declining trend. Similar to other sub-scores, the work productivity score declined sharply from April 2023.



# The Mental Health Index by region.

Mental health scores in all regions of New Zealand show significant strain. The mental health score of workers on the South Island (60.7) is better (higher) than workers on the North Island (58.1).

The lowest mental health scores are in Otago/Southland (54.0), Bay of Plenty (55.7), and Manawatū-Whanganui/Taranaki (57.3). Marlborough, Nelson, Tasman, and West Coast has the highest mental health score (64.6), followed by Canterbury (62.2), and Gisborne/Hawke's Bay (60.3).



## Mental health by gender and age.

- Since the launch Index in January 2023, women have had significantly lower mental health scores than men. In September 2023, the mental health score of women is (57.4) compared to (60.7) for men
- Since January 2023, mental health scores have improved with age
- Differences in mental health scores between workers with and without children is evident. Workers with at least one child have a lower score (57.6) than workers without children (59.5)

## Mental health by employment status.

- Overall, four per cent of respondents are unemployed<sup>1</sup> and 11 per cent report reduced hours or reduced salary
- Workers reporting reduced salary compared to the prior month have the lowest mental health score (37.3), followed by workers reporting fewer hours (50.4), individuals not currently employed (51.5), and workers with no change to salary or hours (60.5)
- Labourers have a lower mental health score (55.1) than service (58.4) or office workers (60.3)
- Managers have a higher mental health score (61.0) than non-managers (58.0)
- Self-employed/sole proprietors have the highest mental health score (61.7)
- Respondents working for companies with 5,001-10,000 employees have the lowest mental health score (56.3)
- Generally, workers in the gig economy generally have lower mental health scores than workers not participating in the gig economy



## Emergency savings

- Workers without emergency savings continue to experience a lower score in mental health (39.6) than the overall group. Workers with an emergency fund have an average mental health score of 69.0

<sup>1</sup> MHI respondents who have been employed in the past six months are included in the poll.

Employment status	Sept. 2023	April 2023
Employed (no change in hours/salary)	60.5	62.8
Employed (fewer hours compared to last month)	50.4	53.7
Employed (reduced salary compared to last month)	37.3	52.5
Not currently employed	51.5	51.6

Age group	Sept. 2023	April 2023
Age 20-29	52.1	53.5
Age 30-39	56.1	56.9
Age 40-49	60.4	63.9
Age 50-59	64.8	67.0
Age 60-69	73.4	74.4

Number of children	Sept. 2023	April 2023
No children in household	59.5	62.9
1 child	56.2	56.6
2 children	59.4	58.7
3 children or more	57.0	61.4

Region	Aug. 2023	April 2023
Auckland	58.4	60.9
Bay of Plenty	55.7	59.0
Canterbury	62.2	62.9
Gisborne and Hawke's Bay	60.3	61.5
Manawatū-Whanganui and Taranaki	57.3	58.0

Marlborough, Nelson, Tasman, and West Coast	64.6	63.3
Northland	57.5	55.7
Otago and Southland	54.0	57.4
Waikato	59.3	62.2
Wellington	57.9	62.1

Gender	Sept. 2023	April 2023
Men	60.7	63.4
Women	57.4	59.3

Household income	Sept. 2023	April 2023
<\$30K/annum	49.0	51.8
\$30K to <\$60K/annum	52.5	54.9
\$60K to <\$100K	56.9	58.8
\$100K to <\$150K	60.5	64.4
\$150K or more	65.7	66.3

Employer size	Sept. 2023	April 2023
Self-employed/sole proprietor	61.7	64.7
2-50 employees	58.8	61.6
51-100 employees	57.8	61.2
101-500 employees	59.6	61.2
501-1,000 employees	57.6	58.0
1,001-5,000 employees	60.4	62.1
5,001-10,000 employees	56.3	63.6
More than 10,000 employees	57.9	63.5

Manager	Sept. 2023	April 2023
Manager	61.0	62.7
Non-manager	58.0	60.3

Work environment	Sept. 2023	April 2023
Labour	55.1	57.1
Office/desk	60.3	61.6
Service	58.4	61.8

Gig economy	Sept. 2023
Not part of the gig economy	59.9
Supplementing income from steady job	56.0
Full-time freelancer	55.4
Part-time freelancer	60.1
Multiple part-time gigs	58.6
Trying to get gigs, but not successful	49.2

Numbers highlighted in pink are the lowest/worst scores in the group.  
Numbers highlighted in green are the highest/best scores in the group.

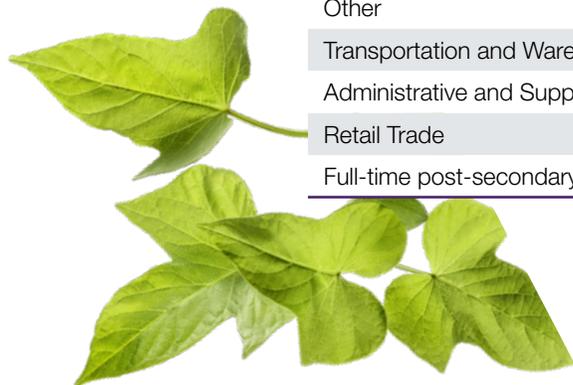
# The Mental Health Index by industry.

Full-time post-secondary students have the lowest mental health score (50.5) in September 2023, followed by individuals working in Retail Trade (51.8), and Administrative and Support services (53.6).

Respondents employed in Public Administration (67.2), Educational Services (66.3), and Professional, Scientific and Technical Services (64.5) have the highest mental health scores this month.

Changes from the prior month are shown in the table.

