



# TELUS Mental Health Index.

Germany | Q1 2026

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# What you need to know: Q1 2026.

## Recovery signs emerge, but German workers' mental health remains below healthy levels.

Mental health among workers in Germany has declined overall since April 2024. While September 2025 and February 2026 showed incremental improvements, current levels show notable strain. Anxiety and financial risk remain the most significant challenges. Key indicators from this period include:

- 36 per cent of workers have a high mental health risk; 41 per cent moderate; 23 per cent low
- Mental health sub-scores have increased from September 2025, apart from optimism, general psychological health, and financial risk
- Anxiety has been the lowest mental health sub-score for more than one year
- 40 per cent of workers lack emergency savings to cover basic needs
- 35 per cent of workers report feeling anxious; 26 per cent feel isolated; 25 per cent report feeling depressed
- 31 per cent of workers report that their mental health is negatively affecting work productivity
- Managers continue to score higher than non-managers, and labourers score lower than both service industry and office workers

## Younger workers disproportionately report unmet mental and physical health support needs.

Employees want better support for their physical and mental health, resilience and skills training. Workers under 40 are twice as likely as those over 50 to want better mental health support and are 60 per cent more likely to want better physical health support.

- 31 per cent of workers believe their employer could better support their physical health; 17 per cent say the same for mental health
- Workers wanting better mental health support **score 17 points lower** on the Mental Health Index than those who don't need additional support; these workers also **lose 52.7 days per year in productivity**, 24 more days than workers who don't require additional support
- 35 per cent of workers report no need for additional employer support; this group is older, non-managerial, and does not include parents
- Non-managers are 75 per cent more likely than managers to report needing no additional support, though managers are more likely to report concern about the stigma associated with seeking help



### Cost is the most cited barrier to accessing mental health support.

Nearly a third of workers identify cost or affordability as a barrier to accessing mental health support. Nearly one in four cite long wait times or limited availability of care.

- 32 per cent of workers citing cost as a barrier **score 19 points lower** on the Mental Health Index and **lose 19 more days per year in productivity** compared to workers reporting no barriers
- Workers who report a lack of energy as their primary barrier to seeking care **score 28 points lower** on the Mental Health Index and **lose 45 more productivity days** than workers facing no barriers
- Workers over 50 are three times more likely than those under 40 to report facing no barriers to accessing support
- Managers, parents, and workers under 40 are at least 50 per cent more likely to be concerned about stigma for seeking support

### AI adoption is growing, with outcomes varying by employer support and frequency of use.

More than two in five workers report that their employer supports or encourages the use of AI in the workplace, with nearly a third remaining neutral.

- 60 per cent of workers use AI tools at least several times per month
- 65 per cent of workers who use AI report improved efficiency
- The lowest mental health score is among six per cent of workers whose employers actively discourage AI use, nearly six points lower than workers whose employers encourage it
- Managers are more likely than non-managers to report both improved efficiency from AI tools and employer encouragement of AI use

### Outcomes differ substantially based on whether workers perceive their organisation's culture as supportive of their wellbeing.

- Only half of workers describe their organisation's culture as supportive of their wellbeing; those who **don't lose 26 more days of productivity** annually.
- Workers who feel their organisation's culture doesn't support their wellbeing **score 16 points lower** on the Mental Health Index and **lose 26 more days per year in productivity**
- 11 per cent of workers are considering leaving their jobs; this group **scores 21 points lower** on the Mental Health Index and **loses 24 more days annually in productivity** compared to workers not considering leaving
- 23 per cent of workers are uncertain about staying; they score nearly 15 points lower on the Mental Health Index than workers not considering leaving
- Improved benefits, better career opportunities, and changes to their physical health are the primary drivers of turnover intention

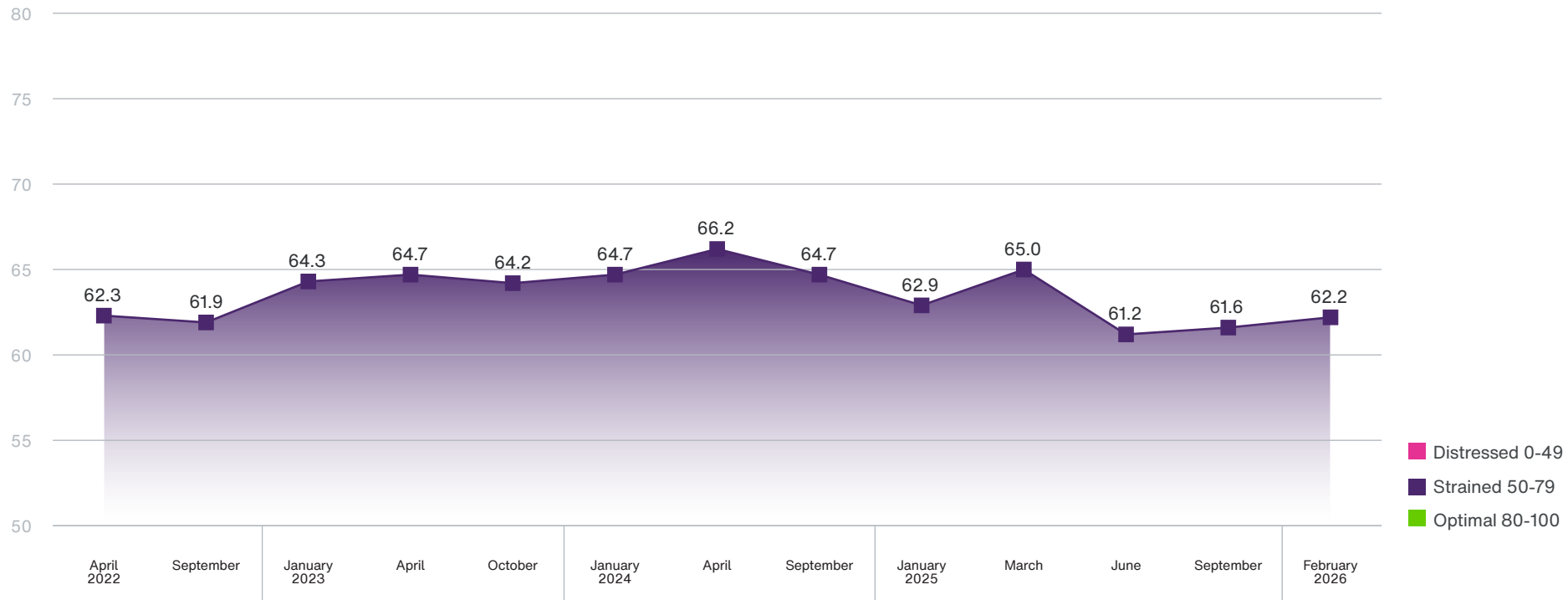
In this report, **productivity loss** refers to the number of workdays lost per year due to physical health issues and/or emotional or mental health challenges. Some fluctuations in productivity are inevitable, as employees naturally experience varying levels of efficiency throughout their workday.



# The Mental Health Index.

The overall Mental Health Index (MHI) for the first quarter of 2026 is **62.2**. Mental health among German workers peaked in April 2024, declined through June 2025, and has since shown incremental improvement.

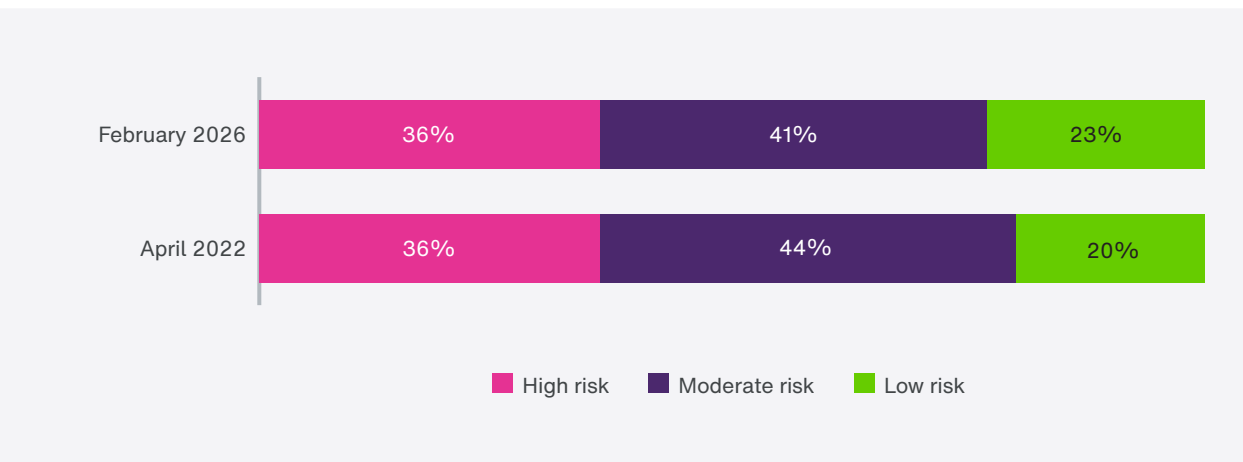
MHI Current Month February 2026	September 2025
62.2	61.6





## Mental health risk.

In the first quarter of 2026, 36 per cent of workers have a high mental health risk, 41 per cent have a moderate mental health risk, and 23 per cent have a low mental health risk. Nearly four years after the launch of the Mental Health Index in April 2022, the proportion of workers in the high-risk group remains the same.



