



Mental health and coronavirus: how the exceptional situation has impacted our mental health

Survey findings from Switzerland with respect
to the AXA Group's pan-European study
AXA Insurance Ltd
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Mental health and coronavirus

When it comes to the mental health of the population, Switzerland has so far coped with the coronavirus crisis relatively well. However, some vulnerabilities have been brought to light.

Compared with the other countries participating in the study, the Swiss have so far coped well with the corona crisis and the consequences of lockdown. One reason could be that, in contrast to countries such as Spain, Italy, or France, there was

no “hard” lockdown in Switzerland, yet case numbers were comparatively low nonetheless. The comparatively high level of confidence in politicians, the healthcare system, and the security agencies is likely another factor.

Young people worse affected than older people

What is striking is that the age group that was most at risk (other than those with pre-existing conditions) during the first wave – the 65+ group – handled the situation well. In contrast, younger respondents in particular reported a deterioration in mental health. This may be due to the special challenges at school, at university, or working from home (particularly in regard to childcare/homeschooling), but it may also be due to the loss of jobs or to short-time working.

These latter aspects had a much greater effect on young people. In this respect, the health crisis became an economic crisis which, among other things, contributed to poor overall mental health. Only around 6% of respondents reported that their mental well-being was very poor before the coronavirus crisis. This figure more than doubled during the crisis, and now stands at 15%. 44% of respondents do not think they can afford appropriate mental health treatment.

Significant rise in psychological stress

While psychological stress has increased significantly during the pandemic, 30% of participants were receiving treatment for mental health issues even prior to the onset of the coronavirus crisis. Coronavirus has, to some extent at least, pushed mental health issues into the public spotlight. However, there is still a stigma surrounding this subject, making the situation even tougher for people affected and their relatives. The study highlights the challenges we want to address. We want to be there for

our clients as a competent partner and support them in challenging situations too. We are therefore redoubling our efforts, specifically in the areas of information and prevention, to develop good, easily accessible offerings. Among other things, we are being supported in this area by our new partner Pro Mente Sana. This foundation has been assisting people with mental difficulties in Switzerland ever since 1978. Even without coronavirus, mental illness is a subject that we want to address and should be addressing.

Thomas Gerber, Head of Pensions at AXA Switzerland



“In Switzerland, one person in five suffers from a mental illness at least once in their life. However, psychological problems such as burnout, depression, or anxiety are still taboo subjects in our society, even though potential solutions and successful therapies are available. Mental-health-related employee absences are also becoming increasingly frequent in the workplace. We want to work with our partners to ensure that mental illness is no longer taboo, and that those affected and their families receive the support they need in good time.”

Design of the study

Mental illness is on the rise. In order to understand this development better, we commissioned a study in this area. The client was AXA Group. The study was conducted in seven countries by InSites Consulting. The aim was to better understand the situation pre-coronavirus, and how this pandemic has changed things.

We want to use the results to make assistance available and develop new offerings. In other words, we want to offer our insured not only preventive offerings, but also rapid and straightforward assistance in the event of mental illness.

- Method: Computer-based online interviews
- Survey period: June 17–23, 2020
- Population: Swiss people aged between 18–79 years, from all Swiss cantons, as well as Europeans from six other countries (Belgium, France, Germany, Italy, Spain, UK)

→ Swiss sample:

→ n=1040

Women	Men	N/A
572	467	1

Age group	18–24	25–34	35–44	45–54	55–64	64–79
Interviewees	92	187	241	237	160	123

German-speaking Switzerland	French-speaking Switzerland	Ticino	N/A
665	252	120	3

- n = 70+ is the minimum size in order to draw meaningful conclusions
- Study sample all countries: n = 5800
- This AXA Group study is based on a survey of 1,000 people in Switzerland. For the Swiss results, an additional 40 persons from Ticino were surveyed to ensure a statistically relevant assessment can be made there. For this reason, there may be slight deviations between the study of the AXA Group and the Swiss results.

In this report, the emphasis is on responses specific to Switzerland.

How are the Swiss doing during the coronavirus crisis?

The survey for this study was conducted in June 2020, at a time when Europe was in an unprecedented situation. A number of countries were still in lockdown. In Switzerland, by contrast, the first shops had reopened and at least some children were back at school. We asked participants how they were doing at the time of the survey, and pre-corona, and whether the pandemic had affected respondents' mental health.

The results of the study were clear: Swiss people are faring better during the crisis than other people in Europe. Nonetheless, their well-being has markedly deteriorated during the crisis. Younger people and women in particular are struggling with the coronavirus situation. Support and measures should be aimed particularly at these target groups.

Significant deterioration in mood due to coronavirus

We asked how participants were doing before and during the coronavirus crisis. This revealed a big change: the number of people who said they have felt low or

very low during the coronavirus crisis is more than twice as high as the number of people who said they felt low or very low before the pandemic struck.

Mood before coronavirus crisis:

66%



describe it as good or very good.

6%



describe it as poor or very poor.

Mood during coronavirus crisis:

49%

describe it as good or very good.

15%

describe it as poor or very poor.

More than twice as many people have been feeling low or very low since the start of the coronavirus crisis.

Switzerland's mental health has been less severely impacted by the coronavirus crisis than other European countries.

One in two people surveyed in Switzerland said their mental state had been good or very good during the pandemic. This is the highest figure of any country in the study.

