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### Employee Wellbeing Hits New Low as Financial Pressures Weigh on Canadians

#### *Canadian Employee Wellbeing Falls 9 Points Year-Over-Year to 56%*

**Toronto, Canada, July 14, 2026** — Just 56% of Canadian workers rate their overall wellbeing as excellent or good, down nine percentage points from 65% in 2025, according to Ipsos polling conducted on behalf of RBC Insurance. The findings point to widespread deterioration across multiple aspects of wellbeing, with lower ratings for mental health, physical health and financial health highlighting the pressures facing workers today.

#### *Canadians Are Feeling Worse Across the Board*

The decline was evident across every measure of wellbeing. Overall wellbeing fell 9 percentage points, from 65% in 2025 to 56% in 2026. Mental health dropped to 52% (-7 points), while physical health fell from 59% to 53%. Financial health, already the lowest-rated dimension, slipped from 44% to 42%.

#### *Workers of All Ages Are Feeling the Strain, Though Some More than Others*

The wellbeing downturn is affecting Canadians at every career stage. Workers aged 18–34 are bearing the brunt, with overall wellbeing falling 18 percentage points year-over-year—from 67% to 49%—and mental health scores dropping 14 points, from 56% to 42%. These sharp declines suggest early-career workers may be particularly vulnerable to the compounding effects of financial uncertainty and workplace stress. But it's not just younger employees who are struggling. Workers aged 55–65, traditionally the most satisfied cohort, are also experiencing notable declines. Overall wellbeing in this group fell 8 percentage points to 66%, while mental health dropped 11 points to 63%—a shift that indicates pressures are widespread, touching employees from their first job to the final years before retirement.

#### *Benefits Make a Real Difference*

Amid the downturn, the power of group benefits emerges. Employees with access to group benefits reported higher levels of overall wellbeing (58%), mental health (54%), physical health (54%), and financial health (44%) compared to those without. They are also significantly more likely (64%) to believe their workplace culture supports their health and wellbeing, compared to just 46% of those





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without access, underscoring the tangible impact that comprehensive benefits can have—not just on individual health outcomes, but on how supported employees feel by their employers.

### *Cost of Living Is the Biggest Barrier*

When asked what stands in the way of investing in their wellbeing, Canadians pointed overwhelmingly to one factor: the rising cost of living. More than half (51%) cited it as the primary barrier. This challenge is felt even more acutely by employees with disabilities, with 60% identifying it as a major hurdle, indicating that financial strain is creating a ripple effect—limiting Canadians' ability to prioritize their health even when they recognize its importance.

### *Sleep, Fitness, and Nutrition Top the Wishlist*

Despite the obstacles, Canadians have a clear sense of what they want to improve. Physical fitness (57%), diet and nutrition (48%), and sleep quality (47%) top the list of priorities. Interestingly, the factors Canadians say have the greatest impact on their wellbeing largely align with these goals: sleep quality (66%), physical fitness (55%), and financial security (54%). The disconnect between intention and action appears to be driven largely by cost and time constraints.

### About the Study

The RBC report was completed by Ipsos and conducted March 3-5, 2026. For this poll, a sample of 1,001 working Canadians were surveyed online via the Ipsos I-Say panel. The precision of online polls is measured using a credibility interval. In this case, the results are accurate to within  $\pm 3.8$  percentage points, 19 times out of 20, of what the results would have been had the entire population of working adults aged 18-65 in Canada been surveyed. Credibility intervals will be wider for smaller subsets of the population.

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ISIN code FR0000073298, Reuters ISOS.PA, Bloomberg IPS:FP

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