

Global healthcare

Reaching the right support

Mind Health Report 2026

Foreword

Every year, we ask thousands of people around the world one very important but difficult question: **'how are you, really?'**

The answer in 2026 can't be ignored.



Alain Zweibrucker
Chief Executive Officer –
AXA Health Business and
AXA Health International

Almost half of the population in our latest Mind Health Study are not doing well mentally, and for the second consecutive year, almost a third are living with a mental health condition. In reality, that means most of us are either experiencing poor mental wellbeing or know someone who is.

These statistics are significant and firmly anchor mental wellbeing as one of the greatest health challenges worldwide.
And, according to our study, also one that isn't improving. AXA's international health business has been tracking the state of global mind health for over half a decade, and this year we see it at its lowest point since our study began.

While many factors contribute to this picture, their impact is not felt equally around the world. Mental health continues to be experienced differently across groups and geographies. Young people, for example, are still disproportionately affected and remain especially vulnerable compared to other age groups, while globally mobile individuals, who may be navigating unfamiliar cultures or distance from loved ones, are among those experiencing higher levels of loneliness.

Yet, despite these differences, access to professional mental health support is one challenge that is now universally shared.
And it's a broad and complex challenge, shaped by social, cultural and technological influences.

On average, people now face two barriers to accessing professional support. For one in three, cost alone is enough to prevent them from seeking help, while 15% are deterred due to fear of stigma or negative judgement. At the same time, new digital tools and habits are reshaping both how people engage with their mental health and how likely they are to access professional support. Nowhere is this more striking than with AI. Already, 63% of people are turning to it for help with their mental health, and 38% say they trust it more than a professional for advice.

But where there are challenges, there are also opportunities.
People are willing to seek help, and many are looking to their employer to provide it. Eight in ten employees say they would join mental health support programmes at work, yet two thirds say they're not available or are unaware of them. Bridging this gap is an essential part of improving access to support, and one where organisations are uniquely placed to make a difference.

At AXA, we're committed to supporting this cause.
We help organisations better understand mental wellbeing, and equip them with the tools, knowledge and support they need to create workplaces where mental health can be discussed openly, people can recognise when they may need support, and the care they need is easier to find and even easier to access.

From mental health awareness training and self-check tools to dedicated services that support employees, our global solutions help employers make mental health a business priority, not just a benefit.

Our commitment also extends to keeping the global momentum on mental health moving forward.
Through research such as this, our annual Mind Health Study, we seek to build a greater understanding of the challenges our world is facing.

Our findings this year make it clear that in order to shift awareness to action and conversation to change, we must all responsibly and collectively act to remove the barriers which stand in the way of support. After all, the need for greater access to professional mental healthcare, as this report will explore, is something that unites us all.

At AXA, we will continue to play our part in breaking down these barriers, working with organisations and their people to better understand mental health and access the help they need. Because when someone is asked, 'how are you, really?', we believe they should have somewhere to turn when the answer is difficult.

What we know in 2026

In five figures

Almost a
third

of the population say they're struggling with a mind health condition. A figure that has risen since 2022 and shown little improvement in the years since.

Half

of the population is potentially affected by anxiety, stress or depression either moderately, severely or at more extreme levels.

Two
barriers

on average prevent people from seeking professional support for their mental health.





63%

of people are using AI as an access route to mental health support, while 42% would almost always use the advice they're given.

72%

of employees say they're experiencing at least one impact of work-related stress in their daily life, but 52% would feel comfortable discussing these within their professional environment.

The cost of mental health care is currently one of the biggest barriers to support

33%

of people who haven't sought professional mental health support say the cost of consultations and treatments is preventing them from getting help.

According to our 2026 study, the cost of mental health care is one of the greatest global challenges to accessing professional support. Yet, the extent of this challenge varies considerably across countries and among different groups of people.

Respondents in Mexico (50%), the Philippines (49%), Brazil (39%) and the USA (38%) are among the most likely to cite cost as a barrier, while those in Turkey (17%), the UK (16%) and Germany (15%) are among the least likely. These differences largely reflect the varied ways mental health services are funded and accessed internationally.

For example, in countries where individuals are more likely to bear the cost of consultations and treatments directly, such as the USA, Mexico, Brazil and the Philippines, seeking support carries a greater financial burden than in countries where care is publicly funded or covered through compulsory insurance, such as Germany, Turkey and the UK.

Although these funding models form part of a bigger picture, healthcare systems fundamentally shape and influence, in very real ways, who feels able to ask for help.

For people who live or work outside their country of birth (non-native respondents), this is particularly pronounced. In fact, cost is their primary barrier to professional mental health support – a finding that potentially exposes the additional complexities that come with navigating new healthcare systems, eligibility requirements and insurance arrangements in a different country.

