



# TELUS

# Mental Health Index.

## Special report on Financial Wellbeing.

Canada | October 2024

 **TELUS**® Health

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# What you need to know for October 2024.



The mental health of workers in Canada plummets to historic low, driven by the largest single-month decline in the financial risk score.

- At 61.3, the mental health score of workers has declined 3.1 points from September
- 37 per cent of workers have a high mental health risk, 44 per cent have a moderate mental health risk, and 19 per cent have a low mental health risk
- All mental health sub-scores have declined significantly from September with the financial risk experiencing its most dramatic decline, down 6.8 points from the previous month
- Anxiety and isolation continue to be the lowest mental health sub-scores for nearly three years
- 13 per cent of workers identifying personal health (mental or physical) as their primary source of stress have a mental health score more than 31 points lower than workers not experiencing stress and nearly nine points lower than the national average
- Mental health scores have declined significantly in all provinces, most notably down 8.1 points in Saskatchewan
- The mental health score of managers and non-managers are approaching their lowest recorded levels since January 2021
- Labourers continue to have a lower mental health score than service industry and office workers

Financial stress impacting productivity with nearly one-quarter of workers saying their financial situation has negatively affected their work productivity in the last quarter.

- 28 per cent identify finances as their primary source of stress; this is more than twice as prevalent as other major stressors including work, health (mental or physical), personal relationships, and life satisfaction
- 23 per cent of workers say their financial situation has negatively impacted their work productivity in the last three months; the mental health score of this group is nearly 24 points lower than workers who disagree and more than 15 points lower than the national average

- Workers without emergency savings are five times more likely than workers with emergency savings to say their financial situation has negatively impacted their work productivity in the last three months
- Workers under 40 are three times more likely than workers over 50 to say their financial situation has negatively impacted their work productivity in the last three months
- Parents are 50 per cent more likely than non-parents to say their financial situation has negatively impacted their work productivity in the last three months

## Fewer than half of workers report being in a good financial position, with a decline of nearly 10 per cent since last year.

- 47 per cent of workers say they are in a good financial position compared to 56 per cent in September 2023 and 53 per cent in February 2023
- Workers reporting not being in a good financial position have a mental health score more than 24 points lower than workers reporting a good financial position and nearly 14 points lower than the national average
- 40 per cent of workers always or often feel worried or anxious about their financial situation; the mental health score of this group is more than 33 points lower than workers who rarely or never feel worried or anxious and more than 14 points lower than the national average
- Workers under 40 are 80 per cent more likely than workers over 50 to always or often feel worried or anxious about their financial situation
- 25 per cent of workers say that concern about their finances has worsened since last year; the mental health score of this group is more than 21 points lower than workers reporting improvement and nearly 15 points lower than the national average
- 21 per cent of workers say their financial situation has worsened over the last three months; the mental health score of this group is nearly 22 points lower than workers reporting an improvement and more than 15 points lower than the national average



Cost of living and debt are driving financial anxiety. Younger workers (under 40), parents, and workers without emergency savings are more likely to perceive money as a source of stress and anxiety.

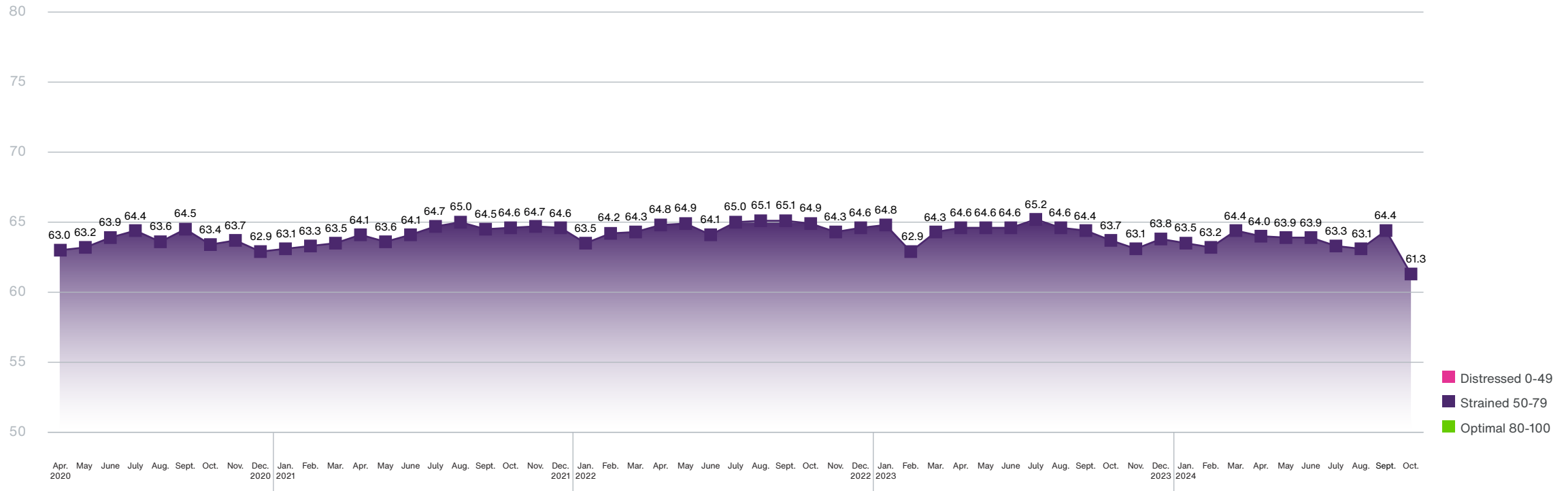
- 60 per cent of workers say cost of living pressures have affected their financial wellbeing; the mental health score of this group is nearly 24 points lower than workers who are able to maintain their financial wellbeing despite cost of living pressures and nearly eight points lower than the national average
- Among workers reporting anxiety about their financial future:
  - 48 per cent say cost of living is driving their financial anxiety
  - 25 per cent say debt is driving their financial anxiety
  - eight per cent say a lack of retirement savings is driving their financial anxiety
- 53 per cent of workers have some debt but are focused on lowering it and not creating more
- 14 per cent of workers have a large amount of debt and don't know what to do or cannot afford to pay it; the mental health score of this group is more than 26 points lower than workers without debt and nearly 19 points lower than the national average
- Workers without emergency savings are twice as likely as workers with emergency savings to view money as a source of stress and anxiety
- Workers under 40 are 60 per cent more likely than workers over 50 to view money as a source of stress and anxiety
- Parents are 50 per cent more likely than non-parents to view money as a source of stress and anxiety



# The Mental Health Index.

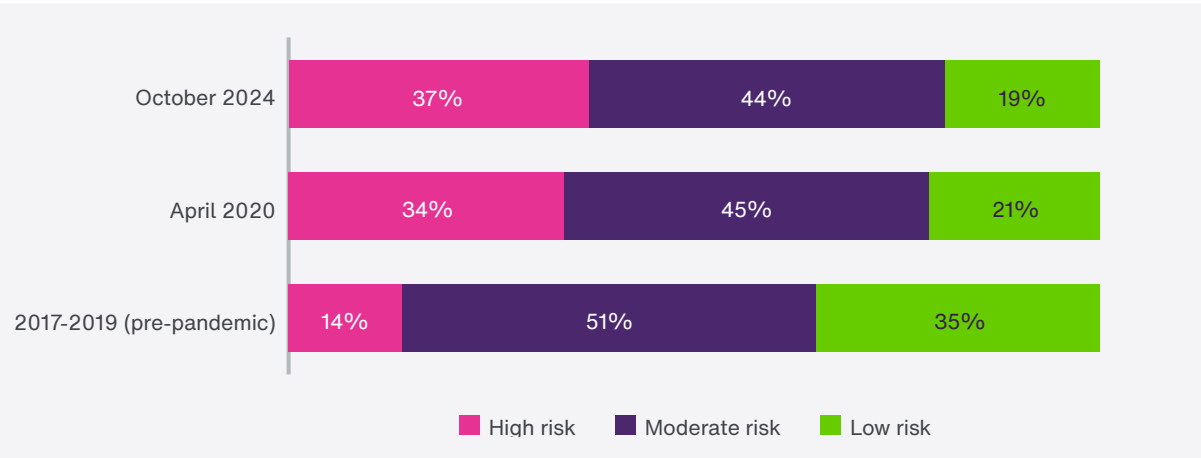
MHI Current Month October 2024	September 2024
61.3	64.4

The overall Mental Health Index (MHI) for October 2024 is 61.3. After a notable improvement in September, the mental health of workers in Canada has declined 3.1 points, falling to its lowest level since the launch of the MHI in April 2020.