	Total	CH	DE	UK	ES	FR	BE	IT
Good	35%	49%	37%	35%	20%	45%	37%	23%
Poor	22%	15%	21%	22%	34%	15%	17%	29%

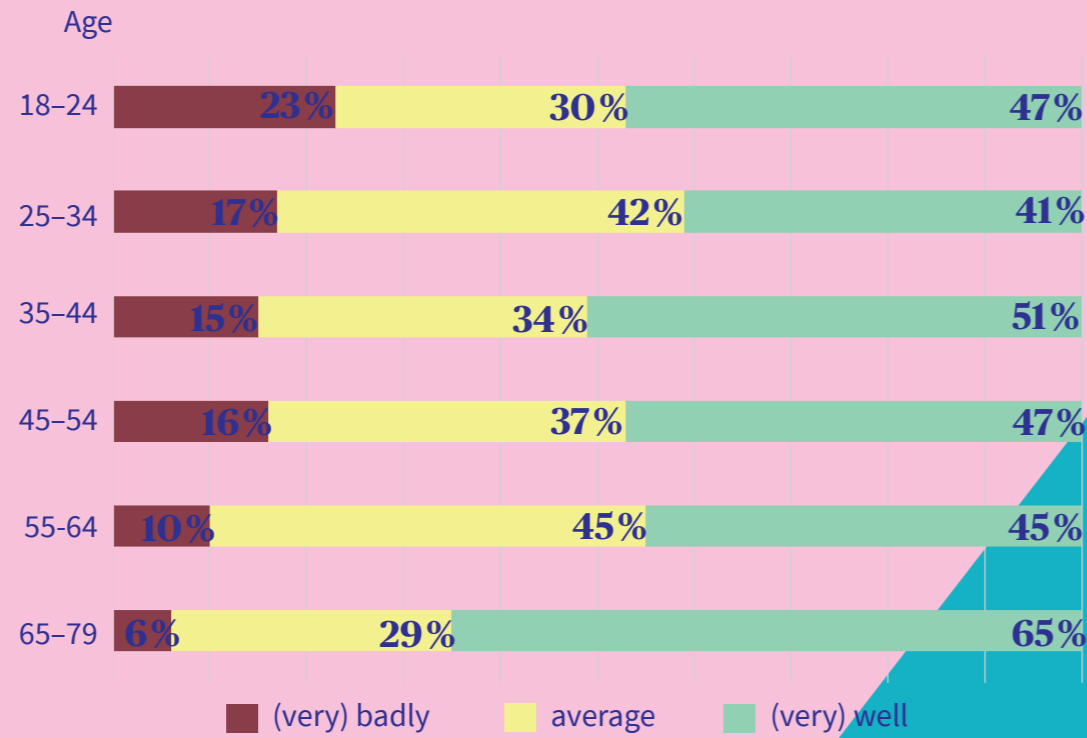
- Of the Swiss respondents, 15% said they felt low or very low during the coronavirus situation. This means that Switzerland, along with France, has been the least badly hit by the pandemic in regard to mental state.
- Respondents in Spain and Italy seem to have been the worst affected.



Coronavirus has taken a toll on young people in particular.

During the coronavirus crisis, more young people have felt low than older people. It is striking that 23% of the 18–24 age group cite a poor or very poor mental state, compared with just 6% of the 65–79 age group.

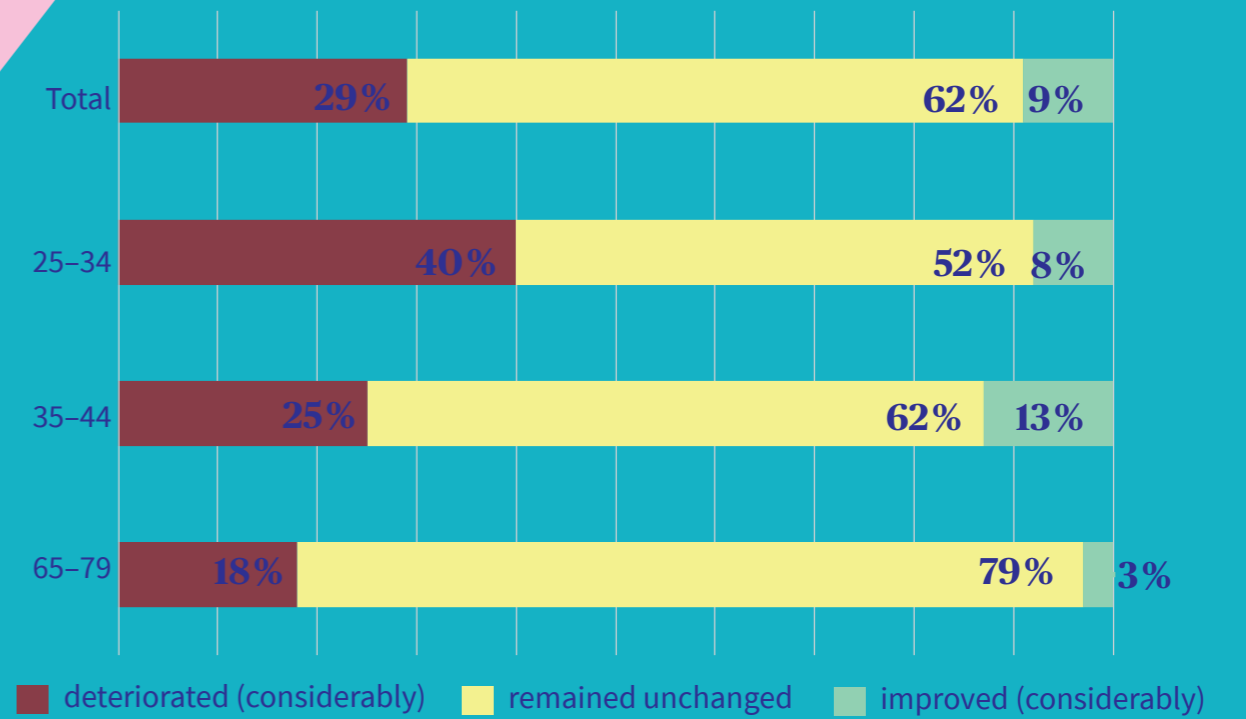
Question: The coronavirus situation has affected my mental state...



Coronavirus has had both a negative and a positive influence on well-being

Over a quarter of respondents said their mental health had deteriorated during the coronavirus crisis.

Question: Through the coronavirus situation, my mental well-being has in general.....



- The mental health of those aged 25 to 34 has been worst affected (40%); in the 65–79 age group, 79% say there has been no change.
- 13% of those aged 35 to 44 actually say their mental well-being has improved.

How were we Swiss doing before the coronavirus crisis?

Mental illness existed before coronavirus. Conspicuously, there are strong regional variations. 8% of participants said they had previously suffered a serious mental health problem. Leaving aside the severity

involved, mental health problems affect lots of Swiss men and women. Accordingly, these are problems that we need to address irrespective of the coronavirus crisis.