Higher cost barrier

Mexico	50%
Philippines	49%
Brazil	39%
Hong Kong	39%
USA	38%

Lower cost barrier

Germany	15%
UK	16%
Turkey	17%
Thailand	26%

Cost could be causing people to self-manage

However, in countries where there are cost barriers to accessing mental health care, respondents are reporting higher levels of self-management and digital self-help adoption.

Painting the picture: The Philippines

This relationship is playing out most strongly in the Philippines, where respondents are the second most likely to cite cost as a barrier to mental health care, and the most likely to self-manage a current condition. They are also among the most likely to use digital tools to help them do so. This picture is consistent with the correlation that where cost barriers are high, people are more likely to lean on self-directed or tech-enabled management of their mental health rather than seek professional support.

67%
of those with a current condition say it's self managed

71%
use AI tools for their mental health

49%
of respondents cite cost as a reason for not seeing a professional

67%
use online support communities at least occasionally

Stigma is sticking fast and preventing people from seeking help

Respondents rank stigma as one the main barriers to professional mind health support.

15%

of people say fear of being stigmatised or judged negatively is stopping them from seeking care.

From our research, almost a third of the population are struggling with a mind health condition. We should, therefore, expect poor mental health to be a commonly understood and widely accepted health concern.

Yet, negative attitudes and misconceptions around mental illness still persist in many parts of the world, making an already difficult experience feel even more burdensome for many.

One of the most powerful aspects of stigma is that its level of social and cultural influence can determine whether people will or won't get help for their mental health. But where it persists as a barrier to accessing support and people feel they can't speak out for fear of judgement, it can be hugely damaging. Treatment can be delayed. Suffering can intensify. And it can cost lives.

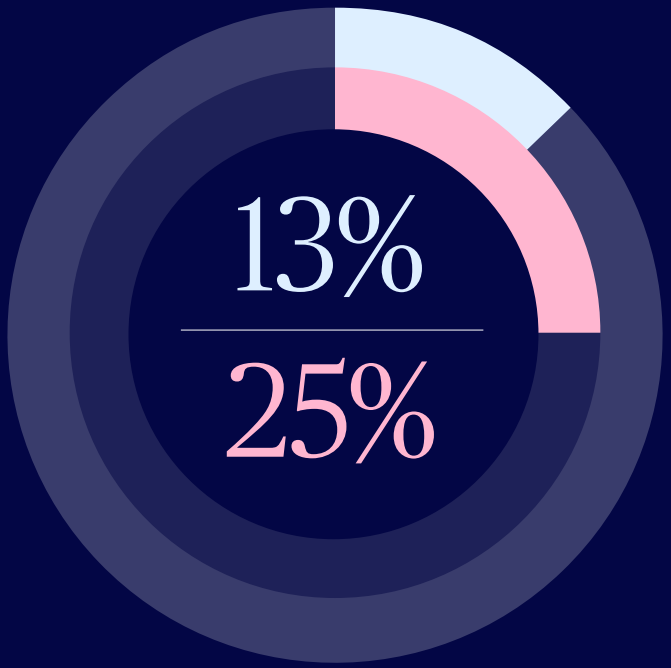
Our findings show that in countries where stigma is high, positive mental healthcare outcomes are lower.

In the UK, South Korea and Hong Kong, for example, respondents say that stigma is a significant barrier to seeking professional support, but also that the delivery of care is slow when they do reach out for help. Both barriers result in poorer management of their condition and higher levels of struggle.

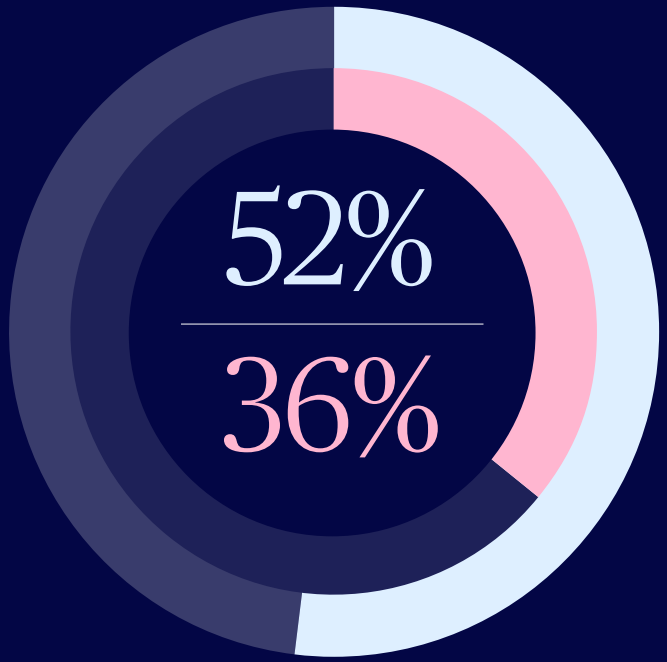
However, in countries such as Switzerland, Turkey and Thailand, where stigma is cited as less of a barrier, respondents say that their healthcare needs are responded to quickly and their condition is managed better.