Industry	September 2023	April 2023	Change
Public Administration	67.2	62.3	4.9
Educational Services	66.3	64.9	1.4
Professional, Scientific and Technical Services	64.5	67.0	-2.4
Real Estate, Rental and Leasing	61.9	63.8	-1.9
Technology	61.2	59.6	1.6
Wholesale Trade	61.2	60.2	1.0
Media and Telecommunications	59.1	61.4	-2.2
Construction	59.0	61.2	-2.2
Health Care and Social Assistance	58.8	63.1	-4.3
Agriculture, Forestry, Fishing and Hunting	58.8	57.8	1.0
Food Services	58.4	55.8	2.6
Arts, Entertainment and Recreation	58.3	55.5	2.8
Manufacturing	57.6	62.2	-4.7
Other services (except Public Administration)	57.4	58.9	-1.5
Finance and Insurance	57.0	66.7	-9.6
Other	55.5	56.7	-1.3
Transportation and Warehousing	54.0	59.2	-5.2
Administrative and Support services	53.6	56.9	-3.3
Retail Trade	51.8	57.8	-6.0
Full-time post-secondary student	50.5	57.3	1.0



# Financial Wellbeing Index.

## Sub-scores

The lowest financial wellbeing sub-score is for the risk measure of perception, followed by productivity impact, knowledge, and behaviour.

## Demographics

- Women have a lower financial wellbeing score (55.4) than men (58.8)
- Financial wellbeing scores improve with age
- Workers with children have lower financial wellbeing (53.9) than workers without children (59.0)

Financial Wellbeing Index sub-scores	September 2023
Perception	48.1
Knowledge	62.5
Productivity impact	60.7
Behaviour	64.0

## Employment

- Workers reporting reduced salary compared to the prior month have the lowest financial wellbeing score (41.0), followed by individuals not currently employed (48.8), individuals working fewer hours (50.0), and workers with no change to salary or hours (58.2)
- Managers have a slightly lower financial wellbeing score (56.7) than non-managers (57.2)
- Labourers have a lower financial wellbeing score (52.1) than service industry (56.8) and office workers (58.6)
- Individuals working for companies with more than 10,000 employees have the highest financial wellbeing score (60.6)
- Respondents working for companies with 51-100 employees have the lowest financial wellbeing health score (53.9)

Employment status	Sept. 2023
Employed (no change in hours/salary)	58.2
Employed (fewer hours compared to last month)	50.0
Employed (reduced salary compared to last month)	41.0
Not currently employed	48.8

Age group	Sept. 2023
Age 20-29	50.8
Age 30-39	53.2
Age 40-49	58.2
Age 50-59	64.1
Age 60-69	73.4

Number of children	Sept. 2023
No children in household	59.0
1 child	54.8
2 children	53.8
3 children or more	50.4

Region	Aug. 2023
Auckland	56.1
Bay of Plenty	51.0
Canterbury	58.9
Gisborne and Hawke's Bay	60.9
Manawatū-Whanganui and Taranaki	57.1
Marlborough, Nelson, Tasman, and West Coast	59.4
Northland	54.4
Otago and Southland	55.9
Waikato	55.0
Wellington	59.5

Gender	Sept. 2023
Men	58.8
Women	55.4

Household income	Sept. 2023
<\$30K/annum	48.4
\$30K to <\$60K/annum	50.6
\$60K to <\$100K	52.3
\$100K to <\$150K	57.6
\$150K or more	66.9

Employer size	Sept. 2023
Self-employed/sole proprietor	58.3
2-50 employees	55.8
51-100 employees	53.9
101-500 employees	56.4
501-1,000 employees	58.1
1,001-5,000 employees	59.0
5,001-10,000 employees	57.2
More than 10,000 employees	60.6

Manager	Sept. 2023
Manager	56.7
Non-manager	57.2

Work environment	Sept. 2023
Labour	52.1
Office/desk	58.6
Service	56.8

Gig economy	Sept. 2023
Not part of the gig economy	57.7
Supplementing income from steady job	56.6
Full-time freelancer	56.2
Part-time freelancer	54.4
Multiple part-time gigs	60.2
Trying to get gigs, but not successful	46.1

Numbers highlighted in pink are the most lowest/worst in the group.  
Numbers highlighted in green are the highest/best scores in the group.

# Spotlight

## Retirement savings

Workers in New Zealand were asked whether they know how much retirement savings they will need to save to maintain their desired standard of living.

- More than two in five (43 per cent) are uncertain how much savings they will need to maintain their desired standard of living in retirement; a further 32 per cent don't know
- The worst mental health (53.8) and financial wellbeing (48.7) scores are among 32 per cent who do not know how much retirement savings they will need to maintain their desired standard of living
- Twenty-five per cent of workers who know how much retirement savings they will need to maintain their desired standard of living have the best mental health (65.1) and financial wellbeing (65.8) scores, well above national averages
- Men are 40 per cent more likely than women to report they know how much retirement savings they will need to save to maintain their desired standard of living
- Managers are 50 per cent more likely than non-managers to know how much retirement savings they will need to save to maintain their desired standard of living

Do you know how much retirement savings you will need to save to maintain your desired standard of living?



MHI score by “Do you know how much retirement savings you will need to save to maintain your desired standard of living?”



FWI score by “Do you know how much retirement savings you will need to save to maintain your desired standard of living?”



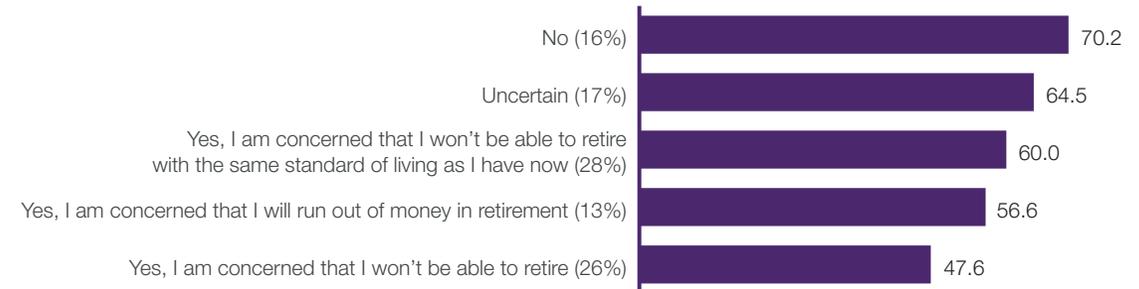
Workers in New Zealand were asked whether they are concerned they will not have enough money to retire or retire comfortably.

