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## Annual Survey by Irish Life

Each year Irish Life undertakes a national survey collecting information on the 'Health of the Nation' regarding our health and wellbeing.

We analyse the feedback to deliver a scientifically backed and numerically tracked Health Score and a DASS (Depression Anxiety Stress Scale) Distress score. Leaning into the learnings from our survey, we tailor our wellbeing programmes based on the current trends seen in the nation, so we can assist people living healthier and more fulfilling lives.



Life  
Priorities



Physical  
Health



Mental  
Health



Nutrition



Wellbeing &  
Addiction



Social  
Connections



Female  
Health



Work Life  
Balance



Financial  
Health

# Introduction

Over the last two years, people leaders and organisations have stepped up to the changing and challenging environment we've faced. However, what's become apparent is there are still challenging health issues that each individual must be accountable for and strive to change.

The latest insights from our Health of the Nation research are sobering, with the National Health Score declining for a fourth year in a row. Contributing to this is a decrease in physical activity and intensifying mental health issues. The report shines a light on the perception that we believe ourselves to be much healthier than we actually are, but why is there such a gap between what we do versus what we say?

In a positive light, we are more educated and informed on our health. Accessing support is becoming easier and more tailored to our needs (with the right provider). But, when it comes to the "doing" we simply don't have the energy, find it hard to get motivated, or have more pressing priorities?

In Ireland we continue to live longer than most Europeans, however, behavioural risk factors, including obesity, declining physical activity and mental wellbeing, remain significant public health concerns affecting our quality of life. It will also become much harder to reverse as this continues.

Chronic disease is the leading cause of death, yet most chronic disease can be prevented by; eating well, being physically active, avoiding tobacco, moderating alcohol and getting regular health screens, according to the CDC. However, we only spend 3.3% on preventable health in Ireland out of our Health Care expenditure\*\* Like many other countries, we haven't valued prevention, we treat the disease rather than prevent disease, and it is now time to make the change so that we set a good example for the generations to come.

The insights in this year's Health of the Nation demonstrates that we as a nation, strive to be healthier. However there is much greater support needed to show people where to get started and how to create sustainable change within their lives.

We hope our report gives you a deeper insight into the Health of the Nation.

\*Centre of Disease Control

\*\* "Health in Ireland Key Trends 2022", Department of Health.



## Stacey Machesney

Head of Health and Wellbeing  
Irish Life

The scope of this research included:

Delivery of the Health Score and DASS Distress score

Understanding national psyche/life priorities

Perceptions of personal wellbeing/physical health

Social health

Work habits and work life balance

Female health

Financial wellbeing and unhealthy dependencies



# Methodology

## Completion date

The Health of the Nation Research was completed in conjunction with Behaviour & Attitudes Research in June 2023.

## Representation

A total sample of 1,502 adults aged 16+ was achieved. This included a quota controlled nationally representative sample of adults aged 15+ plus boost samples to deliver n=200 women aged 25-45yrs and n=200 40-60yrs respectively. This sample was quota controlled to be representative of the ROI population aged 16+ based on Central Statistics Office (CSO) 2016 figures for gender, age, region, and area, as well as Association of Market Research Organisations (AIMRO) agreed figures for social class. National population norms are in line with CSO.

## Interview panel

Interviewing was completed by members of Behaviour & Attitudes Online Panel. This panel is regularly refreshed, while strict quality controls are in place on all surveys submitted.

## The National Health Score

The National health Score is scientifically calculated number from 1 to 1,000 using the MyLife App. The higher your Health Score, the healthier you are considered to be. The Health Score is a scientific way to measure your health in one easy to understand, single metric. You can then make small lifestyle changes to improve this over time. These positive lifestyle changes can have wide-ranging health and wellbeing benefits. It is an indicator of your health and wellbeing; however it is not a diagnostic tool and does not substitute the diagnosis of your medical professional. The Health Score was developed by our technology partner and data processor dacadoo in collaboration with leading health experts.

## Research period

The Health of the Nation research was completed in 2018, 2019, 2022 and 2023. Not all areas of interest were examined in each wave of research, which is why there is a mix of 2018, 2019, 2020, 2022 and 2023 statistics in the comparisons.



RESEARCH  
SAMPLE

**1,502**  
AGED 16+

# Key facts

## Irish Life Health of the Nation research reveals

The National Health Score has fallen from 528 to 523. Whilst 19% of the population are in the 'Very Good' category rating scores greater than 600, consistent with 2022. However, overall we are seeing a consistent decline in the nations health year on year.

### National Health Score

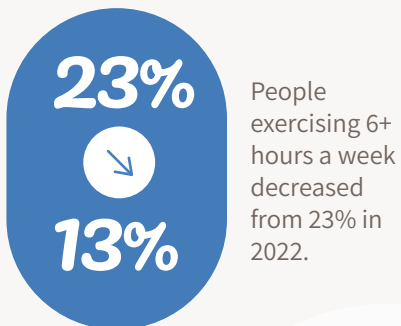


Very Good Category  
(NHS Scores 600+)



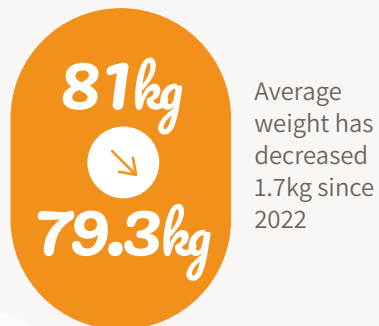
### Exercise

Exercise levels remain consistent with last year. However, those **exercising 3.5+ times per week has dropped by 5% since 2020** and those who exercise 6+ hours per week have decreased by 10% in 2023.



### Weight

Height has decreased slightly from 1.71m in 2022 to 1.70m in 2023, while **weight is also on the decline from 81kg in 2022 to 79.3kg in 2023**. Weight has declined to the lowest amount since 2019, with 23% over 90kg – down 3% from 2022.



### Mental Health

A little over 6 in 10 respondents find it difficult to relax, with almost half reporting severe or moderate distress.

The incidence of severe distress is higher amongst young adults and has increased significantly in this group compared to 2022.