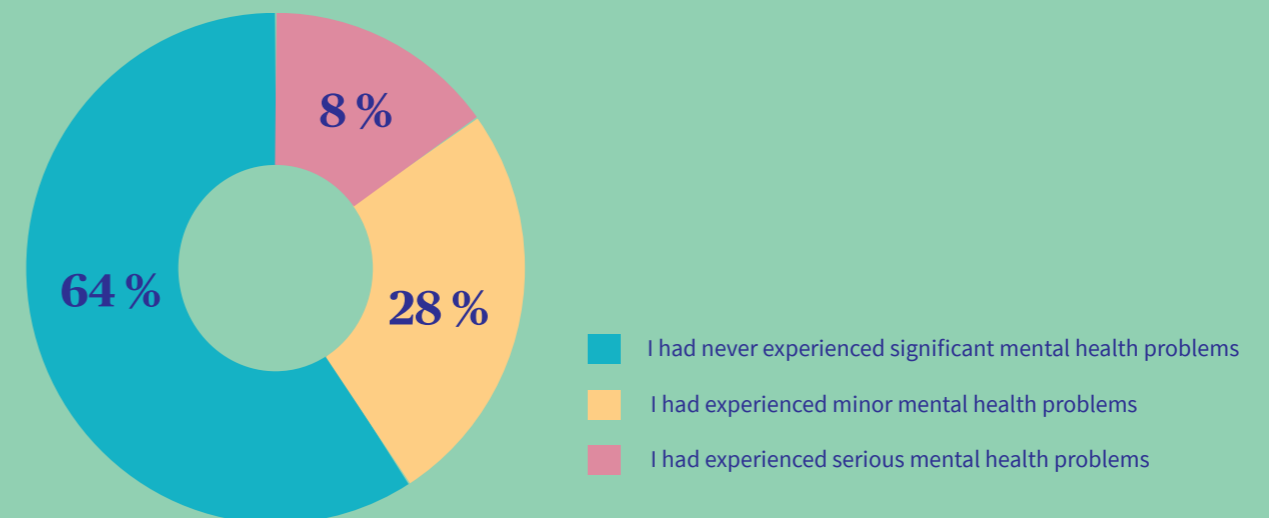
One in three people in Switzerland has previously suffered mental health problems. Women are more susceptible.

One third (36%) of the Swiss people surveyed said they had experienced mental health problems before the onset of coronavirus. 8% of them had serious mental health problems.

These figures are broadly in line with the average of the countries surveyed. Overall, 34% of respondents indicated that they had experienced previous mental health problems.

- More women than men said they had suffered serious mental health problems before coronavirus (women 10%, men 6%).
- 64% of participants in the study said they had never experienced significant mental health issues.
- The mental health issues mentioned were the following: depression, sadness, anxiety, panic attacks, suicidal tendencies, addiction problems, family/partnership crises, domestic violence.

Question: Which of the following statements about your mental health BEFORE the Covid-19 situation is most applicable to your situation?



10%

...of women had already experienced serious mental health problems

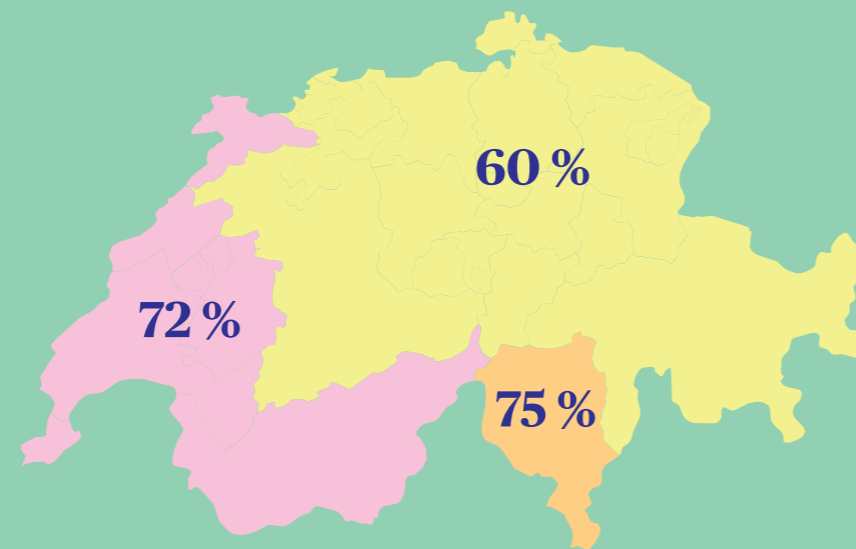
6%

...of men had already experienced serious mental health problems

Regional differences: in Switzerland and compared with Europe

The differences between the various linguistic regions of Switzerland are striking: In German-speaking Switzerland, more people said they had **serious** mental health problems before the onset of coronavirus (11%), whereas the equivalent

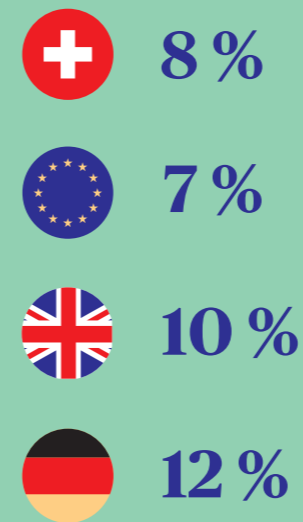
figures for Ticino and French-speaking Switzerland were just 2% and 4% respectively. According to the survey, it seems that Swiss men and women in French-speaking Switzerland and Ticino enjoy better mental health.



Percentage of respondents who have never experienced significant mental health issues:

- German-speaking Switzerland
- French-speaking Switzerland
- Ticino

Compared with the other European countries surveyed, it is striking that more people in the UK and Germany said they had previously experienced significant mental health issues.