- More than one-quarter (28 per cent) are concerned they won't be able to retire with the same standard of living as they have now, 26 per cent are concerned they won't be able to retire, and 13 per cent are concerned they will run out of money in retirement
- The lowest mental health (47.6) and financial wellbeing (44.2) scores are among 26 per cent of workers concerned they won't be able to retire
- Workers without emergency savings are twice as likely as workers with emergency savings to be concerned they won't be able to retire
- Workers with an annual household income lower than \$100,000 are 65 per cent more likely than workers with an annual household income greater than \$100,000 to be concerned they won't be able to retire
- One in six (16 per cent) are not concerned about having enough money for retirement. This group has the best mental health (70.2) and financial wellbeing (70.8) scores, significantly better than national averages

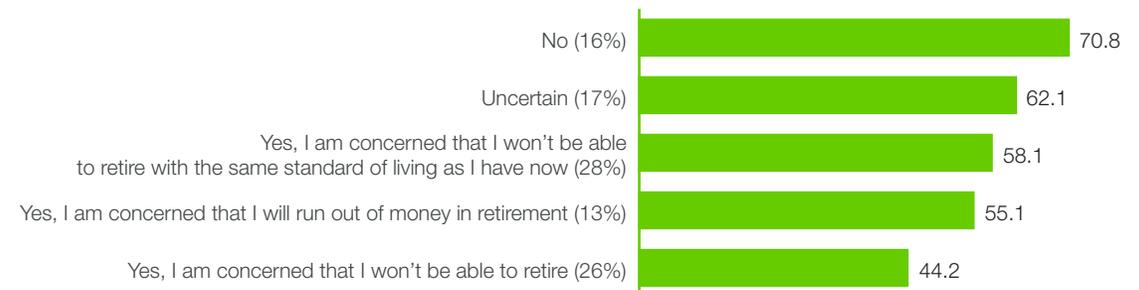
### Are you concerned that you will not have enough money to retire?



### MHI score by “Are you concerned that you will not have enough money to retire?”



### FWI score by “Are you concerned that you will not have enough money to retire?”

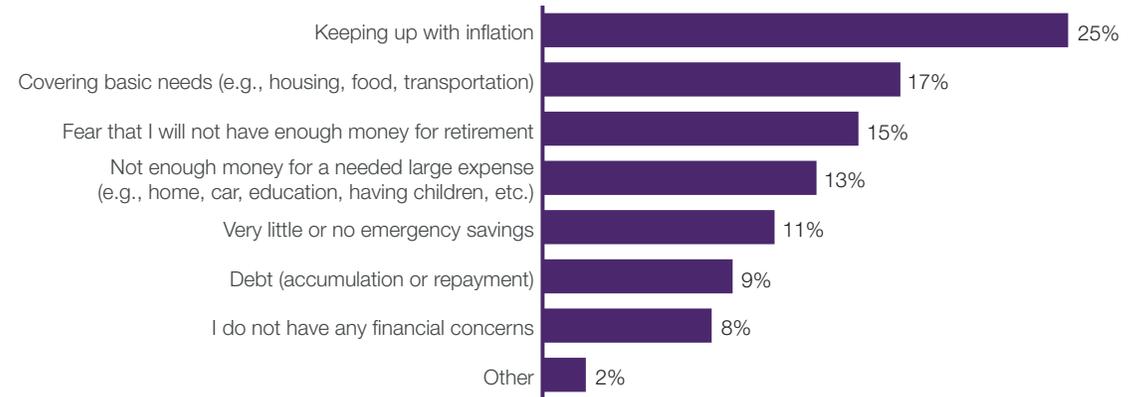


## Financial concerns

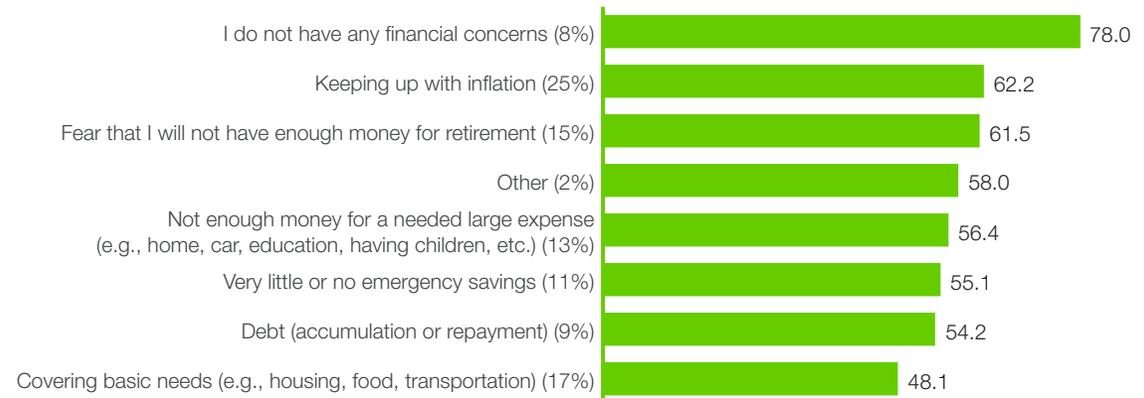
Workers in New Zealand were asked about their biggest financial concern.

- One-quarter (25 per cent) are concerned about keeping up with inflation, 17 per cent are concerned about covering basic needs, and 15 per cent fear they will not have enough money for retirement
- Workers with an annual household income less than \$100,000 are two and half times more likely than workers with an annual household income greater than \$100,000 to report being concerned about covering basic needs
- Labourers are 70 per cent more likely than office workers to report being concerned about covering basic needs
- Workers participating in the gig economy are 40 per cent more likely than workers not participating in the gig economy to be concerned about covering basic needs
- The highest mental health (78.0) and financial wellbeing (82.1) scores are among eight per cent of workers not having financial concerns

