

LET'S GET (BEYOND) PHYSICAL:

**CRAFTING A
MULTIDIMENSIONAL
APPROACH TO
EMPLOYEE WELLBEING**



Sponsored by:



CONTENTS

LET'S GET (BEYOND) PHYSICAL:

CRAFTING A MULTIDIMENSIONAL APPROACH TO EMPLOYEE WELLBEING

Dr. Carmen von Rohr

	COMMENTARY FROM LANE4	3
	COMMENTARY FROM MERCER	4
	ACKNOWLEDGEMENTS	5
	EXECUTIVE SUMMARY – DEFINING THE KEY THEMES	6
01	BEYOND PHYSICAL – THE CASE FOR TAKING A MULTIDIMENSIONAL APPROACH TO EMPLOYEE WELLBEING	9
02	STRATEGIC, SYSTEMIC, WHOLE-PERSON – CRAFTING A MULTIDIMENSIONAL APPROACH TO EMPLOYEE WELLBEING	20
03	CRF'S FIVE PILLARS OF ORGANISATION SELF-CARE: WHAT DOES GOOD LOOK LIKE?	33
04	PRACTICES THAT SUPPORT A MULTIDIMENSIONAL WELLBEING STRATEGY	49
05	CONCLUSIONS AND RECOMMENDATIONS	57
06	ADDENDUM – WELLBEING IN THE TIME OF COVID-19	62
07	APPENDICES	67



Lane4 are delighted to support this research advocating a multidimensional, systematic and culturally appropriate approach to wellbeing, recognising that individuals, leaders and organisations have a part to play in its achievement.

COMMENTARY

If we were not convinced before, the current context has highlighted the fundamental value of wellbeing in business. Businesses can't survive, let alone perform at their best, unless their people can operate from a state of wellbeing. Developing holistic wellbeing and resilience in people's mind, body and broader environment, including their financial wellbeing, equips them to better unlock their own potential and thrive in all aspects of working life.

The financial impact of improved wellbeing is well documented: it influences absence, medical costs, turnover, productivity. Similarly, much work has been done to understand the aspects of organisational and personal life that create stress and health challenges for people. This current research moves the agenda on, highlighting the strategic opportunity for businesses to move from a tactical focus to an approach to wellbeing that aligns to the broader organisational imperatives and goals.

At Lane4, we take the approach that as humans, our state of wellbeing is always in flux. Wellbeing is dynamic, and we can find ourselves pulled out of balance many times throughout a day or week. Unfortunately this means we can inadvertently label ourselves, or our employees, as somehow 'broken' when we see they are struggling with their wellbeing; but in fact they are simply stuck, and need our compassion, our ability to listen and some strategies to get back to a balanced state of wellbeing. Much like painting a road bridge – this work on our own wellbeing, and that of our employees, is never fully completed.

This report highlights that we should take into account the 'whole-person'. I hope that as a result of reading this research, you are in a position to create the socially supportive cultures in your teams and your organisations that allow people to thrive, so they can operate as the best version of themselves; unlocking their own potential as well as that of your business.

Dr. Alison Maitland, Director of Product and Research, Lane4



At the time of writing the Covid-19 Pandemic is radically redefining the way we work and the health challenges across the spectrum of a multidimensional wellbeing model. Elements of flexible working are likely to stay with us long beyond the pandemic and perhaps, more importantly, answers to key questions around purpose and meaning of work will be posed. I am optimistic that humankind will find creative and effective answers, albeit after a sometimes-painful journey.

COMMENTARY

An essential part of the equation is undoubtedly health and wellbeing at work. I would like to thank CRF for this comprehensive report and congratulate them for the high quality of the research undertaken, as usual.

I believe we have reached a crossroads of maturity where health and wellbeing at work is about to – or at least should – move on from haphazard and uncoordinated programmes based on anecdotal evidence to a strategic and evidence-based practice. Its hallmarks being:

- A strategic joined-up framework, based on data-driven assessment, sector insights and benchmarks
- The holistic and integrated understanding of employees' needs capturing various dimensions of wellbeing, including at least a bio-psycho-social model plus financial wellbeing, purpose, trust, and sense of belonging
- Evidence-based implementation of services, such as effective health pathways with measurable outcomes
- Embedding of health and wellbeing practices into organisational culture, integrating concepts of 'good work' and 'work-life'
- Recognising health and wellbeing as a new frontier in the diversity and inclusion discourse, highlighting personalisation and intersectionality.

I was pleased to read references to the danger of over-medicalisation in CRF's report as the modern workplace goes beyond medical challenges and a reductionist approach will not do justice to the opportunities and challenges that work provides. The report offers a good appreciation of workplace culture and the culture of health and wellbeing.

I would suggest that there is a continuum encompassing business strategy, purpose of work, health and wellbeing, diversity and inclusion, work/life integration, employee value proposition (or individual value proposition), corporate social responsibility, environmental wellbeing, brand value and communication.

In various surveys managers say that they frequently had to put the needs of the organisation before the wellbeing of their team but aren't they one and the same? Aren't people the organisation? Or their most valuable asset as many leaders so readily claim?

At the time of writing, dealing with Covid-19, we are reminded of what really matters. That is the ability to work and the ability to love. What matters in times of crisis also provides meaning or purpose at other times.

Auschwitz survivor, Viktor Frankl, was able to survive the most horrific experiences because of his observation that the main difference between those who survived and those who didn't was a sense of purpose. Already a trained psychiatrist before his incarceration, he started scribbling his thoughts on the importance of meaning on bits of paper and visualising the book he would write one day.

The resulting book, *Man's Search for Meaning*, led to a new school of psychotherapy highlighting the importance of meaning for sustaining good mental health, in even the most difficult times.

I wish the new CRF Report all the success it deserves!

Dr. Wolfgang Seidl, Partner, Workplace Health Solutions Leader, Mercer Marsh Benefits

AUTHOR



Dr. Carmen von Rohr is a social scientist with extensive quantitative and qualitative research experience. She joined CRF in 2018 to contribute to research and learning content.

ACKNOWLEDGEMENTS

The author would like to thank all the research participants, who generously gave their time and shared their insights. Research participants are listed in the Appendix. Many thanks also to Gillian Pillans, Mike Haffenden, and Phil Wills for their very helpful inputs, as well as to Harriet Ojo and Athena Kitching for their support in finalising the report. Thank you to Rosanna Neary for research support.

CRF would also like to thank Lane4 and Mercer for sponsoring this research.

ABOUT CRF

Our purpose is to increase the effectiveness of the HR function, in order to drive sustained organisational performance, through developing the capability of HR professionals. With a network of over 200 leading organisations, we continue to grow as the respected focal point and knowledge source for improving corporate and individual performance.

We inform, discuss and guide our members on how to enhance their personal capability, those of their colleagues and, in turn, the effectiveness of the function.

We explore topics through an evidence-based lens. This leads us to critique existing practices with an ambition and desire to progress the influence and impact the function delivers to the business. Our approach is professionally and informally rooted in the principle that adults learn through doing, discussion, reflection and interaction with others.

WHAT CRF STANDS FOR

- We are alert to the political, economic, technological and social environment in which businesses operate, the continuous uncertainty and potential for gamechanging events.
- We understand organisations, the imperatives of robust strategy, agility in implementation and persistence in seeking operational excellence.
- We are acutely aware of the role of people in organisations, the relationship between them, and the systems and processes which bind them together.

For more details on how your organisation can benefit from CRF membership please contact Richard Hargreaves, Commercial Director, on +44 (0) 20 3457 2640 or at richard@crforum.co.uk. Alternatively, please visit our website at www.crforum.co.uk.

EXECUTIVE SUMMARY

DEFINING THE KEY THEMES

Mental and financial pressures are prevalent among today's workforce, undermining physical health over the long term and carrying large human and business costs.

Poor mental health costs \$2.5 trillion globally, and costs UK employers at least £33 billion per annum, in the form of absenteeism, presenteeism, turnover, and lowered productivity. Poor financial wellbeing costs UK employers £1.56 billion annually through absenteeism and presenteeism. It is thus imperative that organisations take a multidimensional approach to employee health and wellbeing. Encouragingly, we find that the majority are doing so, at least with respect to physical and mental aspects of wellbeing.



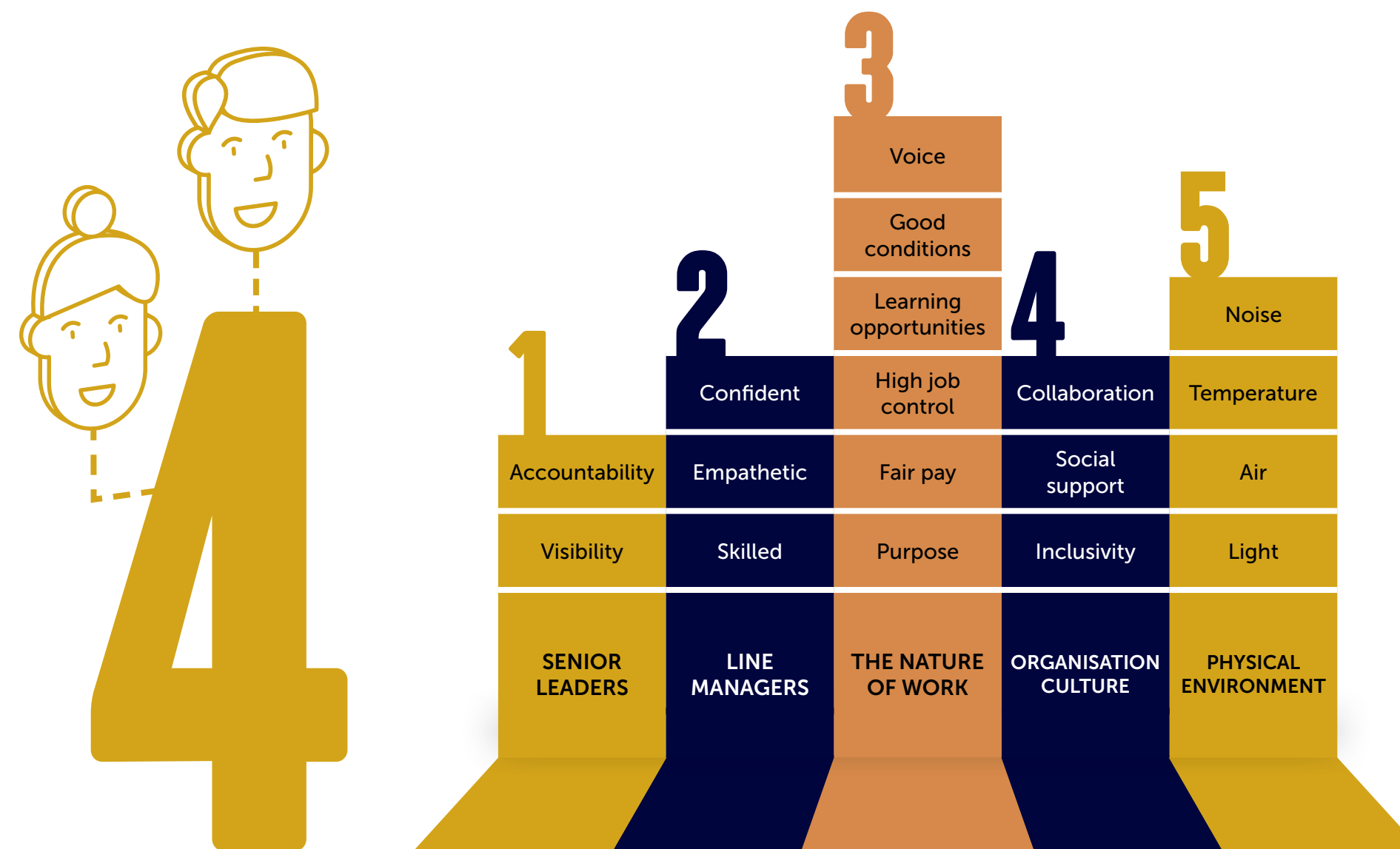
2 However, financial wellbeing remains largely off the radar at many organisations.

There is less understanding of the role financial worries play in health and wellbeing, as compared to the role of poor mental health, and in how that can impact individual, team, and organisational performance. Many organisations are hesitant to get too involved in employees' financial wellbeing, due largely to confusion between financial education and financial advice, and the associated organisational responsibility and risk.



3 Organisations have an opportunity to make their wellbeing strategies more strategic.

As one-off interventions, popular practices such as making fruit available to employees, adopting a mindfulness app, or offering yoga classes may grab attention, but they are likely to have limited or no impact on organisational outcomes. Business goals and an understanding of the workforce must precede the adoption of wellbeing activities and initiatives.



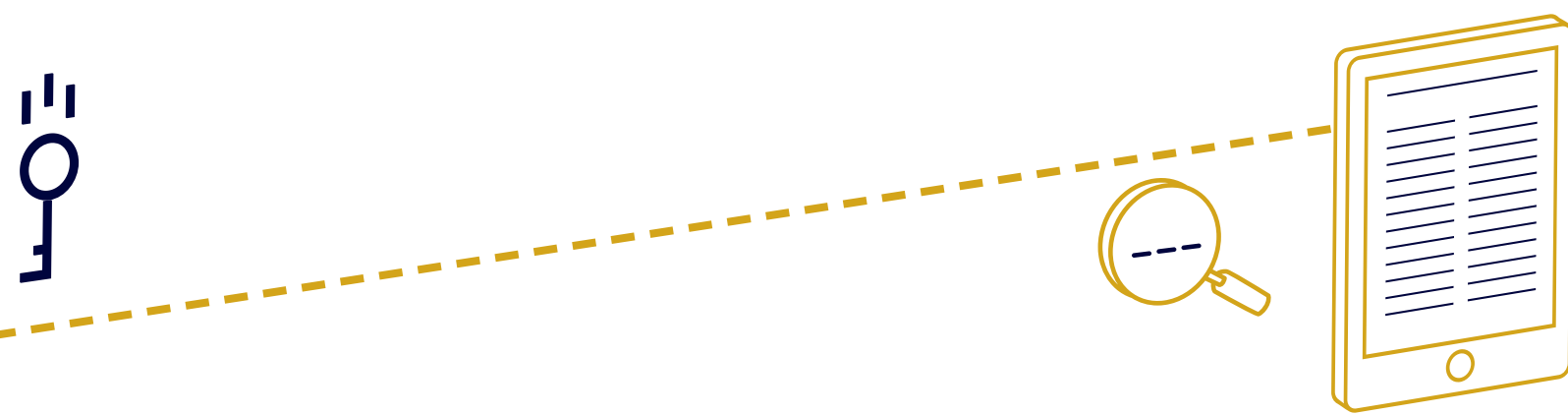
Organisations can benefit from taking a more systemic approach to employee health and wellbeing.

We worry that organisations are too often taking an individualised, overly medicalised approach to employee wellbeing, particularly with regard to mental wellbeing. Applying easy, ‘quick fix’ individualised solutions to what are inherently social and organisational problems will have limited impact, unless they are deployed as part of a larger programme of organisation self-care that takes a systemic approach to employee wellbeing. We introduce a framework, **CRF’s Five Pillars of Organisation Self-Care**, to address this. The pillars are senior leadership, line management, the conditions of work, the organisation culture, and the physical environment.

5

Employers’ wellbeing strategies should continue to take into account the ‘whole-person’.

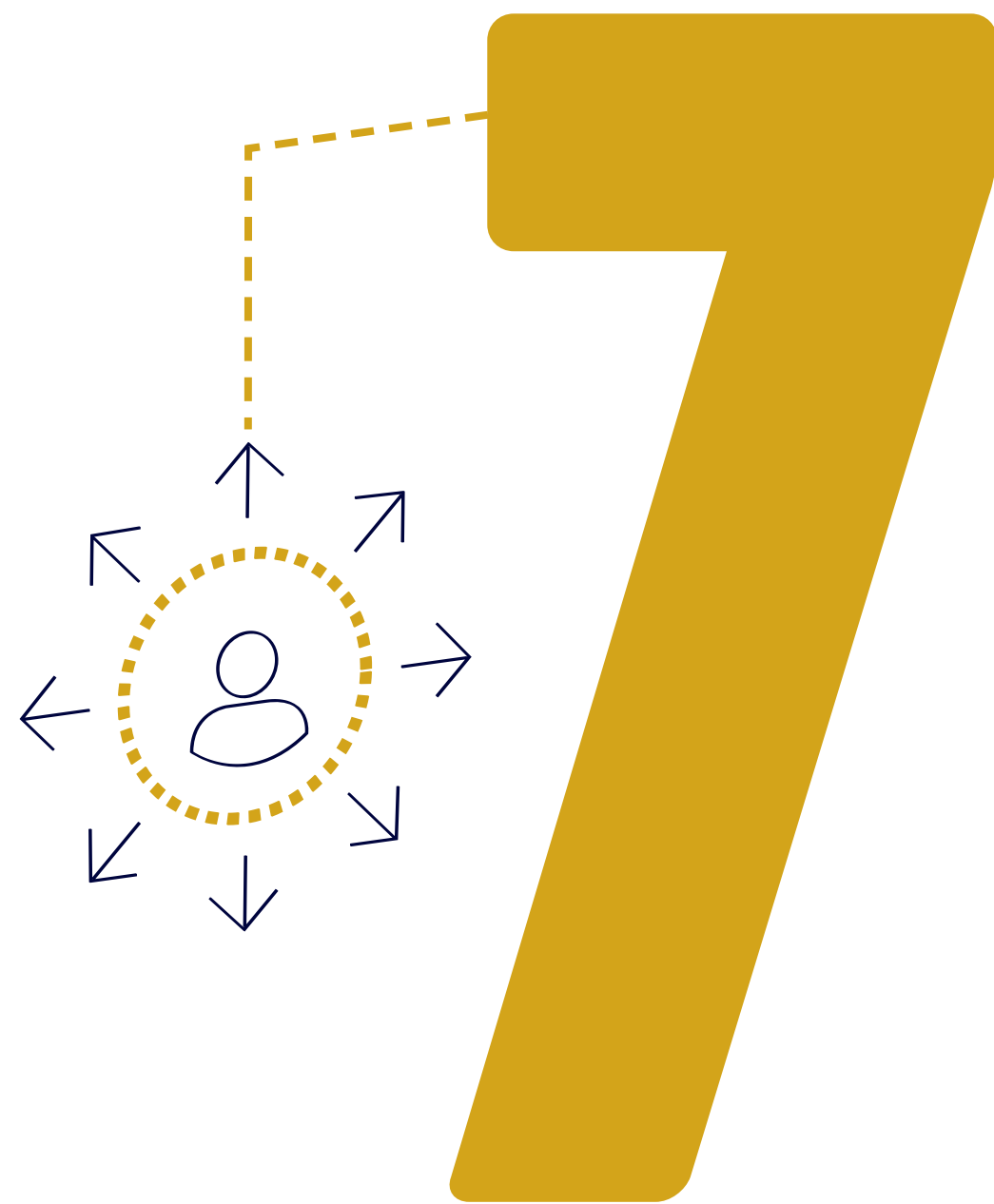
Employee wellbeing is influenced by several factors, many of which originate outside the workplace. Just as taking an individualised approach to wellbeing has its limitations, so too does the assumption that there are no sick individuals in healthy organisations. Building resilience is a key strategy for improving wellbeing at the individual level; we find that many organisations are already cognisant of this.



Organisations could improve their use of data to drive decision-making around wellbeing strategy.

A data-driven approach includes using the organisation’s own workforce data to diagnose problems and make decisions, as well as evaluation of the effectiveness of wellbeing interventions. Evaluation is important both in terms of attempts to quantify ROI of interventions, and in terms of understanding their quality. Among our survey respondents, only 26% consistently or often use workforce data to drive decisions about investments in wellbeing; 32% evaluate the effectiveness of wellbeing initiatives consistently or often.





Employers largely see wellbeing as a shared responsibility of the individual and the organisation, and are increasingly connecting the dots between wellbeing and inclusivity.

A joined-up approach between organisations' wellbeing and inclusion strategies is a fruitful way forward. Given the connection between wellbeing – particularly mental wellbeing – and a socially supportive, inclusive culture, we expect colleagues will be able to share evidence, learn from each other and bolster each other's good practices.



There is room for improvement in how organisations communicate their wellbeing strategies.

A communications strategy that uses a mix of general messages to the whole population and specific messages to sub-groups (such as women, younger employees, and so on) will be most effective; this is also true of the tools used to disseminate communications. However, only 27% of our survey respondents report using both targeted and general communications.