Situation at work

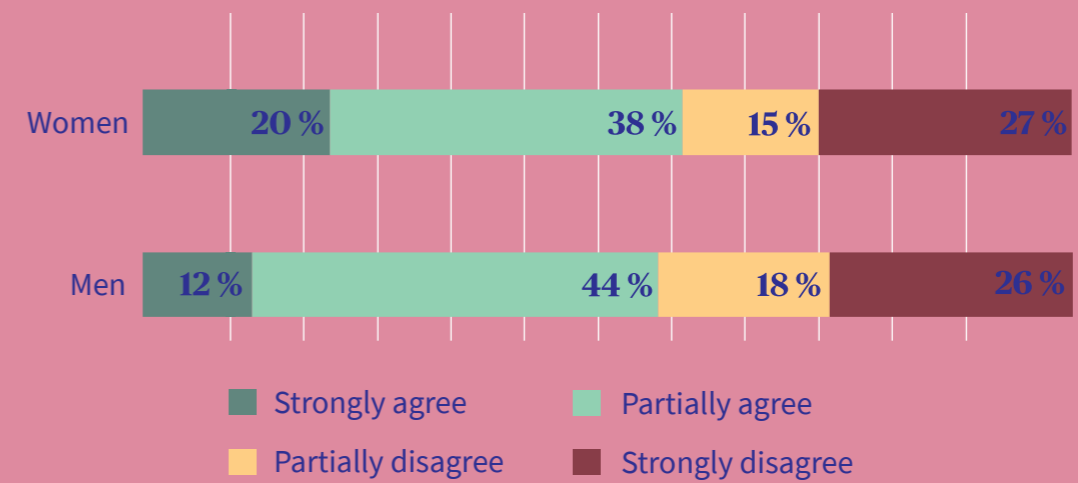
Work creates financial security and, for much of the day, gives us a fixed structure. The loss of one's job can have a negative impact on well-being. But we also face challenges of an unusual nature when working from home, and these too can give rise to stress. During the coronavirus crisis, those challenges have included childcare and homeschooling, or social

isolation. It is therefore likely that work situation is a major factor behind mental health. This is where we can assist, by helping not only private individuals but also small and large companies to improve their workplace situation.



Significantly more stress at work due to coronavirus

Question: My work-related stress levels during the Covid-19 crisis have risen compared with before Covid.



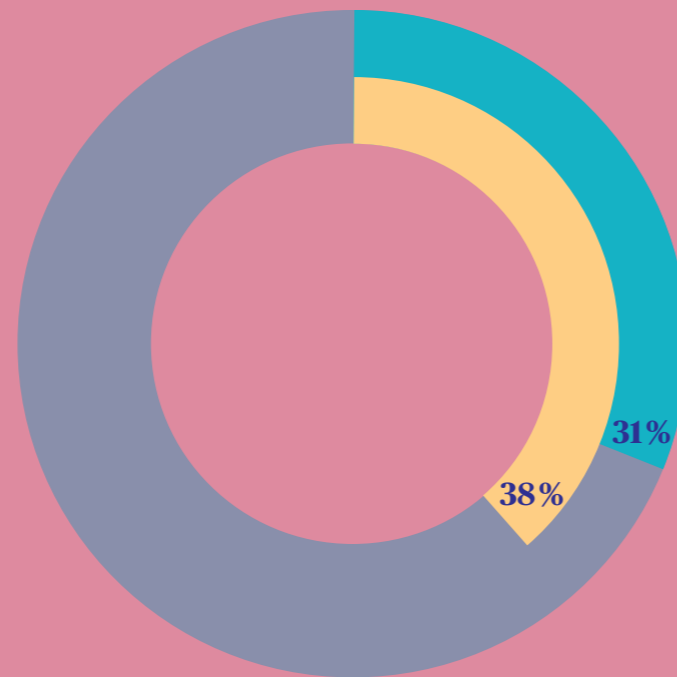
- The perception of the effects is more negative in French-speaking Switzerland than in German-speaking Switzerland (French-speaking Switzerland: 24% strongly agree compared with German-speaking Switzerland: 14% strongly agree).
- In the 18–24 age group, 70% of participants said they felt more stressed than before the onset of coronavirus.
- The participants whose mental state is good or very good report significantly less stress at work than participants whose mental state is poor or very poor.

Younger people particularly badly hit by pandemic-related job losses

31% of respondents said they had entirely or partially lost their job. The 25–34 age group is particularly badly hit; in this group, 38% have entirely or partially lost their job. For these purposes, “partially lost” refers to short-time work.

Question: I have partially or entirely lost my job during, or because of, the Covid-19 situation.

Percentage of respondents who “strongly agreed” and “partially” agreed.



■ Average of all age groups
■ 25–34 age group

- There is a strong correlation between job loss and a poor or very poor mental state.
- Slight differences between the linguistic regions
 - German-speaking Switzerland 30% have lost (or partially lost) their job
 - French-speaking Switzerland 32%
 - Ticino 34%



Professional help with mental illnesses

Since Switzerland has the highest density of psychiatrists of any European country, it should be easy to quickly access the right help. According to the survey results, however, around 20% of participants in the study do not know where to turn in a crisis, and almost half of participants think they cannot afford proper help. On the one hand, many people may not be aware that medically-supervised psychological treatments are in part covered by basic health insurance and the remainder

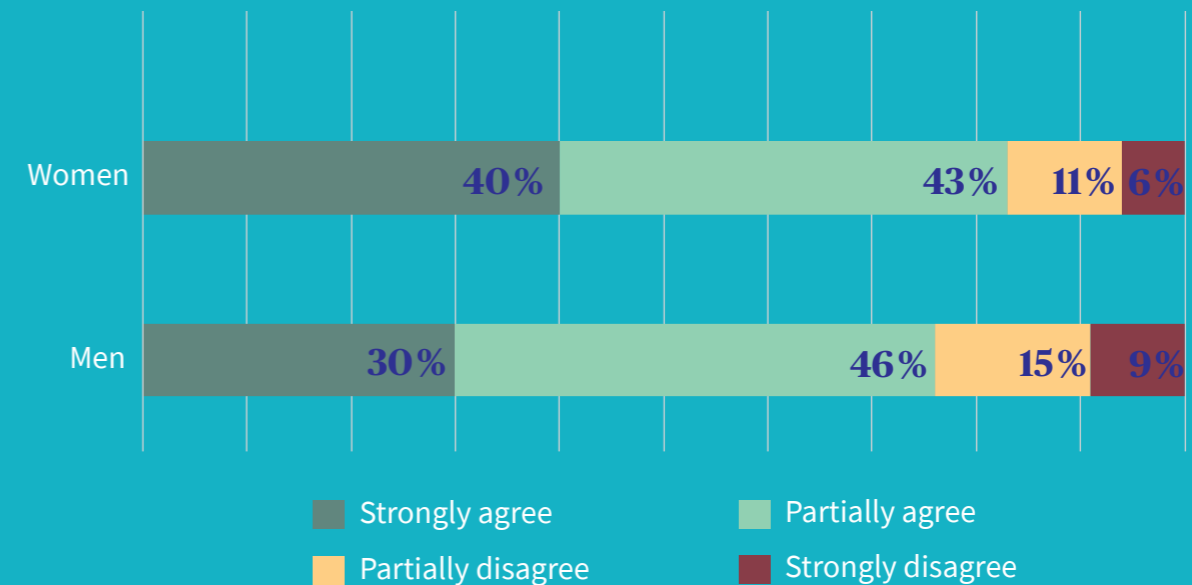
by supplementary insurance. Moreover, many policyholders have chosen high deductibles, which may present an obstacle when seeking professional help. It is important that we raise awareness of the need to seek professional help, and of the possible cover offered in this area by health insurance. Depending on the severity of the mental health problems, online therapy services may offer one solution. These are becoming increasingly popular.