**Severe distress is also now equal among men (22%) and women (22%), with men's rates increasing significantly from 2022 - 14% for men while the rate among women has remained relatively constant (22%).**

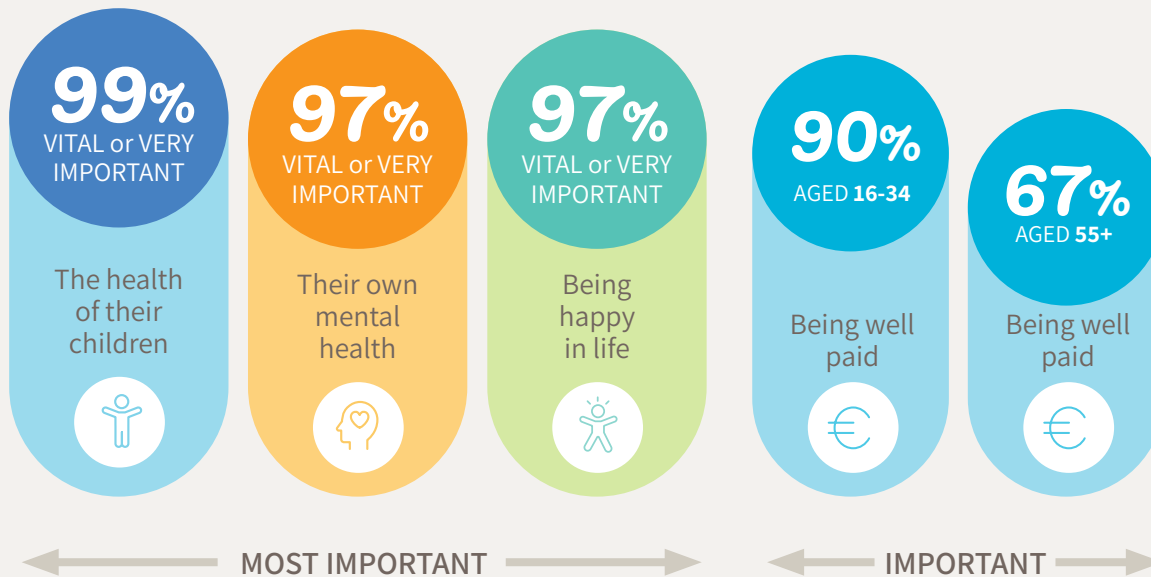
People being worried about situations in which they might make a fool of themselves has increased 12% from 40% in 2022 to 52% in 2023.



# Main findings

## 1 Life Priorities

The Irish Life Health of the Nation report found that life priorities were largely unchanged from 2022. Almost all parents consider **the health of their children as the most important thing in their life – at 99%**. Mental health and being happy in life were in the top three most important priorities – both at 97%.



Priorities were the same for women and men in every aspect except, being happy in your friendships and being happy in your romantic relationships. **Women scored being happy in your friendships ahead of being happy in your romantic relationship with 95% and 85% respectively – while men scored being happy in your romantic relations ahead of being happy in your friendships with 90% and 89% respectively.**

The report also found that younger adults and white collar were more likely to value job related factors. 80% of the ABC1F audience ranked being well thought of in your work / career as important, compared to only 60% of C2DE audience. 90% of 16–34-year-olds ranked being well paid in your job as important, compared to on 67% of those aged 55+.

#### WOMEN



#### MEN



**Professor David Collings**  
Chair of Sustainable  
Business, Trinity Business  
School

“Life priorities for Irish people have remained largely unchanged compared to 2022, demonstrating our values have remained constant. **Almost all parents (99%) consider the health of their children the most important thing in their life, followed by mental health (97%) and happiness (97%)** as the next most important priorities. Irish people put significantly more weight behind health, happiness and relationships compared to being rich or well off, which only 36% noted as a priority. We do see the financial and career-based priorities changing throughout age demographics, with younger people (16-34) being more concerned with being paid well in their job and being well thought of in their careers. However, this drops off steadily as we age, with those aged 35-54 10% less likely to list these as a priority, and those aged 55+ a further 13% lower. Comparatively, health and happiness remain the top priorities throughout our life and across the different classes and regions. It’s statistics like this that show us how we re-evaluate our life priorities as we age and how we as a nation perceive happiness.”



## 2 National Health Score

The National Health Score has fallen from 528 (2022) to 523 (2023). 19% of the population are in the 'Very Good' category rating scores greater than 600, which remains consistent when compared to 2022 (19%).

**19%** *same*

**Very Good:** 19% of the population are in this category with scores between 600 to 1,000, the same level as in 2022.

**45%** *-3%*

**Good:** 45% are in this category with scores ranging from 500-600 compared to 48% in 2022.

**28%** *+2%*

**Fair:** 28% are in this category with scores ranging from 400-500 compared to 26% in 2022.

**8%** *+1%*

**Poor:** 8% are in this category with scores ranging from 0-400 compared to 7% in 2022.

	NHI Score	Poor 0-400	Fair 400-500	Good 500-600	Very Good 600-1000
2023	<b>523</b>	8%	28%	45%	19%
2022	<b>528</b>	7%	26%	48%	19%



"The overall health Score (523) has remained relatively stable since 2022 (528), with very small changes in the proportion of respondents who were classified as being in poor, fair, good, and very good health. The 'very good' category has remained stable in comparison with 2022, while there was a decline in the 'good' category and an increase in the 'fair' category showing that those with a mid-range health score are beginning to slip and are at risk of getting worse, should the trend continue. From this we can see that those with Very Good health are not the ones at risk, but it is those who's overall health is moderate, as in Good or Fair, that need to focus on making positive changes to turn their scores around.

**"While the health score has remained stable since last year, it is important to note that it has been steadily declining since 2019 (545). It is a slippery slope, and we as a nation need to be very, very careful that we take the necessary precautions to ensure we are turning our health around. We have not yet returned to our pre-Covid health status, in terms of not only physical health but also social health and overall wellbeing, so while small improvements are being made, we do still have a long way to go in terms of being a healthy nation."**

**Professor Niall Moyna**

School of Health and Performance, DCU

# Physical Health

Exercise levels are decreasing, however weight is also decreasing, but not to the pre pandemic levels we have seen.