Organisations could be more deliberate about how they customise their wellbeing strategy. 'Customisation' is an amorphous term; it can mean personalisation to the individual or can be thought of in broader terms, such as customising wellbeing strategy to an employee group based on skillset, age, or another factor.

One of the most important customisations a large organisation can make to its wellbeing strategy is geographic – customising by site, country, or region. We find the most advanced organisations taking a hybrid approach – developing a framework at the global level, that is then customised to be meaningful and effective at local level.



Covid-19 is likely to radically transform our economies, politics, societies, planet, the future of work itself, and employee wellbeing. ([See the Addendum, page 63 for a closer look](#)).

We are only in the earliest stages of beginning to understand its implications. While employee wellbeing is front of mind at many organisations during the crisis, we are concerned that it will slip down the agenda as the economic implications of Covid-19 become clearer and organisations restructure to survive and thrive in the future. Yet, tomorrow's workforce will have new and enduring wellbeing needs, and organisations will need to be attentive and inventive in addressing these needs. A multidimensional, strategically-informed, systemic wellbeing strategy that takes into account the whole person will only increase in importance in the post-Covid-19 world of work.



BEYOND PHYSICAL – THE CASE FOR TAKING A MULTIDIMENSIONAL APPROACH TO EMPLOYEE WELLBEING

In this chapter, we consider the extent of mental and financial pressures in the workforce, and their link to physical health outcomes. We examine the impact of poor mental and financial wellbeing on organisational performance and identify some of the benefits of taking a multidimensional approach to wellbeing. Finally, we explore the limitations of current approaches to employee health and wellbeing.

1.1	WHAT'S THE ISSUE?	10
1.2	WHAT'S THE IMPACT?	12
1.3	WHAT ARE THE BENEFITS OF TAKING A MULTIDIMENSIONAL APPROACH TO EMPLOYEE WELLBEING?	14
1.4	WHAT'S WRONG WITH CURRENT APPROACHES TO EMPLOYEE HEALTH AND WELLBEING?	16

1.1

WHAT'S THE ISSUE?



“Every time we have a mental health awareness week my spirits sink. We don't need people to be more aware. We can't deal with the ones who already are aware.”

Professor Sir Simon Wessely,
President of the Royal Society of Medicine,
in the *British Medical Journal*

Employee health and wellbeing is a longstanding concern among employers. At some organisations, such as Unilever, improving the quality of life of employees and their families was a founding principle. Many more organisations have invested in employee wellbeing in recent decades as its link to business performance has become clearer. Others find that there is both a moral and a business imperative to prioritise employee wellbeing, or that it is consistent with their organisational mission. For example, Kathy Poole, Director of People at the Wellcome Trust, explains, “We are a healthcare research organisation; therefore, wellbeing is close to a lot of the work we do externally. And that's reflected internally, in terms of quite a high expectation from staff that we take wellbeing seriously.”

Of course, for many organisations all these factors matter – attending to employee health and wellbeing can positively impact business performance, may be a founding principle or closely tied to the organisational mission, and may simply make good sense in a social and political context that increasingly demands [businesses be accountable for their broader social impact](#).

However, the employee health and wellbeing agenda has tended in the past to be narrowly focused on employees' physical health. This is not surprising, as some of the earliest efforts to improve employee wellbeing were focused on health and safety in predominantly manufacturing-based economies – efforts that have been very effective in reducing fatalities and serious injuries at work. Even in today's advanced capitalist economies, where many more jobs are service-based – in the UK, 80% of the economy is comprised of services – physical health is still a sensible concern. After all, musculoskeletal disorders comprised 35% of all new and long-standing cases of work-related ill health in the UK in 2017-18. And in certain contexts, such as the United States, where obesity and its health effects are common and healthcare costs are largely borne by employers, urgently improving employees' physical health (for example, by encouraging weight loss) is an obvious priority.

But physical health is a complex phenomenon. Many health professionals today are trained to work within the biopsychosocial framework, which conceptualises health as a product of biological, psychological, and social processes. From this perspective, social factors such as poverty and psychological factors such as poor mental health can exacerbate physical health problems. For example, not having enough money can create anxiety and can limit one's options for achieving a healthy diet, which in turn negatively impacts physical health. It works the other way too – dealing with physical health problems, such as diabetes or cardiovascular disease, can cause depression or other mental health issues.

RESEARCH METHOD

This report is based on the following data sources.

- Interviews with 33 practitioners, experts and academics. We list the interviewees in the Appendix.
- An online CRF survey, completed by 147 respondents in January/February 2020. Respondents were predominantly HR Business Partners and functional specialists. They represented a broad spread of industry sectors. 45% worked for organisations with 10,000 employees or more. Some 68% were based in the UK, 26% in Europe, and the remainder in the rest of the world.
- A review of relevant academic and practitioner literature. The Reading List in the Appendix contains references.

Consider the following.

- People with mental health problems have a much higher risk of experiencing physical health conditions. For example, research cited by the King's Fund finds that people with bipolar disorder or schizophrenia have life expectancy 15-20 years lower than the general population, due largely to higher rates of cardiovascular disease and other physical health conditions.
- Among people with eating, personality, and drug and alcohol use disorders, physical health issues are highly prevalent.
- 46% of people with a mental health problem have a long-term physical health problem such as chronic obstructive pulmonary disease or coronary heart disease.
- The Financial Advice Working Group, in a report to HM Treasury and the Financial Conduct Authority (the 'A Way Forward' report), noted that "anxieties about money have been associated with ulcers, headaches, back pain and an increased risk of heart conditions."
- Research by Citizens Advice has found that 74% of people with debt worries found it affected their mental health and more than 50% experienced panic attacks as a result of these worries.

In short, just as physical health problems can undermine mental wellbeing, psychological problems, including those caused by financial worries, can negatively impact physical health. Therefore, any approach to employee health and wellbeing must get beyond just the physical, to address the underlying factors that drive poor physical health outcomes in many cases.

But to what extent are mental and financial pressures a problem for today's workforce? To a very large extent, the evidence shows.

- According to an independent review by Stevenson/Farmer, 'Thriving at Work', about 15% of those in work in England have symptoms of a mental health problem.
- 44% of all new and long-standing cases of work-related ill health in the UK in 2017-18 were attributable to stress, depression, or anxiety.
- The Money Advice Service has found that 12.9 million UK adults have no accessible savings to fall back on. In fact, 22% of adults have less than £100 in savings and investments, and 24% would have to borrow or could not pay if faced with an unexpected £300 bill. A 2018 RSA/Populus survey found that 59% of all British workers would struggle to pay an unexpected bill of £500.
- The RSA/Populus survey also found that 73% of British workers are concerned about the cost of living outstripping pay, while 30% say their jobs don't provide them with enough money to maintain a decent standard of living.
- 45% of British workers say they don't expect to have enough money in private pensions and other savings to maintain a decent standard of living in retirement.
- Research by Aegis finds that money is the main worry by area of life, ahead of career, health, and relationships, and this is higher for women (41%) than men (32%).
- Several factors are driving financial pressures on employees following the Great Recession. These include the move from defined-benefit to defined-contribution pensions, increasing costs (such as retirement, housing, elderly care), the increasing shift of health and social care costs from the public to the private sector, increasing life expectancy, and for younger workers, high student debt burdens (it now takes 15 years on average for US and UK students to clear their student loan debt).

So, mental and financial pressures are prevalent among today's workforce, and these pressures are both problems in their own right, as well as factors that can undermine physical health over the long term.

But what are their impacts on organisational performance? We consider this question in the next section.

1.2

WHAT'S THE IMPACT?

Poor mental and financial wellbeing carries human costs. As noted above, financial worries may contribute to both mental and physical health problems. And poor mental health, particularly over the long-term, can manifest in part in poor physical health. It can also be

isolating, reduce one's ability to cope with daily life, and can negatively impact friends and family. The human cost of mental health problems is perhaps no more painfully evident than in the case of suicide. Strikingly, according to the Debt Support Trust, nearly 50% of people in debt consider suicide, and the Stevenson/Farmer report notes that, while many factors contribute to suicide, employees in certain industries are at higher risk. Men working in construction and decorating, for example, are over 35% more likely to commit suicide, while female nurses are 24% more likely, compared to national averages.

Employers are of course concerned about these human costs. In fact, a few of the participants in our research mentioned the suicide of an employee as a catalyst for the organisation's re-evaluation of its approach to employee health and wellbeing. Others cited increased prevalence of traumatic behaviours among segments of staff, such as self-harming, a phenomenon in which one intentionally physically injures him- or herself, as a way of expressing or coping with intense emotional distress.

But employers are, reasonably enough, also concerned about the business costs of poor employee wellbeing.

In our CRF survey, we asked respondents about the extent to which they believe employees' physical, mental, and financial problems are implicated in outcomes such as high absenteeism, presenteeism, turnover, and so on, in their organisations.

Respondents see a clear link between mental health problems and these negative organisational outcomes – 69% stated that mental health problems are implicated in these outcomes to a large or very large extent. 49% said the same of physical health problems, but only 18% saw financial problems as a large or very large contributor to these negative outcomes.

FIGURE 1

Extent of Employee Health Problems' Impact on Absenteeism, Presenteeism, and Turnover

Physical Health Problems



Mental Health Problems



Financial Health Problems



WHAT DO WE MEAN BY 'MENTAL WELLBEING'?

'Mental wellbeing', 'mental health', 'mental illness' – there are many ways of talking about psychological health and as many definitions. We follow the World Health Organisation in defining 'mental wellbeing' as "a state of wellbeing in which every individual realises his or her own potential, can cope with the normal stresses of life, can work productively and fruitfully, and is able to make a contribution to her or his community."

Mental wellbeing is an integral part of one's overall wellbeing, and is determined by socioeconomic, biological, and environmental factors. Poor mental health exists on a continuum, from common mental health problems such as anxiety and depression to severe mental illnesses such as schizophrenia.

We follow the Stevenson/Farmer report *Thriving at Work* in our thinking about mental wellbeing at work. At work, mental wellbeing includes not just problems caused by work, but those that are brought to, or experienced at, work. Due to the time spent there, people will inevitably sometimes experience mental wellbeing issues in the workplace. Employment can have a positive or a negative impact on an individual's mental wellbeing – giving people a sense of meaning and accomplishment and thus reinforcing positive mental wellbeing, or causing or exacerbating existing mental problems. We agree with the Taylor Review of Modern Working Practices that "good work is good for mental health."

WHAT DO WE MEAN BY 'FINANCIAL WELLBEING'?

Defining financial wellbeing is more straightforward than defining mental wellbeing. Though the terms may differ ('financial wellness', 'financial resilience', etc.), many organisations use highly similar criteria to define financial wellbeing.

These criteria follow those that the United States Consumer Financial Protection Bureau uses to calculate financial wellbeing scores:

1. Day-to-day control over finances, including the ability to pay bills on time and make ends meet
2. One-off capacity to absorb a financial shock
3. Ability to meet long-term financial goals, such as paying off outstanding debt or saving for retirement
4. Having the financial freedom to make choices and enjoy life

Some of the ways that employers can support financial wellbeing (discussed in detail in Chapter 3) include financial education, debt counselling, and budgeting advice, among others.

In our review of the literature, we found research evidence that poor wellbeing across any of these three dimensions – mental, financial, and/or physical – carries large costs to an organisation.

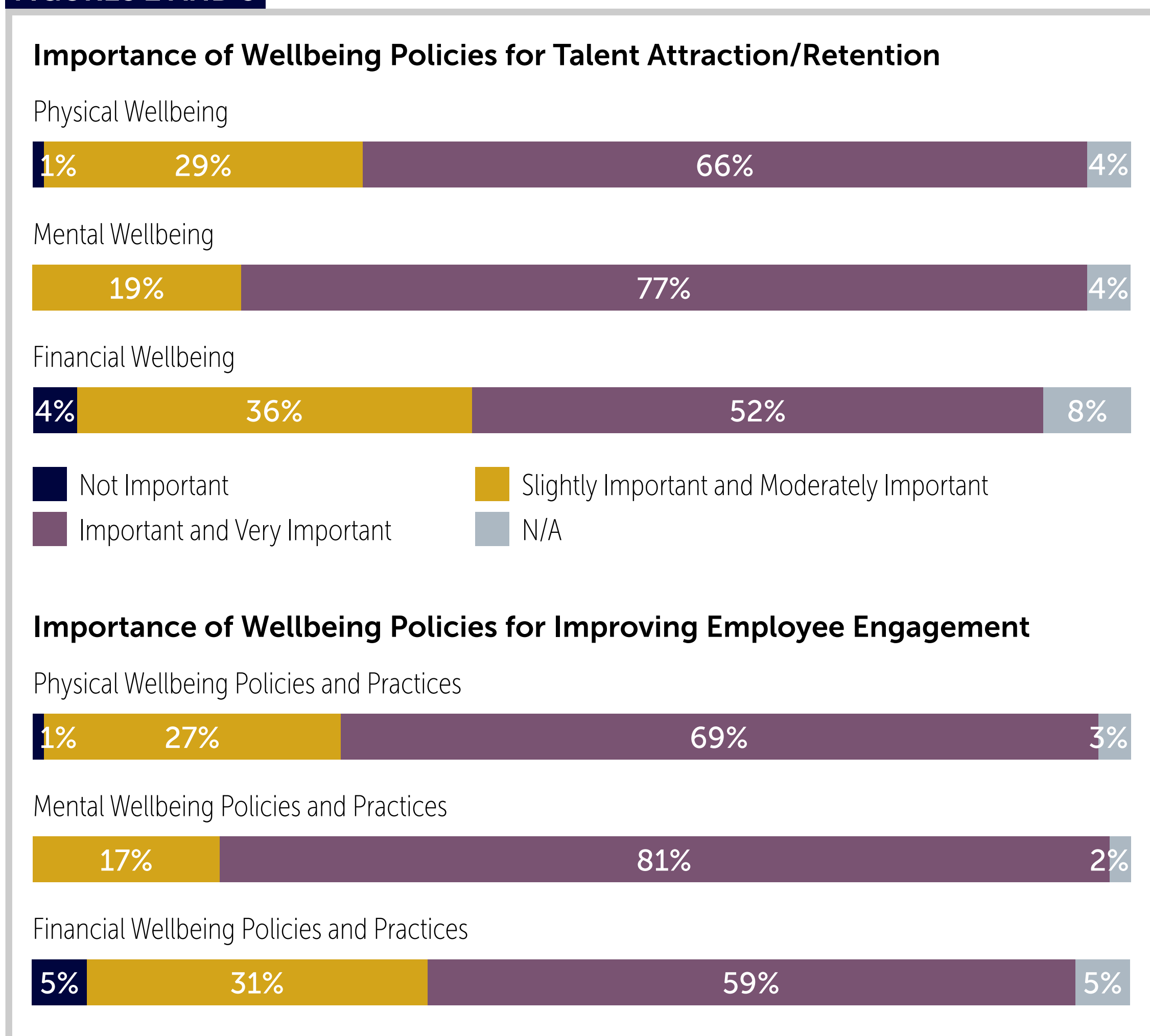
- The cost of poor mental health is estimated at \$2.5 trillion globally through absences, lost productivity, and turnover.
- The Stevenson/Farmer report estimates that poor mental health costs UK employers £8 billion annually in absenteeism, £17-26 billion in presenteeism, and £8 billion in staff turnover. These costs may be underestimated, as many employees feel the need to cover up the true reason for their absence due to the stigma associated with mental health problems.
- Overall, sickness absence in the UK has fallen by 15%-20% since 2009, but absence due to mental health reasons has risen by around 5% in this same time period.
- People with a mental health condition are three times more likely to have a long-term period of sickness.
- Cigna's 2018 360 Well-Being Survey, 'Well & Beyond', found that 83% of employees who notice stress among their colleagues believe this is "having an impact on their workplace, with morale and team spirit affected."
- Research cited by Mercer finds that 25% of employees say financial worries impact their productivity at work.
- Research from the Centre for Economics and Business Research, in partnership with Aegon, finds that poor financial wellbeing costs UK employers £1.56 billion annually through absenteeism and presenteeism. Further, more than 500,000 private-sector workers have taken time off in the last year due to their financial wellbeing, taking an average of 8.1 days each. 73% of those taking time off earned less than £25,000 annually (pre-tax), and the average cost to employers of a day lost to financial distress is estimated to be £150.
- Research by Close Brothers in partnership with Professor Cary Cooper, University of Manchester, finds that 22% of employers attribute reduced productivity to poor employee financial wellbeing. 48% say that fewer people are retiring from their organisation than they would like (with financial reasons a major factor), and the same percentage say that the rate of retirement in their organisation is increasing their people costs. 45% say it is negatively impacting their succession plans.
- Public Health England finds that musculoskeletal problems lead to 28.2 million days lost to sickness absence annually.
- Employees who have a medium-to-high risk of disease as a result of lifestyle behaviours such as smoking, obesity, and lack of exercise can be 6-12% less productive than those with low health risks.

We conclude that while employers are very aware of the risks that employees' poor mental and physical wellbeing poses to the organisation, there may yet be an under-appreciation of the risks associated with poor financial wellbeing.

1.3

WHAT ARE THE BENEFITS OF TAKING A MULTIDIMENSIONAL APPROACH TO EMPLOYEE WELLBEING?

FIGURES 2 AND 3



Just as there are organisational costs associated with poor employee wellbeing, there are benefits to prioritising wellness and to having a workforce that is well across multiple dimensions.

Two of the most cited benefits of having a multidimensional wellbeing strategy are an improved ability to attract and retain the right talent into the organisation, and improved employee engagement. We asked respondents to our survey about the importance of policies and practices related to physical, mental, and financial wellbeing for attracting and retaining the right talent. 77% reported that policies and practices related to mental wellbeing are important or very important, 66% said so of physical wellbeing policies and practices, and 52% said the same for financial wellbeing.

We also asked about the extent to which physical, mental, and financial wellbeing policies and practices are important tools for improving employee engagement. Again, the majority of respondents saw policies and practices across all three dimensions of wellbeing as important or very important for engagement – 81% said so of mental wellbeing policies and practices, 69% said the same for physical wellbeing, and 59% said so for financial wellbeing.

In the qualitative interviews we conducted for this research, participants cited enhancement of employer brand and Employee Value Proposition, increased engagement and retention, and improved morale as benefits of addressing employee wellbeing across multiple dimensions.

Clare Gowar, Global Lead, Health and Wellbeing at Philips, discussed the importance of wellbeing to attracting senior females in particular. “We want to increase the number of women at the most senior levels of our organisation, and at the same time understand and recognise the value of ensuring we provide the tools and resources for them to manage their work/life balance. Therefore developing programmes that address both professional development (e.g. mentoring) and personal development (e.g. Energy Management), is an important element of our broader Employee Value Proposition.”



“At Philips we understand that employees now look beyond the traditional benefits packages and ask ‘what does our organisation stand for, do the employee offerings reflect our company values and mission?’ Philips is committed to improving the lives of 3 billion people by 2030 and we have to translate this into something meaningful and credible for our people, which is reflected in our job descriptions, our careers websites: it is a key point of differentiation.”

Clare Gowar,
Global Lead, Health and Wellbeing, Philips

In our review of the literature we found further evidence of the benefits of targeting employees’ mental and financial wellbeing.

- Research from the City Mental Health Alliance finds that 85% of graduates say their prospective employer’s policy or approach to mental health is important, and 83% are more likely to apply to an employer who is more open about their commitment to mental health.
- Research cited by Mind finds that “60% of employees say they’d feel more motivated and more likely to recommend their organisation as a good place to work if their employer took action to support mental wellbeing.”
- In a metareview of 23 high-quality studies, Deloitte finds that the average return per £1 spent on workplace mental health interventions is £4.20 (with a range of between 40p and £9).
- Lendlease, the multinational construction, property, and infrastructure company, has recently implemented a multidimensional wellbeing strategy that focuses on mind, body, place, and culture. An SROI (social return on investment) analysis measured the impact of this strategy between 2015 and 2017, finding that for every dollar invested in the program there has been a return of \$1.09.
- Mercer cites research which finds that “employers offering financial wellness solutions have 22% more employees who are extremely or very engaged in the workplace.”
- Research from Close Brothers finds that, among organisations targeting employees’ financial wellbeing, “30% say that it helps improve employee productivity, 24% say it assists in talent acquisition and retention, and 22% say that it helps to fulfil their strategic business objectives.”