### What is your biggest financial concern currently?

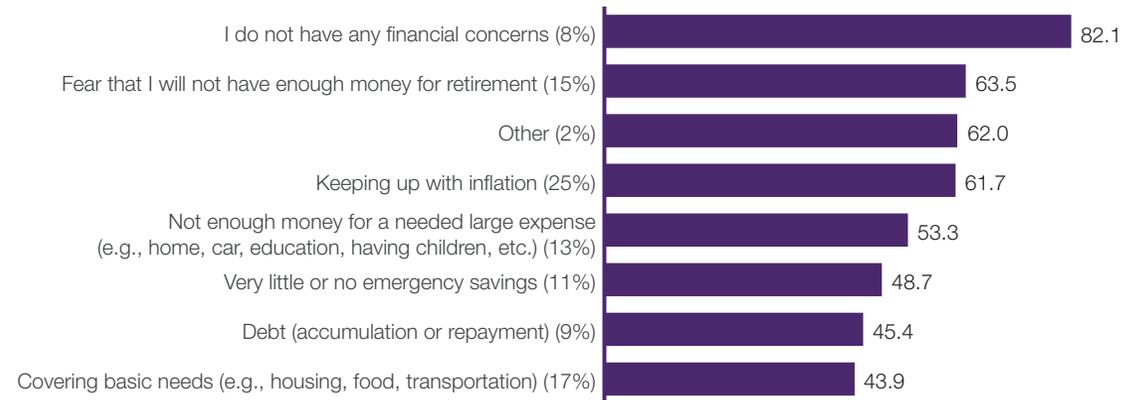


### MHI score by “What is your biggest financial concern currently?”



- The lowest mental health (48.1) and financial wellbeing (43.9) scores are among 17 per cent concerned about covering basic needs
- Workers over 50 are nearly four times more likely than workers under 40 to not have financial concerns
- Workers with emergency savings are four times more likely than workers without emergency savings to not have financial concerns

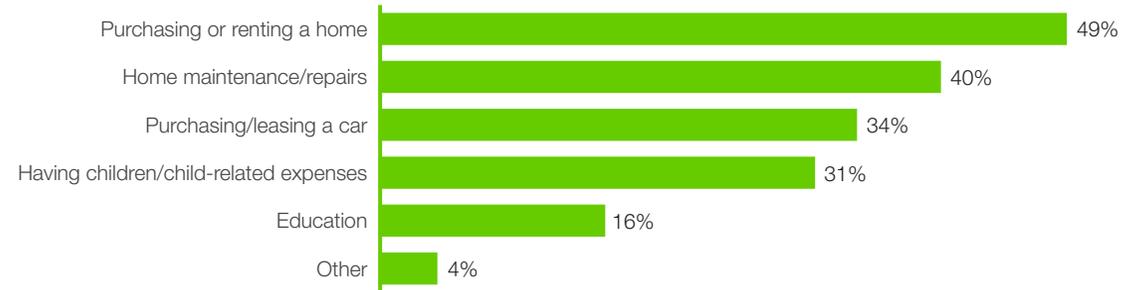
### FWI score by “What is your biggest financial concern currently?”



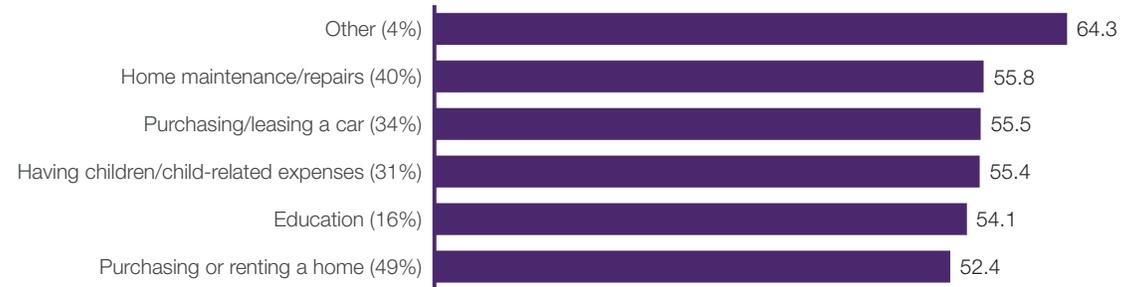
Among thirteen per cent of workers concerned about not having enough money for a large expense, nearly half (49 per cent) report concern about having money to purchase or rent a home, 40 per cent are concerned about money for home maintenance/repairs, 34 per cent are concerned about having money to purchase or lease a car, and 31 per cent are concerned about having money for children/child-related expenses.



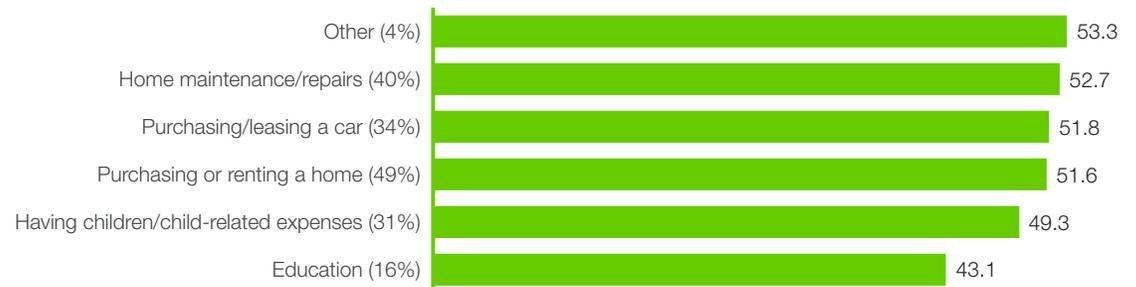
### Which large expenses are of concern?



### MHI score by “Which large expenses are of concern?”



### FWI score by “Which large expenses are of concern?”



## Spending on basic needs.

Workers in New Zealand were asked what proportion of their income they spend on basic needs.