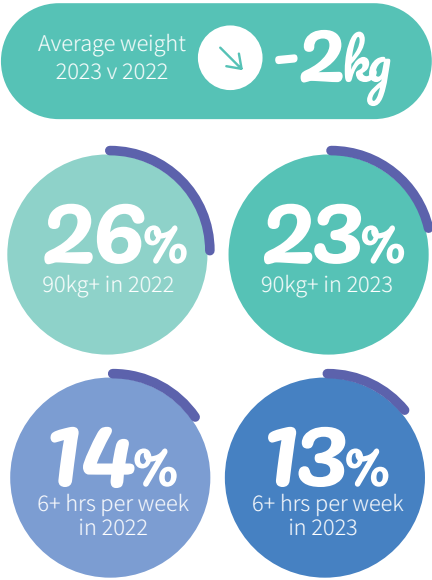
## Height and weight

Height has remained consistent, while weight has reached the lowest average since 2019. Findings show that the average weight has **decreased by 2kg from 2022**. With **23% over 90kg (14 stone)**. This figure was 26% in 2022.



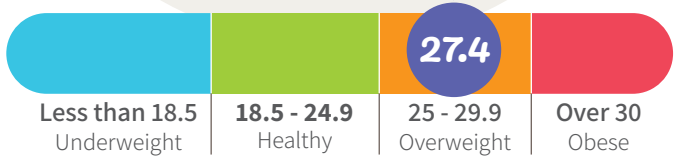
## Exercise

Those exercising 3.5+ times per week remains consistent with 2022 figures (32%), however this figure has dropped from 47% in 2019. Those **respondents who exercise 6+ hours per week have decreased to 13%, from 14% in 2022**, 17% in 2020 and 23% in 2019.



Year	Average Weight in kilos	% change on previous year
2018	78	—
2019	80	+2.0kg
2020	80	0.0kg
2022	81.3	+1.3kg
2023	79.3	-2.0kg

## AVERAGE BMI 2023



**Professor Niall Moyna**  
School of Health and Performance, DCU

“It’s encouraging to see the average weight (79.3 kg) has lowered compared to the past three years. Body mass index (BMI) is a measure that uses your height and weight to work out if your weight is healthy. A BMI between 20 and 24.9 is normal. You are classified a being overweight if your BMI is between 25 and 29.9 and obese if it is greater than 30. The average BMI score in 2023 was a 27.4 which is in the ‘overweight’ category. Men and women had similar BMI levels at 27.8 and 27.3 respectively. We did however see a 14% decline for women compared to 2022 – from 31.9 to 27.3. It is heartening to see the BMI going in the right direction. In contrast, it is alarming to see the continual decline in physical activity levels with only 32% of people spending more than 3.5 hours per week exercising - this is down from 47% in 2019.

Declining levels of physical activity, weight gain and associated higher BMIs are an ongoing trend seen in much of the developed world over the past 20 years. The health implications are significant, because body weight and low levels of physical activity are significant contributors to the increased prevalence of many chronic diseases such as heart disease, stroke, type 2 diabetes, neurodegenerative diseases, and some forms of cancer.”



## Nutrition

Most respondents reported that they understand what contributes to a healthy diet, but only a minority reported to eat at least 5 pieces of fruit and vegetables a day.

Nutritionally there is no real change in the number of fruit and vegetable portions eaten daily – **from 4.9 portions in 2022 to 4.8 portions in 2023**. With women, white collar, and younger people eating a higher amount of daily vegetables.

The research also showed adults were more likely to claim healthy eating habits compared to 2022.



**7 TO 9**  
PORTIONS

The WHO recommends **7 to 9** portions per day.

“The average daily portions of fruit and vegetables consumed in 2023 is similar to the value reported in 2022, however it is still higher than the previous three years (2018, 2019 and 2020). A healthy, balanced diet is important for good health. The WHO recommends 7 to 9 portions per day, so Ireland is significantly behind with just 4.8 daily portions.

“There is also evidence of a say / do gap within our population, as adults were more likely to claim healthy eating habits in 2023 compared to 2022, despite the daily average decreasing. This could mean we think we are eating better than we actually are, or we may not be aware of the recommended daily portions of fruit and vegetables, and if that’s the case, we need to look at how we better educate people to ensure they’re meeting the guidelines for healthy eating.”

**Professor Niall Moyna**

School of Health and Performance, DCU



# Mental Health

In general, the Irish Life Health of the Nation research found that feeling stressed and anxious more than half of the time, has been steadily increasing since 2018.

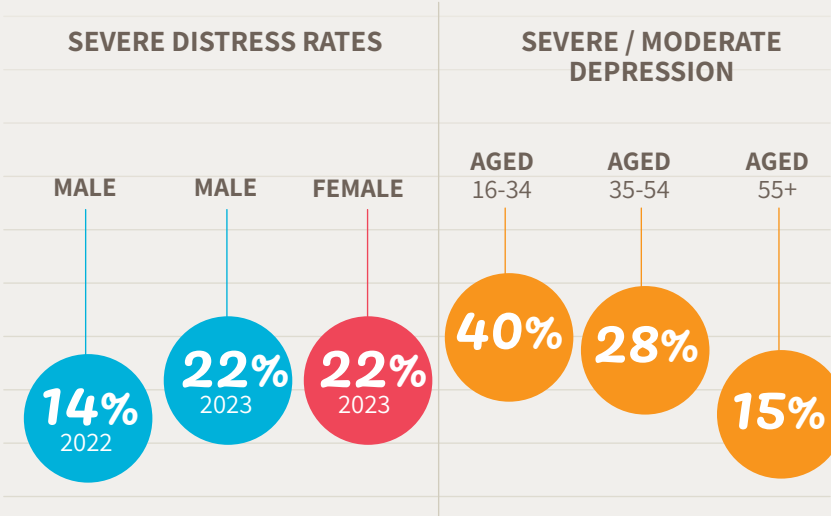
It went from **16% in 2018 to 28% in 2023** – with 62% finding it difficult to relax. The research also found that feeling hopeful for the future more than half of the time, has been steadily declining since 2018 – from 61% to 53%.