Four out of five people know where to find professional help

80% of respondents know (to some extent) where to find professional help. However, 20% of respondents say they do not know where to find professional help.

Question: If I needed to, I would know where to find professional help to improve my mental well-being.

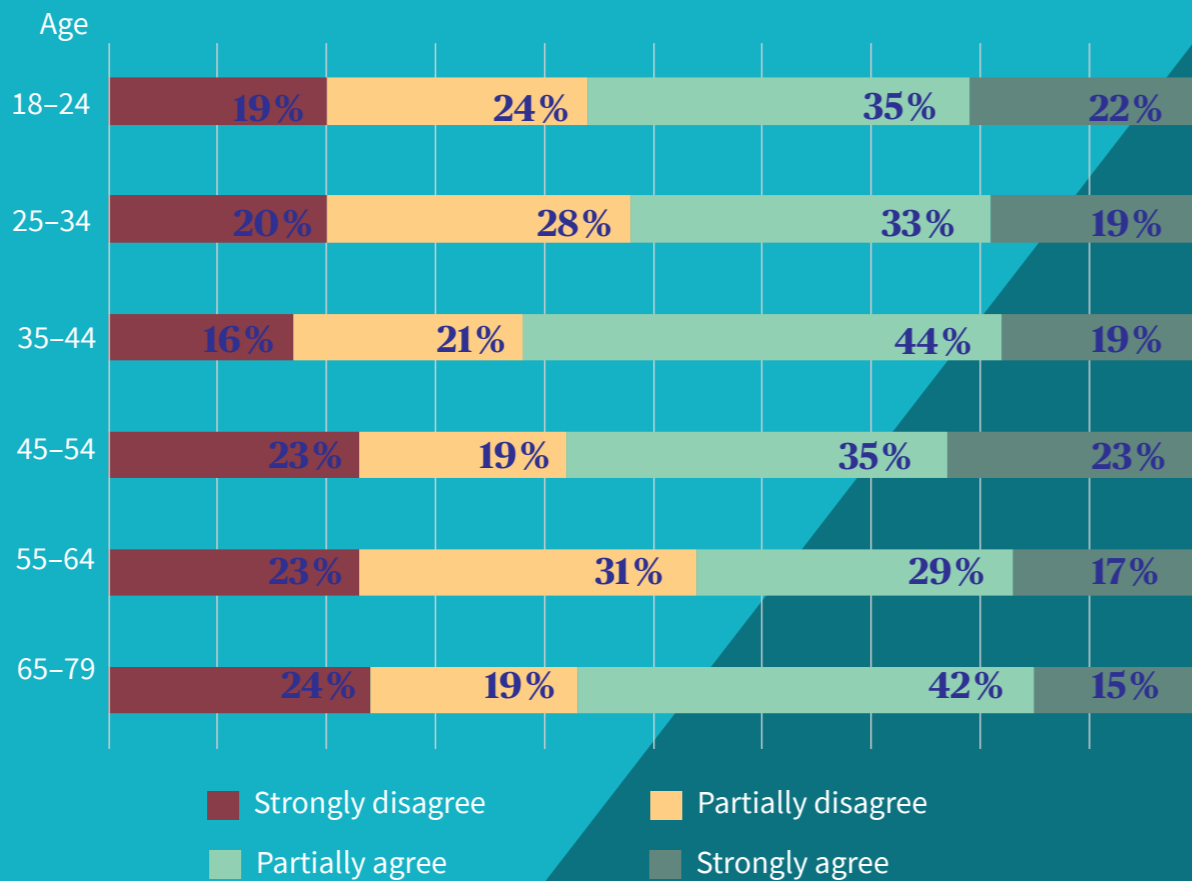
- Women (83%) tend to be rather more aware than men (76%) of where they can turn for help.
- The youngest group (18–24) and the oldest (65–74) are more uncertain than the other age groups.
- Significantly more people in French-speaking Switzerland than in Ticino know where to turn for help (38% strongly agree compared with 26%).



Major financial obstacles to seeking professional help

A large number of respondents (44%) do not think they can afford professional help:

Question: If I needed to, I would be financially able to pay for professional help to improve my mental well-being.



- Most confident of all are people in the 33-44 age group. Here 62% of respondents believe they can afford treatment.
- Equally confident are people in German-speaking Switzerland, where 24% are in fact very confident they can afford treatment. In contrast, 29% of respondents in French-speaking Switzerland are not certain whether they can afford treatment.
- There is a correlation between financial security and general mental well-being. However, more investigation is required to establish whether financial security influences mental well-being or whether people in a less positive mental state tend to have a more pessimistic outlook.
 - 63% of participants in a good or very good state have a high level of confidence in their financial situation.
 - 22% of participants in a poor or very poor state have no confidence in their financial situation.