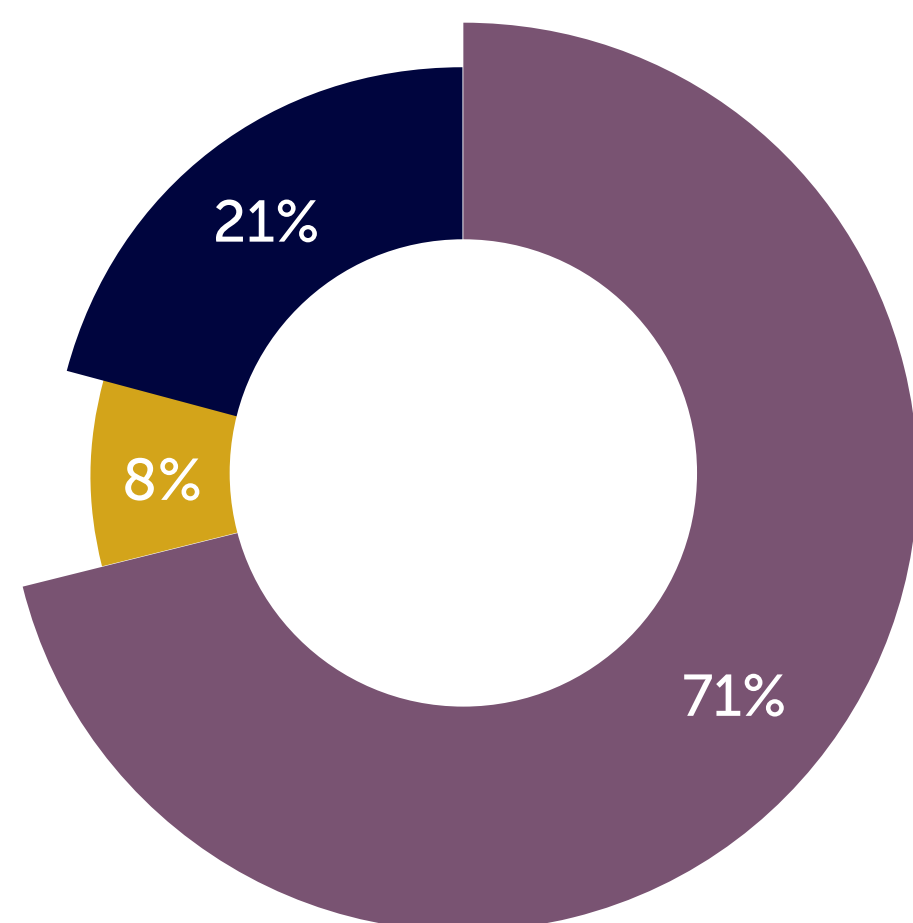
Please see CRF’s earlier report, [Employee Health and Wellbeing – Whose Responsibility Is It?](#) for a comprehensive look at the business case for wellbeing.

1.4

WHAT'S WRONG WITH CURRENT APPROACHES TO EMPLOYEE HEALTH AND WELLBEING?

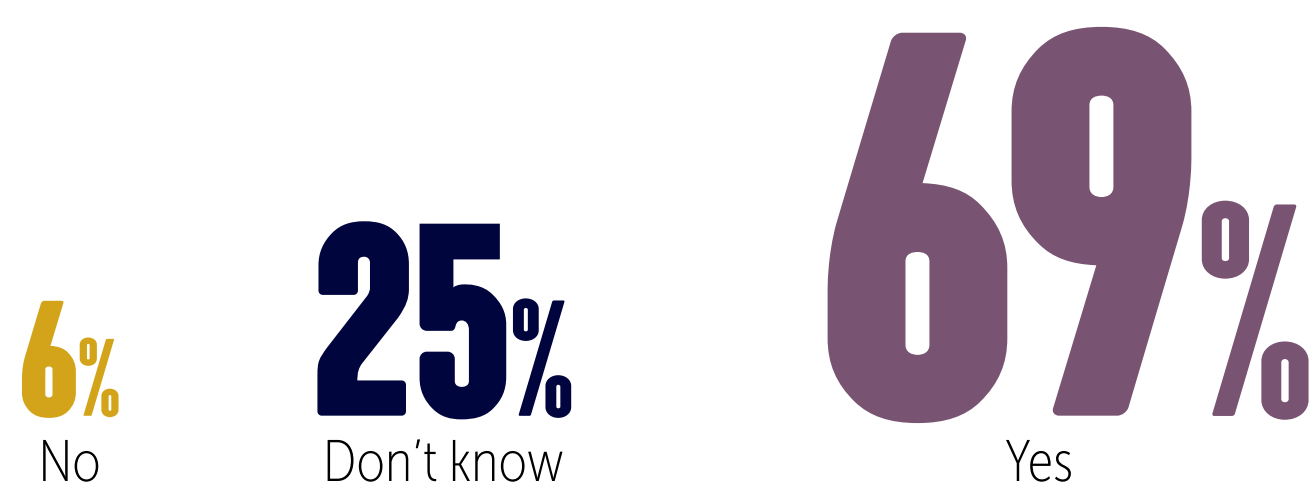
FIGURES 4, 5, 6 AND 7

Is your organisation's wellbeing strategy best described as uni- or multi-dimensional?

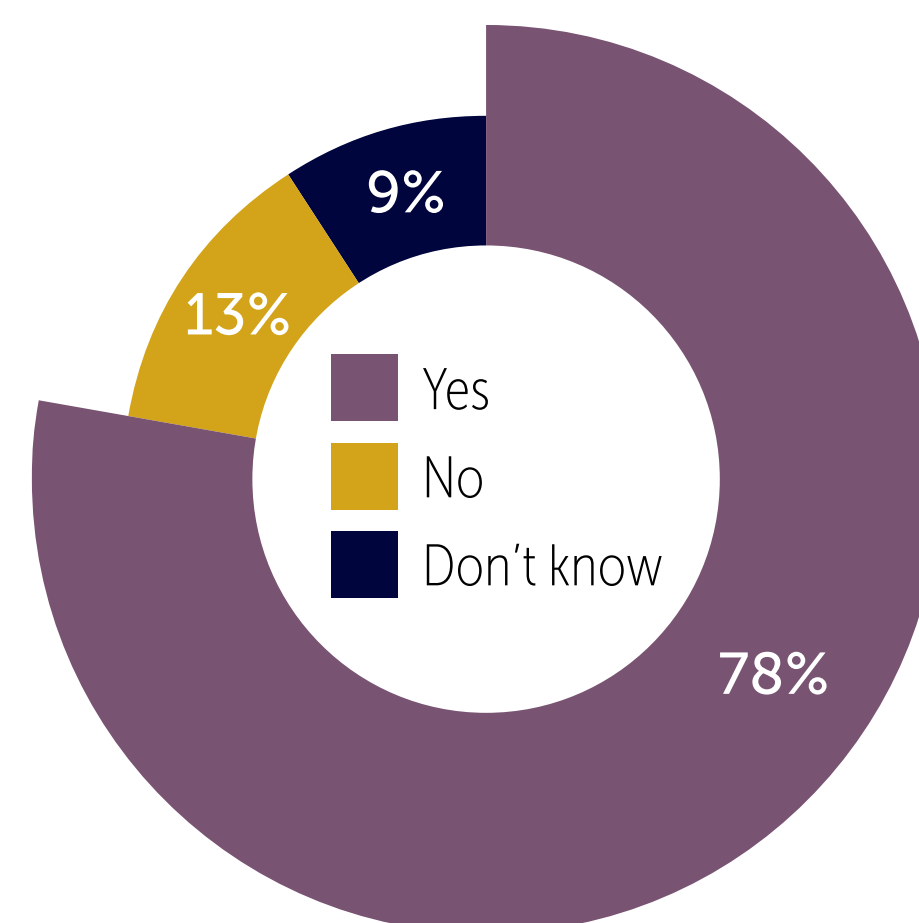


- Has a multidimensional wellbeing strategy
- Has an unidimensional wellbeing strategy
- Does not have a wellbeing strategy

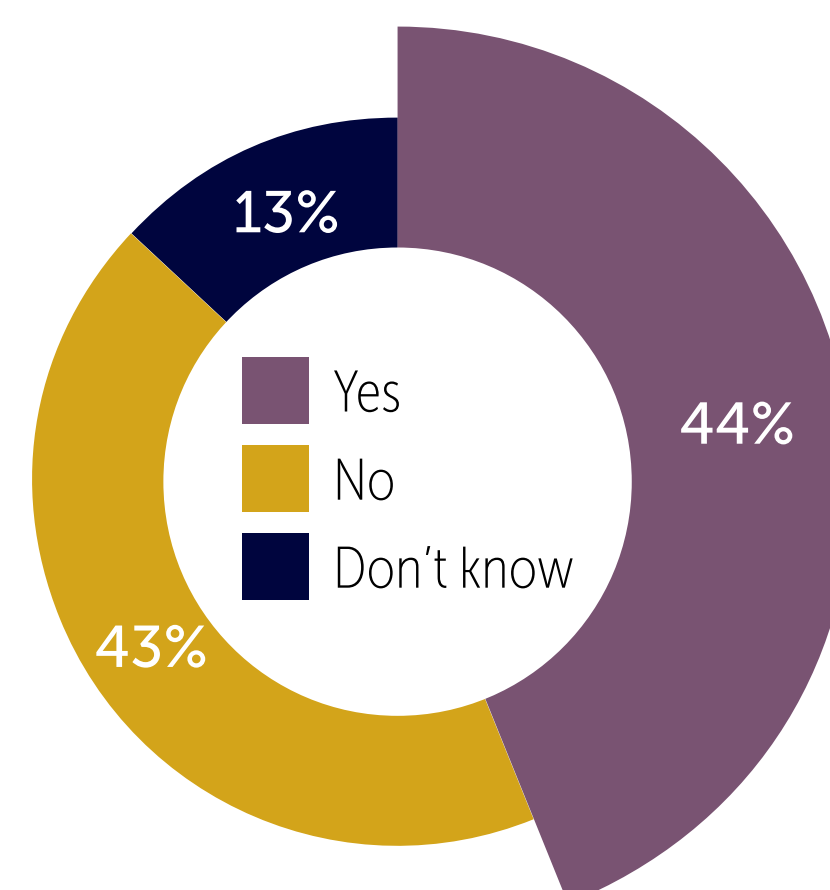
Do you have plans to implement a multi-dimensional wellbeing strategy within the next three years?



Does your organisation's wellbeing strategy explicitly target employees' mental wellbeing?



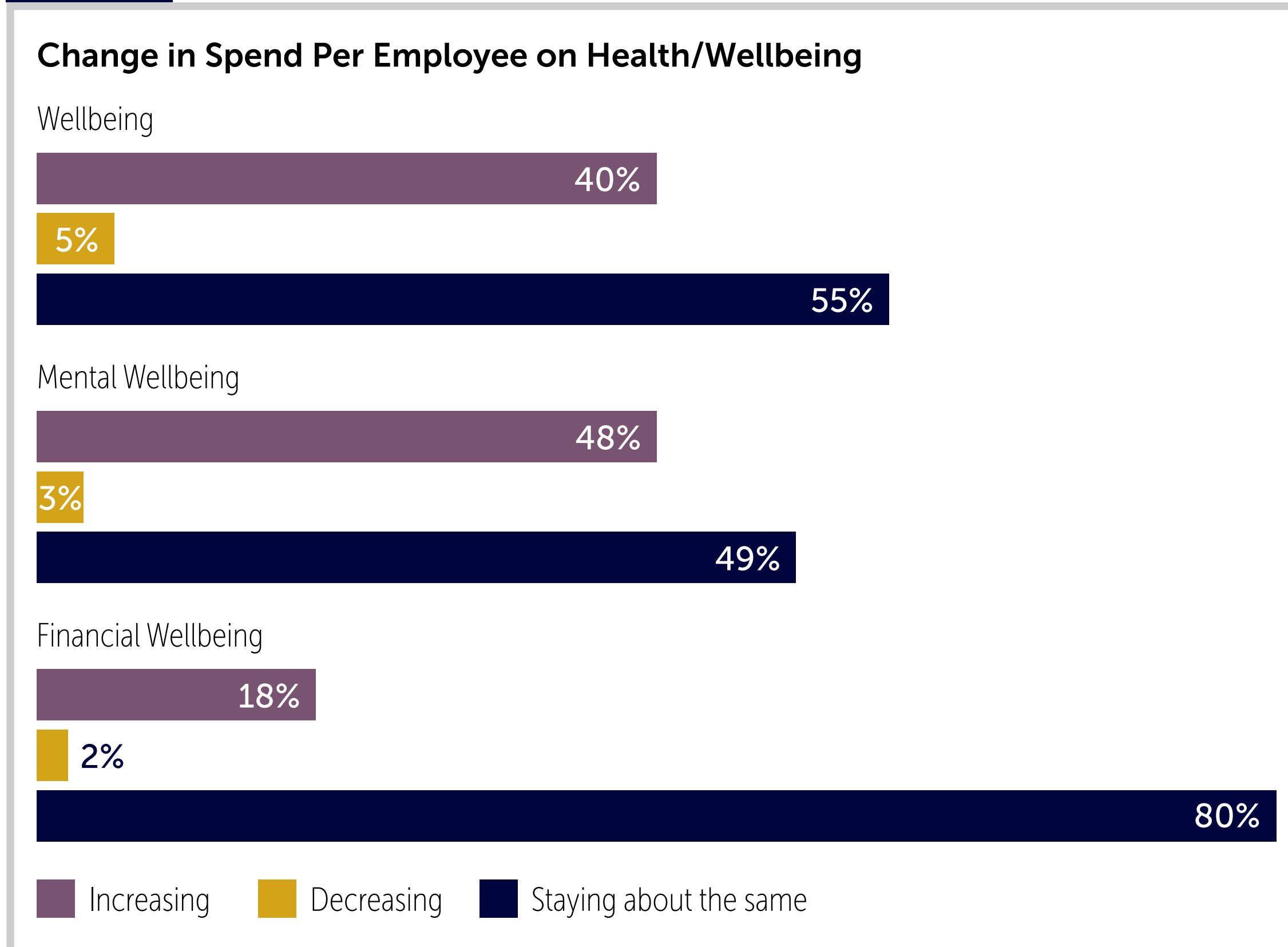
Does your organisation's wellbeing strategy explicitly target employees' financial wellbeing?



When we first conceptualised this research project, we were concerned that employers were stuck in an old-fashioned mindset, focused on improving the physical health of their workforces without regard to the broader aspects of wellbeing, particularly mental and financial. The most up-to-date available research – large-scale surveys that were only a few years old – showed just that. Most employers had wellbeing strategies, but they tended to be unidimensional and centred on improving employees' physical health.

Our research clearly indicates that organisations have evolved quickly in their thinking about employee health and wellbeing. Making the case for a multidimensional approach is no longer the primary challenge – 71% – of respondents to the CRF survey reported that their wellbeing strategies are already multidimensional, and approximately two-thirds (69%) of those whose strategies are not said that they plan to implement a multidimensional approach within the next three years. (Somewhat concerningly, though, a sizeable minority – 21% – of employers report that they still have no wellbeing strategy at all). Of those organisations taking a multidimensional approach to wellbeing, the overwhelming majority – 78% – are explicitly targeting employees' mental wellbeing. However, less than half (44%) explicitly target employees' financial wellbeing.

FIGURE 8



These findings were reflected in the qualitative interviews we conducted for this research. All the organisations we spoke to have implemented, or are about to implement, a multidimensional wellbeing strategy. The dimensions of wellbeing most often cited as part of these strategies are physical and mental, followed by social and financial wellbeing.

Employers' focus on multiple dimensions of wellbeing is also being reflected by their spending decisions. We asked respondents to our survey whether spend per employee on health and wellbeing at their organisation was increasing, decreasing, or staying about the same. 40% of respondents reported that spend on wellbeing in general was increasing, while 48% reported increasing spending on mental wellbeing specifically. Again, financial wellbeing was less of a priority, with only 18% reporting that spend is increasing in this regard. Encouragingly, in most other organisations spend per employee on these various aspects of wellbeing was staying about the same. Only a tiny minority reported decreasing spend (5% for wellbeing in general, 3% for mental wellbeing, and 2% for financial wellbeing).

So if most organisations already understand the importance of taking a multidimensional approach to wellbeing, and many are prepared to invest financial resources in more holistic strategies, what, if anything, is actually wrong with employers' current approaches to employee health and wellbeing?

Our research is encouraging. We found that organisations generally have a good understanding of the links between physical and mental wellbeing, of the risks poor mental and physical wellbeing pose to organisational performance, and of the benefits that an effective, multidimensional wellbeing strategy can bring. Employers are trying many new things and have a high level of enthusiasm for the wellbeing agenda.

However, we find that financial wellbeing remains largely off the radar in many organisations. There is less understanding of the role financial worries play in health and wellbeing, compared to the role of poor mental health, and in how that can impact individual, team, and organisational performance. Even when there is a good understanding of the issues, we have sensed a hesitancy among many organisations to get too involved in employees' financial wellbeing.

This is not entirely surprising. As the Financial Advice Working Group noted in its 'A Way Forward' report, "many employers feel they lack the time, resources and expertise to do more to assist employees." They are concerned about regulations, and about potential liability. Few employers see financial wellbeing as part of their responsibility towards employees, and they underestimate employees' interest in this kind of support. Even those who would like to help can find little in the way of pragmatic solutions that fit their organisation's needs. There is also concern about the quality of solutions on offer – organisations are understandably wary of adopting a financial product or solution that is in any way predatory towards employees.

Nevertheless, we believe there is an opportunity for employers to broaden the scope of their involvement in employees' financial wellbeing. The 'A Way Forward' report found that 57% of employees would like to have access to financial advice in the workplace, and 33% would pay for an in-house financial adviser. While employees do not generally want to ask their employers directly for help, they trust their employers more than many other groups and welcome the idea of employer-vetted, impartial financial advice, products, and other solutions. We will discuss the opportunities around financial wellbeing later in this report.

FINANCIAL WELLBEING – UNDERSTANDING THE HESITANCY

We spoke with Phil Wills, Associate Director at the Performance and Reward Centre, independent consultant, and former Global Head of Compensation and Benefits for Reed Elsevier, ICI, and Diageo, to gain a better understanding of why organisations seem reluctant to get more involved in their employees' financial wellbeing.

In Wills' view, many companies do not recognise the vital distinction between financial education and financial advice. Financial *education* is about making one's employees more informed and sophisticated consumers of financial products and services (and their costs). Financial *advice* is about introducing employees to one or more of the institutions that sell these products and services. While financial education is a good thing, financial advice can easily become a bad thing, unless the company is prepared to underwrite the consequences of investment returns that do not meet its employees' expectations.

Unfortunately, financial advice is where the money is made. Wills argues that there are few providers out there with the altruistic purpose of providing genuine financial education, with its less appealing margins. On the other hand, there are many 'financial advisers' that are willing to provide 'financial education' as a loss leader in anticipation of the fees they will get from the subsequent sale of financial products. In fact, some of these providers may even structure the way they provide financial education to point people in the direction of their financial advice.

Exacerbating these problems is the fact that many organisations simply do not recognise financial wellbeing as the critical issue that is quickly becoming. "Many of the Reward people I know simply do not think the juice is worth the squeeze. They do not see it as a today problem – for the simple reason that it isn't. But it is going to be a giant problem for tomorrow!" Wills explains.

RESPONSIBILITY FOR EMPLOYEE WELLBEING – WHAT ARE THE LIMITS?

Several years ago, CRF research identified a shift from a more 'paternalistic' employer view of their responsibility for employee wellbeing to a more 'partnership'-type view, with employers providing information, services, and support, but employees expected to take responsibility for their own wellbeing.

Have things changed?

Yes and no.

The view of shared responsibility remains firm, but what is new is that employers are increasingly connecting the dots between wellbeing, inclusivity, and their broader responsibility toward society.

For example, David Roomes, Chief Medical Officer and HSE Director at Rolls-Royce, which aims to be a 'zero harm' company, explains: "It's not caring *for* people, it's caring *about* them. And that means having an inclusive culture. It means caring about wellbeing, safety, the environment. It's about developing a collaborative mindset – how can Rolls-Royce partner with individual employees to help them be the best they can be?"