- Nearly two in five (37 per cent) spend 50 per cent or more of their income on basic needs
- Nearly one in five (18 per cent) spending 70 per cent or more of their income on basic needs have the worst mental health (50.9) and financial wellbeing scores (43.6), significantly below national averages
- Workers without emergency savings are 70 per cent more likely than workers with emergency savings to report spending 70 per cent or more of their income on basic needs
- Workers spending 10 per cent to less than 30 per cent of their income on basic needs have the best mental health (63.4) and financial wellbeing (63.4) scores, significantly higher than national averages

### What proportion of your income do you spend on basic needs?



### MHI score by “What proportion of your income do you spend on basic needs”



### FWI score by “What proportion of your income do you spend on basic needs”

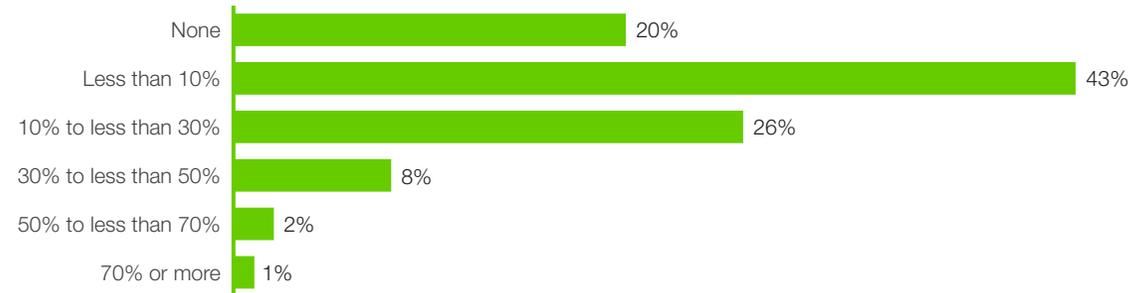


## Savings

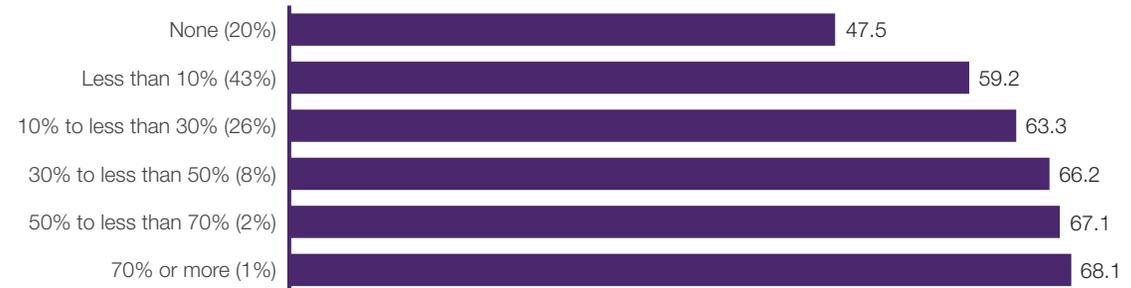
Workers in New Zealand were asked what proportion of their income they are putting into savings.

- More than two in five workers (43 per cent) save less than 10 per cent of their income. A further 20 per cent don't put any earnings into savings
- One in five (20 per cent) workers not putting any portion of their income into savings have the worst mental health (47.5) and financial wellbeing (38.0) scores, significantly below national averages
- Individuals with an annual household income less than \$100,000 are nearly twice as likely as workers with an annual household income greater than \$100,000 to not put any income into savings
- Non-managers are 40 per cent more likely than managers to not contribute to savings

### What proportion of your income are you putting into savings?



### MHI score by “What proportion of your income are you putting into savings?”



### FWI score by “What proportion of your income are you putting into savings?”



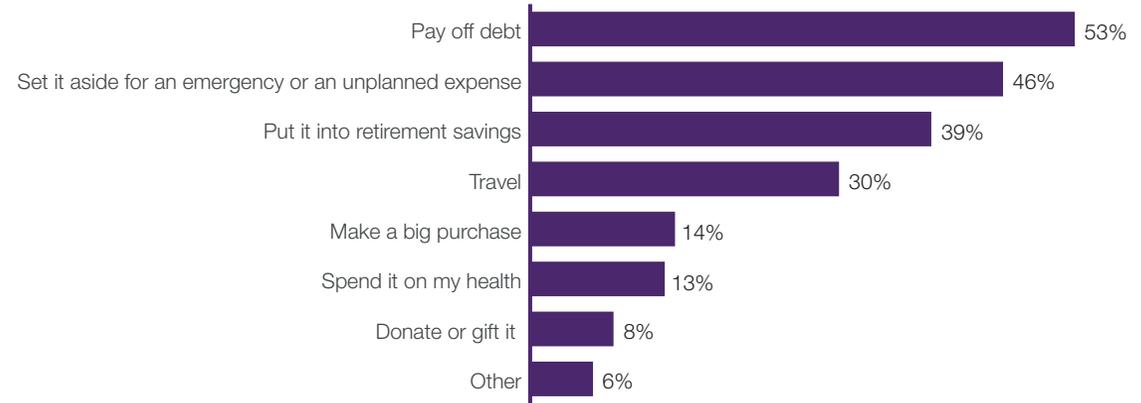
## Unexpected financial gain.

Workers in New Zealand were asked what they would do with a large, unexpected amount of money.

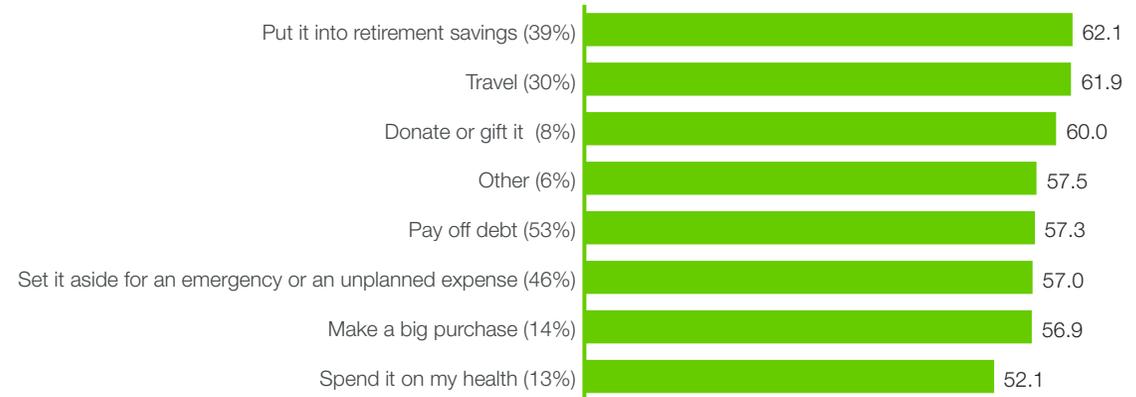
- More than half (53 per cent) would pay off debt, 46 per cent would set it aside for an emergency or an unplanned expense, and 39 per cent would put it into retirement savings
- Workers under 40 are 80 per cent more likely than workers over 50 to spend the money on their health and 50 per cent more likely to say they would make a big purchase