Percentage of participants who think they cannot afford professional help:

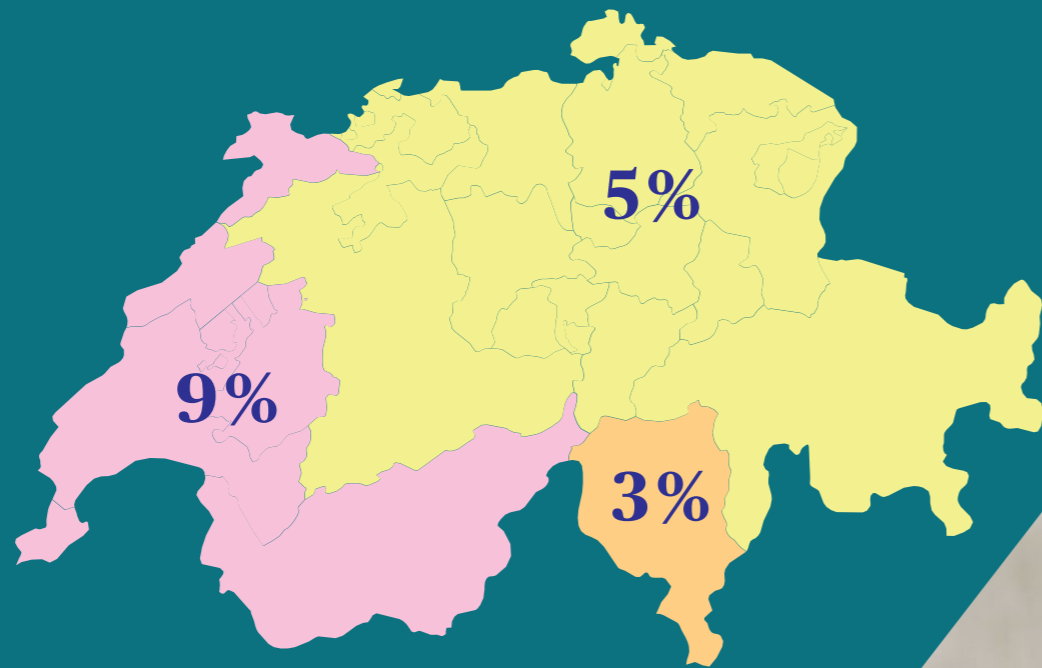


Nearly half of participants are aware of online therapies

55% of survey respondents had previously heard of online therapies. A small proportion (6%) had even made use of them.

Question: Which of the following statements about professional ON-LINE help (teleconsultation, online therapy, online video call therapy etc.) with mental health best applies to you?

- a) I have never heard of professional online mental health opportunities
- b) I have heard about professional online mental health opportunities
- c) I have heard about and taken advantage of professional online mental health opportunities



Percentage of respondents who have heard of/used professional online therapies.



- Big regional differences in the use of online therapies
- Online therapies are most likely to be used by the 35–44 (8%) and 45–54 (6%) age groups.
- Study participants whose overall mental state is poor or very poor used online therapy services significantly more than participants whose mental state is good or very good, both before and during the coronavirus crisis.

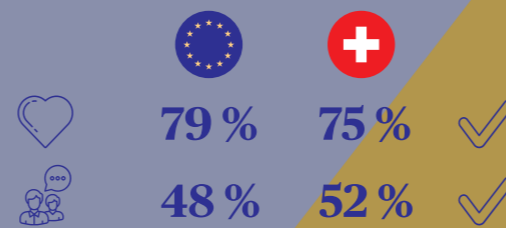
Satisfaction with the public sector

At the time of the survey, the majority of Swiss backed politicians and the education and health sector. Satisfaction with the political handling of this unprecedented situation was significantly higher than in other European countries. Satisfaction with the education sector's handling

of the pandemic was rather lower, however. Younger people in particular feel that the education sector and schools did not handle the coronavirus situation well. This may be because they were directly affected.

Satisfaction with the political response to the pandemic is higher than in other European countries

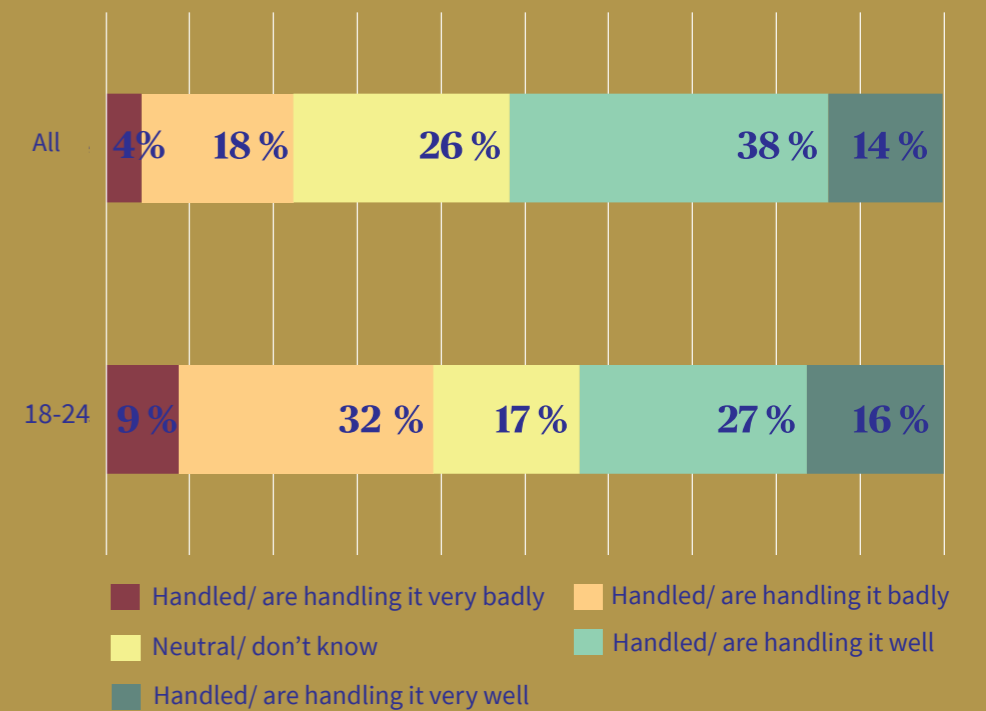
Satisfaction with the handling of the crisis by the education and health sector is on a par with other European countries.