Mark Menary, Talent and Engagement Manager, People and Culture at the Bank of England says: "My personal view is that, yes, there is a legal duty of care. But beyond that there is a real duty of care. The organisation has a huge responsibility to try to create the right culture and the right support that allows employees – all employees, including contractors – to do their best work and to carry out the Bank's remit."

In terms of broader responsibility to society, we see explicit and implicit connections. For example, B&Q's John Dickinson, Inclusion and Wellness Partner, notes the broader impact of the organisation's mental health-specific awareness training for colleagues. "It's not just colleagues, but their friends and family that potentially benefit, when a colleague learns more about mental health, what it looks like, how to spot the signs and symptoms of struggling, and has an awareness of what support is out there. Colleagues can carry that knowledge into their personal lives, and from that perspective it can have a much broader impact on society."

Is there a limit to what the employer can do for an individual employee's wellbeing? John Lewis Partnership's Carole Donaldson, Partner & Manager, Resourcing Strategy, Planning, Development & Redeployment, doesn't think so. "I think it's mainly a question of resources. That's the barrier. But depending on the resources available, the organisation can try to do better, do more, year after year."


If we were to make a prediction – noting that prediction is fraught at the best of times – we would suggest that in the future, we will see a shift toward interdependency. Not only will wellbeing be about the partnership between employer and employee, and the interlinkages between wellbeing, inclusion, and social responsibility, but it will also be about how employees take responsibility for themselves and those around them.

More generally, we find that approaches to employee health and wellbeing at the most advanced organisations not only reflect a good understanding of the issues, are innovative, and are experimental, but that they are also consistently strategic, systemic, and take account of the whole person. This is where we see a big opportunity for organisations to refine and improve their wellbeing strategy, and these questions will be the focus of the remainder of this report.

- **Is it strategic?** We are concerned that some organisations may be adopting wellbeing activities and initiatives without tying them to business goals and objectives. As mentioned previously, one-off interventions, popular practices such as making fruit available to employees, adopting a mindfulness app, or offering yoga classes may grab attention, but they are likely to have limited or no impact on organisational outcomes. Have organisations done their strategic homework? Are they taking a data-driven approach? What comes first, the activities and initiatives, or business goals and an understanding of the workforce?
- **Is it systemic?** We worry that organisations are too often taking an individualised, overly medicalised approach to employee wellbeing, particularly with regard to mental wellbeing. Applying cheap, easy, 'quick fix' individualised solutions to what are inherently social and organisational problems will have limited impact, unless they are deployed as part of a larger programme of organisation self-care that takes a systemic approach to employee wellbeing. Are senior leaders visible and accountable to the agenda? Do line managers help or hinder progress? Is the culture inclusive and psychologically safe? What is the actual nature and quality of people's work? Is the physical environment comfortable, accommodating, and safe?
- **Does it take a 'whole-person' approach?** By 'whole-person approach', we mean an organisation's recognition that employee wellbeing is influenced by several factors, many of which originate outside the workplace. Just as taking an individualised approach to wellbeing has its limitations, so too does the assumption that there are no sick individuals in healthy organisations. What are organisations doing to help employees' whose problems stretch beyond the scope of the workplace? What role does resilience have in all this?

In Chapter Two, we will explore what it means to take a strategic approach to wellbeing. We will define the concept of medicalisation and look at the limitations of wellbeing strategies that focus on the sick individual at the expense of the healthy organisation. We will introduce CRF's Five Pillars of Organisation Self-Care, and the good practices that underpin them. We will also consider employees as whole people with needs that are sometimes challenging to meet. We'll define the concept of resilience, and look at how improving resilience might help employees meet a variety of challenges.

In Chapter Three, we will expand our discussion of CRF's Five Pillars of Organisation Self-Care, defining the specific activities and interventions that strengthen them, and using case studies from our research to illustrate them. In Chapter Four, we will look at how data, collaboration, communications, and customisation can further boost a wellbeing strategy's success. Finally, in Chapter Five, we will share key conclusions and recommendations from the research.



STRATEGIC, SYSTEMIC, WHOLE-PERSON – CRAFTING A MULTIDIMENSIONAL APPROACH TO EMPLOYEE WELLBEING

In this chapter, we explore what it means to take a strategic, systemic, and whole-person approach to employee wellbeing. We introduce CRF's Five Pillars of Organisation Self-Care, and look at how improving resilience might help employees meet a variety of challenges.

2.1	WHAT DOES IT MEAN TO BE STRATEGIC?	21
2.2	WHAT DOES IT MEAN TO BE SYSTEMIC?	23
2.3	WHAT DOES IT MEAN TO TAKE A 'WHOLE-PERSON' APPROACH TO WELLBEING?	30

2.1

WHAT DOES IT MEAN TO BE STRATEGIC?

“Many employers recognise that their employees are unhappy and, whilst not quite understanding why, seek to do something to help them. It doesn't occur to them that simply making employees more comfortable by listening to them, believing them, and being pragmatic – loosening the straitjacket – would be a good place to start. Instead, they think about ways of entertaining the inmates and distracting them from their discomforts.”

Dr. Adrian Massey, Occupational Physician,
 in *Sick-Note Britain: How Social Problems
 Became Medical Issues*

Taking a strategic approach to wellbeing is critical for those organisations that want to maximise the positive impact of activities and initiatives upon business outcomes.

Developing a more strategic approach requires the organisation to answer several key questions.

1. What is the business strategy? What's the context? What are the goals and objectives? There is no 'one-size-fits-all' answer to employee health and wellbeing. What will drive results in each organisation depends on that organisation's context, its strategy and the related goals and objectives, and the current health profile of the workforce.

Understanding the context is important for identifying what's possible in your organisation. As Kathy Poole, Director of People at the Wellcome Trust, explains, "If you've got a challenge on your profitability, or in your competitive landscape, it changes the nature of the conversation in the organisation. And it's hard, in those sorts of moments, to get wellbeing on the agenda in a meaningful way. So it's finding the angle that's right in the moment."

Understanding the strategy is important because it has implications for what the organisation will need from its people, and conversely, what people will need from their organisation.

For example, if your business strategy envisages significant growth, you may need to focus on how you help employees handle stress and build resilience. If you are planning major change, you may need to think about beefing up your EAP provision and helping line managers to identify early signs of sickness among their staff.

2. What's the current health profile of the workforce? Organisations must take the time to identify and understand the specific health and wellbeing challenges their workforces face, in order to appropriately tailor the strategy. Are your people worried about money? Are they getting good sleep and enough exercise? Are they at risk of burnout, or struggling with mental health? How do wellbeing strengths and weaknesses play out among different employee groups? What's important, to whom in the organisation, and why?

Developing this whole picture of the workforce's health is likely to point to a need to segment solutions. For example, British Airways' two key populations – ground staff and airline crew – have completely different needs. For staff members who fly, issues such as being away from family, managing life in different time zones, and nutrition are the most significant concerns. For ground staff, musculoskeletal conditions, shift working, and diabetes are bigger issues. At Shell, staff who work at sea and offshore have a very different work environment – and consequently unique health and wellbeing needs – compared to staff who work in offices. Shell has developed a robust, targeted programme in response to these employees' unique needs (see Case Notes, p. 46).

Establishing this baseline of the current state of health among the workforce will enable the organisation to then work out priority actions for various segments of the employee population, set objectives and targets, and form a basis for evaluation. We will discuss how to take a data-driven approach in more detail in Chapter Four of this report. For a more detailed discussion of how to establish a baseline and set targets, please see CRF's earlier report, [Employee Health and Wellbeing – Whose Responsibility Is It?](#)

MANAGING FIVE GENERATIONS IN THE WORKPLACE

As life expectancy and working lives extend, employers are for the first time in history having to contend with the challenges of managing five generations in the workplace. These challenges were raised again and again in our interviews with research participants.

Not only does managing five generations have important implications for understanding the health profile of an organisation's workforce, but it impacts line management, how work is designed and rewarded, organisational culture, and even choices about the physical environment.

- Age and health are closely related; understanding the age profile of your workforce and how it's likely to shift over time is critical for planning ahead for employee wellbeing. For example, at Eversholt Rail, HR Director Renarta Guy is already thinking about the challenges around menopause and related policy needs as the female proportion of the organisation's workforce ages. Renarta explains, "Managing five generations requires being aware of differing needs, demands, and expectations."
- Line managing someone significantly younger – or older – than you can present unique challenges around motivation, boundary setting, and leadership. Building collaborative relationships and avoiding assumptions about what direct reports want from their working lives are two ways to manage this challenge.
- Younger generations have a radically different attitude toward work, explains Annelise Fournier, nutrition coach, economist, and former Group Head of Reward at pladis. "They work completely differently. They have different values and attitudes, less fear of being fired or just quitting if it's not a good fit. This has really important implications for retention of the new workforce. Employers are going to have to evolve their ways of working and looking into the overall Total Reward strategy. Companies spend a lot of money on pay and healthcare, but is there value for money? Are they offering what their workforces want? There are significant changes underway, and to get the Employee Value Proposition right, employers will have to listen much more carefully and completely to their whole workforce."
- While most employees are likely to feel that they benefit from a more inclusive organisational culture, younger workers may be much more vocal about it.
- Older workers may have completely different wants and needs from the physical office environment, compared to younger workers. For example, several of our interviewees noted that older workers are more attached to a dedicated personal space at work, while younger workers are comfortable shifting space as and when needed.

Of course, workers of all ages have many things in common, and in general most workers will appreciate engaged senior leadership, good line management, great conditions of work, an inclusive and supportive culture, and a working environment that is comfortable and accommodating. The key is understanding the differences where they exist.

3. What activities and interventions are needed? Once the context, business goals, and understanding of the workforce have been established, the organisation can turn towards the question of deciding what to do. Employers can choose between a huge variety of interventions, providers, and delivery options. In Chapter Four of this report, we will look at several of the options, and how employers are deploying them in practice. Organisations will want to ask themselves whether planned activities and interventions match their values and norms? Do they reach beyond just individuals? Have employees' needs and desires been considered? Have good-quality programmes and providers been selected? How do you know?

4. Are activities and interventions systemically interconnected? As noted above, employee health and wellbeing is context-dependent. There is little in the way of 'golden rules', and a given organisation's priorities should be determined primarily by business needs and the current state of health of the workforce. However, we believe that every employer can benefit from conceptualising their organisation as a system of interconnected parts that work together to promote – or undermine – employee wellbeing.

In the next section, we will argue that it is critical that an organisation's wellbeing activities, initiatives, and interventions are interconnected in a systemic way. This means that activities should work together to promote the organisation's overall ability to take care of many problems before they start. We argue that this is best achieved by leveraging senior leaders, line managers, the culture, the physical environment, and the nature of the work itself to create a healthy organisation in which most individuals, managers, and teams can thrive most of the time.

5. Are there processes in place to evaluate and evolve the wellbeing strategy? Evaluation is a weak point for many organisations. Nevertheless, it is an important tool for measuring the effectiveness of a given activity or intervention. Has the activity had the desired outcomes, both in terms of impact on employee health/wellbeing and organisational outcomes? Is it providing good value for money? Evaluation is also important for determining how the strategy should evolve. What does the organisation need to do more and less of? How are needs shifting among different segments of the workforce? We will discuss evaluation in greater detail in Chapter 4 of this report.

2.2

WHAT DOES IT MEAN TO BE SYSTEMIC?

“There’s always going to be an occupational health-driven response to mental health, and we should have that. Good-quality support available to people if and when they need it. But the other part of that is culture. Are we creating the right environment for our people to thrive? For our people to feel they can bring themselves to work and be themselves at work? With the wellbeing agenda, it’s equally about what the workplace culture we create promotes.”

Jonathon Hawkes, HR Strategic Planning Manager, Transport for London

“Good work is good for health.”

Jacqui Finnigan, Manager, Mental Health and Wellbeing, Transport for London

Occupational health physician Adrian Massey, in his book *Sick-Note Britain – How Social Problems Became Medical Issues*, makes an important distinction between disease and illness. Disease is a biological phenomenon, the treatment of which is the proper task of medical professionals. Illness, or sickness, on the other hand, is predominantly a sociological phenomenon – driven more by people’s economic circumstances, attitudes, and beliefs than by biology. Physicians, while qualified to diagnose and treat disease, are not qualified to diagnose and treat illness.

And yet, they are increasingly called upon to do so. In Western societies today, physicians are expected to diagnose and treat illnesses – that is, syndromes that exist “in the absence of any demonstrable disease process”, such as anxiety, depression, back pain, chronic fatigue syndrome, and fibromyalgia syndrome – and these illnesses make up an ever-larger proportion of the physician’s workload.

One of the driving factors behind this is medicalisation, the process by which human conditions come to be defined and treated as medical conditions. Once medicalised, the study, diagnosis, prevention, and treatment of the condition is believed, by society, to be appropriately the responsibility of medicine and medical professionals. Examples of medicalised conditions abound – Attention Deficit Hyperactivity Disorder (ADHD), Premenstrual Syndrome (PMS), and alcoholism are three that have gained currency in recent decades. Bad characters and difficult personalities are also increasingly medicalised, as mental illnesses, but again, these are not diseases.

Medicalisation has several negative consequences for society. It pathologizes differences between human beings, as well as natural aspects of being human, such as ageing or having to deal with pain, and it individualises human problems while minimising the social and political context that contributes to such problems. It can lead to societal compassion fatigue, as the number of illnesses and the ill, and thus the demand for compassion, exponentially increases. Over time, it can debase the currency of illness itself.

For those who have been medicalised, it can reduce their coping skills and confidence in their ability to manage their own lives, while making them dependent upon doctors. They also must contend with the side effects of any medications prescribed. For friends, family, and colleagues, medicalisation can be disenfranchising. It is much easier to respond humanely to a human problem than to a ‘medical’ one. As Massey argues, “medicalisation of life’s problems denudes the great majority of people who are not healthcare professionals of the ability to apply their own life experience, or the soft skills of common sense and emotional intelligence, for the benefit of others.” Massey argues that it is exactly this kind of human help that the ill most need, and are least likely to get in a medical setting.

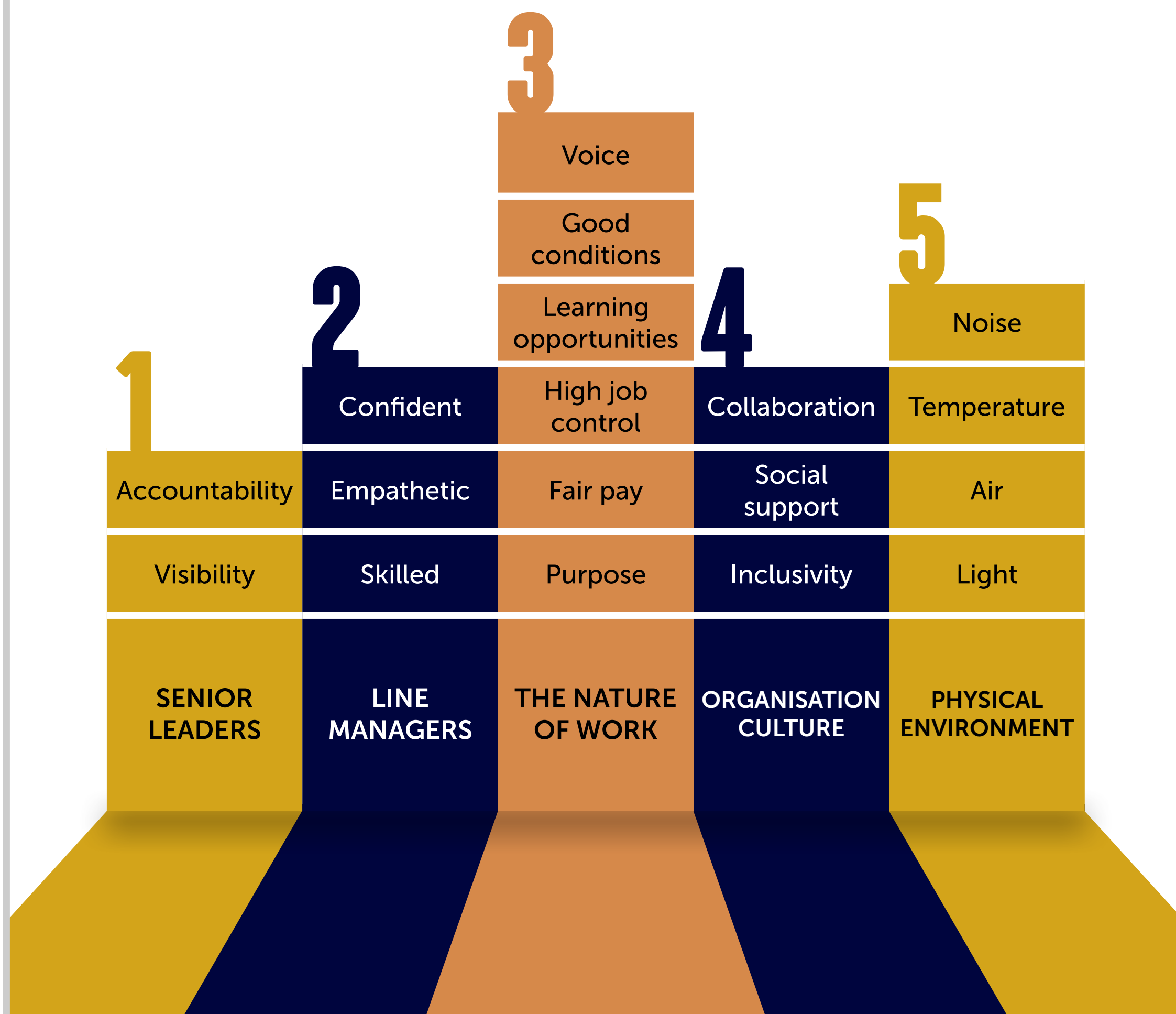
As an occupational physician, one of Massey’s chief concerns about medicalisation is that it puts doctors in the position of certifying and managing sickness. This is foolish and inappropriate, in Massey’s view, and nowhere more so than in the case of certifying someone as fit, or not, for work.

Massey concedes that, for safety-critical jobs, it is appropriate for occupational physicians to make a call on someone’s fitness for work. But most jobs in a service economy are not safety-critical, and many claims of stress or illness at work stem from either the job itself (is it reasonable? Is the jobholder being managed fairly and supported properly? Should the job be adapted in some way?) or have to do with the person’s capability for the job (if the person is incapable of doing the job, Massey argues, moving or dismissing the person is appropriate, as the first priority of a job is to serve organisational needs).

In Massey’s words, “most of the time, for most people, whether or not they can do their job has little to do with medical risk (where the doctor is the expert) and everything to do with capability (where the manager is).” Medical expertise can only say whether this incapability has a medical basis, whether the problem is likely to be temporary or permanent, and what can be done to assist the situation.

FIGURE 9

CRF’S FIVE PILLARS OF ORGANISATION SELF-CARE



In short, in most cases, drafting doctors to certify sickness and time off work, in the form of fit-notes (or their predecessors, sick-notes), is costly, ineffective, inappropriate, and disempowering to the organisation and its people.

Massey argues that organisations, like individuals, can be hypochondriacs. Rather than rushing to a medical solution, he suggests that managers and their people get better at self-managing minor health problems within the organisation. Empathy and practical advice, Massey argues, are often much more effective than reflexively pushing a struggling employee into the sick role.

We share Massey’s concern that organisations are too often taking an overly medicalised approach to employee wellbeing, particularly regarding mental wellbeing. While mental health first aid and referrals for counselling are helpful and appropriate in some cases, in many other cases the sources of stress and anxiety originate in the organisation itself.

By taking a systemic approach – that is, by aligning health and wellbeing strategy to all the key parts that make up a healthy organisational whole – we believe employers can prevent many problems before they start. Beyond just preventing problems, healthy organisations can also foster positive employee wellbeing, which as noted in Chapter 1, brings a host of organisational benefits.

So what are these key parts, and what does good look like?

CRF’s Five Pillars of Organisation Self-Care are senior leaders, line managers, the nature of work, organisational culture, and the physical environment. We will examine each in turn.