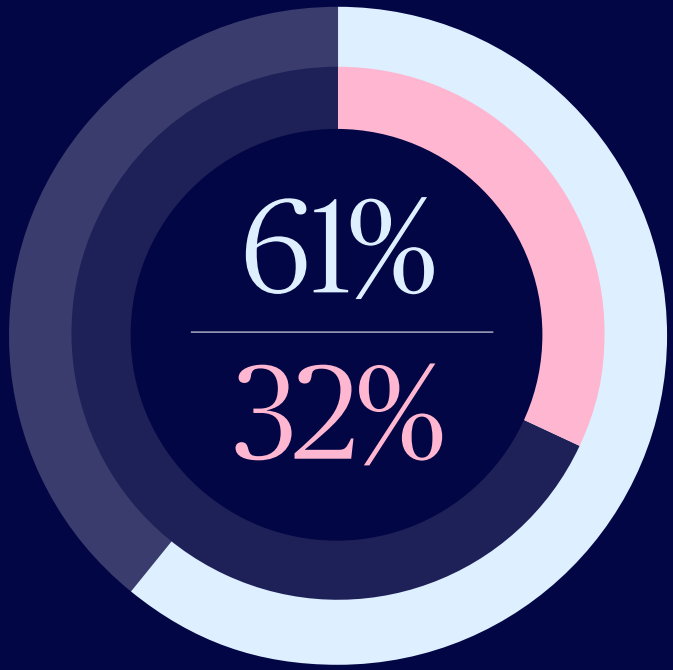
Painting the picture: Thailand and the UK



Stigma is a barrier to professional support



Mental health condition is well-managed



Public mental healthcare is timely

Thailand respondents

UK respondents

Screens are our constant companions. But are they our friends?



If you spend time on screens for personal activities, maybe your smartphone, tablet, or computer, you may have felt as though time has disappeared into a vacuum as you scroll and sift through streams of content.

To put a figure on that feeling, globally, people are spending an average of five hours a day on screens for non-work-related tasks. Concerningly, this stretches to six hours a day on average for young people under the age of 34.

That means almost a third of our waking hours are being orchestrated by what we see on our devices. The equivalent of a part-time job.

And it's not doing us any good.

These levels of screen use are putting personal mental health care in jeopardy. Respondents say that their quality of sleep (56%) and levels of physical activity are negatively impacted (52%), as is their ability to maintain a healthy diet (44%). All factors which contribute to good mental wellbeing.

It's also getting in the way of accessing social support. Almost half of the people we surveyed say their excessive screen time is causing feelings of isolation and affecting their ability to interact with others. A figure that suggests our devices are being used less as a means of connection and support in challenging times, and more as a space to escape. In fact, 40% of respondents say they spend over eight hours a day on screens when faced with challenges.

5.1 hours

on average per day are being spent on a screen for personal activities

51%

of respondents say their screen usage affects their mood throughout the day

Two thirds

report several negative impacts of screen time on their daily life

Painting the picture: China

China presents the most striking illustration of the impact of screen time on everyday wellbeing, with respondents reporting an impact across physical, emotional, cognitive and social aspects of their life simultaneously. Concerningly, 93% say that this level of personal use negatively affects several areas of their lives at least moderately.

Impact of screen time on daily life

Sleep	83%
Concentration	79%
Mood	78%
Social interaction	77%

Still, this impact sits alongside relatively low levels of professional support. Almost two thirds (64%) of respondents in China say they haven't seen a healthcare professional for a mental health concern in the last 12 months. This raises an important question about the disconnect between recognising the impact of digital habits and accessing professional support.

AI: where there's risk and where there's opportunity

AI is reshaping our world at scale, and it's happening fast.

While society grapples with what that means, for good or bad, a unique phenomenon is taking place on the frontier of mental health. Not publicly either, but privately within the chatbot functions of AI platforms.

In these tools, people are sharing some of their most personal and confidential thoughts and feelings, and many are placing a high level of confidence in the responses. From our research, almost two thirds of respondents are now using AI platforms at least occasionally to help them with their mental health, while 38% say they trust them more than mental health professionals for providing advice.