Almost half (47%) reported severe or moderate distress compared to 41% in 2022, with both males and females being equal.

**Male severe distress rates have increased significantly from 14% (2022) to 22% (2023)** and are now on par with female severe distress rates (22%). Younger adults, aged 16-34, were also more likely to be classified as having severe or moderate depression at 40% compared to those aged 35-54 (28%) and 55+ (15%).

The research also revealed a spike in social anxiety, with a 12% increase in people being worried about situations in which they might make a fool of themselves, from 40% in 2022 to 52% in 2023.

Feeling distressed was also linked to other health outcomes, with severe distress associated with less healthy outcomes. Those with severe distress were more likely to be smokers and were less likely to exercise.



“Over half of adults indicated they found it difficult to work up the initiative to do things, found it difficult to relax, were intolerant of anything that kept them from getting on with what they were doing, tended to overreact to situations, and felt down hearted and blue. Women tend to report more distress, however this year men’s reporting of feeling distressed was now equalling women. With this noticeable increase in men’s mental health issues, we really need to be looking at factors that might have a contributing effect. With the rising cost of living and ongoing housing crisis in Ireland, men may be feeling more pressure to provide for their families, as many still view this as their main role within the family.”

**Professor David Collings** Chair of Sustainable Business, Trinity Business School



“In terms of mental resilience, we are seeing some positive results, with 91% of people believing that they can overcome challenges, 88% feeling strong in times of uncertainty, and 86% feeling hopeful that they can achieve their goals. Despite these positive statements, we are seeing some negative outliers compared to 2022’s results. One of the biggest was the 12% increase in people being worried about situations in which they might make a fool of themselves, from 40% to 52% - which could be an indicator of social anxiety. This could definitely be a long-term effect from the pandemic with people having to return to work and take part in much more frequent social situations, which they might not be used to yet following a few years of social distancing.

“In terms of the workplace, the report found there was significant ambivalence about workplace support of mental health. Only 36% of people were confident their manager would offer practical support for mental health needs at work, and just 35% reported being comfortable speaking to their manager about their mental health. With these results, it becomes even more important to offer sound resourcing to employees and ensure there are mental health supports for those that need it. Having clear policies on mental health support is of the utmost importance to ensure your employees know how they will be supported when they need it, and to take away any uncertainty around the supports being offered.”

**Michelle Dolan** Senior Wellbeing Consultant Manager, Irish Life





## Wellbeing and Addiction

### Wellbeing

There is a strong perception of personal physical health, with indications of people putting more effort into being healthier than before.



Older adults and women showed better behaviours in regard to personal wellbeing and physical health. **Women were 9% more likely to understand what contributes to a good healthy diet** and more likely to try to eat a balanced diet. Those aged 55+ were also more likely to understand what contributes to a good healthy diet, try to eat a balanced diet, keep a good work / life balance and try to get enough sleep.



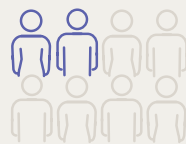
## Addiction

The Irish Life Health of the Nation findings shows that more than a quarter of the population would like to reduce their dependence on either alcohol, substance, gambling, gaming or social media.

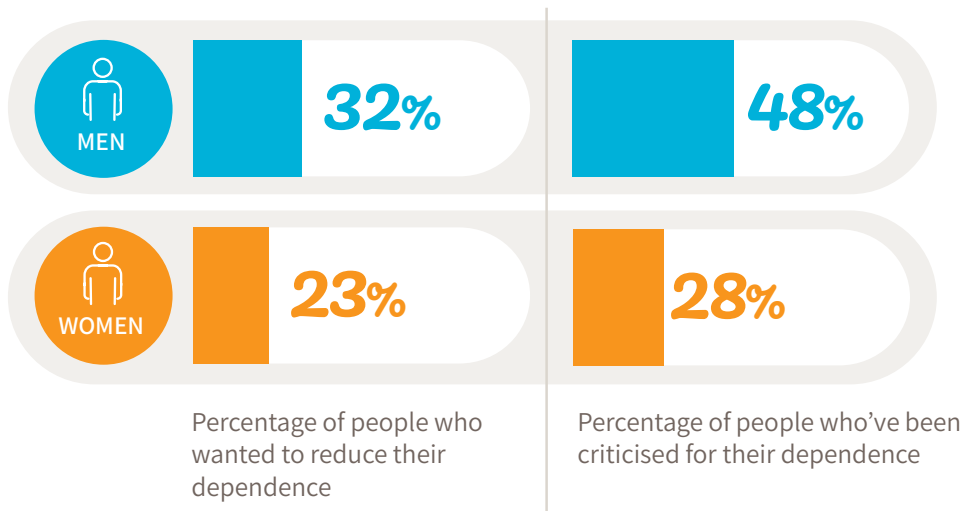
**32% of men agreed with wanting to reduce their dependence compared to 23% of women.** While 60% of those age 55+ disagreed with wanting to reduce their dependence compared with, 40% of those aged 16-34.

The research also found that men were 20% more likely to be criticised for their dependence on any of the following: alcohol, substance gambling, gaming, social media – with **48% saying they had been criticised, compared to just 28% of women.**

Those with low Health Scores (0-400) were significantly more likely to be criticised for their dependence – with 77% having been criticised.



**More than quarter of the population** would like to reduce their dependence on either alcohol, substance, gambling, gaming or social media



“There are indications of people putting more effort into being healthy compared to previous years, however the overall health of the nation is in decline, specifically when we look at the health score. We have people saying they are eating healthier, keeping a good work life balance and are a healthy individual, but that is not coming through in the results. This could be that people are beginning to make those changes towards a healthier lifestyle, and the physical results have not caught up yet, but we will not be able to assess if that's the case until the 2024 Health of the Nation report.