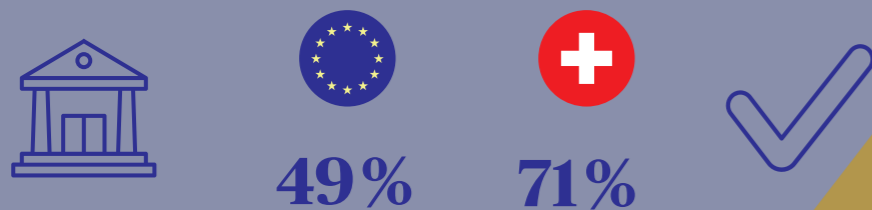
At 52%, satisfaction with the education sector during the coronavirus crisis is slightly higher than in the other countries surveyed. The 18–24 age group is least satisfied with the education sector. Al-

most 40% considered that the education sector had handled the situation badly or very badly.

Question: All in all, how well do you believe the education sector and schools are handling/handled the Covid-19 situation?



- 70% of Swiss believed that the government had a good or very good grip on the situation.
- Satisfaction is lowest in Ticino. Here only 65% believed that the government had a good or very good grip on the coronavirus crisis. 20% expressed the view that it was handling the situation badly or very badly.
- Compared with the average for the countries surveyed, satisfaction with politicians is significantly higher (49% satisfaction is the survey average).



Altered perception: coronavirus is changing how we view mental health

The coronavirus crisis has changed how we view mental health. It now has higher priority for younger age groups in particular. That said, there are still people who have no understanding for affected

people who seek professional help. This is where awareness can and should be raised to de-stigmatize mental problems.

Coronavirus prompted younger people in particular to look at mental health in a new way

The coronavirus crisis has not encouraged everyone to rethink mental health to the same degree. Younger people are more likely to have thought more about their mental health, older people less so.

23%

of 18–24 year-olds

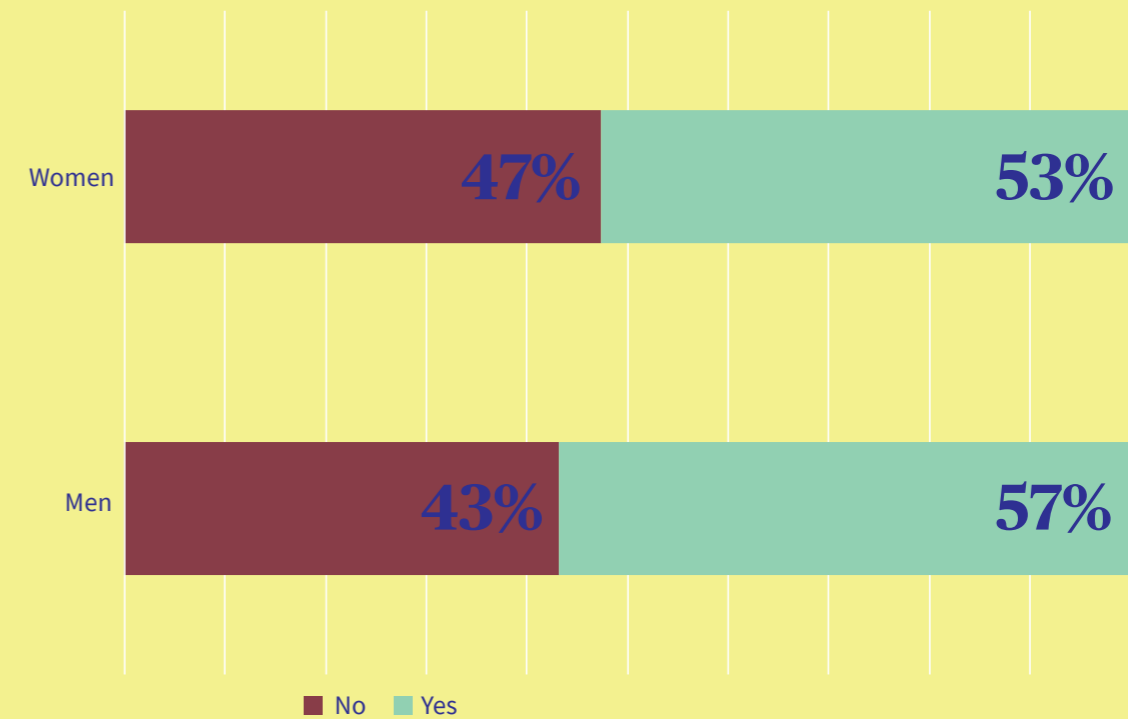
... now look at their mental health differently as a result of the coronavirus crisis.

2%

of 65–79 year-olds

Question: The Covid-19 situation has made me rethink how I view my mental well-being.

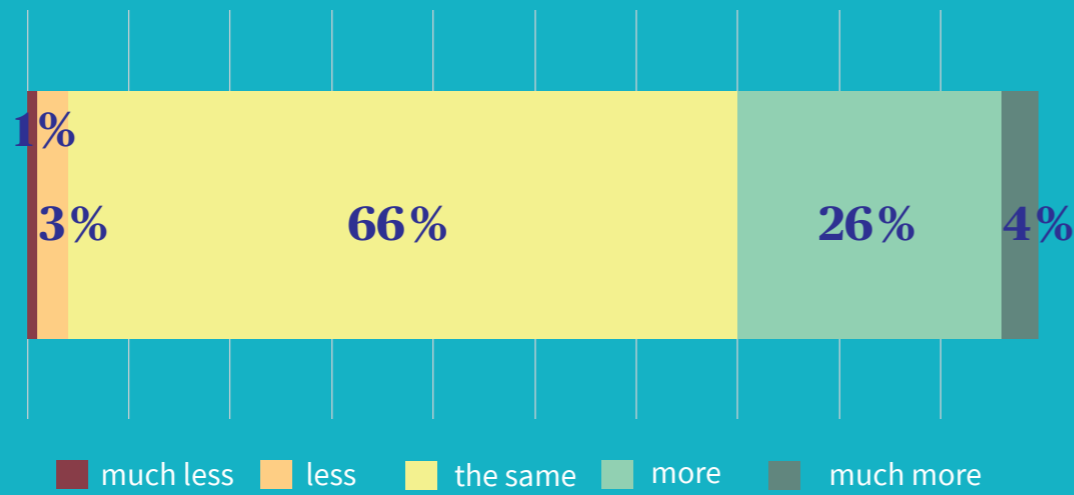
The effect was greater among women than men.