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.

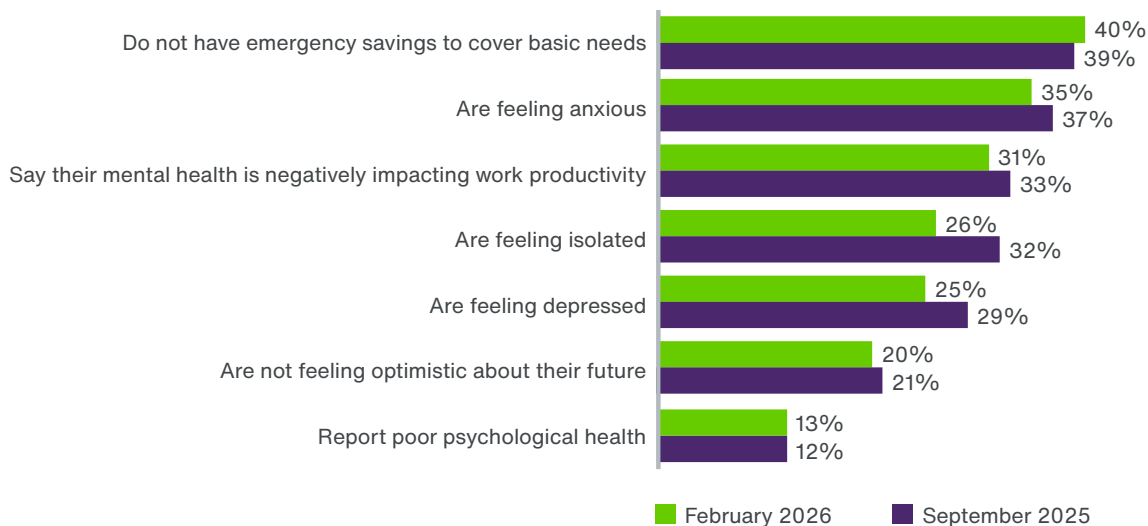
For more than one year, anxiety (55.5) has ranked as the lowest Mental Health Index sub-score, followed by financial risk (59.8), work productivity (61.1), optimism (61.2), depression (62.1), and isolation (63.6). General psychological health (70.6) remains the highest-performing mental health measure in the first quarter of 2026.

- Anxiety has been the lowest mental health sub-score for more than one year
- Depression, anxiety, isolation, and work productivity sub scores have improved; whereas optimism, general psychological health and financial risk sub scores have declined from September 2025

Two in five (40 per cent) workers don't have emergency savings for basic needs, 35 per cent feel anxious, 31 per cent say their mental health is negatively impacting work productivity, 26 per cent feel isolated, 25 per cent feel depressed, 20 per cent don't feel optimistic about their future, and 13 per cent of workers cite poor psychological health.

Mental Health Index Sub-scores	February 2026	September 2025
Depression	62.1	60.5
Anxiety	55.5	54.7
Optimism	61.2	62.0
Work productivity	61.1	59.1
Isolation	63.6	60.0
Psychological health	70.6	71.3
Financial risk	59.8	60.9

## Percentage at risk by MHI sub-score



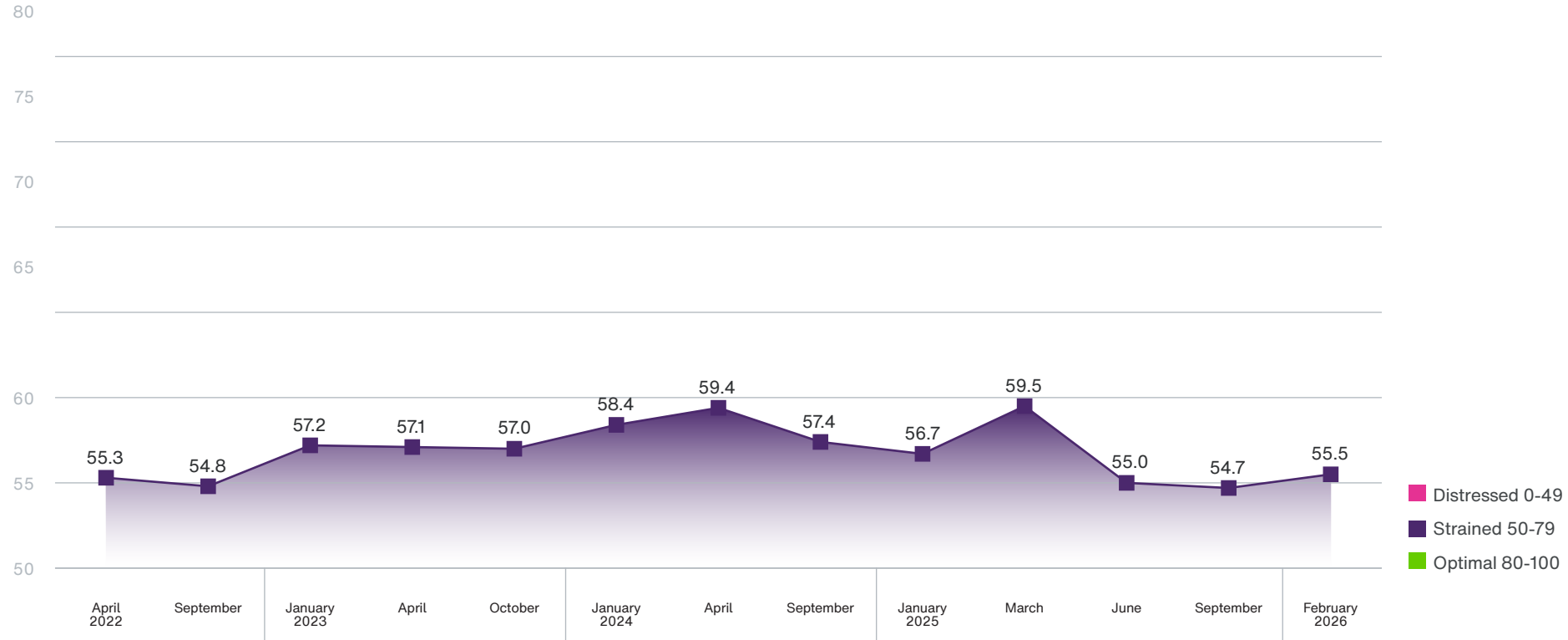
## Anxiety

In the first quarter of 2026, 35 per cent of workers report often feeling unsettled and nervous.

The anxiety sub-score trended upward through April 2024. After two periods of decline, the sub-score peaked in March 2025. A significant 4.5-point decline was observed in June 2025, and it fell further in September 2025, to its lowest level since the launch of the MHI. In February 2026, the score improved by nearly one point, yet shows significant strain and is the lowest among mental health sub-scores for more than one year.

Sub-score  
February 2026

55.5



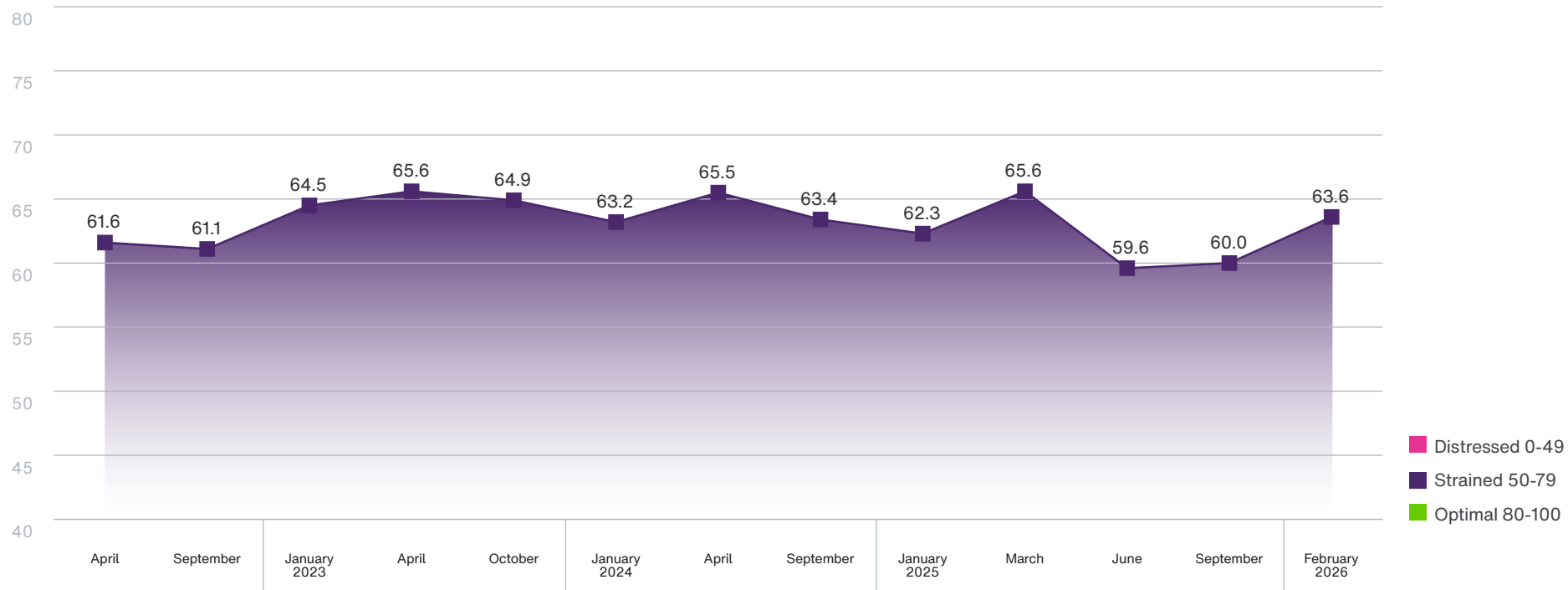
## Isolation

In the first quarter of 2026, 26 per cent of workers report often feeling alone.

