



HEALTH AND WELL-BEING REPORT:

A Canadian benchmark

2nd edition: January 2024–June 2024

Prioritizing prevention, alongside treatment, empowers employees to take control of their health, often minimizing or delaying more serious issues. And the benefits extend beyond individuals—early intervention also helps employers reduce costs associated with chronic conditions and lowers turnover.

While it's key for employers to pinpoint which health factors to prioritize, it's equally important to understand the external conditions that can impact employee well-being and build a stronger, prevention-first culture.

In the last edition of Dialogue's Health and Well-Being Report

HR leaders learned that sleep and physical activity were two key areas to address to improve overall well-being. Does this trend persist? In this report, we learn that:



Canadians continue to struggle with several determinants of well-being.



Younger Canadians, in particular, see the most need for improvement.



External factors, such as financial stress and healthcare access, impact overall well-being.



Workforce well-being continues to be a priority for Canadian employers.

3 in 4 (77%) indicate that their health benefits plan is extremely or **very important to their organization overall**¹. And while there's an interest in expanding and improving benefits, a majority (80%) find budget constraints to be challenging. To make every dollar count and drive meaningful health outcomes, HR leaders should consider a targeted approach to care.

However, the factors that influence well-being are multidimensional, anchored in where and how employees work and live. This is why leaders must recognize external influences, like economic conditions and access to healthcare. These may seem beyond individual control, but employers can actively step in with supportive measures.

How do we measure well-being?

To address mental health in the workplace, employers examine well-being from all angles. However, it's still challenging to help employees identify personal risk factors and connect them to the right resources when needed.

Dialogue's Well-Being Score is based on the World Health Organization's WHO-5 Well-Being Index.

This 1-minute assessment asks respondents to rank their well-being over the 2 previous weeks across 5 dimensions. The Well-Being Score enables employers to get proactive about risk factors in their organization and match employees to personalized in-app support—from preventative strategies to clinical support.

THE QUESTIONS ARE AS FOLLOWS:

1. I have felt cheerful and in good spirits
2. I have felt calm and relaxed
3. I have felt active & vigorous
4. I woke up feeling fresh and rested
5. My daily life has been filled with things that interest me



Results

Dialogue analyzed Well-Being Scores from over 12,000 Canadian respondents from January 1st to June 30th, 2024.

AT A GLANCE

- 👤 Overall Well-Being Score ranks **poor** (49.4)
- 👥 Lowest Well-Being Scores reported in the **20-29 age group** (46.4)
- 🛌 Lowest dimensions of the Well-Being Score are **sleep** (2) and **activeness** (2.2)
- 🌱 78% of members adopt a Healthy Habit after taking the Well-Being Score

Canadians still score ‘low’ on overall well-being, demonstrating continued need for mental health support

Average Well-Being Score 49.4/100

OVER THE PAST TWO WEEKS...

I woke up feeling fresh & rested (Sleep)	2.0/5
I have felt calm & relaxed (Stress)	2.6/5
I have felt cheerful and in good spirits (Mood)	2.9/5
I have felt active & vigorous (Activeness)	2.2/5
My daily life has been filled with things that interest me (Sense of purpose)	2.7/5

Financial stress, a leading cause of poor mental health

Over the past 18 months, the average Well-Being Score remained unchanged, suggesting that Canadians are still exposed to the risk of at least one mental health concern.

Without adequate support from employer-sponsored programs, this risk may continue to grow. Unfortunately, what organizations currently offer simply isn’t enough. **1 in 2 Canadians view their overall benefits plan as insufficient or not meeting their needs, while 1 in 3 continue to view mental health benefits as insufficient**². Plus, over a third (35%) of working Canadians indicate not having access to or being unaware of an employee assistance program (EAP).

This is the risk with traditional EAP providers: there’s often a lack of ongoing engagement, which hinders program awareness. Add to that the hassle of 1-800 numbers and long delays, and support can feel out of reach.

But a virtual-first EAP, like Dialogue’s, is more accessible and empowers Canadians to seek non-clinical support for work-life issues when they need it—mitigating stressors before they become more serious mental or chronic health issues.

Outside of work, Canadians face barriers that **prevent or limit their access to health services**, including a lack of a family doctor, long wait times, and financial constraints. As a result, they rely more heavily on employer-sponsored benefits (47%).

Specifically, rising food and housing costs are affecting Canadians nationwide, with 49% losing sleep over **financial worries**³, and 54% reporting negative symptoms, such as anxiety and depression (38%), disruptions in workplace productivity (16%) and strained personal relationships (16%).

44% of individuals experiencing financial stress are **susceptible to mental health decline**⁴. In fact, among those at the highest risk for depression, 31% report financial struggles as a leading cause, suggesting that these populations are more likely to be without adequate support.