“Additionally, more than a quarter of people would like to reduce their dependence on either alcohol, substance, gambling, gaming or social media – with younger people more likely than those older than 55 years of age to want to reduce their dependence. With vaping now an incredibly popular trend amongst younger generations, it is expected that those younger people are aware of the harms and are aware that they should be reducing their dependencies. Initially vaping was seen as a less harmful substitute for smoking, but more and more research is coming out to disprove this theory, and people need to look at vaping as an equally harmful habit.”



**Michelle Dolan**

Senior Wellbeing Consultant,  
Irish Life

## Social Connection

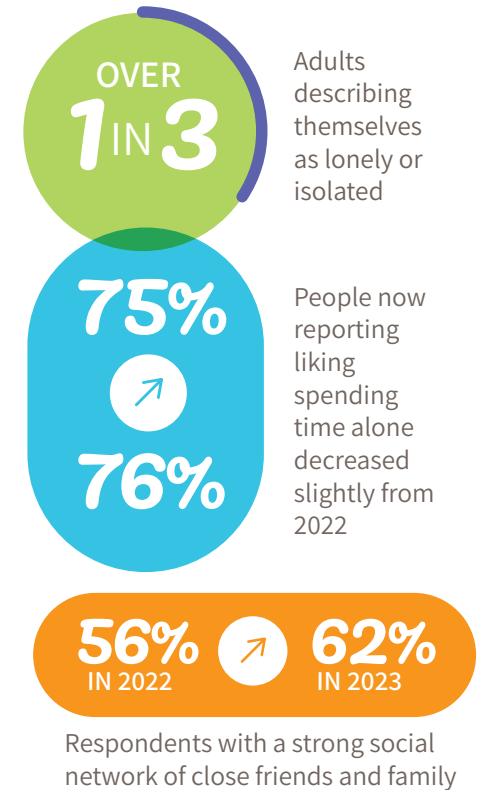
The Health of the Nation findings provide many indicators of social health improving in comparison to pre-Covid levels as well as 2022, however levels of feeling lonely or isolated are also higher than ever.

The Social Health Score has increased to 454 from 433 in 2022, with a 4% rise in those describing themselves as 'Good (600-1,000)' socially.

Over 1 in 3 adults in Ireland would describe themselves as feeling lonely or isolated, with 75% now reporting liking spending time alone, up from 48% in 2019, but down from 81% in 2020 and 76% in 2022. Respondents are also reporting a strong social network of close friends and family – up from 56% in 2022 to 62% in 2023.

By demographic, there were notable improvements in the Social Health Score among those who work, as more people have returned to in-office working. Comparatively, those who are unemployed continued to track the lowest Social Health Score.

The research also found that social health was linked to physical health and emotional wellbeing, with those scoring higher social health scores exhibiting better health outcomes both physically and emotionally. Those with higher social health scores weighed less, were less likely to smoke and more likely to exercise longer. They were also less anxious, stressed, sad and depressed, and more hopeful overall.



“Scores for social health have been moving in the right direction, with improvements across many indicators of social connection in comparison to pre-covid and 2022. Despite this positive trend, we are still finding a stronger sense of feeling lonely or isolated – up 2% from 2022 and 17% from 2019. The sense of feeling lonely or isolated peaks among young adults (under 35) and those who are single. With social media continuing to dominate our attention, particularly among younger adults, it is understandable that we’re still feeling an increased sense of loneliness or isolation. Social media truly paints a rose-coloured image of one’s life, and it is easy to compare that rose-coloured image to your own life and feel inferior or like you’re missing out. That is why it’s so important to have those in-person interactions that allow you to connect on a different level. We see in the research that those with strong social scores report significantly higher overall wellbeing demonstrating the need for us to strengthen relationships and embed ourselves in our communities.”

**Michelle Dolan** Senior Wellbeing Consultant, Irish Life





## Female Health

66% of females felt well informed about their body and female health, while 55% had sought medical advice for a female health related issue.

Older women were more likely to feel well informed about their body and female health, with **84% of those aged 55+ feeling well informed compared to just 60% of 35-54-year-olds and 53% of 16-34-year-olds.**

The report also noted that **just two in five women agree that their menstrual cycle is normal**, with a majority (62%) reporting their menstrual cycle affects their mood, what they eat and how they exercise.

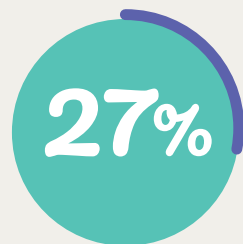
**27% of women had experienced a pregnancy loss and 15% had experienced infertility** (not being able to get pregnant after one year [or longer] of unprotected sex). Half (51%) of women who had experienced infertility or pregnancy loss felt it had an impact on their mental health. Additionally, 43% of women who experienced infertility have had fertility treatment (assisted cycle, IVF, ICSI).

**41% of women found menopause had a significant impact on day-to-day life**, with 1 in 4 feeling that menopause affected their relationships with friends, family or their partner.

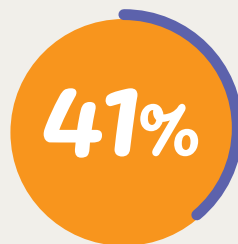
**Only 27% use contraception**, with Condoms and the hormonal pill representing 39% and LARC (long acting reversible) representing 28%, 4% use other forms of contraception, 2% prefer not to say. **Half of women aged 16-34 use contraception**, and use of contraception is more common among white collar women (34%) compared to blue collar women (20%) and those who are cohabitating (52%).



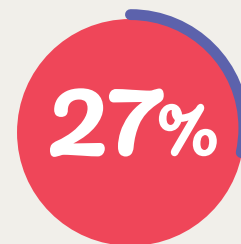
Agree that their menstrual cycle is normal



Have experienced pregnancy loss  
**15% experienced infertility**



Say menopause had a significant impact on day-to-day life



Use contraception  
**50% aged 16-34 used contraception**

“The importance of dedicated female health offerings has become prevalent, with only 66% of women feeling well informed about their body and female health. Just two in five agree that their menstrual cycle is normal, with a large majority reporting that their menstrual cycle affects their mood, what they eat and how they exercise. Women represent half of the population, so it is vital that we begin offering better supports to ensure women have the information they need to become informed and in tune with their bodies.