### If you were to receive a large, unexpected amount of money, what would you do with it?



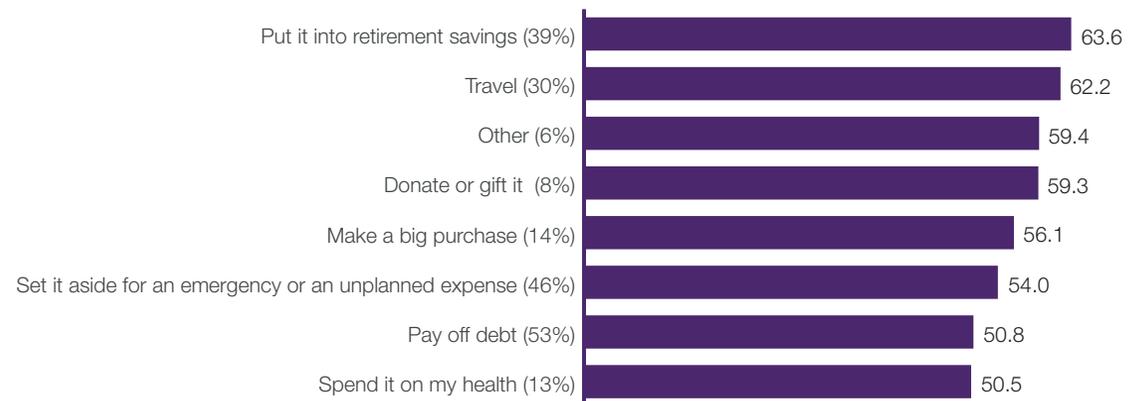
### MHI score by “If you were to receive a large, unexpected amount of money, what would you do with it?”



- The lowest mental health (52.1) and financial wellbeing (50.5) scores are among 13 per cent who would spend the money on their health
- The highest mental health (62.1) and financial wellbeing (63.6) scores are among 39 per cent who would put the money into retirement savings



**FWI score by “If you were to receive a large, unexpected amount of money, what would you do with it?”**

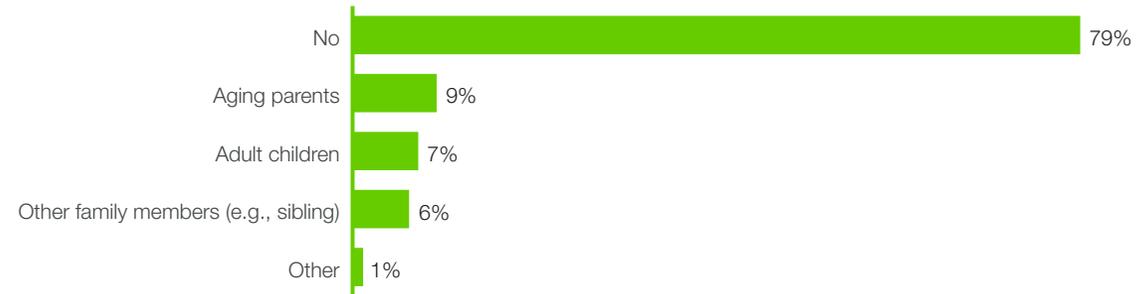


## Financial responsibility: current and future commitments.

Workers in New Zealand were asked whether they are currently financially supporting anyone excluding children under 18 years of age and/or their spouse/partner.

- Nearly one in ten (nine per cent) financially support their aging parents; seven per cent financially support adult children
- The mental health (55.4) and financial wellbeing (54.2) scores of workers financially supporting aging parents and other family members are lower than national averages
- Workers participating in the gig economy are twice as likely to be supporting aging parents and 40 per cent more likely to be supporting adult children than workers not participating in the gig economy
- Nearly four in five (79 per cent) do not financially support anyone, and this group has the best mental health (59.3) and financial wellbeing (57.4) scores, notably above national averages

### Are you currently financially supporting anyone?



### MHI score by “Are you currently financially supporting anyone?”



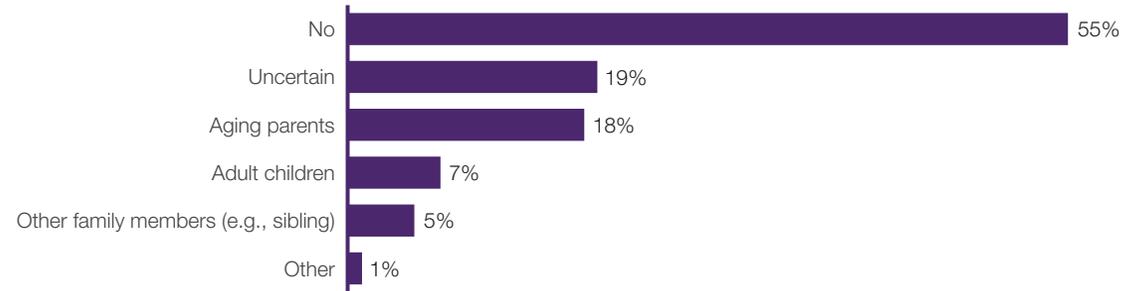
### FWI score by “Are you currently financially supporting anyone?”



Workers in New Zealand were asked whether they will likely need to financially support anyone in the future.