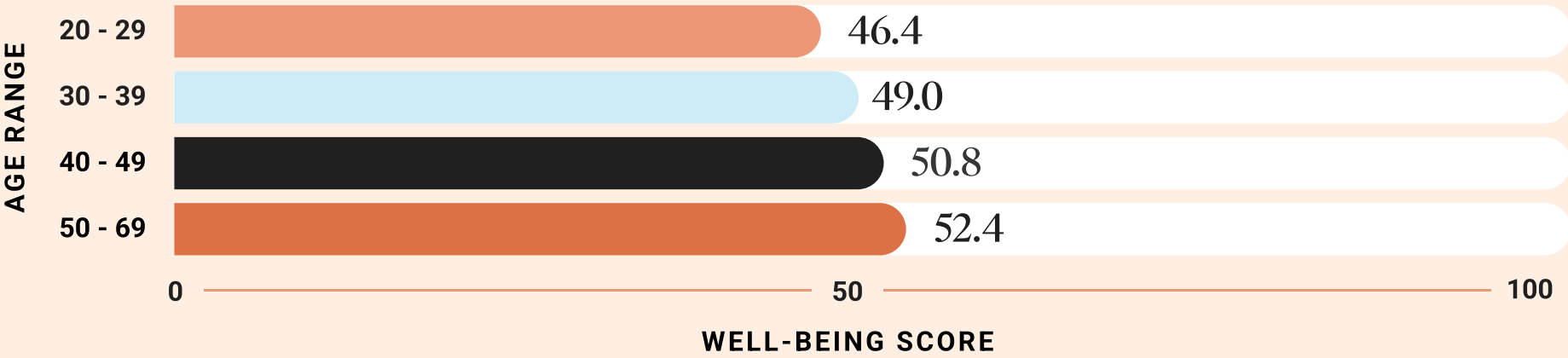
How can employers relieve financial stress and improve mental health?

In the absence of universal mental health care, workplace benefits cover the majority (70%) of mental health services. These employer-funded programs help **reduce or eliminate out-of-pocket expenses** for Canadians. When employees use personalized mental health support through benefits, they're more likely to get the right level of care—avoiding unnecessary treatments and achieving faster remission.

At Dialogue, mental health is the top reason members consult. Notably, 45% of these members present with mild symptoms, indicating they are proactive in reaching out early and have utilized self-serve options before their issues escalate.

With 39% of employees citing money as a barrier to prioritizing well-being, it's no surprise that 80% believe employers should offer virtual care options. These programs ease financial burden and encourage employees to seek mental health support without cost concerns. Virtual care and telemedicine can also **connect employees to the care they need faster**. This means employees avoid long wait times, reduce time spent away from work, and feel better sooner.

Lowest Well-Being Score results observed in younger Canadians



Canadians aged 20-29 have a Well-Being Score of 46.4, and those aged 30-39 score 49.0, which are the lowest by age group. This aligns with national trends, as half of Canadians under 35 identify money as a top stressor. Financial stress weighs heavily on the minds of younger Canadians, with nearly **3 in 4** (72%) stating that it has had at least one negative impact on their lives.

It's no surprise, then, that Canadians are eager for financial guidance, with retirement planning (73%), investing (68%), and saving (68%) being the most sought-after. This reflects the top reasons Dialogue members access financial counselling:





Therefore, employers have clear opportunities to enhance support for financial well-being and related challenges. 46% of employees believe their workplace should offer an employee assistance program that includes access to financial counselling.



Canadians can overcome the effects of financial stress, such as poor sleep and physical inactivity

Financial stress can have far-reaching consequences on well-being, contributing to poor sleep and a greater risk of chronic conditions, including high blood pressure and heart disease. This is reflected in Canadians' Well-Being Scores, where sleep (2.0) and physical activity (2.2) remain the lowest-scoring lifestyle factors.

THE CONSEQUENCES SPILL INTO THE WORKPLACE, TOO.

-  Canada loses about **78,000 working days⁵** due to lack of sleep.
-  Chronic disease costs the economy **\$122 billion⁶** in lost productivity each year.

But there's a silver lining. By pinpointing which areas to prioritize, Canadians can take a more strategic approach to well-being, notably through **adequate sleep and regular exercise**.

With 71% of employees more conscious of their health and 96% eager to improve their well-being, these insights offer a clearer path to mitigating the effects of financial stress and reducing future health risks.

90% of employees indicate wanting to take action to improve their health. And **nearly 8 in 10 survey respondents with access to Dialogue's Wellness program adopted a Healthy Habit** after taking the Well-Being Score. Healthy Habits are evidence-based lifestyle strategies designed to improve one or more areas of well-being and work-life balance.

WITHIN 48 HOURS OF TAKING THE ASSESSMENT, MEMBERS ADOPTED A HEALTHY HABIT TO:

 Eat well

 Sleep better

 Move More

Key takeaways for leaders and employers

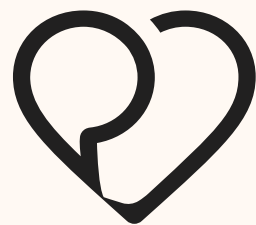
Canadians have made it clear: they're struggling with financial stress, poor sleep, mental health, and overall well-being. Fortunately, HR leaders are in a position to help. With insights from Well-Being Score data, it's easier to identify specific issues affecting the workforce and invest in tailored resources.

When members have access to tools like Dialogue's Well-Being Score, they can recognize areas for improvement, making them much more likely to adopt healthy habits. The outcome? Healthier, happier teams and long-term cost savings.

For organizations ready to invest in better support for their team, consider this. Virtual-first, accessible, and expert **financial counselling** can support Canadians by equipping them with the knowledge to take control of their finances. When paired with **evidence-based** stress management strategies—such as improved sleep, regular exercise, and therapy—employees can gradually reduce their stress and foster lasting well-being.



MADE WITH



APPENDICES

1. Benefits Canada. 2024. **Benefit Healthcare Survey 2024**
2. Dialogue. 2024. **The state of workplace health and wellness in Canada**
3. FP Canada. 2024. **2024 Financial Stress Index**
4. Mental Health Research Canada. 2024. **Understanding the Mental Health of Canadians Through Covid 19 and Beyond: Poll #21**
5. RAND Europe. 2016. **Why sleep matters – the economic costs of insufficient sleep**
6. Sun Life. 2016. **Chronic disease in the workplace**