## Mental health risk.

In October 2024, 37 per cent of workers have a high mental health risk, 44 per cent have a moderate mental health risk, and 19 per cent have a low mental health risk. More than four years after the launch of the MHI in April 2020, the proportion of workers with a high mental health risk has increased by three per cent.



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.

For nearly three years, the lowest Mental Health Index sub-score continues to be anxiety (53.8). Isolation (56.9), work productivity (58.3), depression (59.0), financial risk (61.7), and optimism (65.5) follow. General psychological health (70.8) continues to be the most favourable mental health measure in October 2024.

- Anxiety and isolation have been the lowest mental health sub-scores for nearly three years
- All mental health sub-scores have declined significantly from September
- The most significant decline is in the financial risk sub-score, down 6.8 points from September 2024

Mental Health Index Sub-scores	October 2024	September 2024
Anxiety	53.8	58.0
Isolation	56.9	60.6
Work productivity	58.3	63.7
Depression	59.0	63.1
Financial risk	61.7	68.5
Optimism	65.5	66.0
Psychological health	70.8	71.5

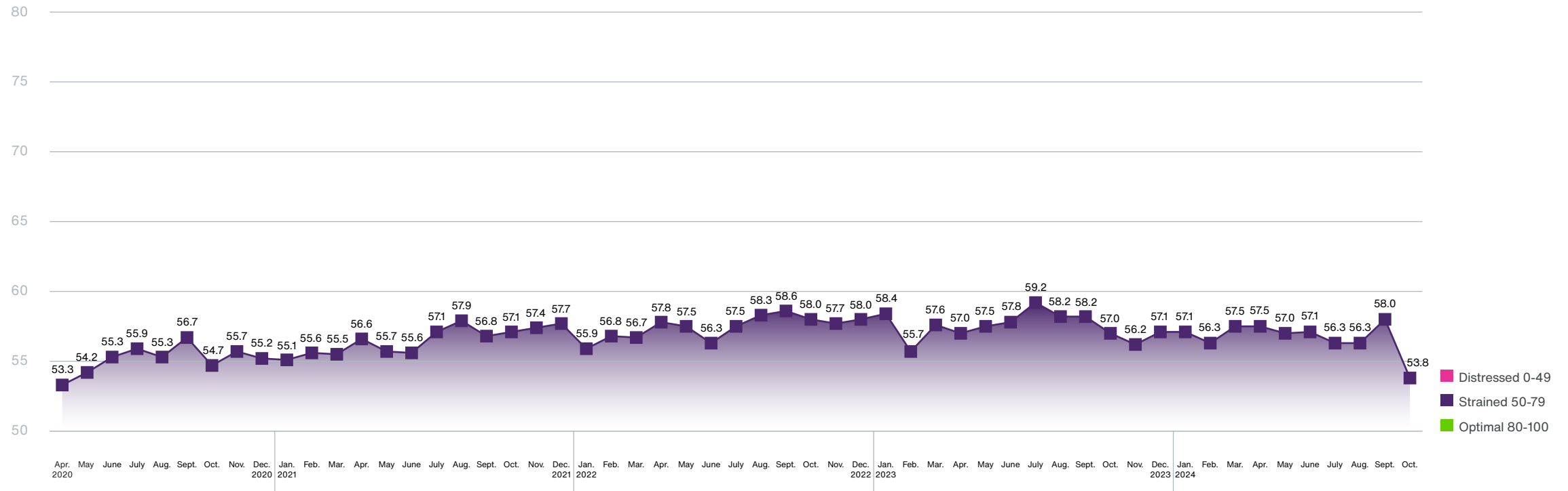




## Anxiety

Workers were asked whether they often feel unsettled and nervous.

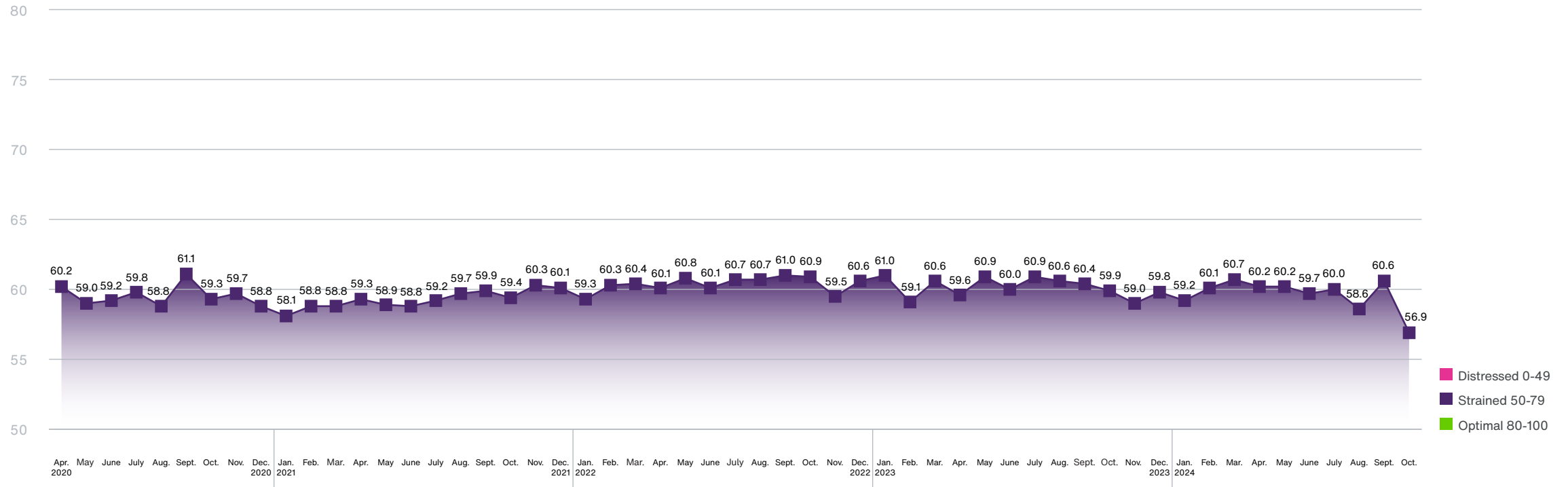
After peaking in July 2023, the anxiety sub-score declined through August 2024. A notable turnaround, with a significant 1.7-point increase, was recorded in September; however, a sharp 4.2-point decline is observed in October. With this decline, the anxiety sub-score continues to be the lowest among all mental health sub-scores for nearly three years.



## Isolation

Workers were asked whether they often feel alone.

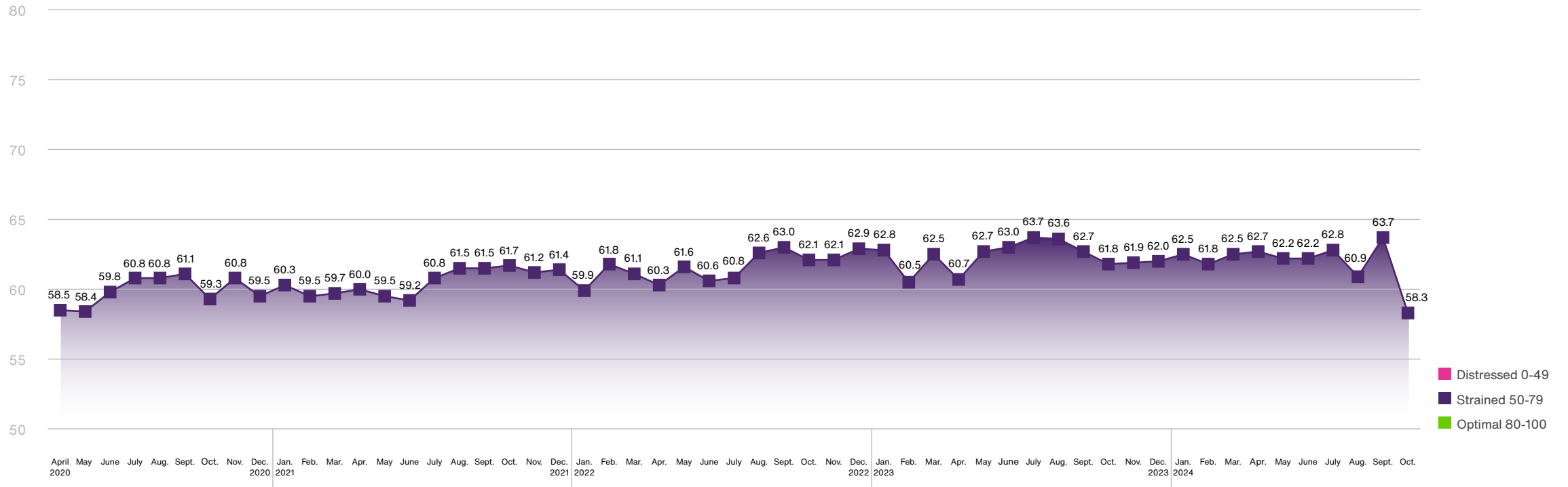
Despite fluctuating periods from April 2020 to October 2022, the isolation sub-score gradually improved. Ongoing volatility with no clear trend was observed from November 2022 through September 2024. In October 2024, the isolation sub-score has declined 3.7 points, falling to its lowest point since the launch of the MHI in April 2020. The isolation sub-score continues to be the second lowest mental health sub-score for nearly three years.