1 in 4 women have experienced a pregnancy loss and 15% had experienced infertility, which is in line with the global average. From those who had experienced infertility, almost half had received fertility treatment. This only underscores the importance of offering female health services and ensuring Irish women have access to credible information.”



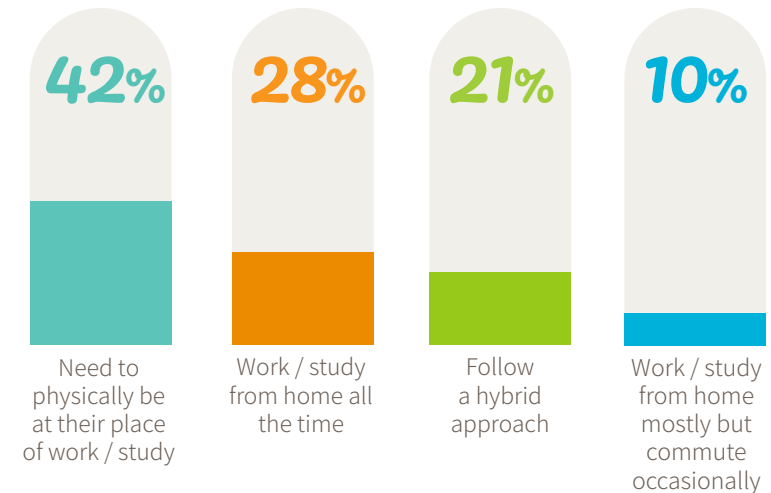
**Dr Máire Finn**  
GP and  
Female Health Expert

## Work Life Balance

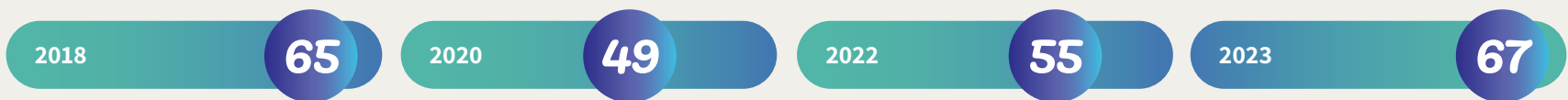
More than half work or study from home at least one day per week.

The average time spent travelling **to and from work round to 67 minutes, compared to 55 minutes in 2022**, 49 minutes in 2020 and 65 minutes in 2018. 43% of people spend over 60 minutes on their total commute, while 27% spend 80 minutes on their total commute.

35% spend at least half of the day sitting or lying, down from 40% in 2022. White collar were more likely than blue collar to be sitting or lying half time, at 43% and 27% respectively.



Average commute time in minutes



“Now post Covid, working conditions have been forever changed, with more than half of adults reporting they work or study from home at least one day per week. While a hybrid approach is now the norm, we have seen an increase in returning to the workplace. Commute times have increased to near pre-covid levels, with a higher percentage of commute times of over 80 minutes, compared to 2018. This could largely be contributed to the rising cost of living, as people move farther away from city-centres to more affordable locations. This could also be a factor in the overall health score decreasing, as people have less time in their days to be active, be social or take time for themselves. All of this could contribute to a less healthy and more stressed population.

In terms of taking breaks, men were more likely than women to take breaks throughout the day – a trend we also saw in 2020 and 2022. Despite people reporting work life balance as a priority, we have seen an increase in people taking no breaks throughout the day – from 10% in 2020 and 16% in 2022 to 18% in 2023. This is a worrying trend as it is incredibly important for the mind and the body to take breaks throughout the day. Only 20% of people spend less than 20% of their time sitting or lying – down from 30% in 2022 – which represents a more sedentary lifestyle across the board. We should really be trying to take shorter breaks more frequently to give your body, your eyes and your mind a rest, even a two-minute break every 30 minutes can have a great impact and allow you to reset.”



**Professor David Collings** Chair of Sustainable Business, Trinity Business School

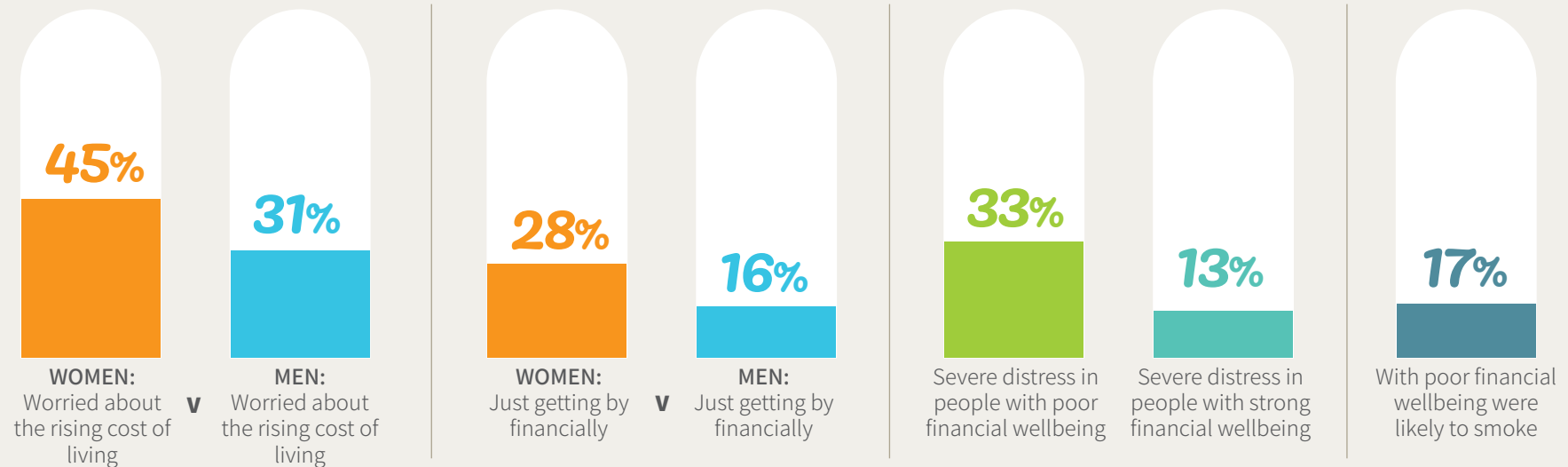
## Financial Health

The rising cost of living is a concern for the majority and there is evidence of significant worry and money management.