63%

of people are using AI at least occasionally to help them with their mental health

Almost half

are using AI tools at least occasionally to search for information to help them manage their mental health (48%)

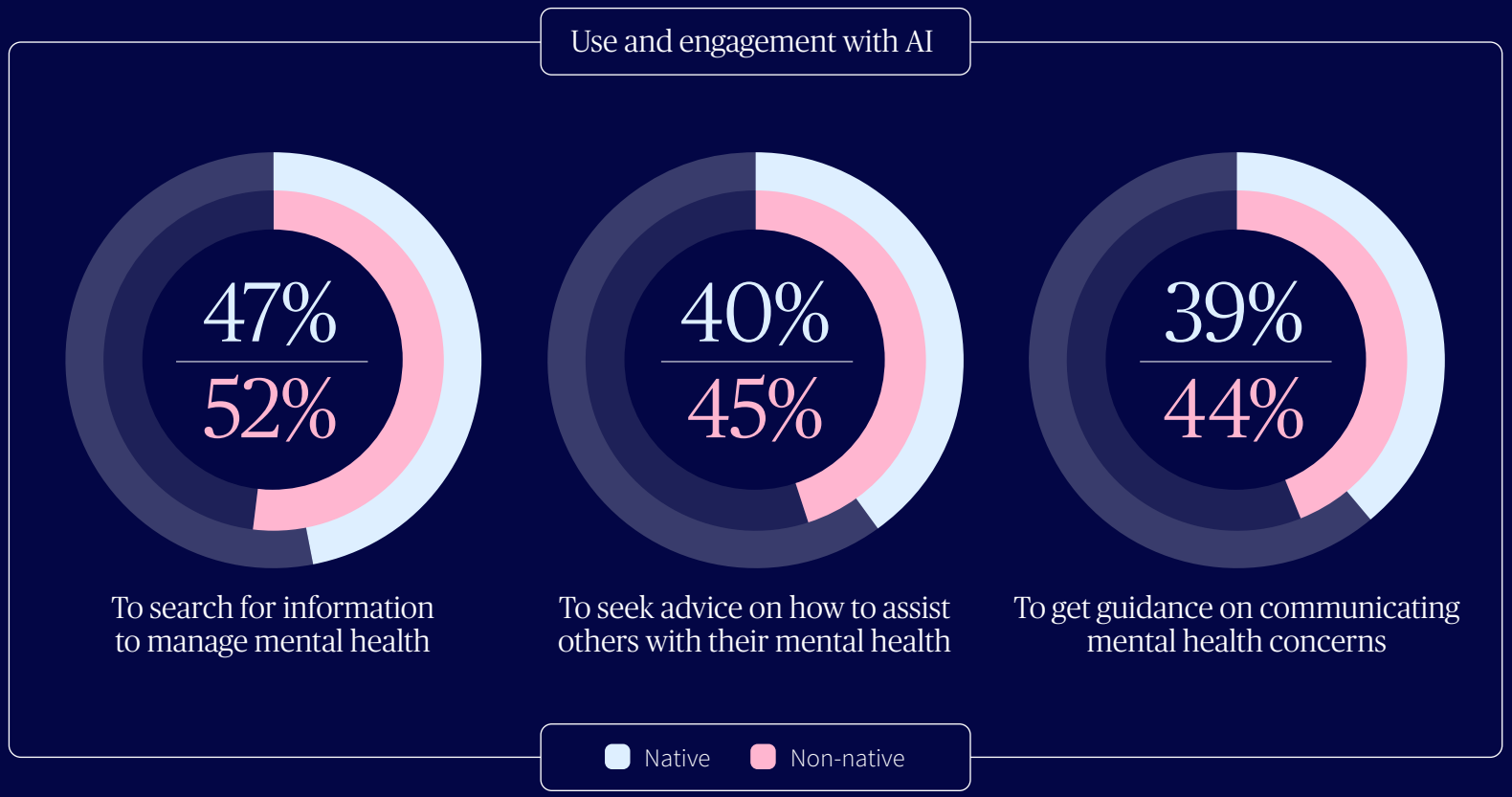
2.5x

Regular users are 2.5 times as likely as occasional users to trust AI more than mental health professionals for advice

Painting the picture: Non-natives

However, some are adopting AI more than others. As well as young people, non-natives are among the biggest users of AI for mental health purposes. In comparison to natives, they're 10% more likely to use AI tools to search for information to help them manage their mental health and 12% more likely to use them to help them communicate and express their concerns.

As individuals who are likely facing multiple challenges, such as distance from loved ones, language barriers, cultural differences, or unfamiliar healthcare systems, it may be that AI is providing a means of support when traditional routes feel harder to access.