The isolation sub-score gradually improved, despite fluctuations, until March 2025. In June 2025, the score fell sharply to its lowest level since the MHI's launch. In September 2025, a modest recovery was recorded, and in February 2026, a significant 3.6-point improvement is observed.

Sub-score  
February 2026

63.6



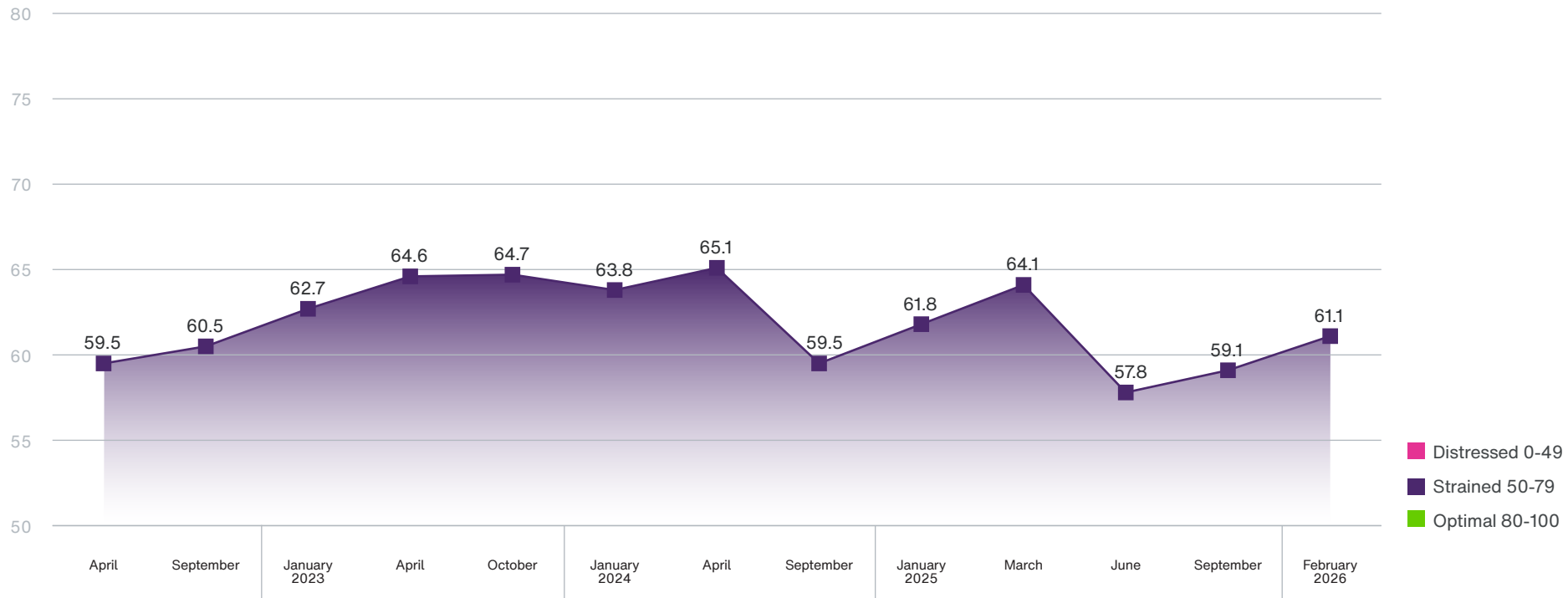
## Work productivity

In the first quarter of 2026, 31 per cent of workers say their mental health is negatively impacting their work productivity and goals.

The work productivity sub-score has shown some volatility since the MHI's launch in April 2022. After a steady improvement through April 2024, the sub-score declined sharply in September 2024, recovered through March 2025, then fell by more than six points to its lowest level in June 2025. While September 2025 and February 2026 indicate consecutive improvements, the work productivity sub-score remains near historic lows.

Sub-score  
February 2026

61.1



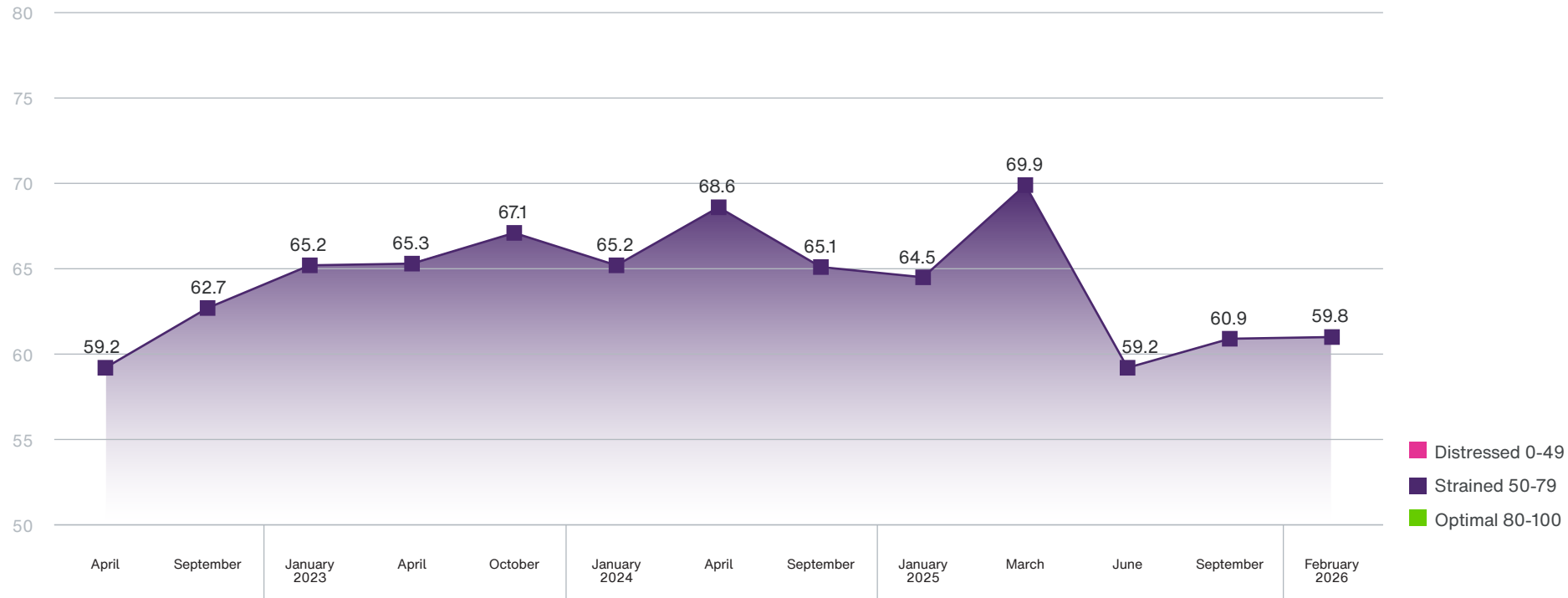
## Financial risk

In the first quarter of 2026, 40 per cent of workers do not have emergency savings for basic needs.

The financial risk sub-score showed overall improvement from the launch of the MHI through March 2025, when it reached its peak. In June 2025, the sub-score fell by more than 10 points, reverting to the April 2022 baseline level. An improvement was observed in September 2025; however, in February 2026, the score declined, remaining near the lowest recorded level.