SENIOR LEADERS

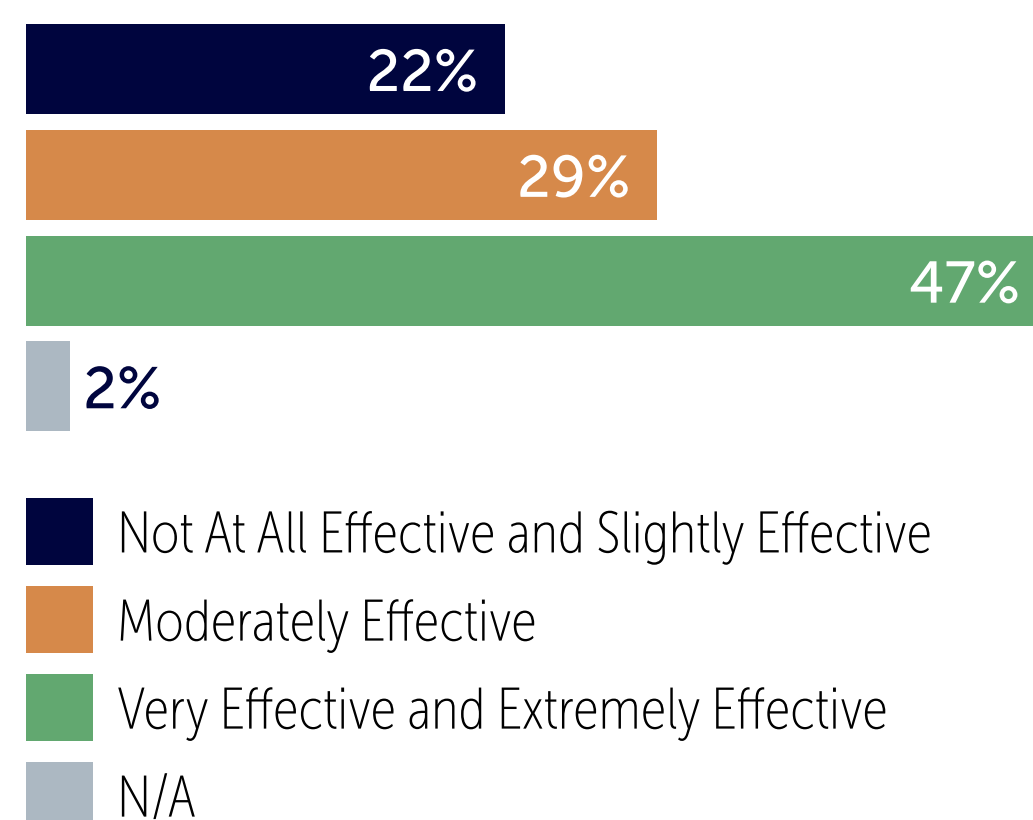
Senior leaders set the tone in an organisation. They have an important role to play in starting and sustaining conversations about employee wellbeing, in de-pressurising the work environment and in destigmatising discussions about wellbeing, particularly financial and mental wellbeing.

In short, senior leaders’ role is about visibility and accountability. As Transport for London’s Jonathon Hawkes, HR Strategic Planning Manager, explains, “Senior leaders can provide

When crafting a systemic wellbeing strategy, the key question with respect to senior leadership should be: Does this activity or initiative raise the visibility and/or accountability of senior leadership's commitment to the agenda?

FIGURE 10

How effective is senior leadership's engagement/visibility in supporting the health and wellbeing strategy in your organisation?



sponsorship and buy-in, which is important, but where leaders can really add value is with advocacy. When our leaders demonstrate positive role model behaviour it sends a strong message to everyone in the organisation about the culture and values we wish to promote."

We asked respondents to our CRF survey how effective senior leaders in their organisation are, with respect to engagement and visibility, in supporting the health and wellbeing strategy. Just under half (47%) reported that their senior leaders are very or extremely effective, while nearly a quarter (22%) said that their senior leaders are slightly or not at all effective.

This indicates that many organisations have some way to go in effectively deploying senior leaders to support their wellbeing strategy.

We will explore specific strategies for raising senior leaders' visibility and accountability in the next chapter.

LINE MANAGERS

Again and again in our research, line managers emerged as a key focal point with regard to employee wellbeing. Put simply, line managers play a critical role in facilitating, or acting as a barrier to, their direct reports' wellbeing. As authority figures, line managers can have a disproportionate impact on the mood of those they supervise, so it is important that they are skilled, empathetic, and confident managers, able to effectively support others at a very basic level.

In our qualitative interviews, concerns were raised about the demands being placed on today's line managers. For example, Steph Walker, Former Head of Talent and Performance, TES Global, said, "Increasingly the lines are blurring between home and work, and because of that, line managers find themselves involved in more personal wellbeing situations than maybe they did a few years ago. And do you know what to do, if an employee comes to you and says 'I'm having suicidal thoughts?'"

Do line managers have the right capabilities to deal with these and other situations? Jonathon Hawkes of TfL says, "When we looked at all sorts of challenges we had in the people space – low engagement scores, feedback that we weren't managing change very well, whatever we looked at – there was always a path that led back to the relationship between the line manager and their employee." Hawkes expressed concern that managers are often advanced on technical competence rather than management skills, and too often left in place when they shouldn't be.

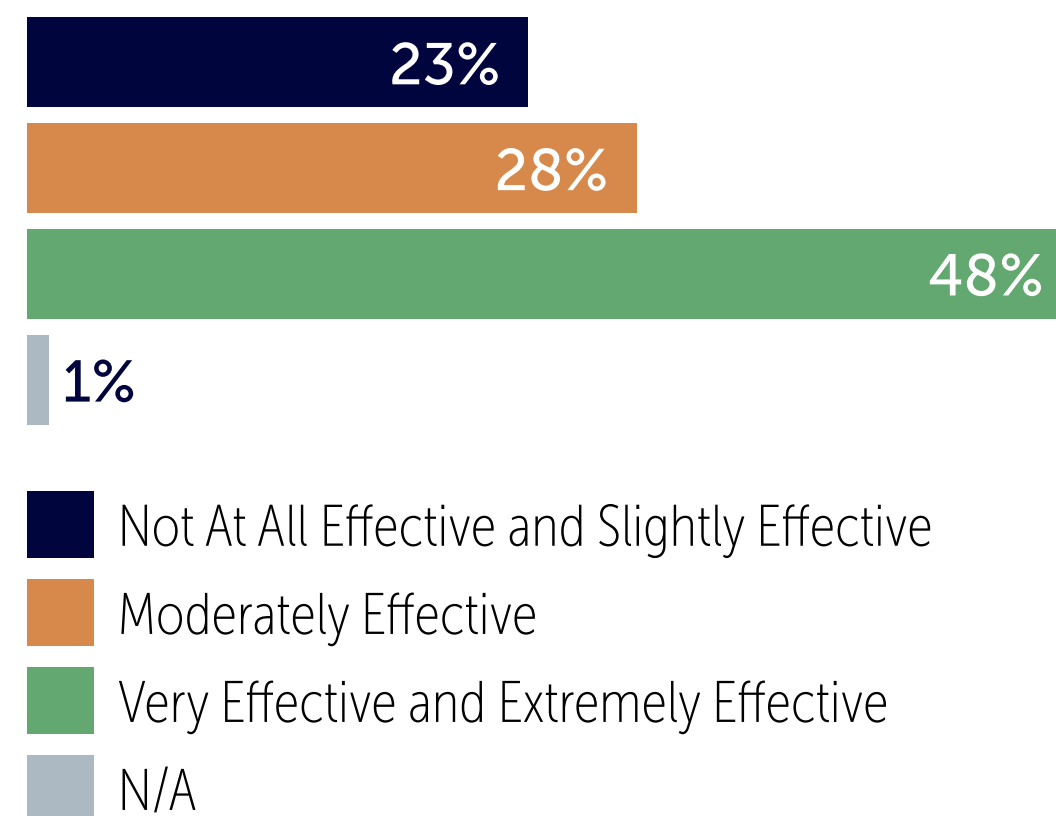
This sentiment is echoed throughout the research literature. Managers are frequently advanced based on technical competence – their ability to manage equipment or process flows – rather than on the basis of their emotional intelligence or good management skills.

To make matters worse, they rarely receive practical training to develop these skills. Business in the Community reports, for example, that "only 24% of managers have received some form of training on mental health at work." Thus it is unsurprising that "only 11% of employees have discussed a recent mental health problem with their line manager", while "half of employees say they would not discuss mental health with their line manager."

And in the United States, a Gallup study of 7,272 adults reveals that "one in two had left their job to get away from their manager to improve their overall life at some point in their career." Gallup calls having a bad manager a one-two punch: "Employees feel miserable while at work, and that misery follows them home, compounding their stress and negatively affecting their overall wellbeing."

FIGURE 11

How effective is line managers' management style in supporting the health and wellbeing strategy in your organisation?



When crafting a systemic wellbeing strategy, the key question with respect to line managers should be: Does this activity or initiative improve line managers' capability to respond, both proactively and reactively, to their peoples' wellbeing needs?

Given that line managers account for as much as 70% of variance in employee engagement scores, and that employee engagement scores in the U.S. are generally quite poor, Gallup concludes that "most managers are not creating environments in which employees feel motivated or even comfortable."

So what does it mean to be a skilled, empathetic, and confident line manager?

- Skilled** – Good people management is a key tool for taking a more preventive, de-medicalised approach to employee wellbeing. Adrian Massey argues that good management is "especially useful for ill people because they are especially poor at coping with poor management." So what is good management, with respect to the 'hard' skills? Good managers are rich communicators, they are clear about their expectations, they are consistent in their attitudes, behaviours, and values, all across the hierarchy of the organisation, they establish and observe boundaries, they are flexible, able to craft manageable workloads (and recognise unreasonable ones), and they operate on a praise/reward system rather than one of fault-finding (in other words, they focus on strengths over weaknesses).
- Empathetic** – In addition to having the 'hard' skills of good management, line managers need soft skills. They need empathy, the ability to listen without judging, discretion, intuition, trust, and the ability to be vulnerable. They need to be honest, which means telling the truth even when it's difficult (for example, by giving accurate feedback on performance, even if it's negative or the employee is ill). They should be able to respect employees' ability to make decisions for themselves and to accept the consequences of those decisions. They should show kindness and care, however small. As Massey points out, "Even if the manager can't quite give the accommodation the employee wants, usually just the goodwill and showing they've done something helps. It improves the human capital of the line manager-employee relationship and also the employee's coping skills."
- Confident** – Managers often lack confidence when they have a troubled employee to deal with. They may fear difficult conversations, and face conflicting demands within the organisation about how to handle the problem. For example, the organisation's Legal and Health & Safety departments may want the manager to avoid risk at all cost, which can encourage the medicalisation of a troubled employee. HR may put too much onus on managers to keep their teams fit and happy, while neglecting other organisational aspects of wellbeing. Finance may want to save money, and so invest in line manager training only sporadically, or skip it altogether.

It is therefore unsurprising that line managers, who may also fear the employee's reaction and want to be a nice person, often opt for a medicalised solution, simply referring a troubled employee to an occupational health physician, an EAP, or an on-site counsellor. While this is sometimes appropriate, many other times line managers can take a more proactive and preventive role, intervening early to help employees cope before problems escalate. But this requires having confidence based on some basic knowledge of how to spot the warning signs of poor wellbeing, good knowledge of what resources are available and how to access them, and what the organisation's expectations actually are with respect to managing struggling employees.

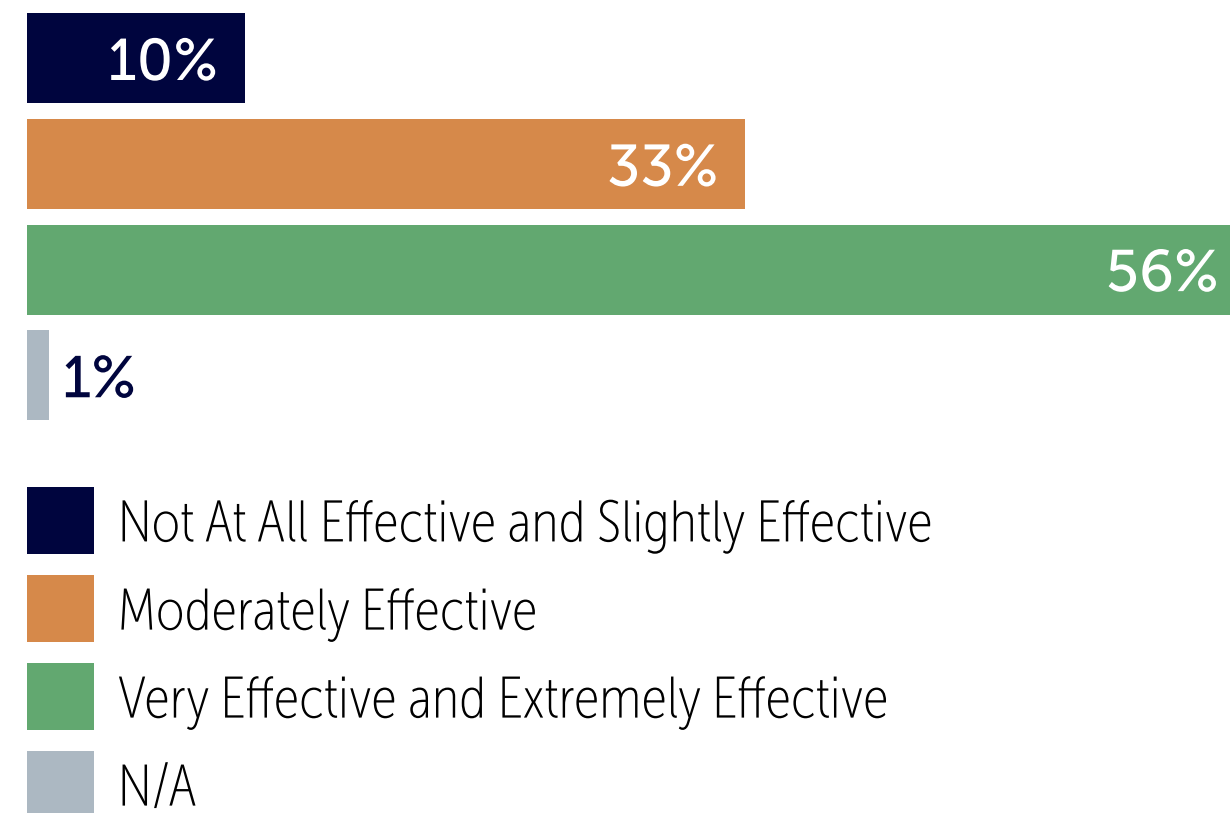
We asked respondents to our CRF survey how effective line managers in their organisation are, with respect to their management style, in supporting the health and wellbeing strategy. Just under half (48%) reported that their line managers are very or extremely effective, while nearly a quarter (23%) said that their line managers are slightly or not at all effective.

This indicates that, as with senior leaders, many organisations have some way to go in effectively deploying line managers to support their wellbeing strategy.

We will explore specific strategies for improving line managers' capabilities in the next chapter.

FIGURE 12

How effective is nature of work in supporting the health and wellbeing strategy in your organisation?



When crafting a systemic wellbeing strategy, the key question with respect to the nature of work should be: Does this activity or initiative make work more meaningful, manageable, and rewarding?

THE NATURE OF WORK

Much has been written about good work – its essential features in modern economies, and how to achieve it. In fact, the topic of what makes good work could be an entire report in itself (see sidebar, this page). By ‘nature of work’, we mean the conditions and features of a job that make it more meaningful, manageable, and rewarding. The nature of work that is supportive of employee wellbeing is likely to have the following features:

- **Purpose** – Work that has a larger purpose (beyond just profit) can foster a sense of meaning for employees. For many people, the sense that they are positively contributing to something larger, such as advancing knowledge, improving society, or simply growing and evolving their business, is one of the major rewards of work. Purpose is intimately connected to relationships and development, and can profoundly shape what an organisation does and how it does it.
- **Fair pay** – Fair pay has objective and subjective components. Objectively, wages should be high enough for people to live on (as determined by, for example, a Living Wage), and should match or exceed the average for the given qualifications. Subjectively, equal wages should be offered for equal work, regardless of sex, race/ethnicity, or other demographic factors.
- **High job control** – Job control is defined as the amount of discretion employees have over what they do, when and how. Stanford University’s Jeffrey Pfeffer cites decades of research showing a robust link between high job control and good physical and mental health, across regions. It has a positive impact of individual performance “and is one of the most important predictors of job satisfaction and work motivation, frequently ranking as more important even than pay.” Conversely, low job control is demotivating, hampers learning, and decreases performance. Designing jobs with greater fluidity and autonomy, and erecting barriers to micromanagement, are two useful ways to ensure a good level of job control.
- **Learning opportunities** – The opportunity to learn and grow, formally and informally, acquiring both general and specific new skills, is a feature of good work. The Health Foundation cites research showing that in-work training can make people happier at work and increase levels of personal wellbeing. Learning isn’t just about going on a course; it’s also about how that knowledge is shared within the organisation.
- **Good conditions of work** – Good working conditions make a job more manageable. Clear goals, regular opportunities to receive feedback, skill and task variety, flexibility, some measure of job security, and safety are such conditions.
- **Voice** – According to the Taylor Review of Modern Working Practices, employees’ feelings about their work are improved when they have a greater voice in the organisational decisions that affect their jobs. This is true whether employee voice takes the form of direct participation, consultative participation, or some other form.

It is important to note that the value workers place on each of the above is likely to vary, both between people and over the course of a given individual’s life. Nevertheless, jobs that are purposeful, fairly remunerated, have high autonomy and control, opportunities to learn and grow, flexibility, rewarding conditions, and the opportunity to have one’s voice heard are likely to be more attractive, for more people, more often, than those that are purposeless, unfairly paid, lack autonomy and control, have rigid and inconsistent conditions, few or no learning opportunities, and which ignore the employee’s voice.

We asked respondents to our CRF survey how effective the nature of work in their organisation is, in supporting the health and wellbeing strategy. Over half (56%) reported that the nature of work is very or extremely effective, while only 10% said that it was slightly effective (no one said it was not at all effective). 33% reported that it was at least moderately effective.

GOOD WORK: THE TAYLOR REVIEW OF MODERN WORKING PRACTICES

In 2017, the RSA's Chief Executive Matthew Taylor headed a review of modern working practices for the UK government. The review sought to identify the features of quality work, and made recommendations to the government for how to enhance its national strategy for work. The Review argues that "good work and plentiful work can and should go together. Good work is something for which government needs to be held accountable but for which we all need to take responsibility."

In defining 'quality work', Taylor and colleagues follow the Institute of Employment Research's 'QuInnE' model of job quality. The indicators of quality work according to this model are:

- **Wages** – including pay level and variability
- **Employment quality** – including job security, permanent or temporary status, and internal progression opportunities
- **Education and training** – including training and learning opportunities at work, and the transferability of skills
- **Working conditions** – including variety and intensity of work, autonomy, health and safety, and social support
- **Work-life balance** – including the number and flexibility of hours worked
- **Consultative participation and collective representation** – including union presence and/or other opportunities to participate in organisational decision-making.

Some of the recommendations of the report are that:

- The UK should aim for 'good work' for all, which involves a fair balance of rights and responsibilities for employer and individual, and baseline protection for all individuals. Equally, it is important to allow organisations the continued ability to adapt to technological change.
- The flexibility enabled by platform-based working should be two-way – protecting and ensuring fairness for those who work through platforms.
- Law should help employers make the right choices, and help individuals to know and exercise their rights.
- Corporate governance, good management, and strong employee relations are the key tools for achieving better work.
- Everyone should have realistically attainable ways to develop and strengthen their work prospects throughout the course of their working lives.
- The shape and content of work is strongly connected to individual health and wellbeing. A more proactive approach to workplace health will benefit firms, workers, and the public interest.
- Care should be taken that individuals do not become stuck at the living wage minimum, or face chronic insecurity.

This indicates that, for many organisations, good progress has been made in effectively crafting the conditions of work to support their wellbeing strategy.

We will explore specific strategies for improving the quality of work in the next chapter.

ORGANISATIONAL CULTURE

Organisational culture and employee wellbeing are intimately linked. Put simply, most employees struggle to thrive in demanding, hostile, and/or conflict-riddled cultures. For example, workplace mediation consultants Consensio surveyed those who attended mediation to understand the impact of workplace conflict on wellbeing. 84% of those surveyed reported that workplace conflict (such as bullying and harassment) had affected their overall health and wellbeing, with 75% saying it had affected their mental wellbeing and 65% saying it had affected their physical health. A further 25% reported having to take time off work because of the negative impact workplace conflict had on their wellbeing.