Women are consistently more worried about financial health compared to men. **45% of women worried about the rising cost of living compared to 31% of men, 30% of women feel they are doing okay now, but are concerned about the future as their money is not growing, compared to just 17% of men, and 28% of women feel they are just getting by financially compared to 16% of men.**

Incidence of severe distress is higher among those with little or no financial wellbeing. There is also an association between losing sleep over money and just getting by financially with incidence of severe distress. **Only 13% of those with strong financial wellbeing reported severe distress, compared to 33% of those with poor financial wellbeing.** The report also found that those with poor financial wellbeing were almost twice as likely to have severe anxiety and five times as likely to have severe depression compared to those with strong financial wellbeing.

In relation to other health outcomes, the report found that **those with poor financial wellbeing were 17% more likely to smoke** when compared to strong financial wellbeing. They were also more likely to exercise less, weigh more, and feel more anxious / under stress or sad / depressed. Additionally, more than half of those with no financial wellbeing feel unimportant.



“The cost of living has been steadily increasing for many years, and from this we are now seeing a majority of Irish adults having significant concerns about rising costs and money management. 65% of adults are worried about the rising cost of living, and nearly half (48%) are concerned about the future as their money is not growing. These concerns are more prevalent among females, those aged 35-54, blue collars and those with an annual household income of less than €30,000. With the cost of living continuing to increase, being strategic in your investments and spending is incredibly important. Investing even a small amount each month is better than nothing and will help you build better habits for continued financial health.

Financial wellbeing has a significant impact on overall health, with those with little to no financial wellbeing reporting more severe distress, anxiety and depression and a higher rate of losing sleep. Additionally, being financially healthy has a direct correlation with self-worth, with more than half of those with no financial wellbeing feeling unimportant.”

**Professor David Collings**

Chair of Sustainable Business, Trinity Business School



“It is not surprising that the research highlights the fact that women feel more vulnerable about their future financial wellness given that our experience shows that their male counterparts typically contribute higher levels into their retirement plans. In relation to the finding that more than two in five respondents don’t feel confident about their financial preparations for retirement or unexpected income loss, suggests that customers put financial planning down the list of priorities or indeed on the long finger. It is often the case that when customers do engage with us, they tell us that they wished they engaged sooner, this is in particular when it comes to retirement planning. Unfortunately, it is often the case that the engagement is too late when it comes to unexpected income loss in the event of an illness or death”

**Bernadette Daly**

Head of Financial Advice Team, Irish Life



# Conclusion



Gaining valuable insights from this report, allows us to work with many organisations and tailor our scientifically validated wellbeing programmes based on the current trends seen in the nation, so we can assist in people living healthier and more fulfilling lives.

It's not surprising that there is a knock-on effect to our health and wellbeing, when we look at the aspect of everyday life and our environments. Whilst we have seen improvements across some areas such as social connections, there have been some worrying spikes in areas such as social anxiety, and loneliness. With exercise being at an all time low, this also plays a role in our overall outlook and approach to our day to day.

Perceptions and self-awareness, from a wellbeing point of view, especially in relation to mental resilience were generally positive which gears us up for future success. With wellbeing tied to happiness and life satisfaction, this positive shift allows us to be open to make permanent changes to better ourselves and those around us.

We provide a host of wellbeing programmes, designed to have a real and meaningful impact on the wellbeing of your people and the health of your organisation. Offering the most complete wellbeing solution, we work with our expert led, insights driven team, of Health and Wellbeing consultants, partnering with you to understand the health of your people and organisation, setting strategic objectives and recommending bespoke solutions validated by our Scientific Advisory Council.

To find out more Get in touch [wellness@irishlife.ie](mailto:wellness@irishlife.ie)





# Our contributors

## Irish Life Wellbeing Consultants

Our experienced team of Health and Wellbeing Consultants can support your organisation to create a workplace where everyone can thrive. Get in touch to find out how our team can help. [wellness@irishlife.ie](mailto:wellness@irishlife.ie)



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## Scientific Advisory Council

Our multi-disciplinary team of leading advisors are experts in the areas of physical, mental, nutritional and digital wellbeing and will assist Irish Life in overseeing the effectiveness of your company's health and wellbeing programmes.



**Prof. Niall Moyna**  
Specialist Area:  
Exercise Physiology



**Prof. David Collings**  
Chair of Sustainable Business,  
Trinity Business School



**Dr. Maire Finn**  
GP and Female Health Expert



# About Irish Life

Irish Life is one of Ireland's leading financial services groups, now taking care of over 1.5 million customers. We help people to confidently prepare for and embrace life's changes with our wide range of health, life, pension and investment solutions.

We are part of the Great-West Lifeco group of companies, one of the world's leading life assurance organisations. Great-West Lifeco and its subsidiaries have over CAD\$2.5 trillion in consolidated assets under administration\* and are members of the Power Financial Corporation group of companies.

Irish Life delivers innovative solutions for personal and corporate customers, backed by the highest standards of service. And as part of Great-West Lifeco, we have access to experience and expertise on a global scale, so we can continuously enhance our leading range of services and solutions.

\*As at 31 March 2023

TRUSTED  
FOR OVER  
**80**  
YEARS

**1.5m**  
PEOPLE IN IRELAND  
CARED FOR



HEALTH



WELLBEING



LIFE



PENSIONS



INVESTMENTS



## About MyLife

MyLife, was created for Irish Life in collaboration with dacadoo, an award winning Swiss based health engagement platform company, and Loylogic, a worldwide rewards aggregator.

