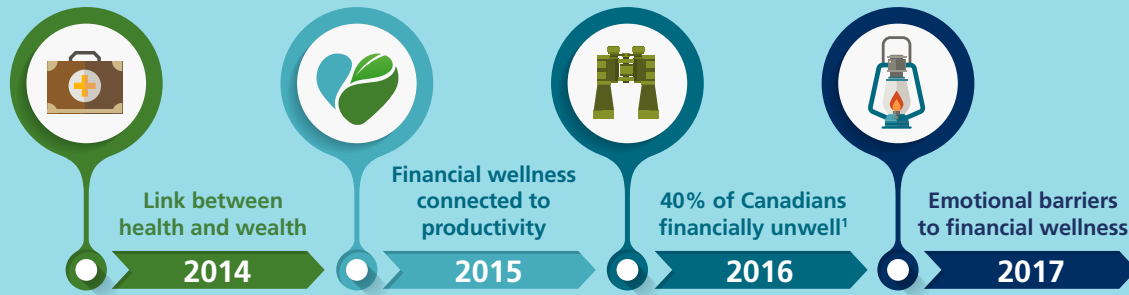


# CLEARING THE PATH TO FINANCIAL WELLNESS

Manulife's health and wealth journey has led to new discoveries about financial wellness and the effect it can have on a person's health and productivity. After talking to professional counsellors, we made one more: emotional barriers can stand in the way.



There are great tools to help people find their way to financial wellness. But for many, emotional barriers are blocking their path.

## What professional counsellors are saying

**MORE THAN HALF**  
THE TIME

people seek support, financial challenges are part of their life issues

**BUT**

**ONLY 1/3**

see people making the connection between their finances and other problems

**WHY?**

**46%**

feel it is difficult for people to reveal money issues mainly because of shame and embarrassment

“People with financial issues won't share their worries. They get stuck with them and think about them at night, they think about it when they wake up.”

93% believe financial stress affects work and productivity



**500,000**

Canadians miss work every week for mental health issues<sup>2</sup>



**70%**

of disability costs are associated with mental health issues and illnesses<sup>3</sup>



Unwell employees who work without the right support cost

**\$15-\$25 Billion**

in lost productivity per year to Canadian businesses<sup>4</sup>

Let's work together to



help break down the barrier

## Employees need to know ...



**They are not alone**

Poor financial health is more common than people think.



**It's okay**

Having money issues doesn't mean people are failures.



**They can still get there**

With the right support, anyone can feel comfortable managing their money!

**Help us clear the way**

[manulifehealthandwealth.ca](http://manulifehealthandwealth.ca)

Unless otherwise indicated, all data come from *Emotional barriers to financial wellness - 2017 study* conducted by Manulife / Homewood. Professional counsellors address a full range of mental health issues including but not limited to family and relationship issues, trauma, depression, anger management, life transitions and personal issues.  
 1. *Manulife Financial Wellness Study - 2016 Index* - <https://www.manulife.ca/content/dam/consumer-portal/documents/en/other/CS5156.pdf>  
 2. *Changing Directions, Changing lives: The Mental Health Strategy for Canada*, Mental Health Commission of Canada (2012) <http://strategy.mentalhealthcommission.ca/mwg-internal/de5f623hu73ds/progress?id=g23ymsB3dsjn-rVCZBAKRTS5OKpd4rg3Fg3q8U3z4o>,  
 3. *Workplace Mental Health*, Mental Health Commission of Canada (2016) - [https://www.mentalhealthcommission.ca/sites/default/files/2017-01/Issue\\_Brief\\_workplace\\_mental\\_health\\_eng.pdf](https://www.mentalhealthcommission.ca/sites/default/files/2017-01/Issue_Brief_workplace_mental_health_eng.pdf)  
 4. *Case Study Research Project - 2015 Interim Report*, Mental Health Commission of Canada [https://www.mentalhealthcommission.ca/sites/default/files/mhcc\\_casestudyinterimresults\\_en\\_final\\_1\\_0.pdf](https://www.mentalhealthcommission.ca/sites/default/files/mhcc_casestudyinterimresults_en_final_1_0.pdf)