- Nearly one in five (18 per cent) will likely need to financially support their parents, seven per cent will likely need to financially support their adult children
- The mental health and financial wellbeing scores of workers who will likely need to financially support someone in the future are well below workers who will not need to provide support, as well as national averages
- More than half (55 per cent) do not expect to financially support anyone in the future, and this group has the best mental health (61.1) and financial wellbeing (59.3) scores, well above national averages

### Will you likely need to financially support anyone in the future?



### MHI score by “Will you likely need to financially support anyone in the future”



### FWI score by “Will you likely need to financially support anyone in the future”



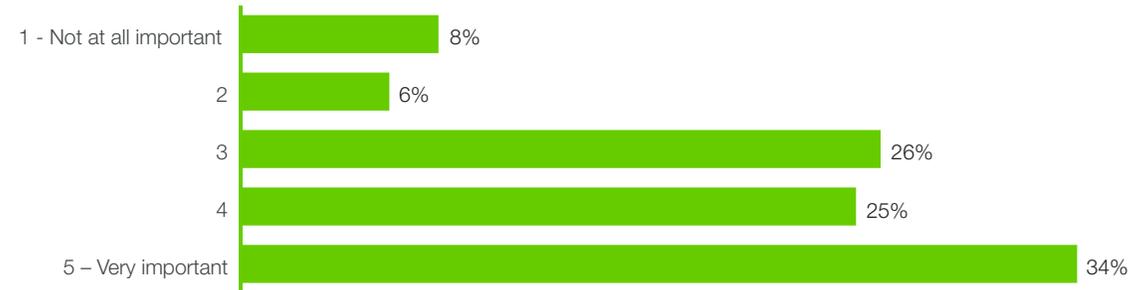
## Employer benefits

Workers in New Zealand were asked how important it is for their employer to offer a retirement savings option.

- Nearly three in five (59 per cent) believe it is important for their employer to offer a retirement savings option. The mental health and financial wellbeing scores of this group are similar to the national averages



### How important is it for your employer to offer a retirement savings option?



### MHI score by “How important is it for your employer to offer a retirement savings option?”



### FWI score by “How important is it for your employer to offer a retirement savings option?”

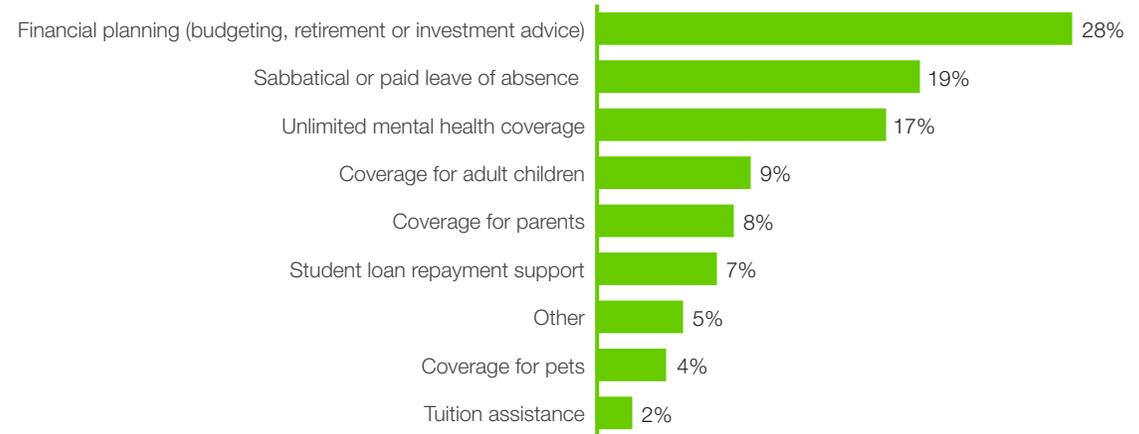


Workers in New Zealand were asked what would be most important in a benefits plan.

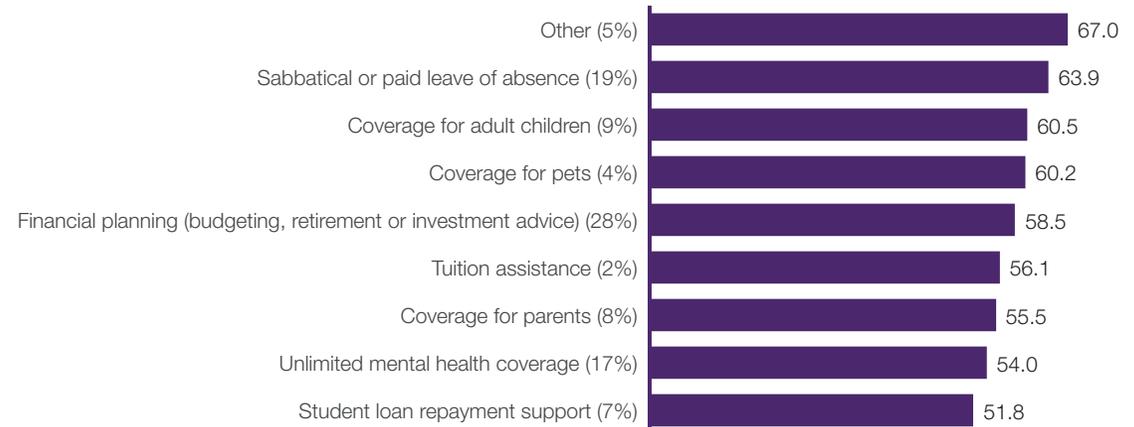
- More than one-quarter (28 per cent) indicate financial planning is most important, 19 per cent indicate sabbatical or paid leave of absence, 17 per cent indicate unlimited mental health coverage, and nine per indicate coverage for adult children is most important



### If available, what would be most important to you in a benefits plan?



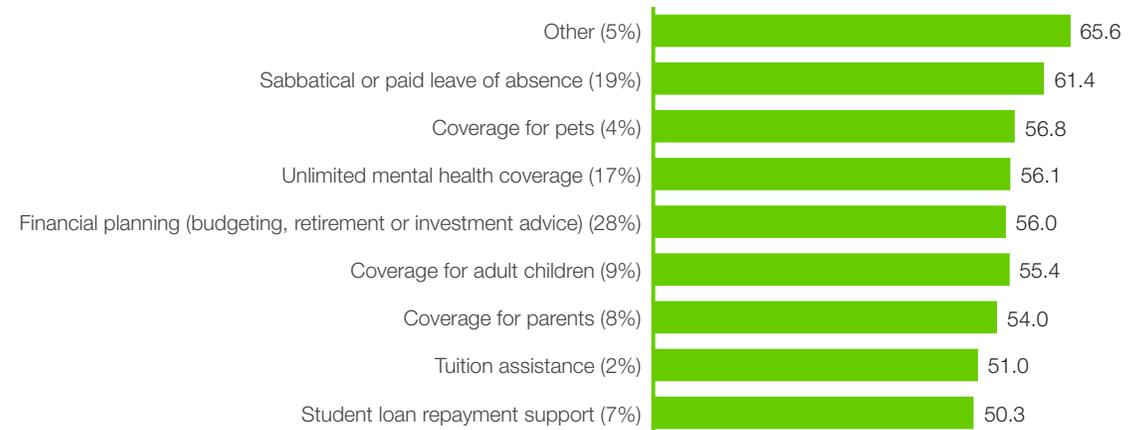
### MHI score by “What would be most important to you in a benefits plan?”