Sub-score  
February 2026

59.8



## Mental health by gender and age.

- Since the launch of the MHI, women have had significantly lower mental health scores than men. In February 2026, the mental health score of women is 59.8 compared to 64.6 for men
- Since April 2022, mental health scores have improved with age
- Differences in mental health scores between workers with and without minor children have been reported since the launch of MHI in April 2022. Nearly four years later, this pattern continues with a lower score for workers with at least one child (61.6) than for workers without children (63.0)

## Mental health by employment status.

- Overall, three per cent of respondents are unemployed<sup>1</sup> and seven per cent report reduced hours or reduced salary
- Workers reporting reduced salary compared to the previous month have the lowest mental health score (49.5), followed by workers reporting fewer hours than the last month (52.4), respondents not currently employed (61.4), and workers with no change to salary or hours (63.0)
- Managers have a higher mental health score (64.4) than non-managers (61.0)
- Labourers have a lower mental health score (60.0) than service industry (61.4) and office workers (63.4)
- Respondents working for companies with more than 10,000 employees have the highest mental health score (64.3)
- Respondents working for companies with 51-100 employees have the lowest mental health score (61.0)



## Emergency savings

- Workers without emergency savings continue to experience a lower mental health score (52.2) than the overall group (62.2). Workers with emergency savings have a mental health score of 68.8

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

Employment status	Feb. 2026	Sept. 2025
Employed (no change in hours/salary)	63.0	62.5
Employed (fewer hours compared to last month)	52.4	52.6
Employed (reduced salary compared to last month)	49.5	35.2
Not currently employed	61.4	60.9

Age group	Feb. 2026	Sept. 2025
Age 20-29	54.0	50.0
Age 30-39	57.7	58.2
Age 40-49	60.2	59.9
Age 50-59	65.0	66.0
Age 60-69	70.8	69.4

Number of children	Feb. 2026	Sept. 2025
No children in household	63.0	62.8
1 child	61.6	59.9
2 children	60.3	59.3
3 children or more	60.1	61.1

Gender	Feb. 2026	Sept. 2025
Men	64.6	64.7
Women	59.8	57.7

Household income/annum	Feb. 2026	Sept. 2025
Less than € 10,000	50.7	56.7
€ 10,000 to less than € 20,000	57.6	47.4
€ 20,000 to less than € 30,000	56.5	55.4
€ 30,000 to less than € 50,000	59.4	58.8
€ 50,000 to less than € 70,000	61.0	61.6
€ 70,000 to less than € 100,000	68.6	66.6
€ 100,000 and over	70.1	72.2

Employer size	Feb. 2026	Sept. 2025
Self-employed/sole proprietor	61.3	68.5
2-50 employees	61.9	62.4
51-100 employees	61.0	60.6
101-500 employees	63.2	60.4
501-1,000 employees	62.7	61.9
1,001-5,000 employees	61.3	61.1
5,001-10,000 employees	62.2	60.0
More than 10,000 employees	64.3	63.5

Manager	Feb. 2026	Sept. 2025
Manager	64.4	62.3
Non-manager	61.0	61.2

Work environment	Feb. 2026	Sept. 2025
Labour	60.0	59.2
Office/desk	63.4	64.1
Service	61.4	58.3

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 Activities of Households as Employers have the lowest mental health score (50.5), followed by workers in Media and Telecommunications (53.4), and Electricity, Gas, Steam and Air Conditioning Supply (56.1).

Workers in Information and Cultural Industries (excluding media and telecommunications) (69.8), Financial and Insurance Activities (66.4), and Professional, Scientific and Technical Activities (65.8) have the highest mental health scores in the first quarter of 2026.



Industry	February 2026	September 2025	Change
Information and Cultural Industries (excluding media and telecommunications)	69.8	64.0	5.8
Wholesale and Retail Trade	64.4	59.6	4.8
Human Health and Social Work Activities	59.9	55.4	4.5
Other Service Activities	61.8	58.8	3.0
Construction	65.8	63.6	2.2
Professional, Scientific and Technical Activities	65.8	63.8	2.0
Financial and Insurance Activities	66.4	65.0	1.4
Transportation and Storage	61.7	60.8	0.9
Public Administration and Defence	65.4	65.4	0.0
Electricity, Gas, Steam and Air Conditioning Supply	56.1	58.4	-2.3
Accommodation and Food Service Activities	56.3	59.1	-2.8
Technology	64.0	67.0	-3.0
Manufacturing	62.0	65.5	-3.5
Administrative and Support Service Activities	58.4	62.6	-4.2
Education	60.4	65.2	-4.8
Real Estate Activities	60.9	66.5	-5.6
Activities of Households as Employers	50.5	56.8	-6.3
Media and Telecommunications	53.4	64.9	-11.5
Arts, Entertainment and Recreation	57.5	69.1	-11.6

# Spotlight

## The relationship between MHI scores and productivity.

Productivity losses are calculated using an assessment of four key metrics:

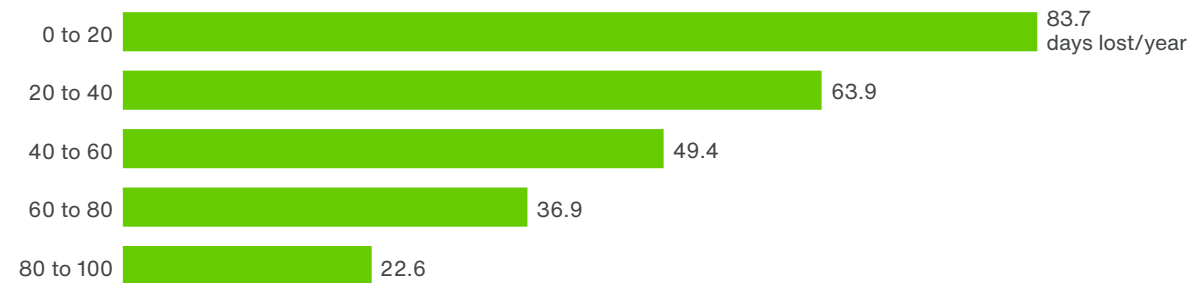
1. Work effort when feeling well
2. Absenteeism when feeling unwell
3. Instances of working when feeling unwell (commonly referred to as Presenteeism)
4. Work effort when feeling unwell

Productivity loss is reported as a percentage of working time lost and as the number of workdays lost per year, based on a standard 240-day work year.

- Mental health scores are strongly correlated with productivity. Workers with lower mental health scores experience greater productivity loss, while those with higher scores experience less productivity loss
- Three in 10 (30 per cent) workers have a mental health score of 50 or lower. The productivity loss of this group is nearly two and a half times the number of lost workdays as 23 per cent of workers with a mental health score of 80 or higher



Productivity loss in working days per year by MHI score

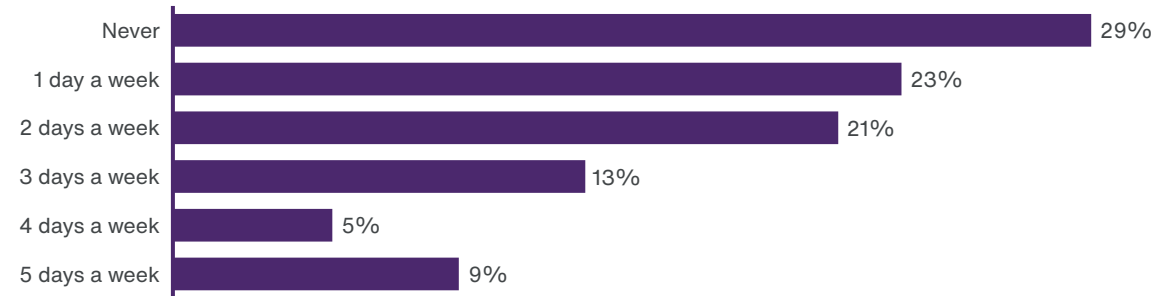


# Presenteeism

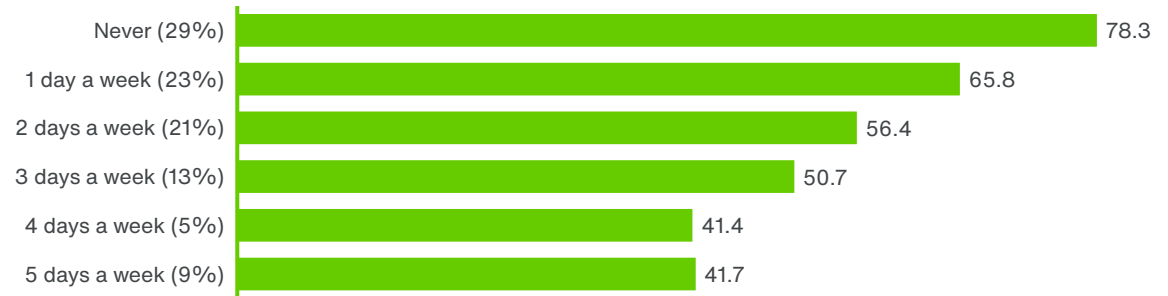
**Presenteeism refers to productivity loss when someone is working while unwell. More than seven in 10 workers report doing their jobs at least one day per week while feeling unwell.**

- 71 per cent of employees report working while feeling unwell at least one day per week; this group has significantly lower mental health scores and experiences greater productivity losses compared to workers who never work while unwell
- The highest mental health score (78.3) is among 29 per cent of workers who never work while unwell, 16 points higher than the national average (62.2)
- Workers over 50 are twice as likely as workers under 40 to report never working while unwell
- Non-parents are 40 per cent more likely than parents to report never working while unwell

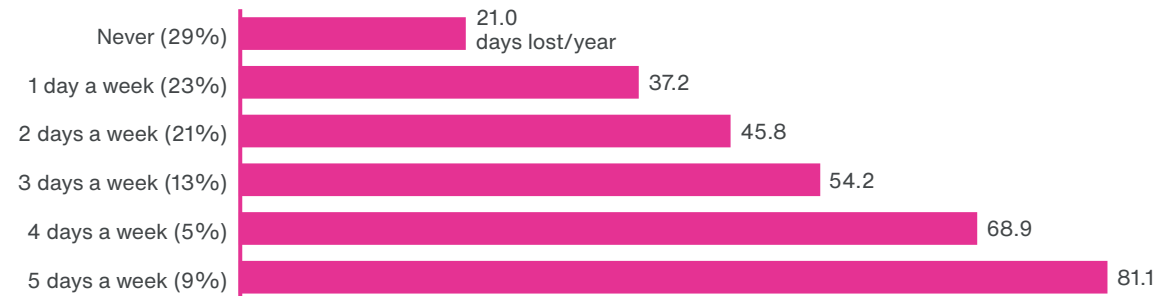
In a typical week, how often do you do your job feeling mentally or physically unwell?