Young people in particular are making mental health a higher priority.

Some 30% of respondents attach greater importance to their mental health during the coronavirus crisis than previously.

Question: During the coronavirus crisis and compared with previously, I prioritize my mental health...



Significantly more younger people than older people are prioritizing their mental health much more during Covid-19



Significantly more women than men are prioritizing their mental health during Covid-19 (at 34% compared with 26%)



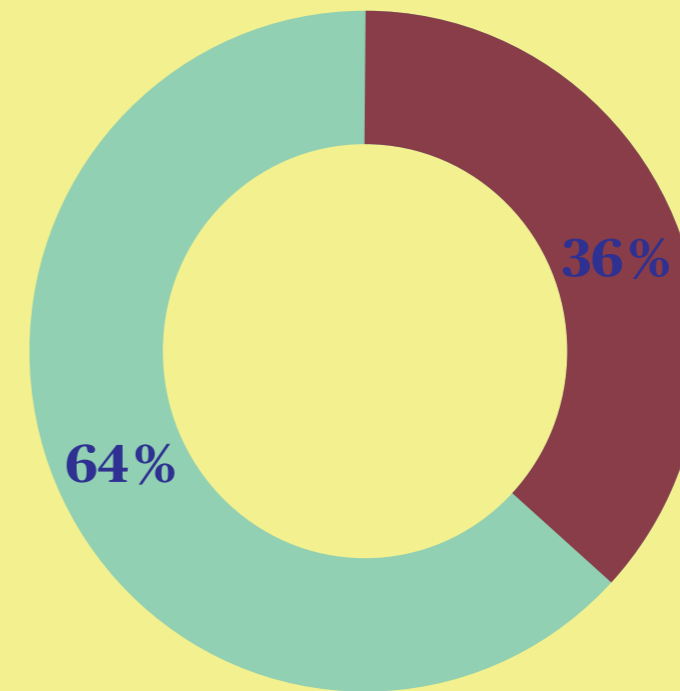


Greater understanding – but the stigma persists

Thanks to coronavirus, two thirds of respondents have more understanding for people who seek professional help with mental health problems.

The better the respondents feel themselves, the less likely they are to show greater understanding.

Question: As a result of the Covid-19 situation, I have learned greater acceptance of people who seek professional help to improve their mental well-being.



Strongly/partially agree

Strongly/partially disagree

Looking ahead

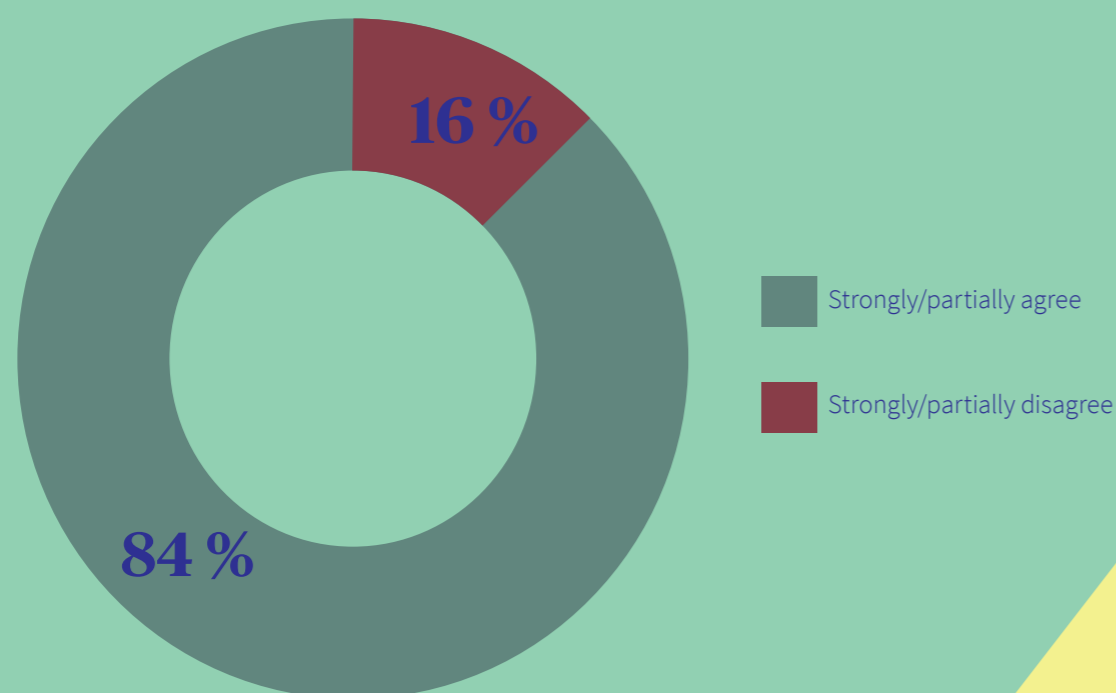
Coronavirus has had an impact on our mental health. Many people report a deterioration in mood as a result of the coronavirus situation. Despite this, attitudes towards the future remain positive. We

want to contribute to this positive mindset. We also want to continue to help our clients look to the future with confidence and shape it proactively.

The Swiss are optimistic.

Despite coronavirus, 84% of Swiss feel positive about the future, compared with 73% in Europe.

Question: All in all, I feel positive about the future.



Offer support with solutions and prevention offers

The aim of the pan-European study was to gain a better understanding of the mental health situation prior to the onset of coronavirus and its subsequent change. The results reveal a heterogeneous picture, throwing up figures that in some cases differ dramatically by age group and region. A number of issues came to light in the survey showing where action is needed. Some respondents would not know where to seek professional help if they were under mental stress. Almost half of respondents think they could not afford such professional help in serious cases.

We already support our clients in the area of healthcare provision, such as through daily sickness benefits and occupational benefits. But, in the future, we want to make a greater contribution in the area of mental health, too, through our insurance benefits: We want to make it easier to access professional help thanks to information and preventive measures, as well as assistance and new offerings. Our vision here is for an improvement in mental health in Switzerland, and the removal of the taboo on this topic. Because coronavirus has made it clear that this issue is more important than ever.

Do you have any questions?/Additional information

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