## Work productivity

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

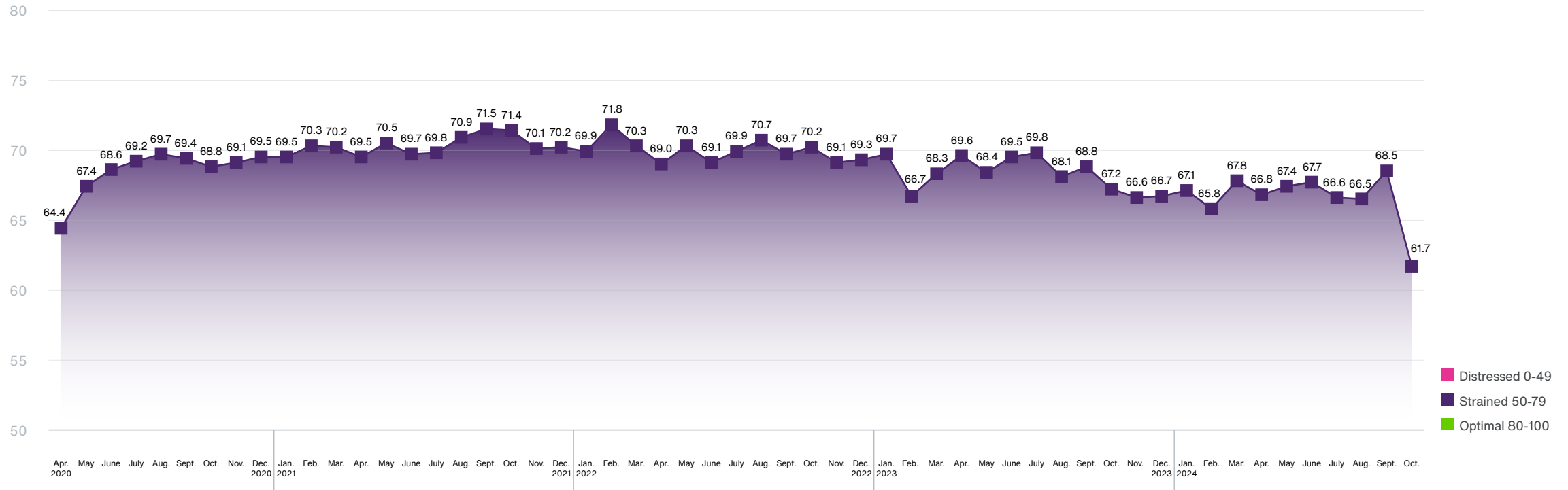
Overall, the impact of mental health on work productivity has shown general improvement suggesting that the negative effects of mental health on work productivity have slowly decreased. After peaking in July 2023, the work productivity score declined through August 2024. In September 2024, the work productivity sub-score improved 2.8 points; however, in October 2024, a significant 5.4-point reduction has been observed, declining to the lowest point since launch of MHI in April 2020.



## Financial risk

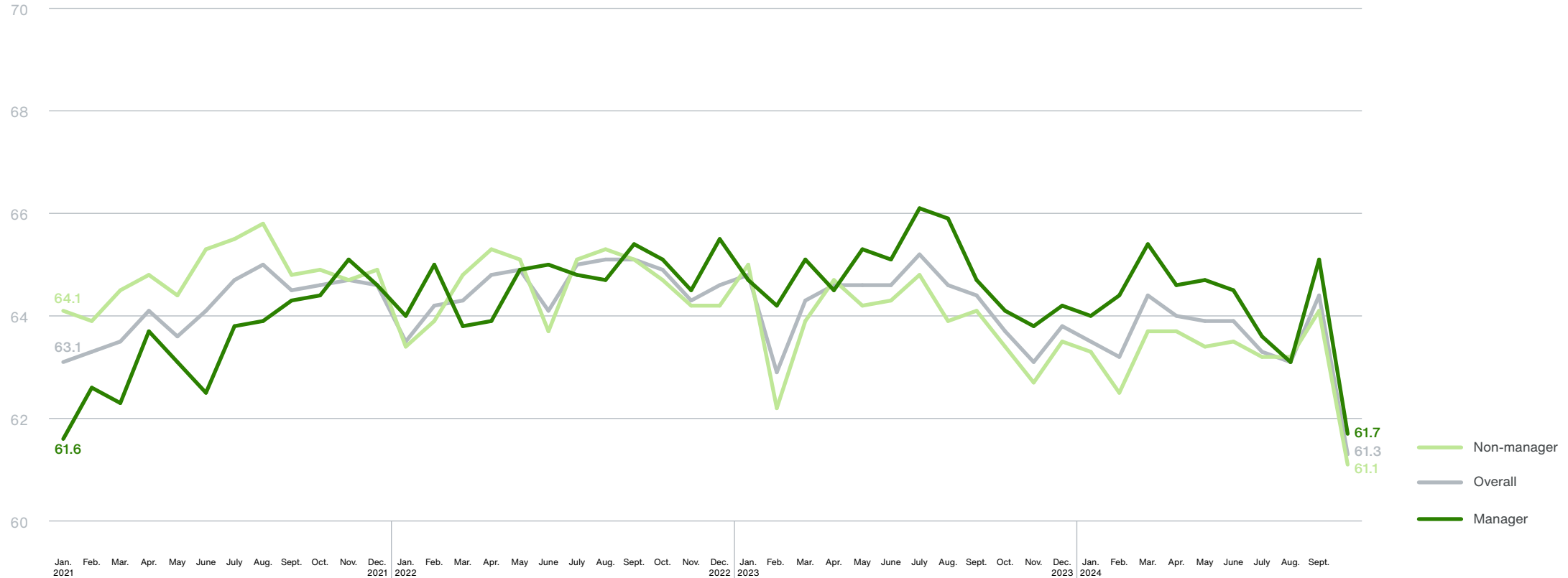
Workers were asked about their level of emergency savings to cover essential expenses.

The financial risk score showed gradual improvement from April 2020 through February 2022. Since then, some volatility has been observed with lows in February 2023 and February 2024. Following a two-point improvement from August to September 2024, the financial risk score has declined dramatically, down 6.8 points in October 2024.



## Managers compared to non-managers.

From January to October 2021, managers in Canada had lower mental health scores than both non-managers and the Canadian average. Between November 2021 and January 2023, the mental health scores of managers and non-managers converged. In February 2023, non-managers experienced a significant decline in their mental health, and since then, managers have had higher scores than non-managers. In October 2024, the mental health scores of managers and non-managers have declined significantly, falling to their lowest recorded levels since the launch of the MHI.