MHI score by “In a typical week, how often do you do your job feeling mentally or physically unwell?”



Productivity Loss by “In a typical week, how often do you do your job feeling mentally or physically unwell?”



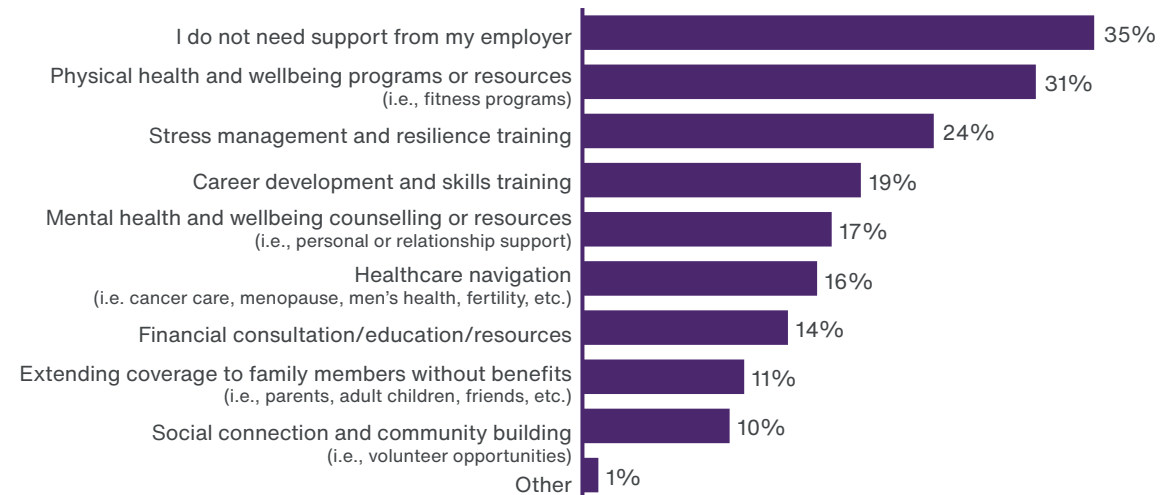
## Employer support for wellbeing.

**Employees want more from their employers: better support for their mental and physical health, resilience training, career development and healthcare navigation.**

- Nearly one-third (31 per cent) of workers say their employer could provide better support for their physical health; 24 per cent want stress management and resilience training, 19 per cent want career development and skills training, and 17 per cent want better mental health support
- Workers under 40 are more than twice as likely as workers over 50 to want better support for their mental health
- Workers under 40 are 60 per cent more likely than workers over 50 to want better support for their physical health

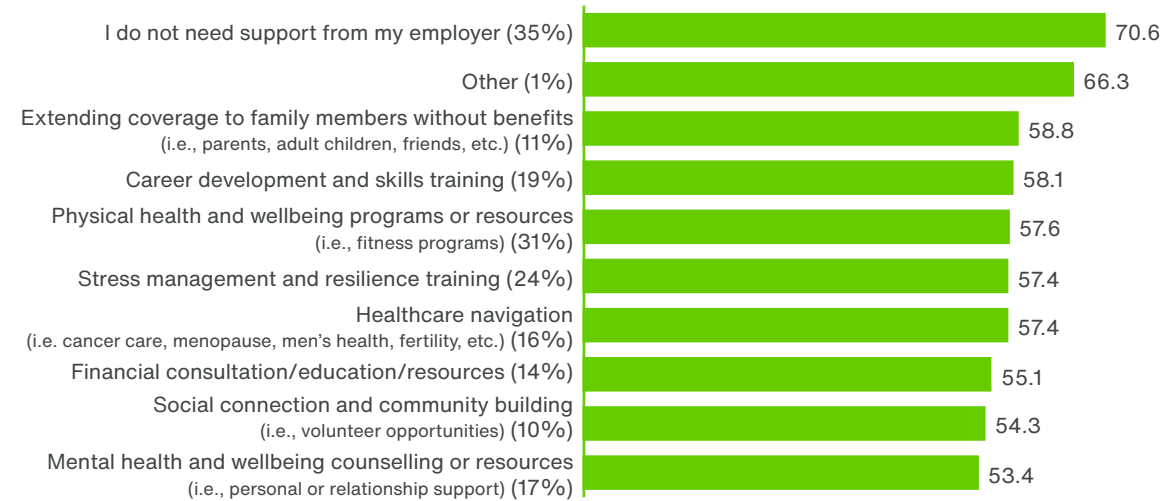


### Are there any areas where you feel your employer could provide better support?



- The lowest mental health score (53.4) is among 17 per cent of workers wanting better support for their mental health, 17 points lower than workers not needing support from their employer (70.6), and nearly nine points lower than the national average (62.2)
- Workers over 50 are nearly three times more likely than workers under 40 to say they don't need support from their employer
- Non-parents are nearly twice as likely as parents to say they don't need support from their employer
- Non-managers are 75 per cent more likely than managers to report they don't need support from their employer

#### MHI score by “Are there any areas where you feel your employer could provide better support?”



#### MHI score by “Are there any areas where you feel your employer could provide better support?”

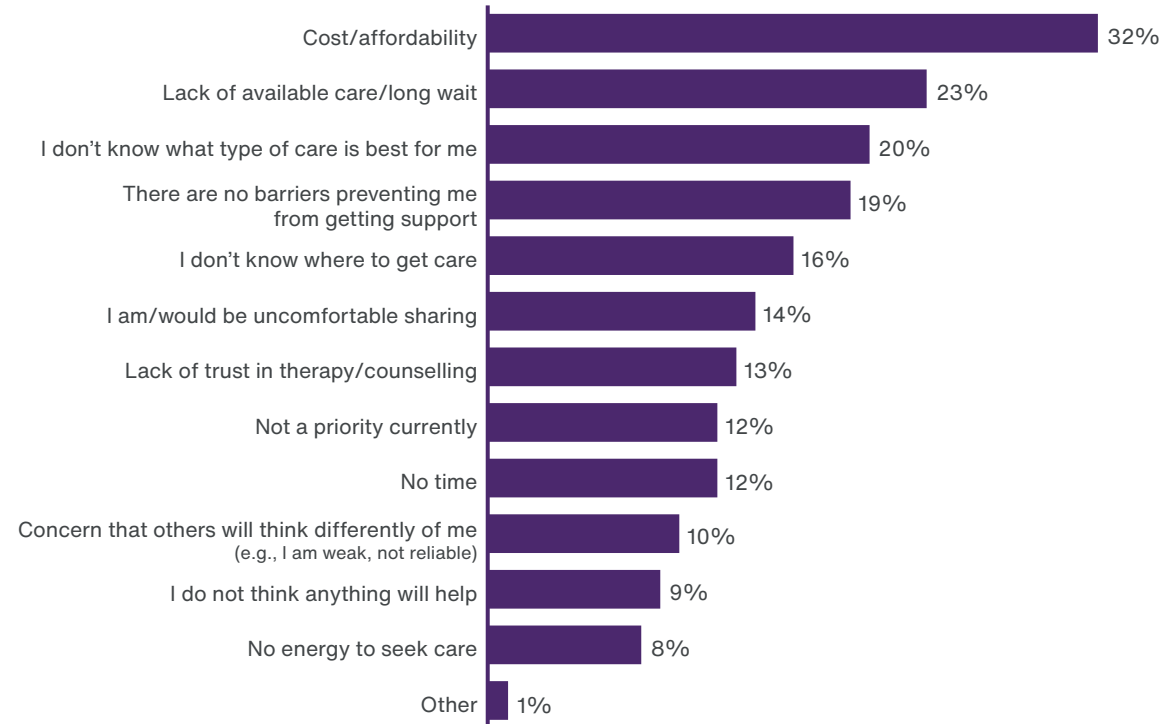


## Barriers to mental health support.

**Cost/affordability and lack of available care/long wait times prevent workers from getting mental health support.**

- Nearly one-third (32 per cent) of workers say cost/affordability is preventing them from getting mental health support, 23 per cent say it's a lack of available care or a long wait, 20 per cent don't know what type of care is best, and 16 per cent don't know where to get mental health care
- Managers, parents, and workers under 40 are at least 50 per cent more likely to be concerned that others will think differently of them if they seek mental health support
- Workers over 50 are three times more likely than workers under 40 to report no barriers to support
- Non-parents are nearly twice as likely as parents to report no barriers to support