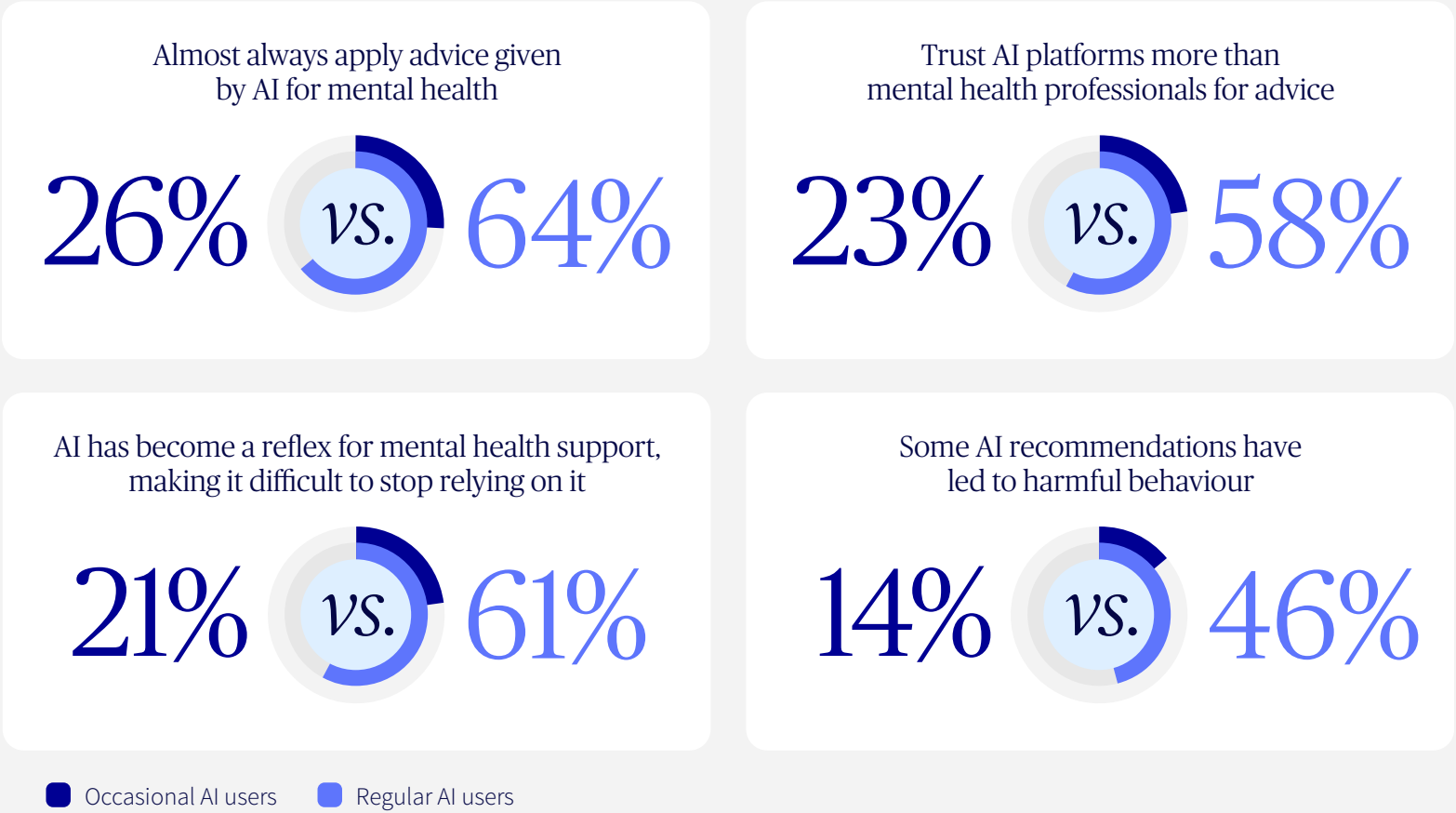
The risk

Regularity of use is linked with higher levels of **trust**, **dependency** and **harmful** outcomes

Still, it's easy to see why AI is being used for mental health support. It appears personal, capable, experienced, and, above all, reliable – like having an instant-access therapist that seems to know what to say but never says 'time's up'. Or sends you the bill.

However, this level of professional imitation brings risk, particularly if usage is high.

Compared to occasional users, respondents who regularly turn to AI platforms for mental health support are 2.5 times as likely to say they trust them more than professionals for advice. They're also nearly three times as likely to say it's hard to stop relying on AI for support, and that some of its recommendations have led them to engage in harmful behaviour.



The accessibility paradox

These findings highlight how having too much access to AI could actually be more problematic than helpful, especially as regular use seemingly deepens issues with misplaced trust and over-reliance.

This becomes a particular concern if professional care feels consistently out of reach, and AI is used excessively, or entirely, as a substitute for qualified human support.