## Mental health by gender and age.

- Since the launch of the MHI, women have had significantly lower mental health scores than men. In October 2024, the mental health score of women is 59.4 compared to 63.2 for men
- Since April 2020, mental health scores have improved with age; however, in October, the mental health scores of workers under 40 have either improved or saw no noticeable differences compared to September whereas workers over 40 saw declines in their mental health scores
- Differences in mental health scores between workers with and without minor children have been reported since the launch of MHI in April 2020. More than four years later, this pattern continues with a lower score for workers with at least one child (59.1) than workers without children (62.5)
- Workers with an annual household income less than \$100K have a 2.4-points reduction in their mental health score compared to a reduction of 4.0 points among workers with an annual household income greater than \$100K

## Mental health by employment status.

- Overall, four per cent of respondents are unemployed<sup>1</sup> and 10 per cent report reduced hours or reduced salary
- Workers reporting reduced salary compared to the previous month have the lowest mental health score (49.2), followed by workers reporting fewer hours than the last month (55.3), respondents not currently employed (57.6), and workers with no change to salary or hours (62.2)
- Labourers have a lower mental health score (59.7) than service industry (61.0) and office workers (62.3)
- Managers have a higher mental health score (61.7) than non-managers (61.1)
- Respondents working for companies with more than 10,000 employees have the highest mental health score (63.5)
- Respondents working for companies with 501-1,000 employees have the lowest mental health score (58.9)



## Emergency savings

- Workers without emergency savings continue to experience a lower mental health score (48.2) than the overall group (61.3). Workers with emergency savings have a mental health score of 67.4.

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

# The Mental Health Index by province.

In October 2024, mental health scores in all provinces have declined significantly compared to September 2024

- With a significant 3.8-point decline, the Maritimes has the lowest mental health score (58.2)
- Despite a sharp 4.4-point decline, Manitoba has the highest mental health score (62.9)
- The most significant decline is in Saskatchewan, down 8.1 points from September 2024



Province	October 2024	September 2024	Change
Alberta	60.8	63.1	-2.3
Quebec	62.2	64.5	-2.3
Newfoundland and Labrador	58.4	60.9	-2.5
British Columbia	62.1	64.7	-2.6
Ontario	61.5	64.8	-3.3
The Maritimes	58.2	62.0	-3.8
Manitoba	62.9	67.3	-4.4
Saskatchewan	60.3	68.4	-8.1

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

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

Employment status	Oct. 2024	Sept. 2024
Employed (no change in hours/salary)	62.2	65.3
Employed (fewer hours compared to last month)	55.3	54.7
Employed (reduced salary compared to last month)	49.2	53.6
Not currently employed	57.6	62.5

Age group	Oct. 2024	Sept. 2024
Age 20-29	54.3	52.3
Age 30-39	57.9	58.2
Age 40-49	58.6	62.5
Age 50-59	63.3	65.5
Age 60-69	70.8	72.3

Number of children	Oct. 2024	Sept. 2024
No children in household	62.5	65.8
1 child	58.8	60.7
2 children	59.8	62.1
3 children or more	58.9	62.7

Gender	Oct. 2024	Sept. 2024
Men	63.2	67.0
Women	59.4	62.0

Household income/annum	Oct. 2024	Sept. 2024
<\$30K	51.8	53.4
\$30K to <\$60K	57.0	59.0
\$60K to <\$100K	60.5	62.9
\$100K to <\$150K	63.8	67.5
\$150K or more	66.6	70.6

Employer size	Oct. 2024	Sept. 2024
Self-employed/sole proprietor	60.6	68.4
2-50 employees	59.9	64.5
51-100 employees	61.7	62.5
101-500 employees	61.3	63.4
501-1,000 employees	58.9	62.0
1,001-5,000 employees	63.4	66.5
5,001-10,000 employees	61.0	63.2
More than 10,000 employees	63.5	65.2

Manager	Oct. 2024	Sept. 2024
Manager	61.7	65.3
Non-manager	61.1	64.1

Work environment	Oct. 2024	Sept. 2024
Labour	59.7	62.7
Office/desk	62.3	65.4
Service	61.0	63.9

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.

Workers in Food Services have the lowest mental health score (52.3), followed by workers in Information and Cultural Industries (56.2), and Arts, Entertainment and Recreation (56.9).

Workers in the Management of Companies and Enterprises (68.3), Professional, Scientific and Technical Services (67.1), and Warehousing (66.5) have the highest mental health scores this month.

The most significant declines in mental health in October are in Food services, Accommodation, Information and Cultural Industries, the Automotive industry and Public Administration.



Industry	October 2024	September 2024	Change
Warehousing	66.5	56.8	9.7
Other	62.6	61.7	0.9
Real Estate, Rental and Leasing	61.6	62.4	-0.8
Educational Services	65.0	65.9	-0.9
Management of Companies and Enterprises	68.3	69.8	-1.5
Technology	60.8	62.5	-1.7
Administrative and Support services	57.4	59.7	-2.3
Professional, Scientific and Technical Services	67.1	69.5	-2.4
Manufacturing	63.5	66.1	-2.6
Health Care and Social Assistance	59.8	62.4	-2.6
Arts, Entertainment and Recreation	56.9	59.9	-3.0
Transportation	61.8	64.8	-3.0
Utilities	59.7	63.4	-3.7
Agriculture, Forestry, Fishing and Hunting	57.0	60.9	-3.9
Mining, Quarrying, and Oil and Gas Extraction	63.5	67.5	-4.0
Finance and Insurance	62.0	66.1	-4.1
Retail Trade	59.5	63.7	-4.2
Construction	61.5	65.9	-4.4
Other services (except Public Administration)	59.5	64.1	-4.6
Media and Telecommunications	57.9	63.3	-5.4
Wholesale Trade	57.7	64.1	-6.4
Public Administration	64.2	70.8	-6.6
Automotive Industry	63.3	70.4	-7.1
Information and Cultural Industries	56.2	64.3	-8.1
Accommodation	59.9	71.1	-11.2
Food Services	52.3	65.8	-13.5

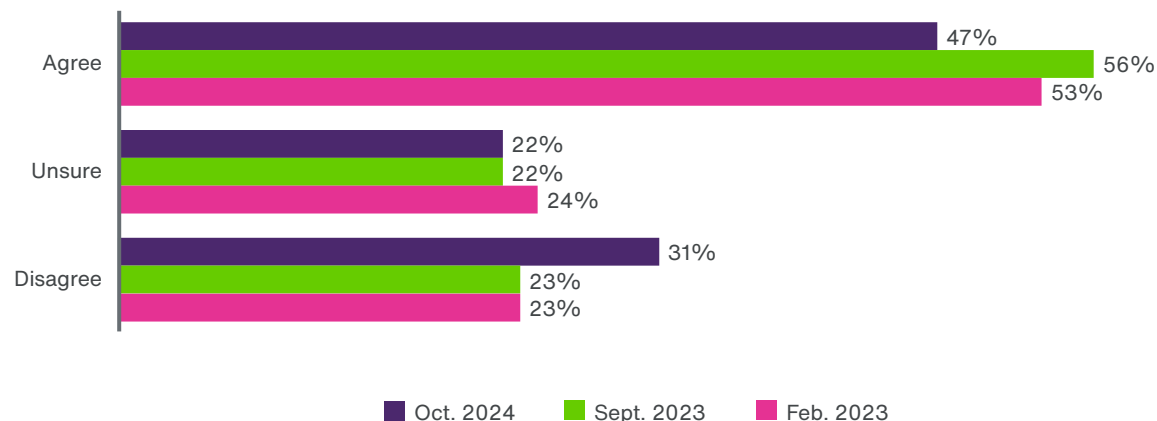
# Spotlight

## Financial perceptions

**Fewer than half of workers report being in a good financial situation/position; this gap has widened nearly 10 per cent since last year.**

- Fewer workers report being in a good financial position (47 per cent) compared to September 2023 (56 per cent) and February 2023 (53 per cent)
- The lowest mental health score (47.5) is among 31 per cent of workers who report not being in a good financial situation/position, more than 24 points lower than workers who report being in a good financial situation/position (71.7) and nearly 14 points lower than the national average (61.3)
- Workers without emergency savings are nearly 50 per cent more likely than workers with emergency savings to report not being in a good financial situation/position
- Nearly half (47 per cent) of workers report being in a good financial situation/position; this group has the highest mental health score (71.7), more than 10 points higher than the national average (61.3)
- Workers with an annual household income greater than \$100,000 are 80 per cent more likely than workers with an annual household income lower than \$100,000 to report being in a good financial situation/position

I feel that I am in a good financial situation/position



MHI score by “I feel that I am in a good financial situation/position”