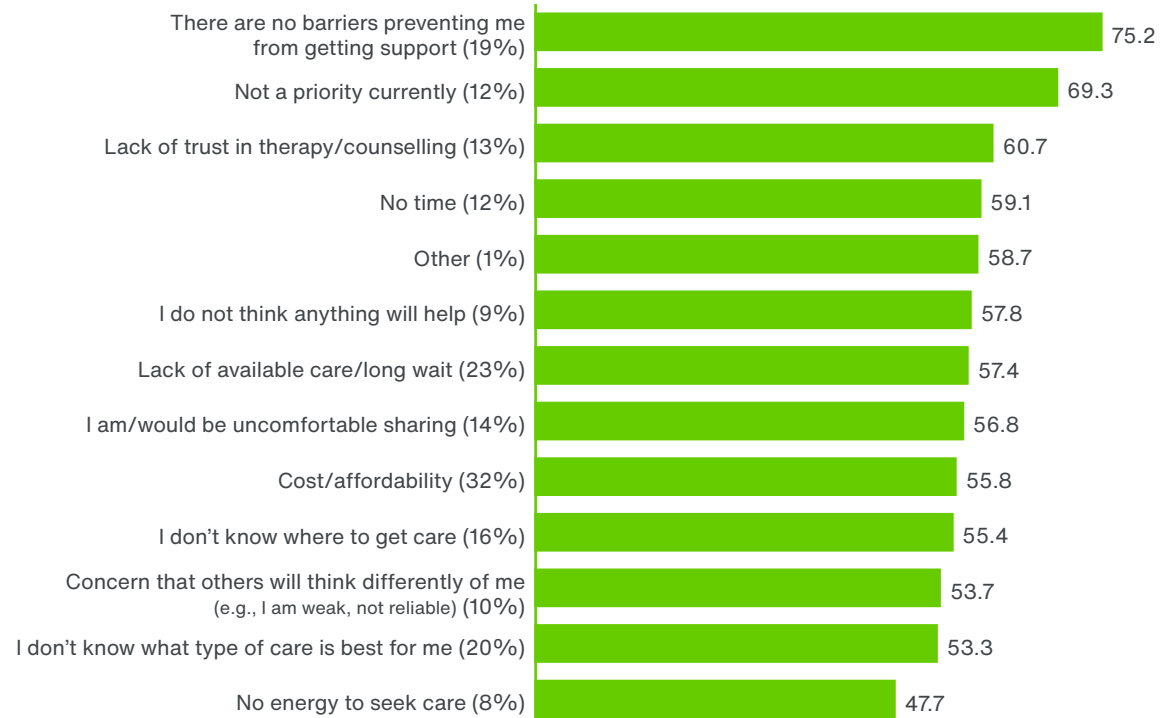
What would prevent you from getting mental health support if you needed it?



- The highest mental health score (75.2) is among 19 per cent of workers reporting no barriers to mental health support, 13 points higher than the national average (62.2)
- The lowest mental health score (47.7) is among eight per cent of workers who lack the energy to seek care, nearly 28 points lower than workers reporting no barriers to support (75.2) and nearly 15 points lower than the national average (62.2)



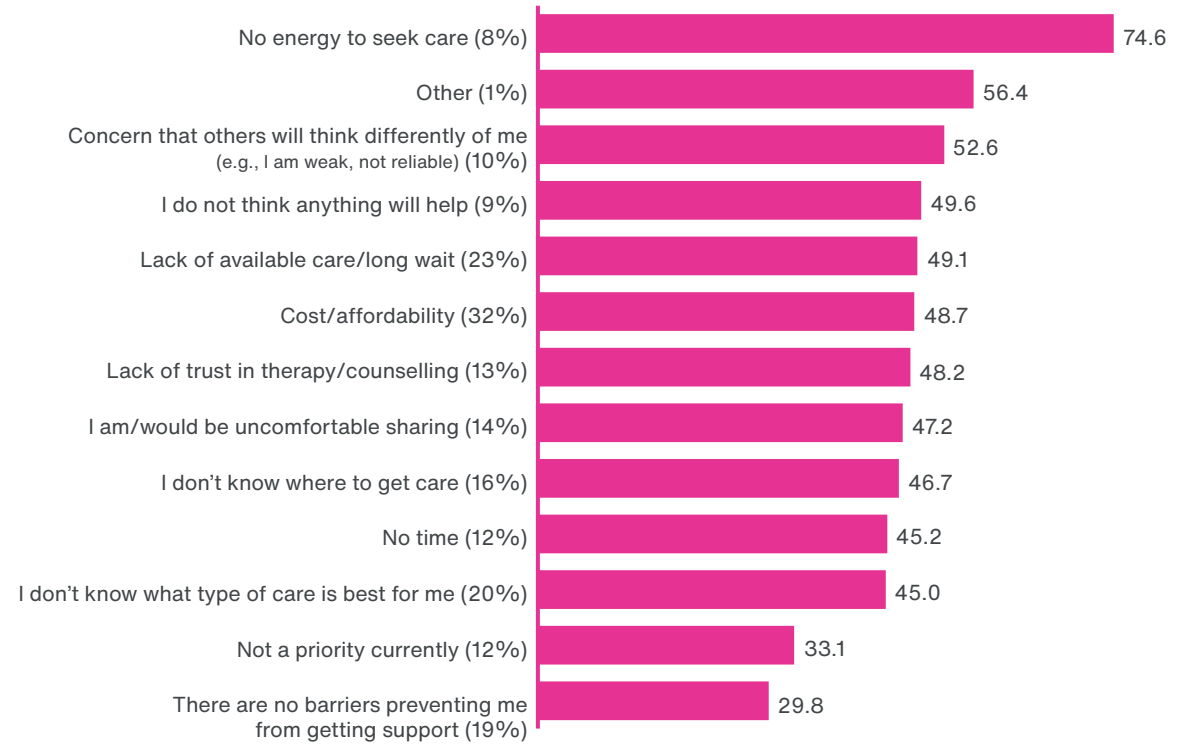
#### MHI score by “What would prevent you from getting mental health support if you needed it?”



- Workers reporting no barriers to support have an annual productivity loss of 29.8 days, nearly 45 days fewer compared to those lacking the energy to seek care (74.6 working days per year)



### Productivity Loss by “What would prevent you from getting mental health support if you needed it?”

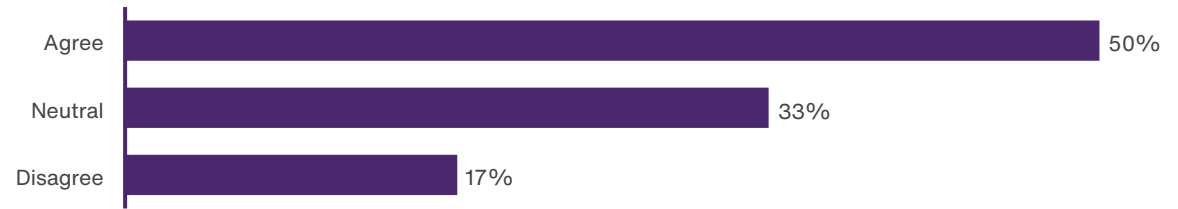


# Workplace culture

## Only half of workers believe their organisation’s culture supports their wellbeing.

- Half (50 per cent) perceive their workplace culture as supportive of their personal wellbeing; this group has the highest mental health score (67.4), more than five points higher than the national average (62.2)
- One in six (17 per cent) don’t perceive their workplace culture as supportive of their personal wellbeing; this group has the lowest mental health score (51.7), nearly 16 points lower than workers who perceive their workplace culture as supportive (67.4) and nearly 11 points lower than the national average (62.2)
- Workers who perceive their workplace culture as supportive of their personal wellbeing have an annual productivity loss of 33.4 days; 26 days fewer compared to workers who perceive it as unsupportive (59.0 working days per year)

### The workplace culture at my organisation supports my personal wellbeing



### MHI score by “The workplace culture at my organisation supports my personal wellbeing”



### Productivity Loss by “The workplace culture at my organisation supports my personal wellbeing”

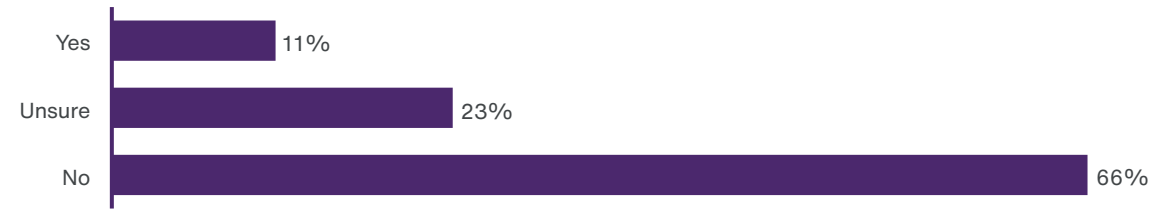


# Turnover

**More than one-third of workers are considering leaving their jobs or are uncertain about staying.**

- Two-thirds (66 per cent) of workers are not thinking about leaving their jobs; this group has the highest mental health score (68.0), nearly six points higher than the national average (62.2)
- One in nine (11 per cent) workers are thinking about leaving their jobs; this group has the lowest mental health score (46.6), 21 points lower than workers who are not thinking of leaving their jobs (68.0), and nearly 16 points lower than the national average (62.2)
- Workers not considering leaving their jobs have an annual productivity loss of 34.2 days, a difference of 24 days compared to workers considering a change (57.7 working days per year)