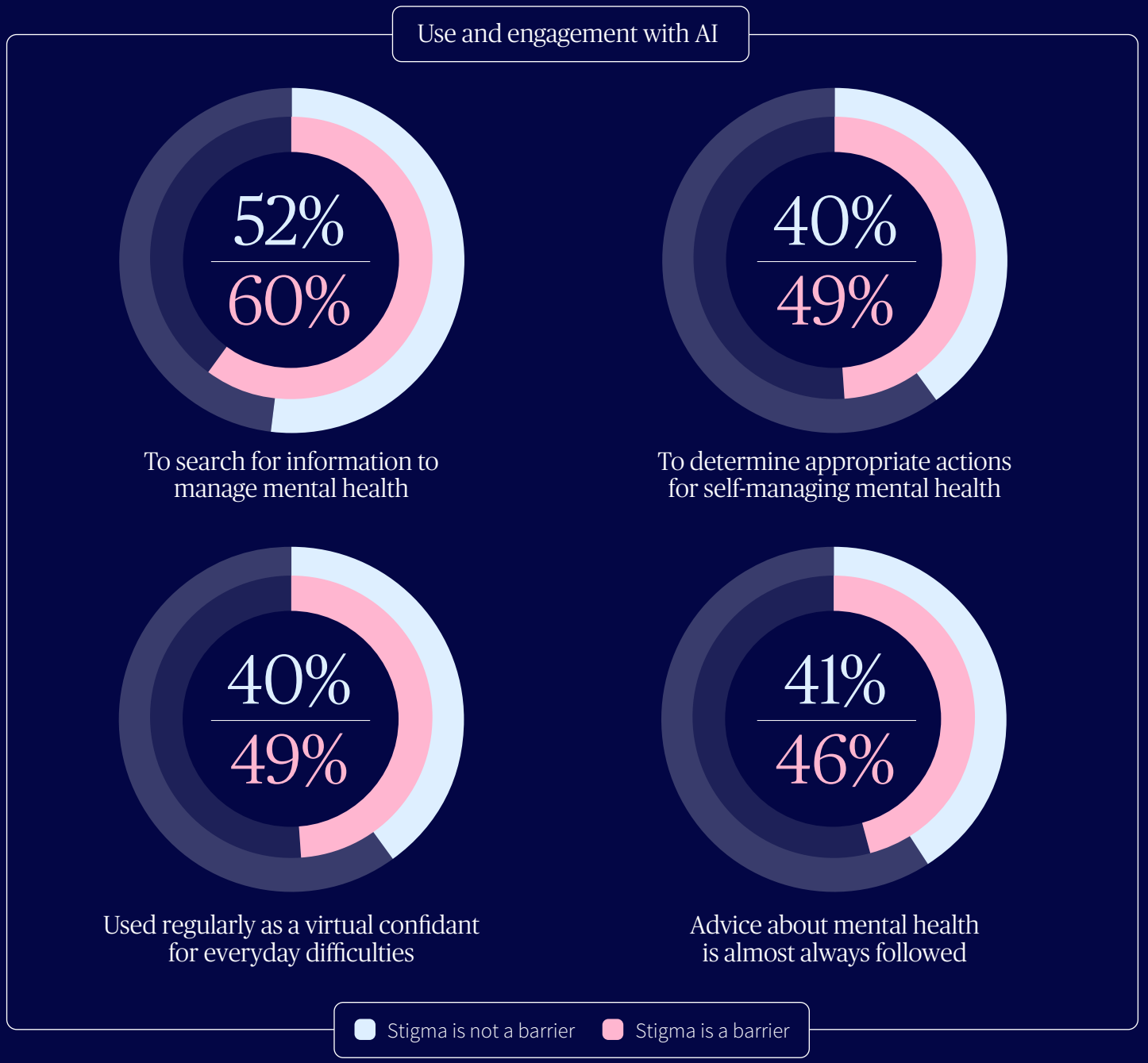


Painting the picture: AI and stigma

This type of relationship with AI is especially stark for people who haven't sought professional care due to fear of being stigmatised or judged negatively.

Compared with respondents who don't cite stigma as a barrier, they're 15% more likely to use AI to find information to help them manage their mental health, and 23% more likely to turn to it both for deciding what action to take and as a virtual confidant for day-to-day difficulties. What's more, people held back by stigma are 12% more likely to use the advice given to them by AI for their mental health.

Together, these findings spotlight the potential dangers of AI dependency when access to professional support feels out of reach.