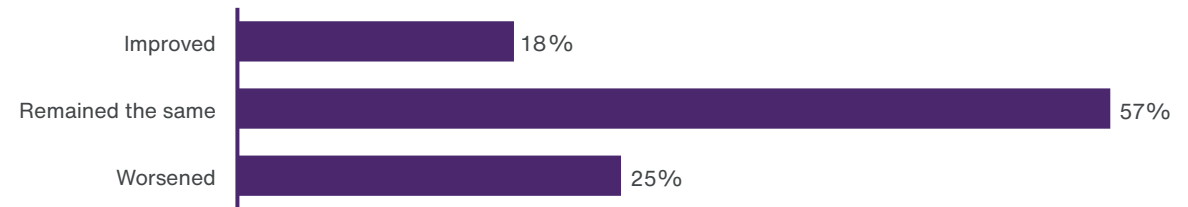


**One in four workers report that concern about their finances/ financial situation has worsened over the last year.**

- Nearly three in five (57 per cent) workers report that concern about their finances/financial situation has remained the same over the last year; the mental health score (65.5) of this group is more than four points higher than the national average (61.3)
- One-quarter (25 per cent) of workers report that concern about their finances/financial situation has worsened over the last year; this group has the lowest mental health score (46.6), more than 21 points lower than workers reporting improvement (67.9) and nearly 15 points lower than the national average (61.3)
- Workers without emergency savings are 70 per cent more likely than workers with emergency savings to report that concern about their finances/financial situation has worsened over the last year
- The highest mental health score (67.9), nearly seven points higher than the national average (61.3), is among 18 per cent of workers reporting that concern about their finances/ financial situation has improved over the last year
- Workers under 40 are 70 per cent more likely than workers over 50 to report that concern about their finances/financial situation has improved over the last year
- Managers are 60 per cent more likely than non-managers to report that concern about their finances/financial situation has improved over the last year



**Over the last year, concern about my finances/financial situation has....**



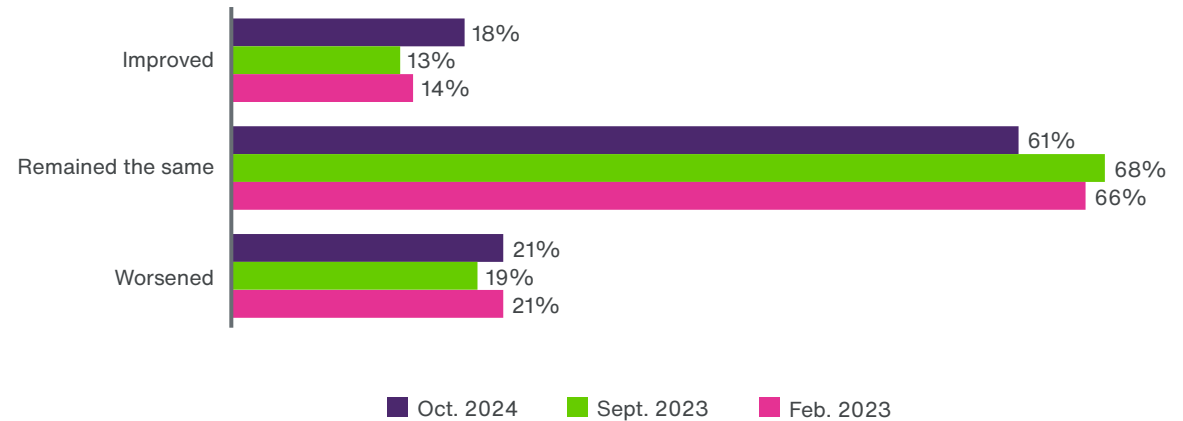
**MHI score by “Over the last year, concern about my finances/financial situation has....”**



**More than one in five workers report a worsening of their financial situation over the last three months; younger workers (under 40) and managers are more likely to report an improvement in their financial situation.**

- More than three in five (61 per cent) workers report no change in their financial situation over the last three months; the mental health score (64.5) of this group is more than three points higher than the national average (61.3)
- While more workers report improvement in their financial situation compared to February 2023 and September 2023, fewer workers perceive they are in a good financial situation
- Nearly one in five (18 per cent) workers report an improvement in their financial situation over the last three months; this group has the highest mental health score (67.8), more than six points higher than the national average (61.3)

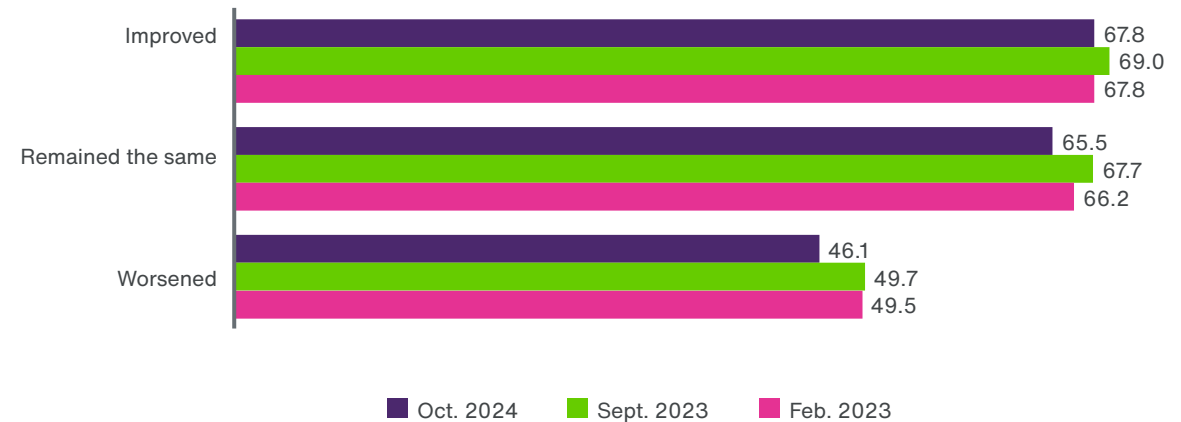
Over the last three months, my financial situation has...





- More than one in five (21 per cent) report their financial situation has worsened over the last three months; this group has the lowest mental health score (46.1), nearly 22 points lower than workers reporting an improvement (67.8) and more than 15 points lower than the national average (61.3)
- Workers without emergency savings are 80 per cent more likely than workers with emergency savings to report a worsening of their financial situation over the last three months
- Workers under 40 are 70 per cent more likely than workers over 50 to report an improvement in their financial situation over the last three months
- Managers are 60 per cent more likely than non-managers to report an improvement in their financial situation over the last three months

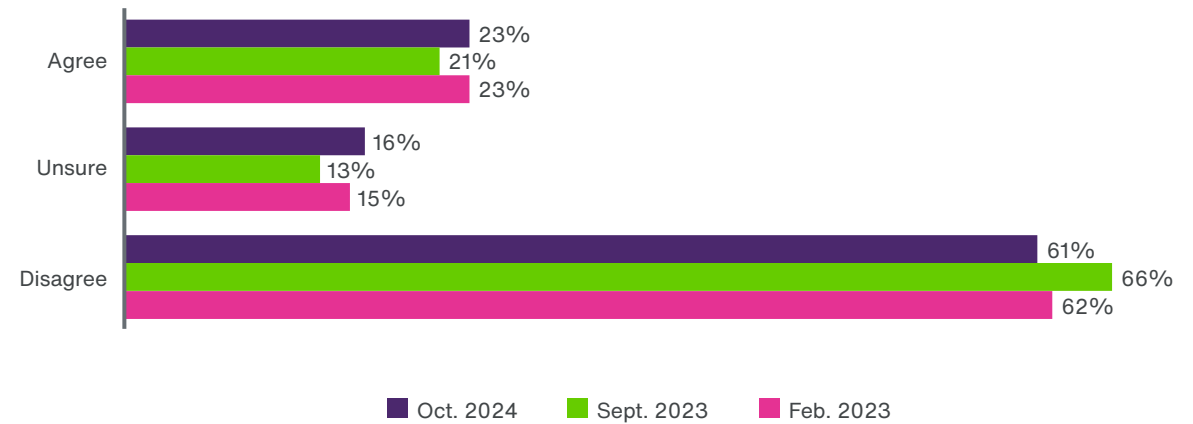
MHI score by “Over the last three months, my financial situation has...”