MyLife is the first app of its kind in the Irish market. Designed to encourage consumers to embrace healthier lifestyles. The aim of MyLife is to motivate and support people to turn good intentions into actions. With the help of a personalised AI Health Coach to engage and keep users motivated, the MyLife app will give consumers a better understanding about their health, so they can easily identify ways to improve it. These improvements are easy to monitor through the MyLife Health Score which indicates overall health and wellbeing.

In a world where we are overloaded with health data, the MyLife Health Score is a scientific way to measure individual health in one easy to understand single metric taking into account information relating to the body, mind and lifestyle.



Set individual goals



Track Activity



Access AI health coach



Redeem awards



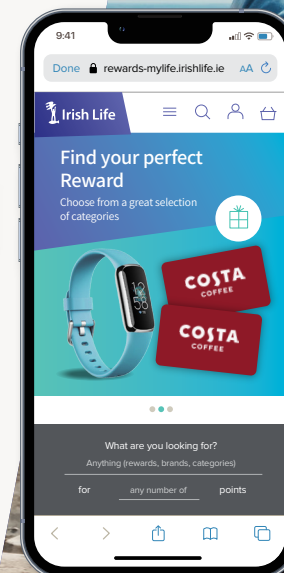
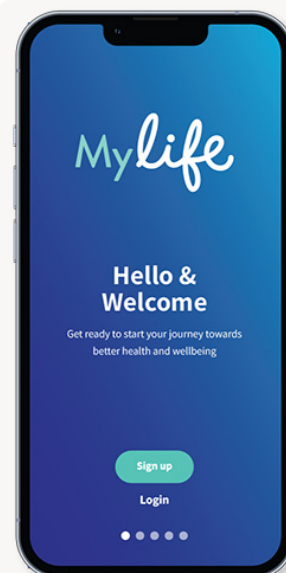
Eat Healthier



Take part in challenges\*



Download MyLife HERE



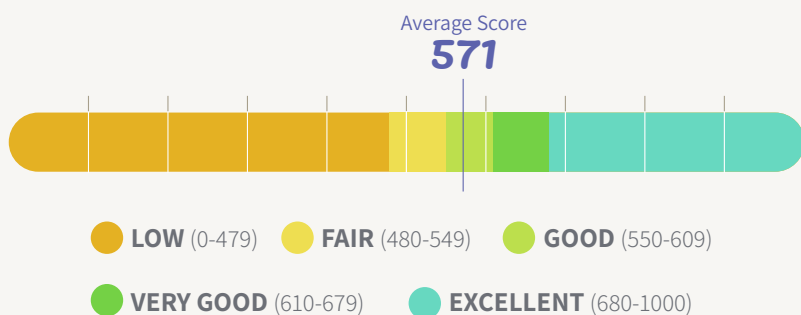
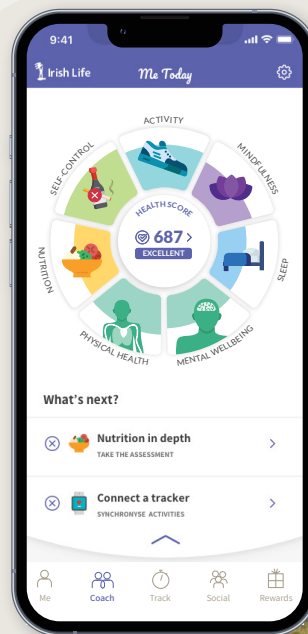


## About Health Score

The dacadoo Health Score is a number between 0 and 1,000 representing overall health. It increases or decreases in near real-time, depending on how a user's mental and physical health, nutrition, activity, sleep, self-control and mindfulness data change over time.

The score is normalized by age and gender to support comparison and benchmarking. It is based on over 300 million person-years of clinical and real-life data, and it can track up to 100 data points across an individual's Body, Mind and Lifestyle – thus representing holistic health.

The Health Score changes in real-time according to the user's physical state, emotional wellbeing and lifestyle behaviour.



MyLife



## About Healthy Minds Programme

Healthy Minds is a benefit programme, available with certain Irish Life Health plans.

The Healthy Minds programme delivers all-around support with professionally trained counsellors on hand 24/7 to listen and give you considered and practical advice. The programme provides face-to-face counselling, phone and live chat, online resources as well as legal and financial advice.



Face to face  
counselling



Phone and  
live chat



Online  
resources



Legal  
advice



Financial  
advice



Trained  
counsellors on  
hand 24/7



## Financial Advice Team

Our experienced team of financial advisers partner with our customers offering ongoing financial advice throughout their financial journey in life.

The starting point of this journey is with the adviser and customer working together to put a tailored financial plan in place, and the key to keeping this financial plan up to date and relevant is reviewing it regularly. The link identified in the research between high distress levels combined with other poor health outcomes and little or no financial wellbeing, could be associated with a lack of control or preparedness when it comes to financial wellbeing, thus, suggesting that engaging with a financial adviser to design and regularly review a financial plan keeps them informed giving them more control and options around their financial wellbeing.



Review your  
financial plan  
regularly



# The DASS Scale

## About the DASS Scale

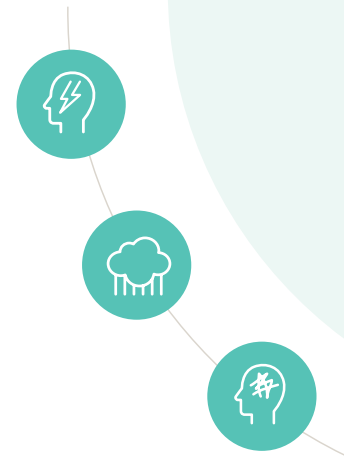
The DASS is a set of three self-report scales designed to measure the negative emotional states of depression, anxiety, and stress.

The DASS was constructed not merely as another set of scales to measure conventionally defined emotional states, but to further the process of defining, understanding, and measuring the ubiquitous and clinically significant emotional states usually described as depression, anxiety, and stress.

The DASS should thus meet the requirements of both researchers and scientist-professional clinicians.



Read more [HERE](#)



If you have any queries about the findings of this report or would like to find out more about Irish Life Wellbeing's services, please contact us at [wellness@irishlife.ie](mailto:wellness@irishlife.ie)