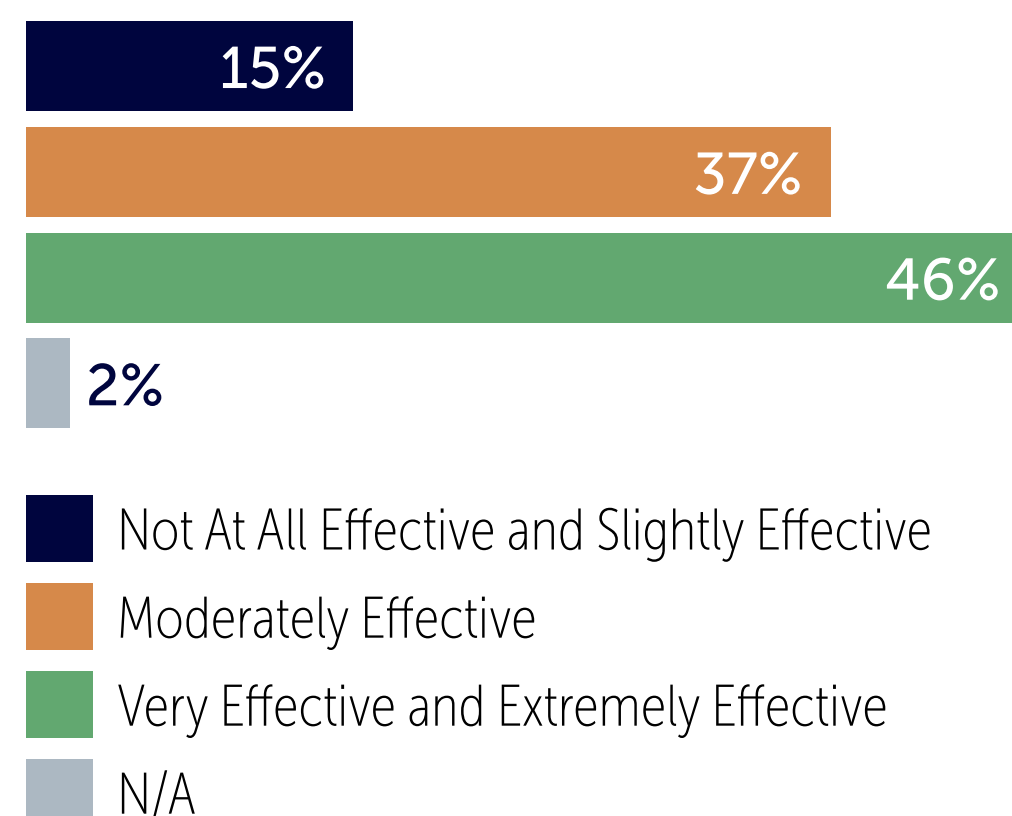
What are the features of organisational cultures that support employee wellbeing? We identify the following factors.

- **Inclusivity** – Healthy organisational cultures are inclusive. Inclusive cultures are about more than diversity. An inclusive culture is an environment that values the different contributions that a diverse workforce can bring. It allows people with different backgrounds, characteristics, and ways of thinking to work effectively together and to perform to their highest potential. [Inclusive cultures](#) are psychologically safe, allowing people to speak up and challenge others as appropriate, and without fear of retribution. Organisations with inclusive cultures are able to foster emotional, not just transactional, connections to the workplace among their workforce, and they are effective at creating the conditions for open, destigmatised dialogues around sensitive issues, such as mental or financial wellbeing.
- **Social support** – Decades of research demonstrate the link between social support and physical and mental wellbeing. For example, research has shown that people with low levels of social support have higher mortality rates, and that friends and family can buffer the effects of the stress, including workplace stress, that can compromise health. Organisations should look for ways to foster social support among employees, both formally and informally, such as by encouraging employees to care for one another and supporting shared connections.
- **Collaboration** – Organisational cultures that allow employees to thrive are more collaborative than competitive. While some competition can be healthy, employers may want to rethink practices such as forced curve ranking of employees, or the type of language used in job titles or to describe colleagues.

When crafting a systemic wellbeing strategy, the key question with respect to organisational culture should be: Does this activity or initiative help build the kind of inclusive, collaborative, socially supportive culture that attracts, retains, and allows employees to thrive?

FIGURE 13

How effective is organisation culture in supporting the health and wellbeing strategy in your organisation?



We asked respondents to our CRF survey how effective the organisational culture in their organisation is, in supporting the health and wellbeing strategy. Less than half (46%) reported that the organisational culture is very or extremely effective, though only 15% said that it was slightly or not at all effective.

This indicates that, for many organisations, there are still gains to be made in building an organisational culture that supports their wellbeing strategy. This may be especially true in those sectors that have particularly demanding cultures, such as law, finance, consulting, and construction.

We will explore specific strategies for improving organisational culture in the next chapter.

THE PHYSICAL ENVIRONMENT

A physical working environment that is comfortable and accommodating is essential to employee wellbeing. Designing such workplaces isn't cheap – nor is it always feasible, for non-office-based jobs – but the costs should be weighed against those of absenteeism and turnover. Research from U.S.-based sustainable building and engineering firm Stok, in collaboration with academic partners, finds that a high-quality workplace can reduce absenteeism by up to four days each year. How do they define a high-quality workplace? As one with natural light, good ventilation, and comfortable temperatures.

That a comfortable and accommodating work environment is first and foremost about the basics is supported by other research.

- A study from Cornell University finds that “optimisation of natural light in an office significantly improves health and wellness among workers”, with “workers in daylight office environments reporting a 51% drop in the incidence of eyestrain, a 63% drop in the incidence of headaches, and a 56% reduction in drowsiness.”
- A study from Harvard University shows that improving air quality in an office increases employees' mental cognition.
- The Future Workplace Wellness study finds that better air quality, access to natural light, and the ability to personalise workspaces are the most important aspects of the physical office environment to employees. Further, “air quality and light were the biggest influencers on employee performance, happiness, and wellbeing, while fitness facilities and technology-based health tools were the most trivial.”
- Projects implemented by the WELL Building Institute, which uses air, water, nourishment, light, movement, comfort, materials, and sound to improve the health of people working inside buildings, are showing “reduced absenteeism and increased happiness and productivity after 12 months.”

So while fresh fruit and ping-pong tables may be nice perks, they are likely to have limited impact in an office environment that lacks access to natural light, has poor ventilation, is noisy, and is too cold (or too hot). Comfortable and accommodating also means encouraging choice and movement, and understanding that one size does not fit all. For example, many offices have moved to an open plan design, and have built ‘collaboration spaces’ for employees. While these spaces seem to work for extroverts, introverts may need different design solutions. There may also be generational differences in the kind of working spaces that employees prefer. As Jonathon Hawkes at TfL explained, older workers at their company tend to be more invested in a dedicated working space that they can personalise, while younger workers are happier to ‘hot desk’.

Creating a comfortable and accommodating work environment isn't only about avoiding costs – research cited in *Harvard Business Review* finds that “employees who are satisfied with their work environments are 16% more productive, 18% more likely to stay, and 30% more attracted to their company over competitors.”

When crafting a systemic wellbeing strategy, the key question with respect to the physical environment should be: Does this activity or initiative help create a physical environment conducive to good physical and mental health?

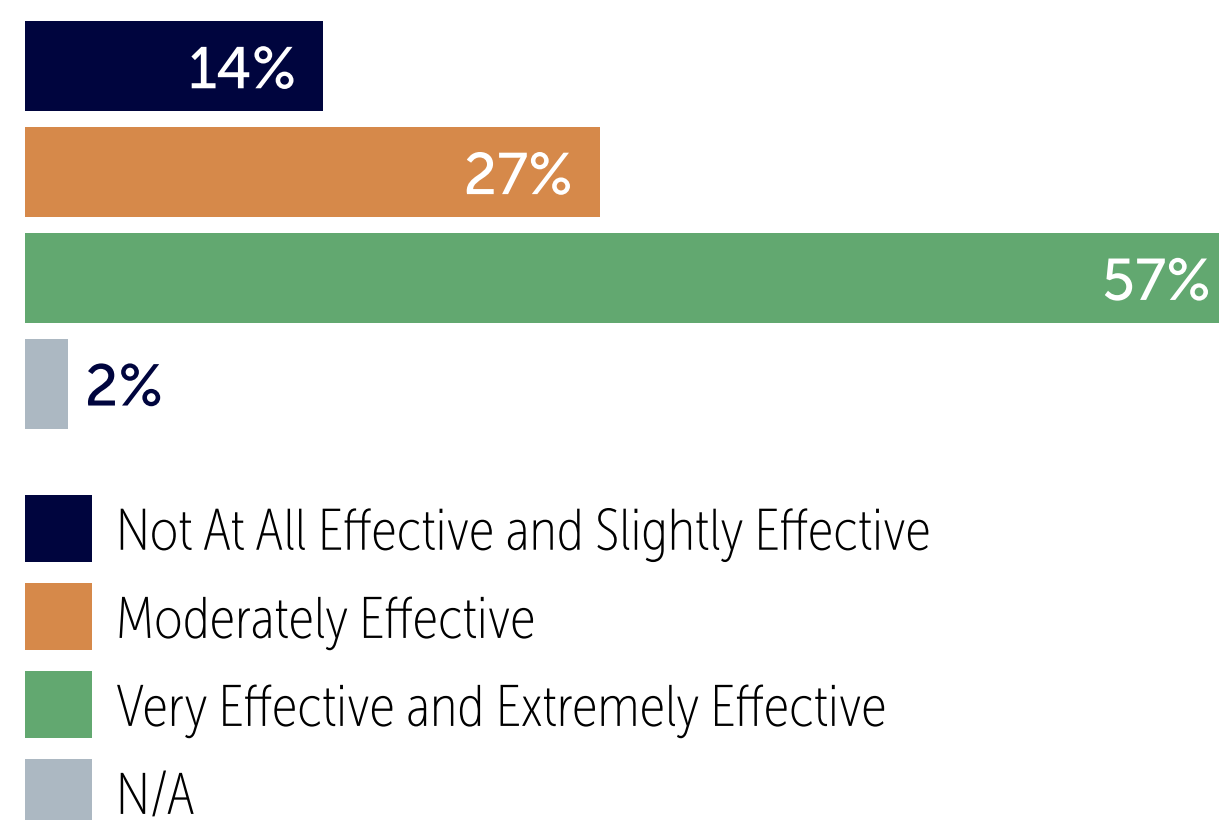
We asked respondents to our CRF survey how effective the physical environment in their organisation is, in supporting the health and wellbeing strategy. 57% reported that the physical environment is very or extremely effective, while only 14% said that it was slightly or not at all effective.

This indicates that, for many organisations, good progress has been made in shaping a physical environment that supports their wellbeing strategy.

We will explore specific strategies for improving physical office environments in the next chapter.

FIGURE 14

How effective is the physical environment in supporting the health and wellbeing strategy in your organisation?



Resilience is defined as the ability to 'bounce back' from setbacks, recover from stressful situations, adapt to challenging circumstances, sustain high performance over time, or simply not become ill when faced with challenging situations.

2.3

WHAT DOES IT MEAN TO TAKE A 'WHOLE-PERSON' APPROACH TO WELLBEING?

In this report, we have so far argued that, in many cases, the sources of poor employee wellbeing – particularly poor mental wellbeing – originate in the organisation itself. We are concerned that many organisations are taking an overly medicalised approach to wellbeing, reflexively labelling employees as ill and reaching for a medical solution – at great cost to the organisation – when a systemic approach to wellbeing strategy could be very effective in mitigating many minor problems before they escalate.

However, while we believe that an overly individualised and medicalised approach to wellbeing has its limitations, we also recognise that even the healthiest organisation will still have sick employees. A 'whole-person' approach recognises that employee wellbeing is influenced by several factors, many of which originate outside the workplace. While employers can exercise considerable influence over the way their people are led, managed, the conditions of their work and reward, and the physical and psychological environments in which they labour, they can do far less about employees' problems that stretch beyond the scope of the workplace, such as dealing with the death of a family member, navigating relationship troubles, or managing the effects of a disease.

What, if anything, can organisations do to boost the wellbeing of employees as whole people, with problems that sometimes have nothing to do with the workplace, yet impact performance in the workplace nonetheless?

One answer is to be found in the concept of resilience.

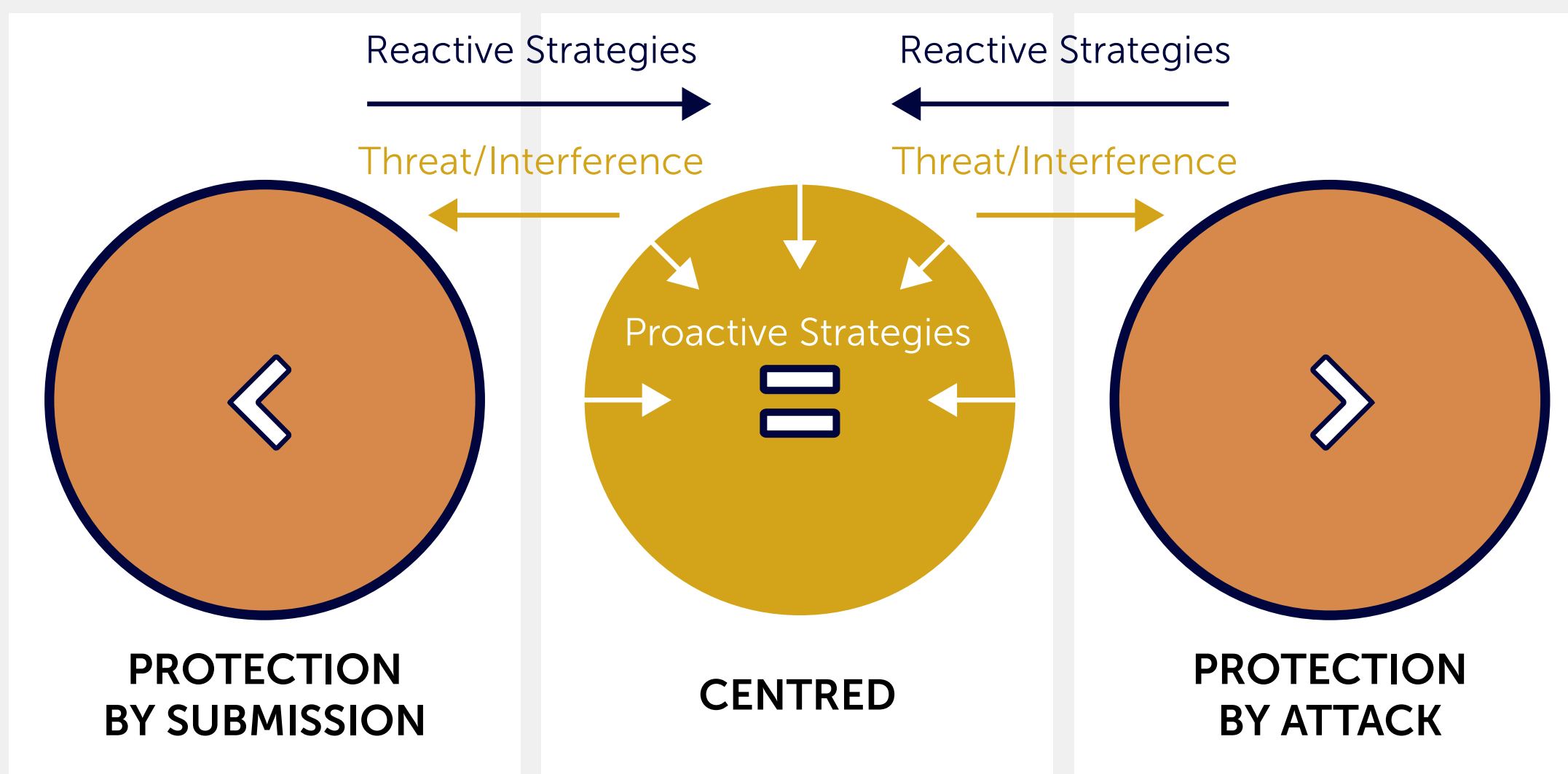
LANE4: A PERSONAL RESILIENCE FRAMEWORK

Human performance consultancy **Lane4** has developed an approach that shows how wellbeing and resilience are inextricably linked.

Lane4 views wellbeing as a dynamic state, meaning it can vary from minute to minute, hour to hour, day to day. It is even possible for us not to be in a state of wellbeing at all. Wellbeing is individual and subjective, and we can recognise it through our thoughts, feelings, physical sensations and behaviours. In a state of wellbeing we operate as the best version of ourselves, maximising our physical, mental and social functioning, enabling us to live a fuller, satisfying and more productive life. It is therefore important for us to recognise and understand what influences our state of wellbeing and the resilience strategies to maintain this state over time.

Our state of wellbeing is enabled and influenced by our resilience. There are nine factors found to contribute towards an individual's level of wellbeing and it is the presence of these factors that provides us with resilience. Resilience means we no longer perceive challenges and interferences as threatening. Proactive resilience strategies help us to build our resilience, to keep us in a state of wellbeing and in the event that we do perceive something as a threat and move to a different state, it is the reactive resilience strategies that bring us back.

Lane4 Personal Resilience Framework



The nine factors for wellbeing/resilience fit in to the three dimensions of Mind, Body and Environment. Someone scoring high on the nine factors will have a high level of wellbeing and may be more resilient to threats or interferences. Conversely, someone scoring low on these factors is likely to have a lower level of wellbeing and less resilience to threats and interferences.

As suggested above, proactive resilience strategies relating to each of the nine factors can be used to maintain and enhance a state of wellbeing and improve resilience to threats, and reactive strategies against the nine factors can be used to return to a state of wellbeing after having shifted to the left or the right.

Your capacity to develop and master these resilience strategies/ factors can mean that, with practice, you spend more time in the state where you are most effective (wellbeing) and create the conditions which will give you more good days than bad.

Tools and strategies that build an individual's physical and mental resilience may have several advantages:

- They may improve an individual's ability to cope with personal problems that originate outside work, thus minimising the impact of those troubles on workplace performance
- Equally, by improving an individual's overall ability to cope, they may help employees deal with stresses that originate inside the workplace, such as rapid change or expanding job responsibilities
- Improved individual resilience may have knock-on effects for the broader organisational culture, as resilient employees who cope well may be good community members and role models for colleagues; in this way, building individual resilience can be seen as one strategy for realising the systemic goal of creating an inclusive, collaborative, and socially supportive organisational culture.

CRF's 2014 report, [Employee Health and Wellbeing – Whose Responsibility Is It?](#), discusses resilience in depth.

Here, we highlight a few critical points about resilience.

- Resilience is about both reacting effectively in the moment, and proactively setting oneself up for long-term success.
- Resilience varies from person to person – a positively challenging situation for one person may be highly stressful for another.
- Personal resilience levels can vary over time – the same person may react differently to the same situation at different times.
- While there is some evidence that resilience can be developed, it does not happen overnight, and even the most resilient individual will struggle to thrive in an unhealthy organisation.

CASE NOTES: THRIVING AT ERICSSON: USING AN APP TO BOOST MENTAL RESILIENCE AND WELLBEING

Coaching, training, and counselling are some of the traditional paths to building individual resilience. While coaching is often available only to those higher up in the organisational hierarchy, resilience training programmes and counselling have tended to be more easily accessible to employees across the organisation. For example, 86% of respondents to our survey report that their organisation has an Employee Assistance Programme, and access to counselling is a standard feature of such programmes. And at some of the most advanced organisations, on-site psychologists are now available to employees during working hours.

But a new frontier in resilience-building is the digital app. Digital support for resilience is only in its infancy, so the quality and validity of what's on offer is variable, and largely untested. However, some organisations, such as telecommunications company **Ericsson**, are experimenting in an intentional way with the new technology.

Ericsson has been on an 18-month journey in the UK to evolve its wellbeing strategy. Business drivers including mental health issues among staff, an office relocation to Reading, and a cultural change programme which led the organisation to review its existing wellbeing resources, highlighted the need for more dedicated mental health support. "Other than our Employee Assistance Programme and Occupational Health Service, standard for many employers, we had nothing specific for mental health support. The resources we do have, employees didn't know how to easily find, only being directed to them when needs arose," explains Lynda Guttenberg, People Business Partner and Wellbeing Lead for the UK.