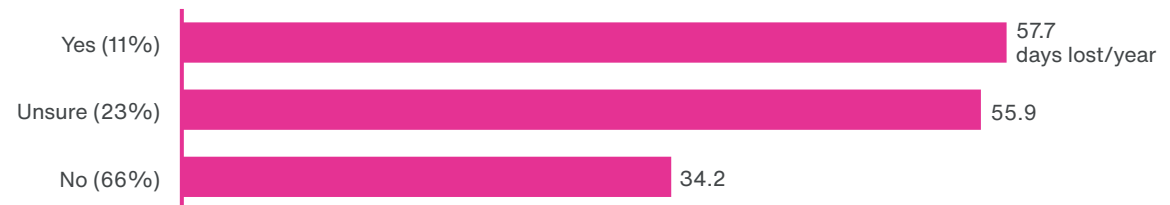
## Are you thinking of leaving your job?



## MHI score by “Are you thinking of leaving your job?”



## Productivity Loss by “Are you thinking of leaving your job?”

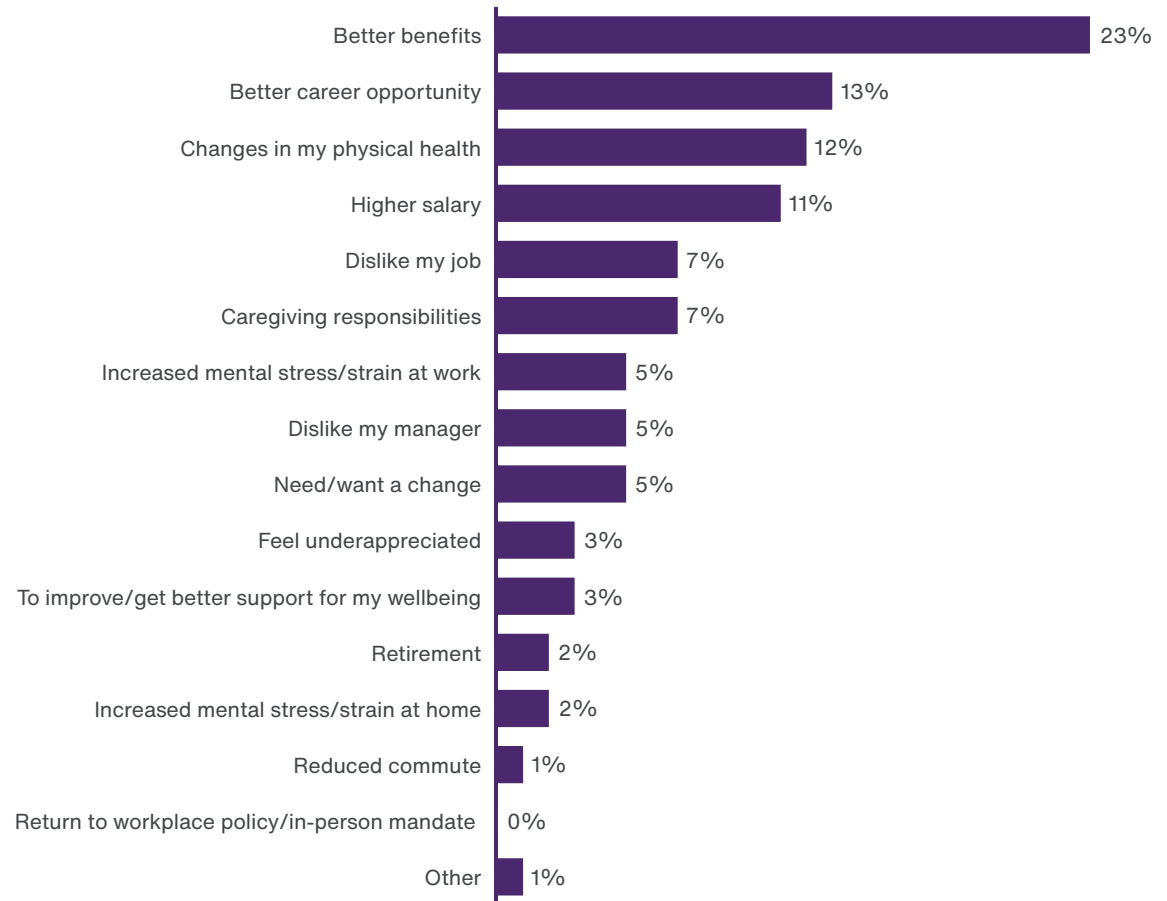


**Better benefits, career opportunities, and changes to physical health are the primary drivers of turnover intention.**

- More than one in five (23 per cent) workers who are thinking of leaving say better benefits are the primary reason for considering leaving their jobs, 13 per cent say it's for better career opportunities, 12 per cent say it's due to changes in their physical health, and 11 per cent say it's for a higher salary
- Workers under 40 and managers are more likely to report better career opportunities and better benefits as reasons for considering leaving their jobs



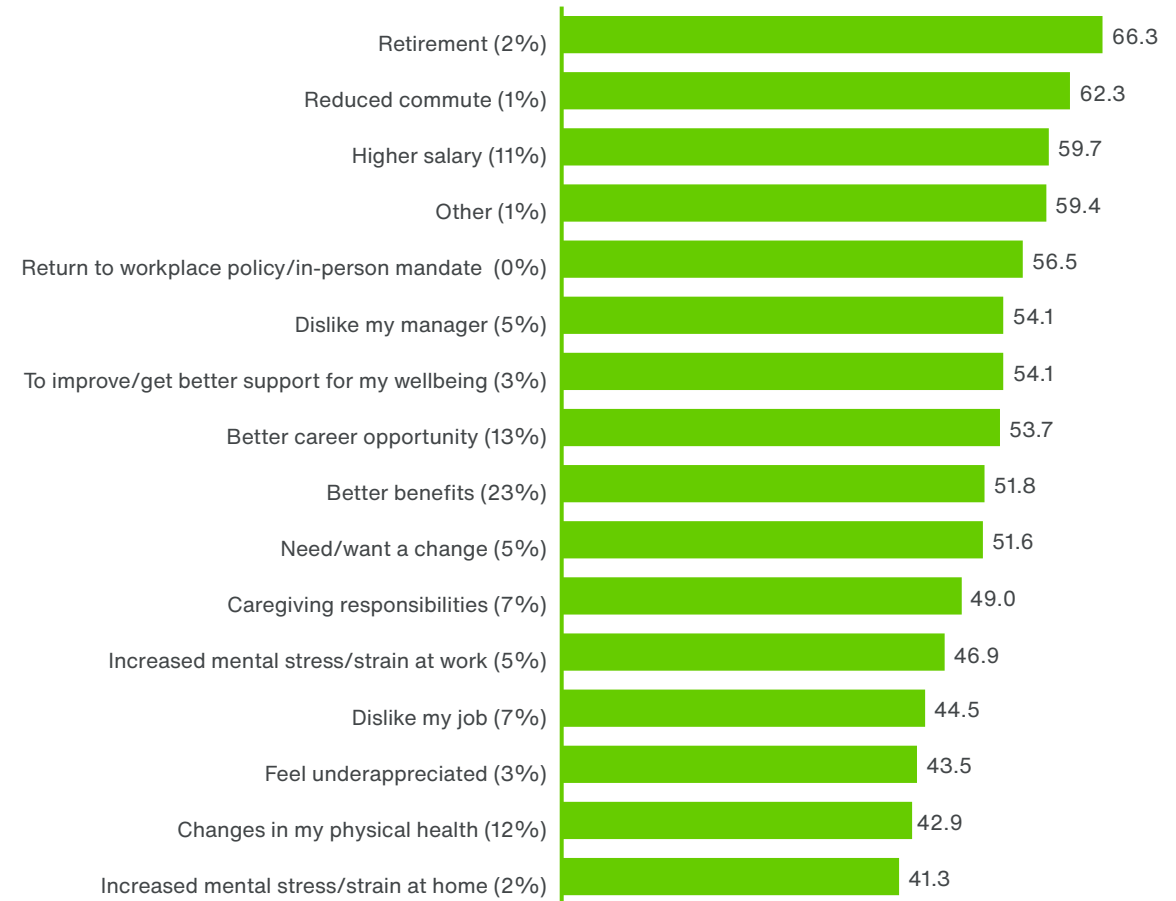
**What is the primary reason you are thinking of leaving your job?**