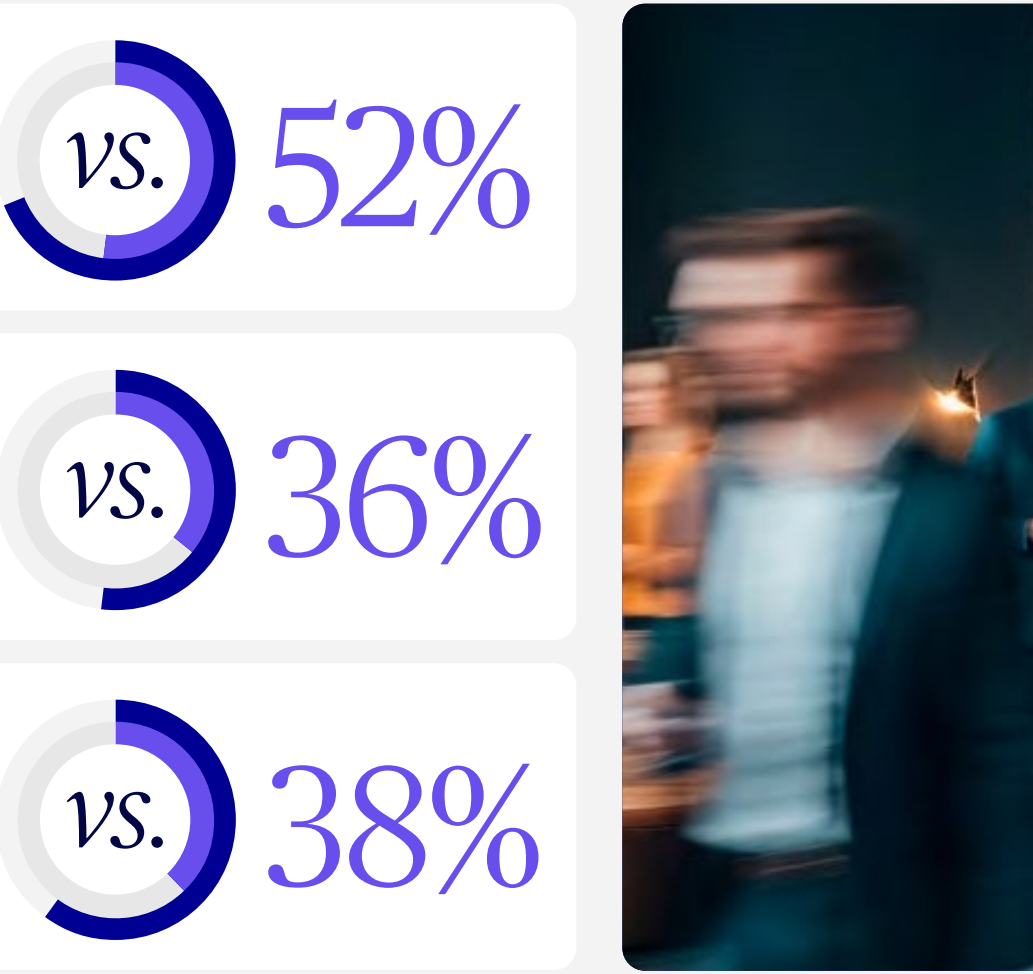
The opportunity

AI is giving people a new way to open up

There's no doubt that AI can make it easier to take a first step towards getting professional support or, perhaps for some, the first step towards putting their feelings into words altogether.

But AI isn't only a starting point. Our research shows that people who have seen a mental health professional in the last 12 months are considerably more likely to use AI tools to support their mental wellbeing than those who haven't. While this may reflect a greater need for support, it could also suggest that people who have already accessed professional care are more actively engaged with their mental health.

Used in this way, AI could play a more constructive role alongside professional support, helping people to navigate care, monitor their mental wellbeing and better understand their experiences.



AI is already shaping mental health. Healthcare must shape how AI is used.

"AI has enormous potential, both for patients and for clinicians. But its success will depend on one principle: using technology to strengthen human care, not replace it."

Expert voice



Dr Anne Lepetit
Chief Medical Officer, AXA Health Business

Today, **63% of people already use AI for mental health matters**. In some Asian countries, that figure exceeds 80%. This is no longer an emerging trend. It is a healthcare reality. At the same time, 26% of respondents report severe or extreme levels of stress, anxiety or depression symptoms, a figure that has increased since 2022. Together, these findings paint a clear picture: mental health needs are growing, and people are increasingly turning to AI for support.

As a physician, I do not see AI as a replacement for therapists, psychologists or psychiatrists. I see it as a potential gateway to care. The reality is that many people struggle to access professional support. According to our Mind Health Study, only 40% of respondents consulted a mental health professional in the last year, with cost, time constraints and stigma remaining significant barriers. For many, AI may provide a first accessible step towards seeking help.

But the same data also tell us why caution is essential. AI is not simply providing information. It is influencing decisions. Among people using chatbots for mental health support, 42% say they almost always follow the advice they receive. More strikingly, 38% trust these tools more than mental health professionals, while 28% report having been led towards harmful behaviour after following a chatbot's recommendations. Those figures should be a wake-up call for healthcare providers, insurers and technology companies alike.

The future of AI in mental health should not be measured by how convincingly a chatbot imitates a therapist. It should be measured by whether it helps people access appropriate care earlier, identifies risk sooner and improves outcomes safely. That demands transparency, clinical oversight and clear safeguards. People must understand when they are interacting with AI, where its limits lie, and when human intervention is needed.

AI has enormous potential, both for patients and for clinicians. But its success will depend on one principle: using technology to strengthen human care, not replace it. The challenge facing us is no longer whether people will use AI for mental health. It is ensuring that it guides them towards better health, safely and responsibly.

Organisations are uniquely placed to make a difference



This year's Mind Health Study shows how influential our jobs can be on our psychological wellbeing.

Almost three quarters of respondents say that work-related stress is affecting at least one area of their daily life, whether it's their sleep (33%), mood (24%), ability to make decisions (20%) or even their physical health (24%).