Guttenberg has since launched the UK and Ireland's wellbeing strategy, '5Gs to Great Wellbeing'. It is a multidimensional strategy, focused on physical, mental, social, financial, and community wellbeing.

Guttenberg has taken several steps to proactively communicate the wellbeing strategy, the UK action plan, and the available wellbeing resources, by launching a UK Wellbeing Hub to bring together and improve access to all current and future wellbeing resources, creating a dedicated wellbeing inbox and Yammer group, and driving a range of wellbeing initiatives in advance and continuing post-launch of the strategy.

In addition to creating visibility of existing resources and aligning them to the pillars of the strategy, 2019 saw the company focus especially on its commitment to employees' mental wellbeing, in partnership with Thrive Therapeutic Software, the only NHS-approved mental health support, resilience, and mindfulness app.

Thrive takes a preventative approach, seeking to provide access to the latest psychological tools and techniques in order to build users' resilience and improve their mental wellbeing, through their computerised Cognitive Behavioural Therapy sessions, mood diary, and personally targeted goals that make use of in-app functions such as meditation, calm breathing and deep relaxation, and external activities such as exercising and socialising. A key feature is the availability of in-app coaching with junior psychologists.

Ericsson's partnership with Thrive is about much more than adopting an app. Thrive provides data on take-up, engagement with the app, the percentage of users registering with depression and anxiety, and their top negative situations, helping the company understand the breadth, depth, and particulars of emerging wellbeing issues. Thrive also provides Ericsson with ongoing support for employees' wellbeing. Guttenberg has leveraged the partnership to have Thrive provide on-site mental health talks (as part of an all-employee event, and in conjunction with World Mental Health Day), to host mental health support webinars for the company's line managers (understanding signs of poor mental health, having good 1:1 conversations), and to train the company's all-volunteer Wellbeing Champions Network.

"The advantages of Thrive actually doing the champion training for us are that they embed the app as part of the signposting tools that champions can use, the champions can link in with the coaches if they have a difficult situation that they aren't sure how to deal with, and they conduct quarterly review meetings with our champions to share case studies and updates to the app," Guttenberg explains.

In 2020, Ericsson's partnership with Thrive will continue, i.e. with talks on sleep, resilience, and coping with the Covid-19 Pandemic, while the company expands its offering around the other pillars of its 5Gs to Great Wellbeing strategy.

CASE NOTES: BUILDING RESILIENCE AT PHILIPS WITH THE JOHNSON & JOHNSON HUMAN PERFORMANCE INSTITUTE

Philips, the healthcare technology multinational, has in recent years developed their Inclusion & Diversity strategy to incorporate wellbeing, and how they can cultivate an environment of health and wellbeing where people feel energised and safe and supported to speak out (mental and emotional health). (See Case Notes, page 55). Crafted as a collective and holistic response to help employees who might be feeling the early signs or indicators of stress, one programme under health and wellbeing involves training on Energy Management.

The company partnered with Johnson & Johnson Human Performance Institute (HPI) to deliver their Performance training course across the organisation.

The programme is focused on how individuals can manage their energy – not time – and this is key to sustained high performance. The aim of their training is to equip individuals to better understand their energy levels across four dimensions – physical, mental, spiritual, and emotional – and how they can reframe their relationship with stress and utilise it for growth, and to transform how they manage and maximise their energy to deliver sustained high performance.

"It takes people through a journey in helping them recognise how they can better redress and rebalance their energies in order to enable them to reach their individual goals," explains Clare Gowar. "It's a unique proposition for our people as it is not about job capability, but about individual wellbeing. For some of our employees, it has been a truly transformational experience, encouraging them to adopt long-term change and new behaviours that support their wellbeing and personal growth."

Philips are at the beginning of their journey, but see Energy Management training as a key opportunity for their people's development and personal wellbeing. Participation is optional but early evidence indicates that those who go through the programme are finding it of such personal benefit that they share their experiences with others, and allow the programme to grow organically based on need and demand. Philips have also adopted a train-the-trainer approach, inviting their people to upskill to become facilitators of the programme, to help it resonate culturally and be a truly inclusive programme, for all employees.

CRF'S FIVE PILLARS OF ORGANISATION SELF-CARE: WHAT DOES GOOD LOOK LIKE?

In this chapter we revisit CRF's Five Pillars of Organisation Self-Care, identifying the activities and initiatives that organisations are using to support employee health and wellbeing systemically by engaging senior leaders, improving the capability of managers, designing good conditions of work, and building psychological and physical environments that support wellbeing.

3.1	SENIOR LEADERS	35
3.2	LINE MANAGEMENT	37
3.3	THE NATURE OF WORK	40
3.4	ORGANISATION CULTURE	44
3.5	PHYSICAL ENVIRONMENT	47

CASE NOTES: VISIBLE AND ACCOUNTABLE: SENIOR LEADERS' ENGAGEMENT WITH WELLBEING AT VTT

VTT Technical Research Centre of Finland, a state-owned and not-for-profit company, provides research and innovation services and information to both the public and private sectors. They research and offer solutions for health and wellbeing, smart industry, and sustainable cities, among many other areas.

About four years ago, a new CEO joined VTT. With the new CEO came a new strategy, and the people agenda had to be designed and developed to support it. Kirsi Nuotto, Senior Vice President, Human Resources, explains, "One of the key principles is that we want – not only need, but want – to have holistic wellbeing at the core of everything that we do."

Wellbeing has thus been written into the strategy, with the company committing to take care of its people so that they can give their best, with physical, mental, and environmental aspects of wellbeing taken into consideration.

Wellbeing at VTT has three cornerstones – safety, leadership, and health (including mental, physical, and financial). At the intersection of these three cornerstones sits individual responsibility. The strategy is supported by annual programmes, with an emphasis on improving how the company leads, enables learning, and the sort of working environment it provides. Manager training, in particular, has included an emphasis on prevention.

The company's Employee Value Proposition makes three promises – that employees can design a brighter future with VTT, that they will work in an engaging and inspirational environment, and that wellbeing is at the core of what the company does. "When we talk about employer brand and when we recruit people from external sources, that promise that we will take care of your wellbeing... that seems to sell. A lot," Nuotto explains.

Senior leaders' visibility and accountability to the wellbeing agenda is a key tool for driving it forward. Some of the innovative practices among VTT's senior leadership include the following.

- **Leadership Days** – At these gatherings of the company's top 250 leaders, the business, research, and customers are all discussed, but wellbeing is also always on the agenda. Leaders talk about wellbeing priorities, with the expectation that leaders will then cascade this information throughout the organisation.
- **Webcasts** – In some parts of the business, wellbeing is part of the agenda at team webcasts. For example, Nuotto cited a recent webcast hosted by VTT's CFO for her group of 200 people. She presented figures and talked about big projects, but the third component of the presentation was to have an occupational psychologist join the webcast to talk about how to deal with stress.
- **'Showing their faces'** – Senior leaders don't just demonstrate formal commitment to wellbeing; they are also open to having informal conversations about their challenges. For example, one senior leader has been very open about her experiences of burnout. "She used herself as an example, saying 'Hey, be careful, it can happen to anyone. It's not about how smart you are,'" Nutto explains.
- **The Annual Gala of Failures** – VTT has an annual 'Gala of Failures', in which the CEO and other top leaders talk openly about mistakes they've made in the past and what they learned from them. The failures can include a broad range of topics, of which wellbeing and its challenges may be one.

In this report, we have argued that employers have much to gain from taking a more systemic approach to employee health and wellbeing, linking their activities and initiatives to key organisational pillars in order to build a healthy organisation in which wellbeing is simply part of the organisational fabric. While there will always be sick employees in healthy organisations, we believe healthy organisations enable most individuals, managers, and teams to thrive most of the time.

In this chapter we will take a pillar-by-pillar approach, looking at specific activities and initiatives that companies are using (or could use) to strengthen senior leadership engagement, line manager capability, conditions of work, and psychological and physical environments to enhance employee health and wellbeing. We note the following caveats.

- There is little in the way of good, independently validated science to tell us what actually works to create wellness, beyond physical health basics such as eating well and getting enough sleep. It is also the case that many interventions are untested. We have an unclear understanding of whether they help, for whom, and why. Scientific research organisations, such as the Wellcome Trust, are undertaking research to begin to answer these questions. In the meantime, we share what companies are doing – what is anecdotally proving successful.
- Taking a systemic approach means hitting all the pillars – employers should be crafting a robust programme of wellbeing activities and initiatives that enhance each organisational pillar. It's no good having great role models at the level of senior leadership if line managers lack capability to manage and support their direct reports' wellbeing.
- Some activities or initiatives may support more than one organisational pillar. For example, role modelling by senior leaders may increase the visibility of senior leadership buy-in to the agenda while also positively contributing to a sense of psychological safety in the organisation culture. We link a given activity or initiative to a single pillar for simplicity's sake.

3.1

SENIOR LEADERS

Organisations should be identifying and deploying wellbeing activities and initiatives that raise the visibility and/or accountability of senior leadership's commitment to the agenda.

VISIBILITY

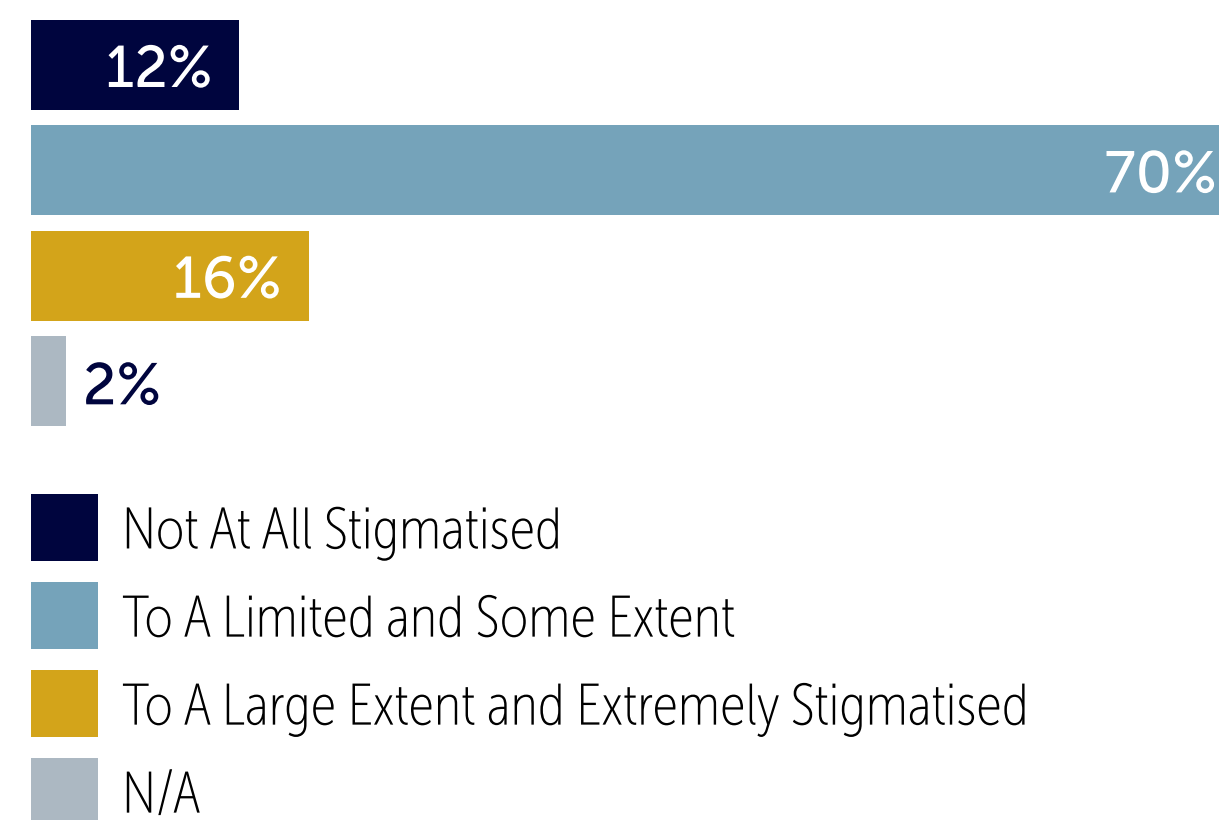
Storytelling. The most common practice we encountered for raising the visibility of senior leaders' commitment to wellbeing was storytelling. Many organisations are engaging senior leaders to tell stories about a time they struggled – though these stories tend to be about mental or physical wellbeing (we found no examples of senior leaders sharing stories about financial struggles). Stories are shared in a variety of ways – at CooperVision, high-quality video has been used to disseminate such stories across the organisation. Many companies use leaders' blogs or articles posted on intranet platforms to share leaders' stories. At Shell, in conjunction with World Mental Health Day, senior leaders (VP-level) have for the past two years talked about their experiences on the company's global communications platform. The leaders (different leaders each year) not only talked about their experiences in detail, but talked about why it was the right time to talk openly about it. The Shell in the UK Board has also filmed a video about mental wellbeing and why it's an important focus for the organisation, in line with the company's larger 'I'm Not Ok' campaign (see Case Notes, page 46). In the UK in 2019, a massive webcast with a panel discussion was broadcast as part of UK Mental Health Awareness Week. Leaders sponsored the webcast and participated in the live conversation. The webcast was screened to several locations, driving a sense of community around the event. "One of the things I know makes a difference is the number of leaders who are able to talk about mental health, particularly in personal terms... I don't know a measure for the impact of that, but I know I have seen a very significant difference in the parts of the business where leaders speak up; they make others feel safe to follow their example and this starts to shift culture," explains Susie Hill, Global Health Promotion Manager.

Championing. A step beyond storytelling, organisations can also benefit from having wellbeing champions at senior level. A champion is not only a storyteller, sharing facts and personal stories across multiple platforms, but is an advocate for resources and experimentation around wellbeing. He or she might demonstrate commitment by listening to employees' needs and wants, communicating the issues to other senior leaders, and/or even voluntarily asking for his or her performance to be measured against wellbeing targets.

One of the benefits of storytelling and championing wellbeing at senior level is that it can help destigmatise conversations at all levels of the organisation. If senior leaders are open about their own struggles, that openness can cascade across levels and functions. We asked respondents to our survey about the extent to which they believe personal mental health issues are stigmatised in their organisation. Encouragingly, only 16% reported that they are stigmatised to a large or extreme extent.

FIGURE 15

To what extent do you believe personal mental health issues to be stigmatised in your organisation?



THRIVING AT WORK: STEVENSON/FARMER'S CORE AND ENHANCED STANDARDS FOR MENTAL HEALTH

Dennis Stevenson and Paul Farmer's 2017 report, *Thriving at Work: The Stevenson/Farmer Review of Mental Health and Employers*, has been hugely influential in how organisations think about their people's mental wellbeing.

The report suggests employers take a three-pronged approach to mental wellbeing, with support for all employees to thrive, targeted support for those who are struggling, and tailored support for those who are ill or out of work. They stress the preventive role of line managers and the critical importance of good people management.

Stevenson and Farmer identify six core mental health standards that every organisation should be implementing.

1. Produce, implement and communicate a mental health at work plan that promotes good mental health of all employees and outlines the support available for those who may need it.
2. Develop mental health awareness among employees by making information, tools and support accessible.
3. Encourage open conversations about mental health and the support available when employees are struggling, during the recruitment process and at regular intervals throughout employment; offer appropriate workplace adjustments to employees who require them.
4. Provide employees with good working conditions and ensure they have a healthy work-life balance and opportunities for development.
5. Promote effective people management to ensure all employees have a regular conversation about their health and wellbeing with their line manager, supervisor or organisational leader, and train and support line managers and supervisors in effective management practices.
6. Routinely monitor employee mental health and wellbeing by understanding available data, talking to employees, and understanding risk factors.

Four enhanced standards are suggested for organisations that are more advanced with respect to promoting employees' mental wellbeing.

1. Increase transparency and accountability through internal and external reporting, to include a leadership commitment and outline of the organisation's approach to mental health.
2. Demonstrate accountability by nominating a health and wellbeing lead at Board or Senior Leadership level, with clear reporting duties and responsibilities.
3. Improve the disclosure process to encourage openness during recruitment and throughout, ensuring employees are aware of why the information is needed and making sure the right support is in place to facilitate a good employer response following disclosure.
4. Ensure provision of tailored in-house mental health support and signposting to clinical help, including digital support, employer-purchased Occupational Health or Employee Assistance Programmes, or NHS services, amongst other sources of support.

ACCOUNTABILITY

Leading by example. As noted in Chapter Two, senior leaders must not only 'talk the talk', but should 'walk the walk', showing *how* they value wellbeing, including their own. For senior leaders, this means leading by example. This is particularly so, noted one of our survey respondents, around work-life balance. It's not helpful, for example, to espouse a good work-life balance if processes and practices remain firmly rooted to an 'always on' culture, and the senior leader him or herself sets few boundaries between work and private life.

Board/Senior Leadership appointments. One of the Stevenson/Farmer report's enhanced standards for mental wellbeing (see sidebar, this page) is for employers to "demonstrate accountability by nominating a health and wellbeing lead at Board or Senior Leadership level, with clear reporting duties and responsibilities." In our research, we found such appointments to be the exception rather than the norm, though this may be changing as companies increasingly take account of – and link together – employee wellbeing, diversity and inclusion, and their broader social responsibility as businesses.

Public reporting. One way to hold senior leaders and the organisation accountable for wellbeing is to publicly report on health and wellbeing performance, through the annual report, a social responsibility report, or other mechanisms. Looking specifically at mental health, research has found that only 11% of the Top 100 companies in Great Britain have disclosed information about their initiatives in their annual reports. In our research, we found public reporting on wellbeing to be the exception rather than the norm.

One such exception is Rolls-Royce, where wellbeing has been included as one of the company's sustainability KPIs. It is included in the annual report, and so progress against it is reported externally. "The value of reporting externally is that then you can't back out of it. So when business headwinds come and there is a push to cut discretionary spending – and I would argue that wellbeing is fundamental to performance, not discretionary – it's better protected," explains David Roomes, Chief Medical Officer and HSE Director.

Another way to demonstrate accountability publicly is by supporting an organisation that promotes wellbeing. For example, law firm Linklaters is a founding member of the City Mental Health Alliance, which aims to create a culture of good mental health for City workers, share good practice and increase understanding of mental health. "We are very publicly saying that we are committed to improving the mental health picture in the City. And that needs to be reflected in our people's experiences at the firm," explains Jenny Lloyd, Diversity and Wellbeing Manager.

3.2

LINE MANAGEMENT

Organisations should be identifying activities and initiatives that improve line managers' capability to respond, both proactively and reactively, to their peoples' wellbeing needs.

ASSESSMENT

As noted in Chapter Two, many managers are appointed based on their technical rather than people management skills. Once in place, they tend to remain, if they are meeting performance targets (and 'effective people management' is very rarely one of those targets). While people management skills can be improved with training, organisations could also benefit from assessing line managers' skills and potential in this regard at appointment, and evaluating progress annually. This would allow the organisation to avoid appointing anyone who proves uniquely ill-suited to the role, or to remove those who do not improve with training and experience.

TRAINING

Training is the major intervention available to organisations to improve line managers' capability to both proactively and reactively respond to their people's wellbeing needs. 60% of respondents to our survey are providing some type of line manager training as an intervention specifically intended to improve employee wellbeing.

Recalling the three types of skills that line managers need – basic good management skills, empathy, and confidence – we identify three distinct types of training that line managers should have access to.

Hard skills. By hard skills, we mean the basic skills of good management, as discussed in Chapter Two. Hard skills are in part about managerial latitude, such as being flexible about how, when, and where work is done. Some organisations include training in the hard skills of good management on appointment, or have recently offered such training in conjunction with more targeted training around mental health. But in general we find training for the skills of good management to be the exception rather than the norm.