- The mental health score of 23 per cent of workers considering leaving their jobs for better benefits (51.8) is more than 10 points lower than the national average (62.2); this group also experiences a productivity loss of 42.2 days annually

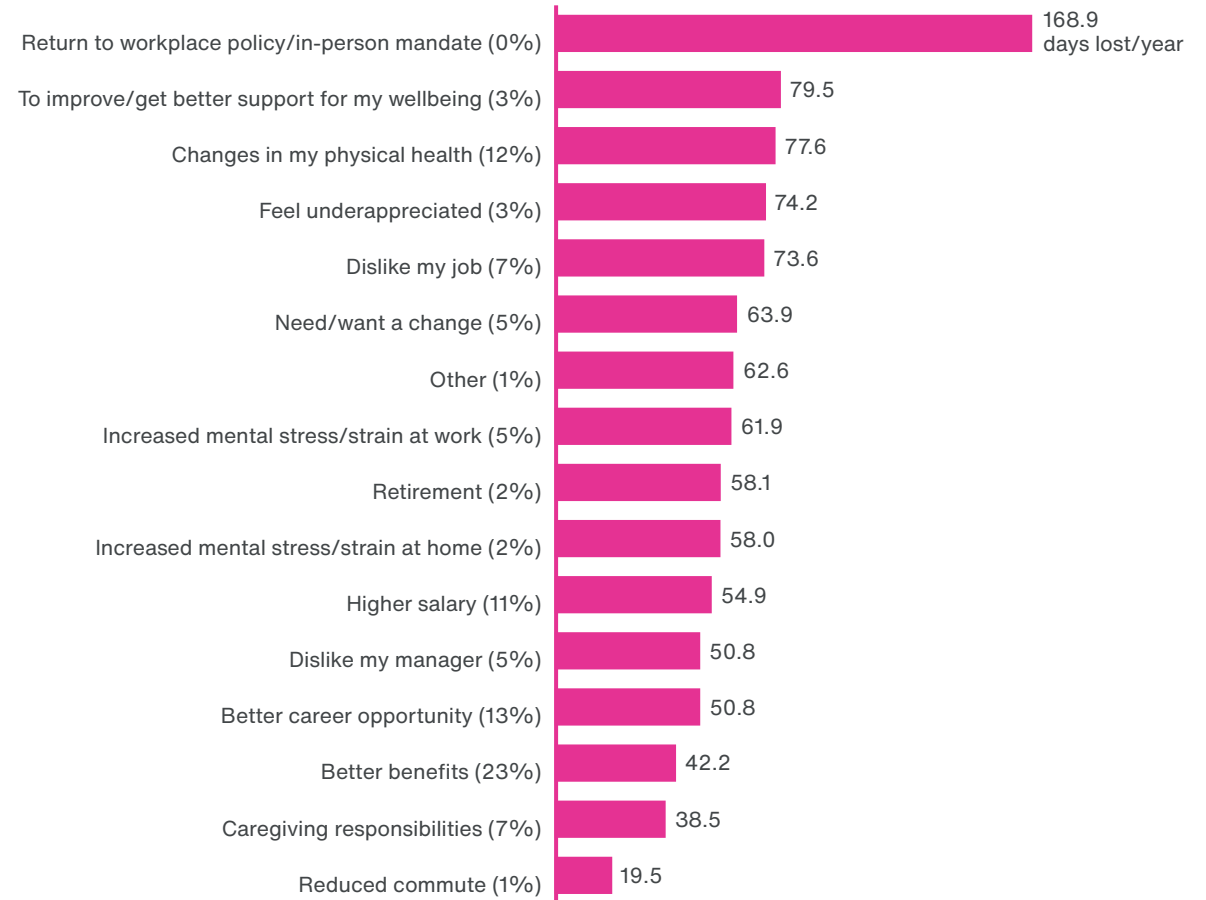


### MHI score by “What is the primary reason you are thinking of leaving your job?”





### Productivity Loss by “What is the primary reason you are thinking of leaving your job?”



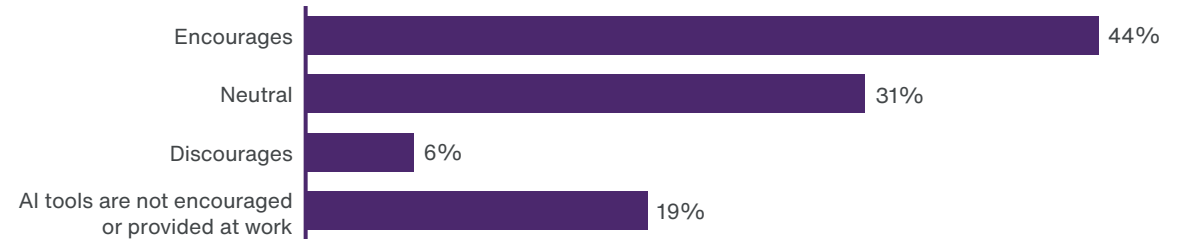
## Adoption of AI at work.

**More than two in five workers are encouraged to use AI tools in their work.**

- More than two in five (44 per cent) workers report that their employer encourages AI use; the mental health score of this group (63.2) is one point higher than the national average (62.2)
- Managers are 30 per cent more likely than non-managers to say their employer encourages the use of AI tools in their work
- The lowest mental health score (57.4) is among six per cent of workers reporting their employer discourages the use of AI tools in their work, nearly six points lower than workers whose employers encourage AI tools (63.2) and nearly five points lower than the national average (62.2)



**To what extent does your employer support or encourage the use of AI tools in your work?**



**MHI score by “To what extent does your employer support or encourage the use of AI tools in your work?”**

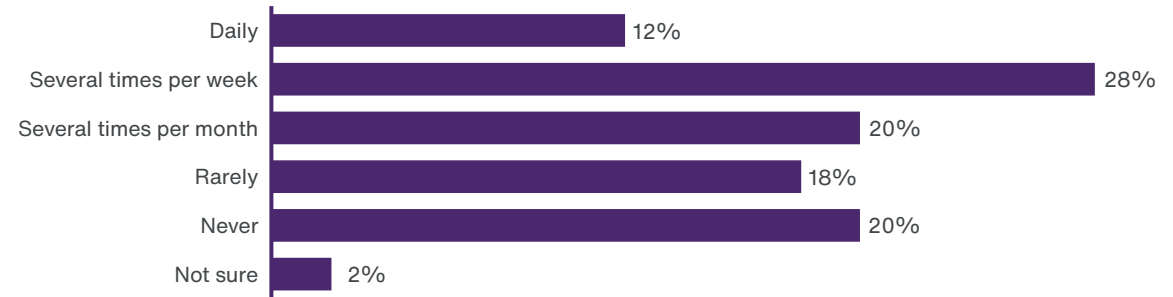


**Among workers who use AI tools or technologies at work, nearly two-thirds report improved efficiency.**

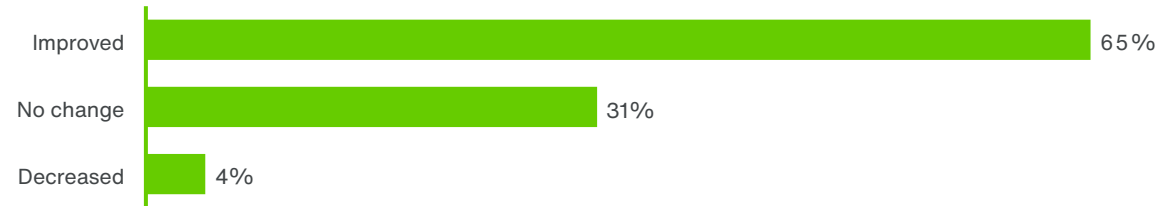
- Two in five (40 per cent) workers use AI in their work at least several times per week; a further 20 per cent use AI in their work several times per month
- Nearly two-thirds (65 per cent) of workers using AI report improved efficiency
- Managers are 25 per cent more likely than non-managers to report that AI tools/technologies have improved their efficiency at work



**How often do you use AI tools or technologies in your current job?**



**How would you describe the impact of AI tools/technologies on your efficiency at work?**



**MHI score by “How would you describe the impact of AI tools/technologies on your efficiency at work?”**



# 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 measures 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 businesses and governments.

## The Mental Health Index report has two parts:

1. The overall Mental Health Index (MHI).
2. A spotlight section that reflects the specific impact of current issues in the community.

## Methodology

Data for this report is collected through an online survey of 1,000 people who live in Germany and are currently employed or who were employed within the last six months. Participants are selected to represent the age, gender, industry, and geographic distribution in Germany. Respondents are asked to consider the previous two weeks when answering each question. Data for the current report were collected between February 25 and March 9, 2026.

## 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. The 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, as well as specific cross-correlational and custom analyses, are available upon request. Benchmarking against the national results or any subgroup is available upon request. Contact [MHI@telushealth.com](mailto:MHI@telushealth.com)





[www.telushealth.com](http://www.telushealth.com)