- Parents are twice as likely as non-parents to indicate coverage for adult children is most important in a benefits plan



#### FWI score by “What would be most important to you in a benefits plan?”



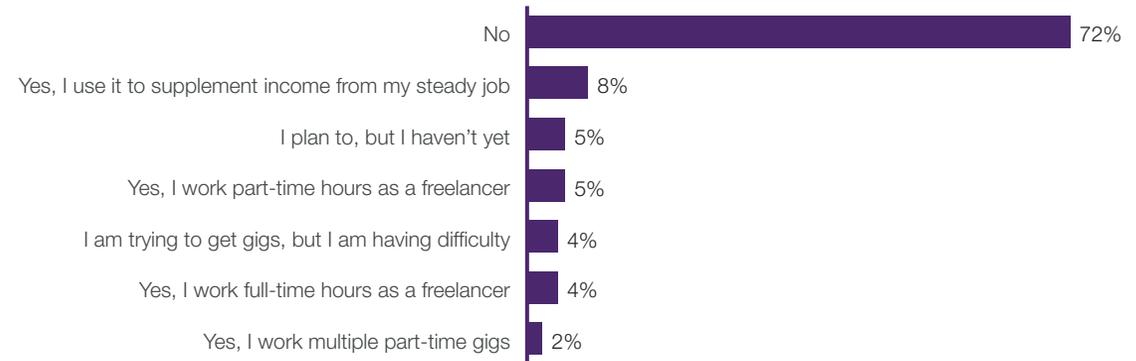
## Gig workers

Workers in New Zealand were asked whether they participate in the gig economy.

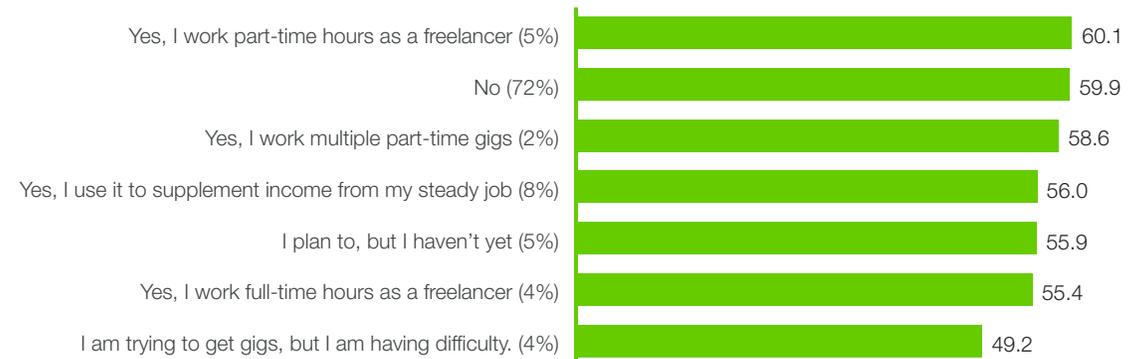
- Nearly one in five (18 per cent) workers participate in the gig economy. The mental health scores across this group are generally worse than the national average
- Workers under 40 are 40 per cent more likely than workers over 50 to participate in the gig economy to supplement income from their steady jobs



### Do you participate in the gig economy?



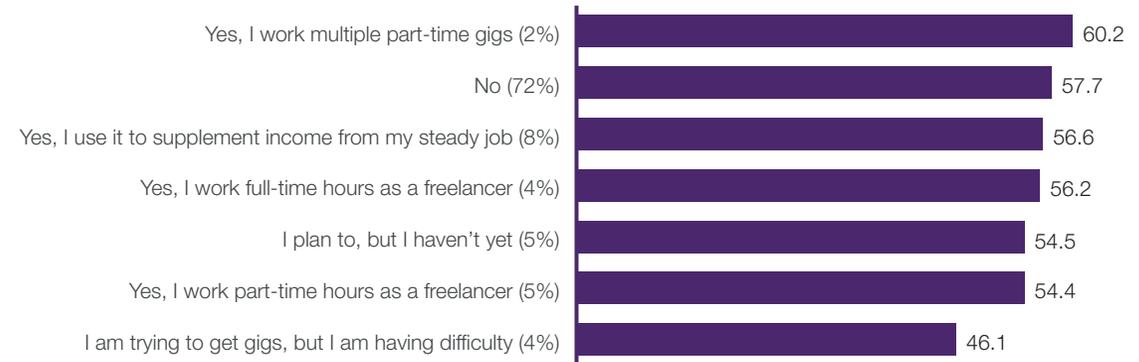
### MHI score by “Do you participate in the gig economy?”



- Nearly three-quarters (72 per cent) do not participate in gig economy, and this group has the best mental health (59.9) and financial wellbeing (57.7) scores, notably above the national averages



### FWI score by “Do you participate in the gig economy?”



# Overview of the TELUS Mental Health Index.

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. 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 two parts:

1. The overall Mental Health Index (MHI).
2. 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 1,000 people who live in New Zealand 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 New Zealand. Respondents are asked to consider the prior two weeks when answering each question. Data for the current report was collected between September 7 and September 22, 2023.

## Calculations

To create the Mental Health Index, a response scoring system is applied to turn individual responses into point values. Higher point values are associated with better mental health and less mental health risk. The sum of scores is divided by the total number of possible points to generate a score out of 100. The raw score is the mathematical mean of the individual scores. Distribution of scores is defined according to the following scale:

**Distressed** 0 - 49    **Strained** 50-79    **Optimal** 80 - 100

## Additional data and analyses.

Demographic breakdowns 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.

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