And it's showing up in absence data, too. In the past year, 24% say they took sick leave for problems linked to their mental or psychological health.

72%

of population say they're experiencing at least one impact of work-related stress on their daily life

Over half

say they would discuss mental health challenges within their workplace

8 in 10

employees say they would use workplace mental health support if they needed it

Feeling safe is the first hurdle

Still, before an individual feels as though they can access help from their workplace for their mental health, they have to be willing to talk about it. For employers, that creates an additional, and arguably greater, challenge to improving access to support. As not only do they need to have the right routes in place, but they need to create an environment where people feel safe enough to seek them out.

Currently, this challenge is very real. Only 52% say they'd be willing to talk about a mental health condition at work, with one in five reporting that reluctance is due to concerns about stigma, career repercussions or job security.

These concerns increase by 65% for people currently living with a mental health condition.

For so many, therefore, it appears the workplace doesn't feel like a safe space to be honest about how they're doing. Understandable, perhaps, if it's the very aspect of their lives that's contributing to their mental health difficulties.

45% see their health as a private matter

34% don't believe their workplace could actually help

34% worry about being judged or stigmatised

33% are concerned it could affect their career or job security

Painting the picture

However, where you work in the world also makes a big difference to openness.

Western Europe: higher stigma, lower trust in workplace support

In countries such as France, Belgium, Spain, Germany and the UK, fear of judgment is 25% higher than the global average. Scepticism also runs deep, with 42% of respondents in France and over a third in Italy, Spain and Germany doubting that their workplace could provide any meaningful help.

East Asia: high professional stigma

Explicit fear of judgement is low in Japan – at just 9% – but that doesn't mean people are more open. Deep privacy norms mean 45% of respondents feel uncomfortable sharing mental health challenges at work and only 50% would be willing to access support. In China and Hong Kong, however, willingness is high, but fear of professional stigma is a barrier. Around 20% worry that seeking help could find its way back to their employer and affect their career or job security.



Building the bridge to support

Yet, amongst the fears and hesitancy to talk, people are also sharing that their employer has an immense opportunity to help them. After all, feeling unable to open up and being willing to seek help can exist side by side – often it's a case of making support visible and readily accessible.

Currently, 41% of workers say they have access to mental health or wellbeing support through their employer, leaving many to navigate the path to care on their own. Yet eight in ten say they would probably or definitely use at least one form of workplace mental health support if it were available. Encouragingly, almost two thirds (64%) say they would use Employee Assistance Programmes, including virtual therapy sessions, and not just wellbeing initiatives.

41% have access to mental health or wellbeing support

52% would talk about mental health challenges at work

84% would probably or definitely use at least one form of support

64% would probably or definitely engage with Employee Assistance Programmes



However, employers cannot carry the issue of mental health care accessibility alone. That responsibility belongs to all of us. But the workplace does provide a hopeful example of how reducing barriers to support – whether time, cost or stigma – can make a meaningful difference to people's ability to find the care they need.

By fostering a culture where individuals feel safe enough to talk about their mental health, and by making professional support easier to access, employers can step in when someone is ready to seek help, and put the care they need well within their reach.

Taking ten to check-in

AXA's Mind Health Self-Check helps individuals learn more about their mental wellbeing and what they can do to improve it. In just ten minutes, the self-check takes users through a series of short questions about their state of mind, skills, beliefs, and lifestyle influences. Gathering these insights together, it then provides a personal report into their emotional wellbeing, and helps them to identify strengths and areas where they could improve their wellbeing.

The self-check is:

– free
– available in ten languages
– anonymous
– confidential
– based on research from 200 scientific studies.

So, if you know anyone who wants to be more mindful with their mind health, or if you're curious about your own, the self-check is a good place to start.

TAKE THE SELF-CHECK

Anxiety and Low Mood quizzes

Our Anxiety and Low Mood quizzes are also available for individuals who would like to assess other areas of their mental health. While neither of these questionnaires provide a formal diagnosis, they're still widely used by mental health practitioners and doctors to assess the degree of low mood and anxiety a person is experiencing. The quizzes can also guide people to resources and services to help them feel in control, even if things feel at their worst.

ANXIETY QUIZ

LOW MOOD QUIZ

Study methodology

The AXA Mind Health survey was carried out jointly with Ipsos France. Online interviews were conducted between January 12 and February 16 2026 in 18 countries: UK, Ireland, Belgium, France, Germany, Italy, Spain, Switzerland, South Korea, China, Hong Kong, Japan, Mexico, Philippines, Thailand, Turkey, Brazil, and the USA. A quota method was applied to gender, age, occupation, and region. The data is weighted so that each country's sample composition best reflects the demographic profile of the adult population (18 to 75-year-olds), according to the most recent census data.



18
countries

19,000
respondents

18-75
year-olds



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