**Nearly one-quarter of workers say their financial situation has negatively impacted their work productivity in the last three months.**

- More than three in five (61 per cent) workers say their personal financial situation has not negatively impacted their work productivity in the last three months; this group has the highest mental health score (69.7), more than eight points higher than the national average (61.3)
- Nearly one-quarter (23 per cent) say their personal financial situation has negatively impacted their work productivity in the last three months; this group has the lowest mental health score (46.1), nearly 24 points lower than workers who disagree (69.7) and more than 15 points lower than the national average (61.3)
- Workers without emergency savings are five times more likely than workers with emergency savings to say their financial situation has negatively impacted their work productivity in the last three months
- Workers under 40 are three times more likely than workers over 50 to say their financial situation has negatively impacted their work productivity in the last three months
- Parents are 50 per cent more likely than non-parents to say their financial situation has negatively impacted their work productivity in the last three months

**My personal financial situation has negatively impacted my work productivity in the last three months**



**MHI score by “My personal financial situation has negatively impacted my work productivity in the last three months”**

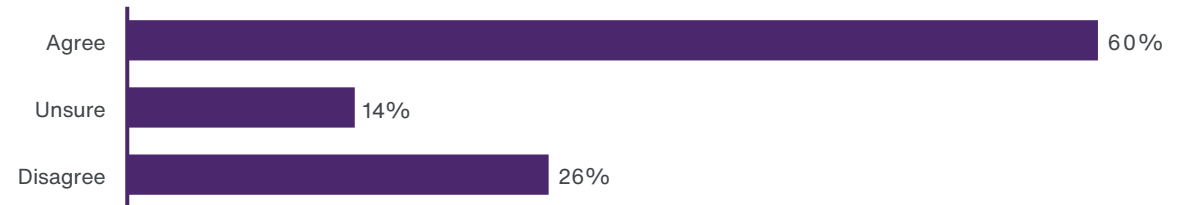


**Three in five workers say cost of living pressures have affected their financial wellbeing.**

- Three in five (60 per cent) workers say cost of living pressures have affected their financial wellbeing; this group has the lowest mental health score (53.7), nearly 24 points lower than workers who are able to maintain their financial wellbeing despite cost of living pressures (77.3) and nearly eight points lower than the national average (61.3)
- Workers without emergency savings are 50 per cent more likely than workers with emergency savings to say cost of living pressures have affected their financial wellbeing
- More than one-quarter (26 per cent) can maintain their financial wellbeing despite cost of living pressures; this group has the highest mental health score (77.3), 16 points higher than the national average (61.3)
- Workers over 50 are twice as likely as workers under 40 to disagree that cost of living pressure has affected their financial wellbeing
- Non-parents are 50 per cent more likely than parents to disagree that cost of living pressure has affected their financial wellbeing



**Over the last three months, cost of living pressures have affected my financial wellbeing**



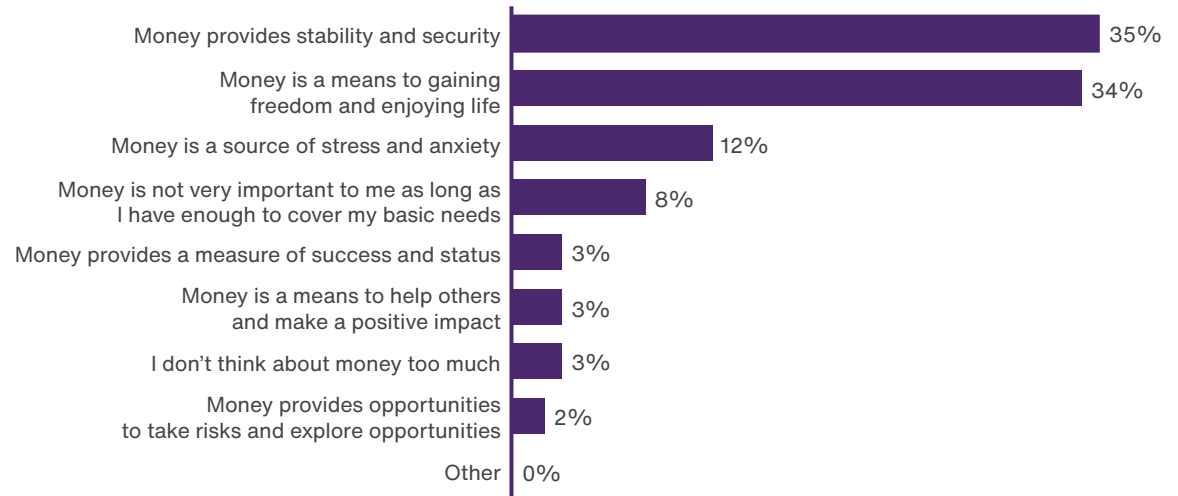
**MHI score by “Over the last three months, cost of living pressures have affected my financial wellbeing”**



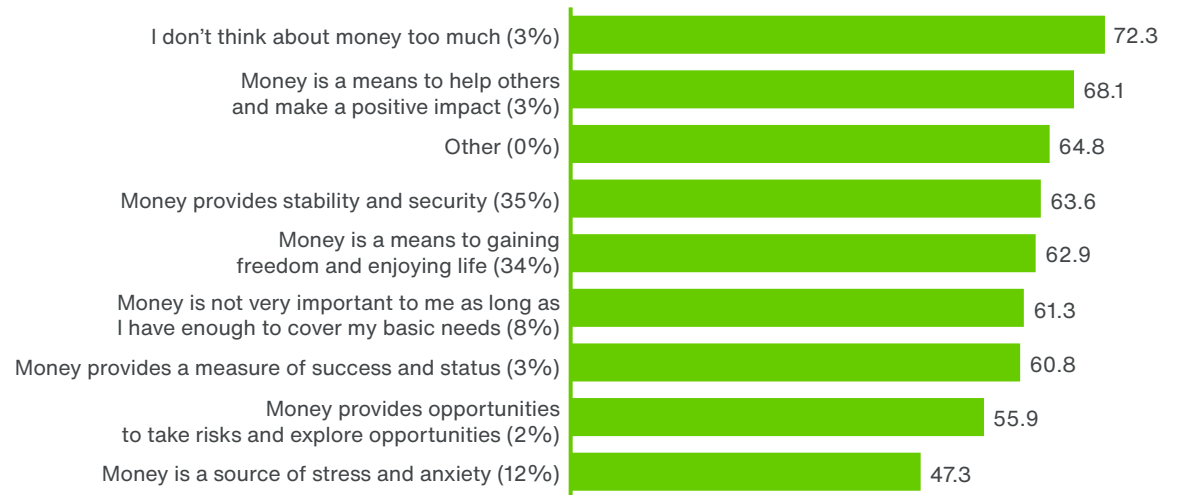
**Younger workers (under 40), parents, and workers without emergency savings are more likely to perceive money as a source of stress and anxiety.**

- More than one-third (35 per cent) of workers view money as providing stability and security and 34 per cent perceive money as a means to gaining freedom and enjoying life
- The lowest mental health score (47.3) is among 12 per cent of workers who view money as a source of stress and anxiety, 14 points lower than the national average (61.3)
- Workers without emergency savings are twice as likely as workers with emergency savings to view money as a source of stress and anxiety
- Workers under 40 are 60 per cent more likely than workers over 50 to view money as a source of stress and anxiety
- Parents are 50 per cent more likely than non-parents to view money as a source of stress and anxiety

**What best describes your overall view of money?**



**MHI score by “What best describes your overall view of money?”**





# Financial anxiety

**More than three-quarters of workers feel anxious about their financial situation.**

- Two in five (40 per cent) workers always or often feel worried or anxious about their financial situation; this group has the lowest mental health score (49.6), more than 33 points lower than workers who rarely or never feel worried or anxious about their financial situation (80.1) and more than 14 points lower than the national average (61.3)
- Workers without emergency savings are twice as likely as workers with emergency savings to always or often feel worried or anxious about their financial situation
- Workers under 40 are 80 per cent more likely than workers over 50 to always or often feel worried or anxious about their financial situation
- Workers with an annual household income lower than \$100,000 are 60 per cent more likely than workers with an annual household income greater than \$100,000 to always or often feel worried or anxious about their financial situation
- Nearly one-quarter (24 per cent) rarely or never feel worried or anxious about their financial situation; this group has the highest mental health score (80.1), nearly 19 points higher than the national average (61.3)
- Non-parents are 60 per cent more likely than parents to rarely or never feel worried or anxious about their financial situation



**How often do you feel worried or anxious about your financial situation?**



**MHI score by “How often do you feel worried or anxious about your financial situation?”**

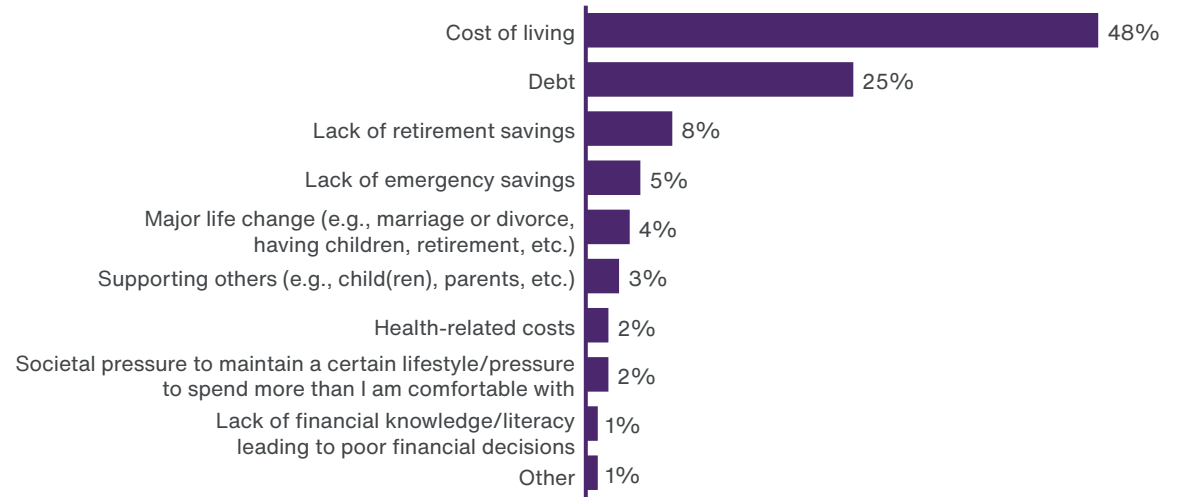


**Cost of living and debt are driving financial anxiety.**

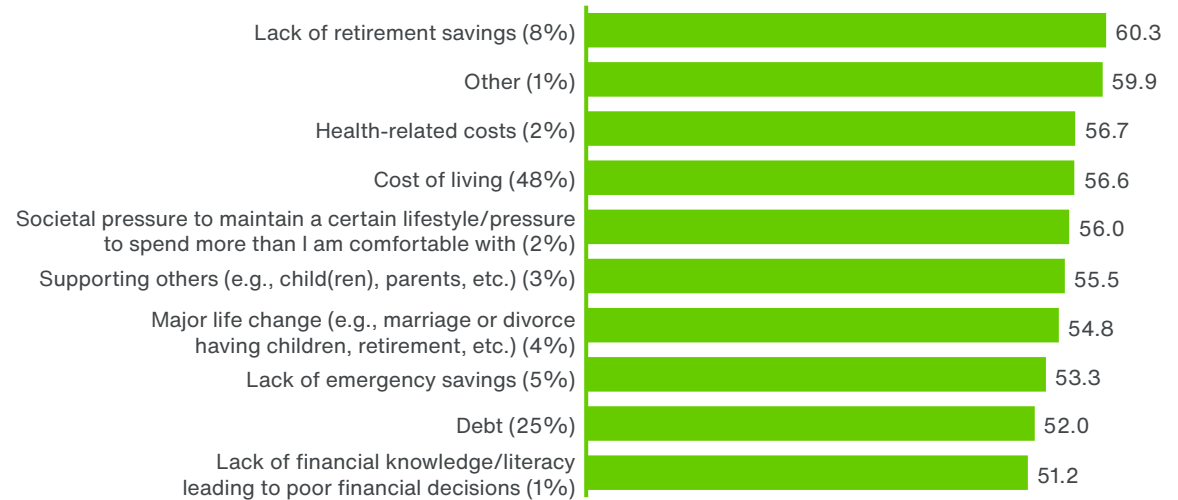
- Among workers reporting anxiety about their financial future, nearly half (48 per cent) say cost of living is driving their financial anxiety, 25 per cent say debt is driving their financial anxiety, and eight per cent say a lack of retirement savings is driving their financial anxiety
- Workers over 50 and non-parents are more likely to say that a lack of retirement savings is driving their financial anxiety



**Which of the following is most driving financial anxiety for you?**



**MHI score by “Which of the following is most driving financial anxiety for you?”**



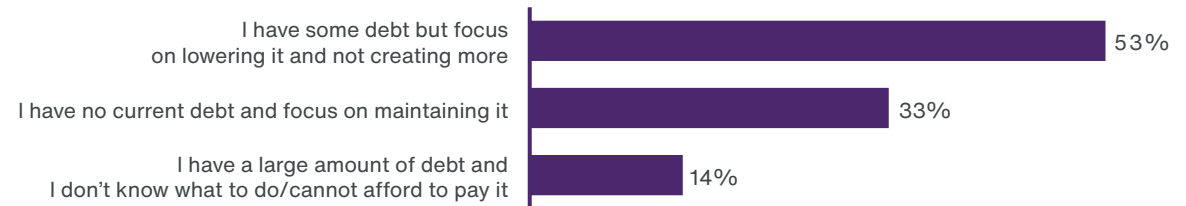
# Debt

**Two-thirds of workers are carrying debt, with workers with an annual household income lower than \$100,000 and workers without emergency savings are more likely to carry large amounts of debt.**

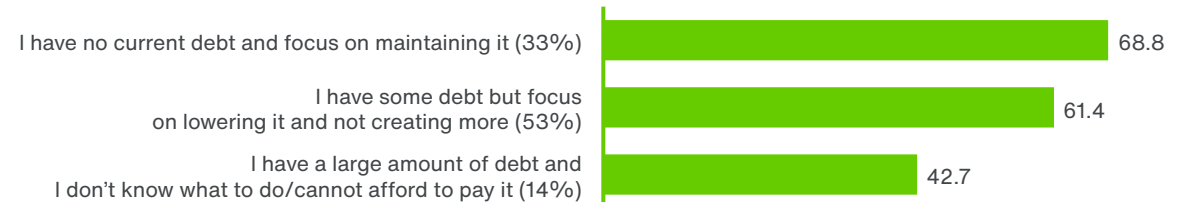
- More than half (53 per cent) of workers have some debt and are focused on lowering it; this group has a mental health score (61.4) in line with the national average (61.3)
- One-third of workers do not have debt and are focused on maintaining it; this group has the highest mental health score (68.8), more than seven points higher than the national average (61.3)
- Non-parents are 60 per cent more likely than parents to not have debt
- The lowest mental health score (42.7) is among 14 per cent of workers with a large amount of debt and don't know what to do or cannot afford to pay; this score is more than 26 points lower than workers without debt (68.8) and nearly 19 points lower than the national average (61.3)
- Workers without emergency savings are twice as likely as workers with emergency savings to have a large amount of debt
- Workers with an annual household income lower than \$100,000 are 70 per cent more likely than workers with an annual household income greater than \$100,000 to have a large amount of debt



## What best describes your current level of financial debt?



## MHI score by “What best describes your current level of financial debt?”

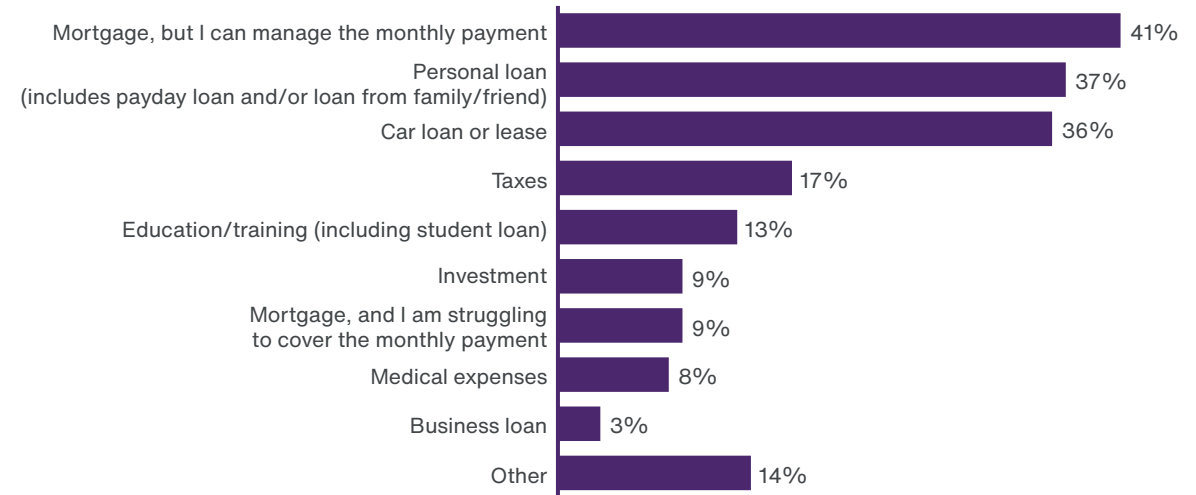


**Mortgages, personal loans, and car loans are the leading sources of debt among workers in Canada.**

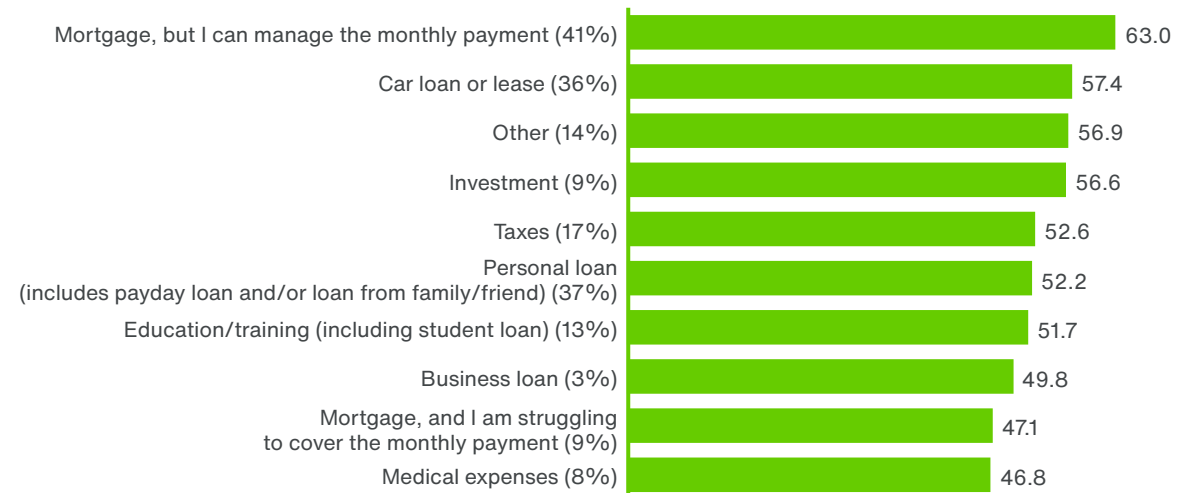
- Among workers reporting debt, half (50 per cent) have a mortgage, with 41 per cent able to manage their payments and nine per cent struggling to cover their payments, 37 per cent have a personal loan, 36 per cent have a car loan or lease, 17 per cent owe taxes, and 13 per cent have an education/training loan
- The lowest mental health score (46.8) is among eight per cent of workers with debt due to medical expenses, more than 14 points lower than the national average (61.3)



**Which of the following sources of debt do you currently have?**



**MHI score by “Which of the following sources of debt do you currently have?”**



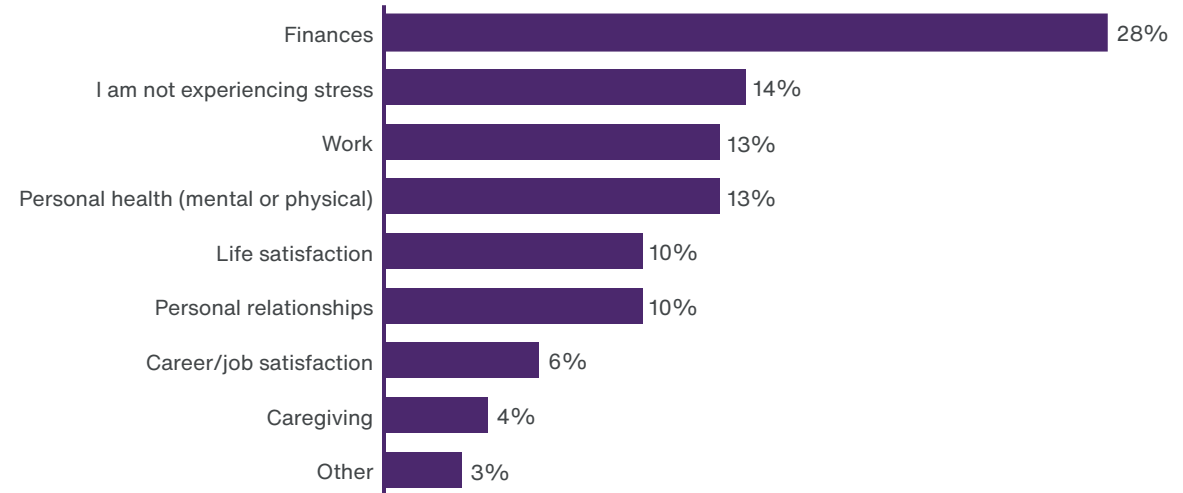
# Stress

**More than one-quarter of workers identify finances as their primary source of stress, with parents more likely to rank finances as their top stressor.**

- More than one-quarter (28 per cent) of workers identify finances as their primary source of stress, 13 per cent identify work, 13 identify personal health (mental or physical), 10 per cent identify life satisfaction, and 10 per cent identify personal relationships as their primary source of stress
- The lowest mental health score (52.7) is among 13 per cent of workers who identify personal health (mental or physical) as their primary source of stress, more than 31 points lower than workers not experiencing stress (84.2) and nearly nine points lower than the national average (61.3)
- Non-parents are 50 per cent more likely than parents to identify personal health as their primary source of stress
- Parents are 40 per cent more likely than non-parents to identify finances as their primary source of stress



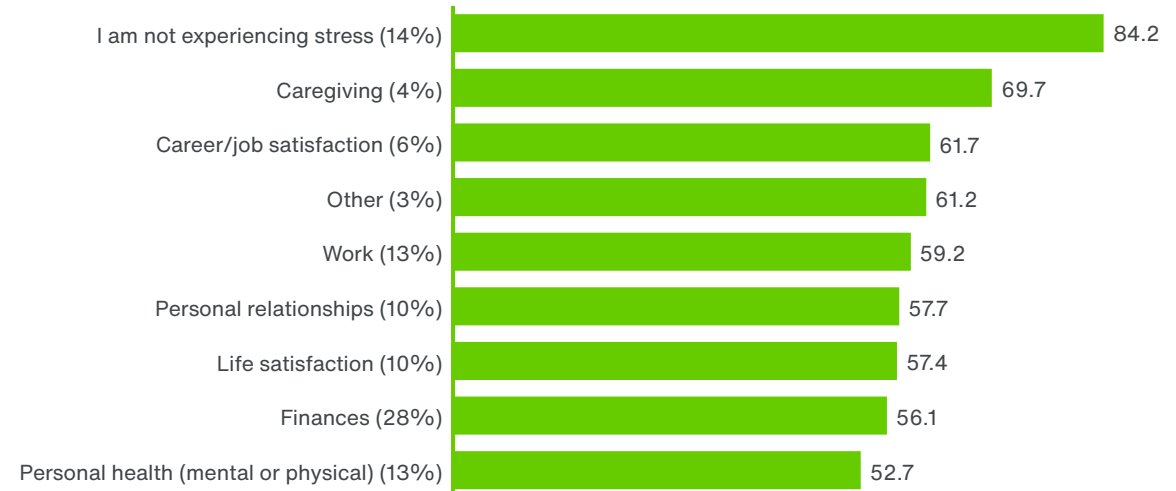
**What is your primary source of stress right now?**



- One in seven (14 per cent) are not experiencing stress; this group has the highest mental health score (84.2), 23 points higher than the national average (61.3)
- Workers with emergency savings are four times more likely than workers without emergency savings to report not experiencing stress
- Workers over 50 are nearly three times more likely than workers under 40 to report not experiencing stress



### MHI score by “What is your primary source of stress right now?”



# Overview of the TELUS Mental Health Index.

The mental health and wellbeing of a population are essential to overall health and work productivity. The Mental Health Index provides a measure of the current mental health status of employed adults. 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 was collected through an online survey of 3,000 people who live in Canada and are currently employed or who were employed within the previous six months. Participants are selected to be representative of the age, gender, industry, and geographic distribution in Canada. Respondents are asked to consider the prior two weeks when answering each question. Data for the current report was collected between October 15 and October 28, 2024.

## 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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