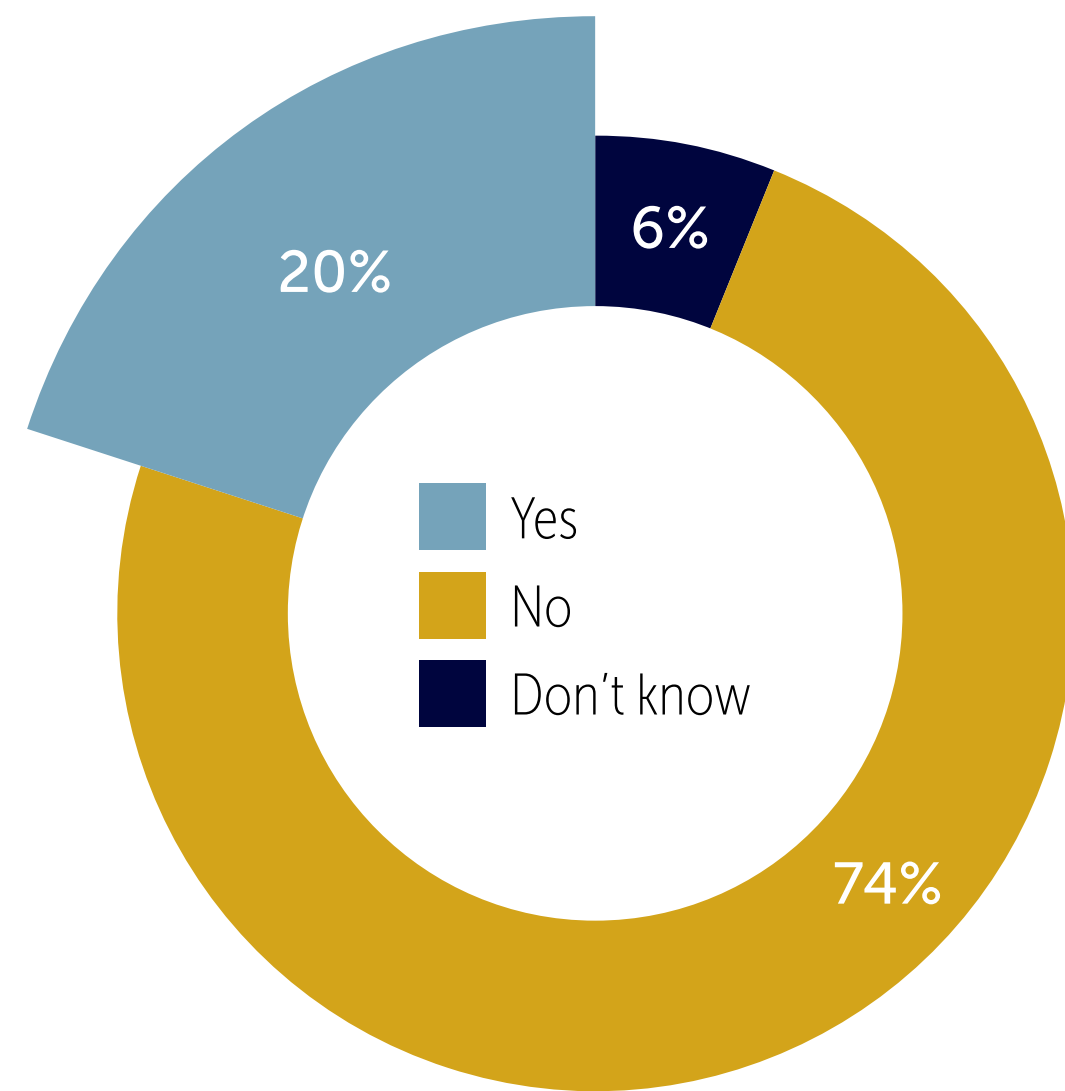
Soft skills. By soft skills, we mean empathy and other skills of emotional intelligence, such as trust, listening, and vulnerability. There is good research evidence that empathy, in particular, improves with training (see sidebar, p. xx). Perhaps surprisingly, we found few organisations offering line manager training in soft skills.

Practical knowledge/signposting. Line managers need basic, practical knowledge around mental and financial wellbeing in order to confidently handle conversations and signpost to the relevant resources available. They need to be able to spot the signs of mental struggling or poor debt management skills, and they need to know what resources are available in the organisation and where to find them. But they don't need to be psychotherapists or financial advisors. "A lot of line managers fear these kinds of conversations – they think they need to be an expert. So part of our upskilling is about myth-busting," explains Toni McKay, Head of Health, Wellbeing, and Colleague Experience at Tesco. In our research, we found training for practical knowledge and signposting



FIGURE 16

Is employee health/wellbeing a formal objective for line managers in your organisation?



around mental wellbeing to be the most common type of training that line managers are being offered – much more so than hard or soft skills training. We found only one organisation offering practical knowledge/signposting training for financial wellbeing.

OBJECTIVES

Setting objectives around wellbeing is one tool for motivating line managers to focus on their people's wellbeing. But only 20% of respondents to our survey report that their organisations set line managers a formal objective for employee health and wellbeing. Where it is an objective, there are usually targets around absences or managers are judged on the quality of their team's engagement, with specific attention paid to feedback around wellbeing, support, fair rewards, and/or inclusive treatment.

An analysis of qualitative responses to our survey showed that many organisations have an informal expectation that managers will take account of wellbeing, and a few report that making wellbeing management a core management competency is on the cards in the near future.

REMOVAL

Those managers whose skills do not improve with training and experience should be moved out of people management positions. In our research, we found that most organisations remain reluctant to take this step.

CAN EMPATHY BE TAUGHT?

As noted at the beginning of this chapter, many interventions meant to improve employee wellbeing are untested. One exception is training for empathy. Can empathy be taught? In a word, the answer is yes.

Much of the research into the effectiveness of empathy training has been in the realm of medicine. Extensive research evidence has documented a decline in physicians' empathetic communication skills over the course of their medical training. But experimental research has demonstrated the efficacy of training interventions designed to improve empathy.

As one example, a study published in 2019 evaluated the effectiveness of a 3-day training designed to improve medical residents' patient-centred communication and empathy skills. The training had three components:

1. Residents learned the basics of patient-centred communication and empathy.
2. They practiced with actors.
3. They reflected on their own video-recorded consultations (as did communication experts).

The study found that, post-training, residents showed significant improvement in patient-rated empathy scores.

CASE NOTES: WHAT DOES GOOD LOOK LIKE? LINE MANAGER TRAINING AT FIVE ORGANISATIONS

In our research, we encountered a wide variety of line manager training interventions. Several are briefly summarised here.

Eversholt Rail

At Eversholt Rail in 2019, all managers attended a two-day course on 'Management Essentials', the focus of which was how to manage effectively. Managers had the option to attend additional training on spotting the signs of poor mental wellbeing.

John Lewis Partnership

The John Lewis Partnership in 2019 launched its 'Empowered Leadership' programme. A cornerstone of the programme is 'knowing your partners'. "It's about knowing the person behind the badge," explains Carole Donaldson. "The emphasis is that to really get the best out of your partners, to really understand what motivates them, you need to know them. It's about understanding how each individual in your team works... what are their strengths? where might they be struggling and need a little bit of extra support?" The programme is supported by mental wellbeing roadshows that are designed to help line managers understand how to respond and signpost to issues as they arise.

Shell

At Shell, training in the hard skills of good management is a standard part of manager development. Additionally, the company has developed a self-help guide for line managers who are concerned about a team member's mental wellbeing. The guide covers how to have a conversation around mental wellbeing, and directs managers to what support mechanisms are available. It also enhances managers' understanding of what sort of reasonable adjustments they can make for their employee. "It also challenges some of the assumptions that some managers may have, like the idea that someone who is struggling needs to go home. Everyone is different and it's about working with an employee to find the best way forward," explains Susie Hill.

Shell has also been trialling different ways of training managers. A new programme called 'Care for Mental Health', which includes elements from the self-help guide, is delivered to managers face-to-face or via webinar. "It facilitates conversations, so that people can bring their personal experience to that, and discuss it together as well," Hill explains. Care for Mental Health will be available to all employees once

pilots are complete, with a special version delivered to managers. One of Shell's goals is to show colleagues that everyone can have these kinds of conversations – you don't have to go on a special course and be specially trained to do so. "It links to the broader culture of care at Shell," explains Monika Khullar, Vice President, Human Resources, UK.

Finally, the company has developed 'Team Talk' packs, which support teams to self-facilitate discussions around a specific topic, such as inclusion or mental health. Originally developed in conjunction with Shell's quarterly Diversity and Inclusion Days, there was an increasing demand for the packs to continue the discussion to mental health. The packs "enable managers and employees to have 30-minute conversations with their teams, keep these topics on the agenda, and the awareness there. It allows for personal sharing, and that's really powerful," explains Khullar.

Tesco

At Tesco, mental wellbeing is one of the three key pillars of the health and wellbeing strategy (along with physical health and nutrition). The organisation has identified a need to improve line manager capability around mental health. They have worked with charity Mind to provide Line Manager e-learning based training, which launched in February 2020 and is compulsory. Once that training is completed, it will be supplemented with in-house training that is contextualised to Tesco's needs. "The Mind training will give them the basics, but what it absolutely won't do is put it into Tesco terms. So the additional training will demonstrate how we link it into the specific recurring challenges and support we actually have at Tesco."

Transport for London

At Transport for London, there is a strong safety culture and a health and wellbeing vision of 'everyone takes responsibility for staff health and wellbeing and benefits from it.'

TfL has a long history of providing peer support for employees through their extensive peer network of health and wellbeing champions, trauma support group, and Mental Health First Aiders. The peer trauma support group for drivers has been running since 1994 and provides brief psychological first aid for drivers experiencing a person under a train incident.

TfL recognises that managers are the gate-keepers to wellbeing and offers bespoke training for managers on mental health titled 'Practical Skills for Creating a Mentally Healthy Workplace', which covers how to start a conversation about mental health and support available. The training was developed with input from operational managers. One of the key messages in this training is to 'manage the individual and not the diagnosis.' Boundaries are important to ensure managers do not take on too much responsibility for an employee's mental health. This face-to-face training sits alongside e-learning packages on mental health awareness.

Managers need support with their wellbeing to be able to support their team and the Managers' Resilience Group training provides tools and strategies to increase personal resilience and to build team wellbeing.

In addition to the mental health training for managers, there is a focus on the role of managers in work and health. Jacqui Finnigan, Manager, Mental Health and Wellbeing, explains, "We deliver a course for line managers called 'Work and Health' run by Occupational Health clinicians." The course helps managers develop the knowledge and skills to manage a healthy and productive workforce. One of the modules is called 'Good Work is Good for Health', which focuses on 'Prevention is Better than Cure.'

This module covers many key topics, including:

- Reducing workplace stressors
- Key drivers of employee wellbeing
- Initiatives delivered through the health and wellbeing improvement programme to improve employee mental and physical health
- Medical and legal knowledge
- How to make a good referral to an occupational health doctor
- Enabling recovery and return to work
- Barriers to returning to work after a long-term absence
- How to support returning staff

The model distinguishes between what the manager's role is, and what occupational health's role is, in improving employee health.

CASE NOTES: WORKING WITH PURPOSE AT UNILEVER

Some organisations are recognising the importance and value of purpose in their organisations – whether it's a founding principle, a long-term practice, a renewal of long-forgotten practices, or a newly crafted purpose for a complex new era.

At **Unilever**, purpose and business strategy are closely intertwined. The company believes that brands with purpose grow, that people with purpose try, and that businesses with purpose last. This informs everything the company does, from how it hires, develops, and rewards, to the decisions it makes about advertising, to the time horizon at which it operates (longer rather than shorter term).

Nick Dalton, EVP, HR, Unilever Europe, explained what purpose means in practical terms.

- “We believe that the future of brands is that they speak to something meaningful to people, and speak to purpose. Brands that will be driving in the future are those that do something beyond meeting a function. They'll also meet an emotional, spiritual, or societal need. So as a branded consumer-goods company, we really believe, strategically, that brands with purpose are brands that are going to grow. So we want to ensure that all our brands have a purposeful agenda moving forward.”
- “If people are working on brands with purpose, then of course that also starts with their purpose. So we give every employee a chance to spend time discovering their purpose.” Purpose emotionally resonates with people, Dalton said, but it has a practical aspect too. “If we work with our people on their purpose, and on their futures, it helps them equip themselves for a world of significant technological change that's going to hit us all, with automation and AI. And so that allows us in some respects to prepare our people for the future... purpose gives us a deep development discussion, which helps them to be equipped for change.”
- Unilever is deploying its purpose workshops as part of learning and development worldwide. Every employee will take part. Professional staff participate in a full one-day workshop; factory-based staff will participate in a workshop adapted to their context. For all employees, the focus is on helping them clarify what skills they want to acquire and what they want to do in the next phase of their lives.

3.3

THE NATURE OF WORK

Organisations should be identifying and deploying wellbeing activities and initiatives that make work more meaningful, manageable, and rewarding. A full discussion of all the ways to improve the nature of work is beyond the scope of this paper; here we will focus on some of the innovative practices we are seeing around purpose, pay, and conditions of work. For a comprehensive look at learning and case studies of good practice, see CRF's 2017 report [Learning – The Foundation for Agility and Sustainable Performance](#). A forthcoming CRF briefing paper will look at the changing role of employee voice in the organisation.

PURPOSE

As noted in Chapter Two, purposeful work can foster a sense of meaning for employees. Organisations that are purposeful define and lead with their values, respecting the dignity of people while simultaneously serving society by delivering value. In a purposeful organisation, employees will have a sense that their role positively contributes to a larger goal, whatever the precise nature of that goal may be.

Thus activities and initiatives that help employees find purpose and meaning at work and in their role, such as purpose workshops, are an important tool for fostering employee wellbeing. Surprisingly, given how much talk there has been in recent years about purpose and business's broader responsibility to society, only a minority of respondents to our survey (16%) report that they have deployed purpose workshops as part of their wellbeing strategy. See the Case Notes (this page) for one example of how purpose has fostered organisational and individual wellbeing.

PAY

Pay is one of the major rewards of work, and as noted in Chapter One, financial struggles can seriously undermine employee wellbeing. To contribute positively to employees' financial wellbeing, organisations should be ensuring that pay is fair – both objectively and subjectively – and should utilise tools that help employees effectively manage and make the most of their pay.

Fair pay. All employers in the UK must pay the statutory minimum wage (£7.70 per hour) for those under age 25, and the national living wage (£8.21) for over-25s. But nearly 6,000 UK employers have gone beyond the statutory minimum, signing up as Living Wage Employers, which means they voluntarily adhere to the Living Wage Foundation's 'Real Living Wage' (£9.30 across the UK, £10.75 in London), the only UK wage rate based on people's actual living costs. One-third of the FTSE 100 have signed on as Living Wage Employers.

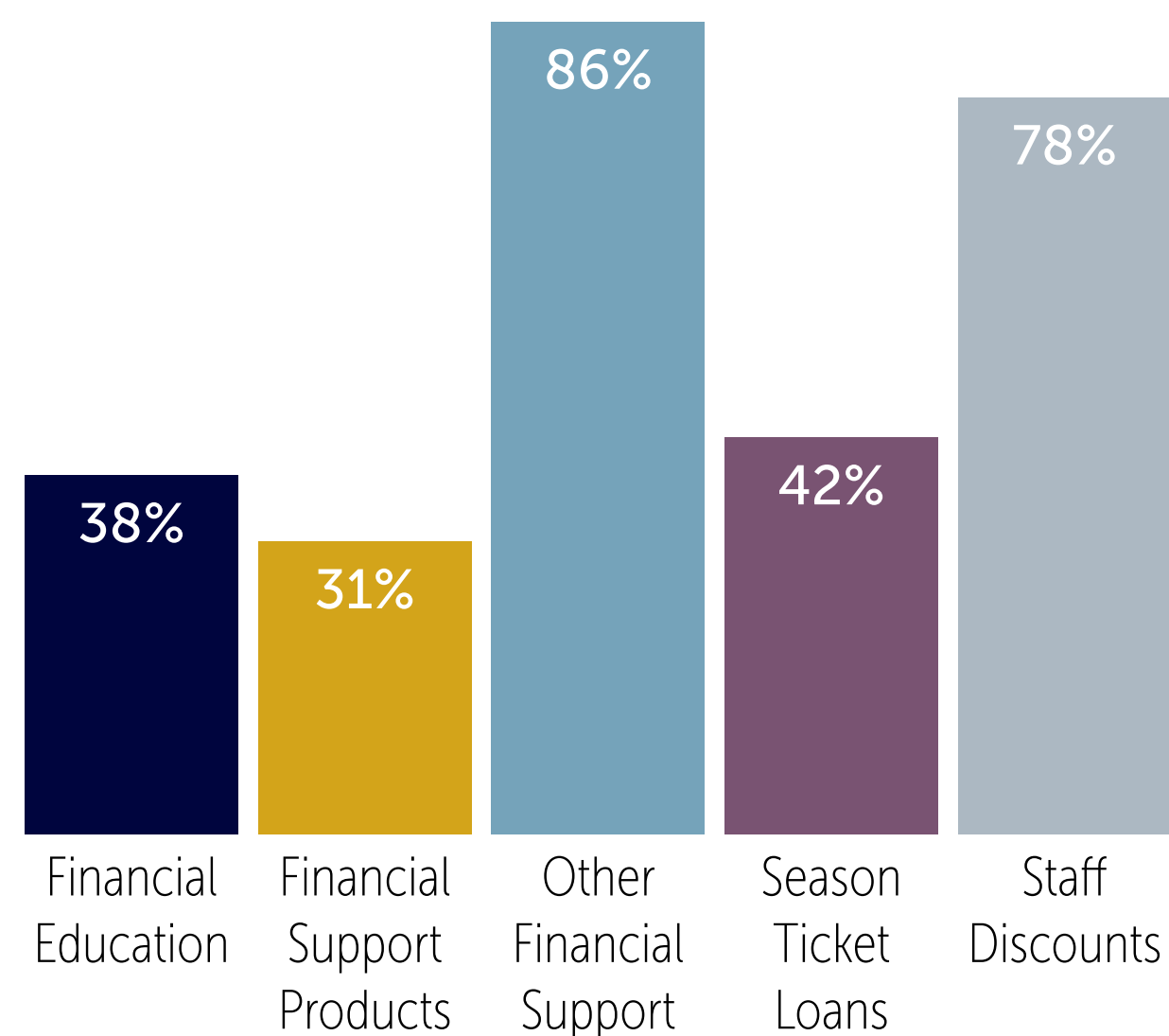
To ensure that pay is subjectively fair, employers should carry out pay audits to understand and remedy uneven pay structures. Pay gap reporting is a way for the organisation to hold itself accountable. Gender pay gap reporting is now mandatory in the UK

16%

of the respondents to our survey report that they have **deployed purpose workshops as part of their wellbeing strategy.**

FIGURE 17

Do you offer any of the following initiatives as part of your financial wellbeing strategy?



“Wellbeing isn’t rocket science in terms of what to go after – smoking cessation, nutrition, exercise – but it’s about putting in place the physical, policy, and cultural environments that enable people to make the right choices.”

Dr. David Roomes, Chief Medical Officer and HSE Director, Rolls-Royce

for organisations with 250 or more employees; some of the most advanced organisations are already auditing and reporting on other pay gaps, such as their BAME (black, Asian, and minority ethnic) pay gap.

Managing and making the most of pay. The Financial Advisory Service’s report, *A Way Forward*, finds that employees are sceptical about how the financial services industry can help them, and are often overwhelmed by the various resources available. Given that employees trust their employers more than many other groups, employers can play an important role in helping employees navigate the options to manage and make the most of their pay.

As noted in Chapter One, we have sensed a hesitancy among many employers to get too involved in their employees’ financial wellbeing, largely because of worries about regulatory risk, confusion about the distinction between financial education and financial advice, the view that employees’ financial wellbeing is not that big a problem (yet), and the desire not to be seen to be recommending products or solutions that are predatory.

This hesitancy is reflected in our survey results. Most organisations report that they offer standard financial support such as a pension scheme, life insurance, and/or income protection (86%) and staff discounts, such as subsidised lunch, parking, or gym memberships (78%) as part of their financial wellbeing strategy. Few organisations are offering some of the more innovative solutions such as financial education (38%) or financial support products such as employee advances, loans, savings schemes, and so on (31%).

Organisations that are thinking about adopting more innovative practices into their financial wellbeing strategy should consider the following.

- Organisations should develop a culture that is as open about financial wellbeing as many now are about mental wellbeing. Discussions about debt and finances should be normative and safe.
- Employers should be targeting their strategy demographically, taking into account gender, age, cultural background, and geography (for example, the solutions that are appropriate in a ‘saving culture’ are likely to be very different from what is appropriate in a ‘spending culture’).
- Financial education, whether digital or face-to-face, helps demystify finance and build employees’ financial skills. Financial support products such as loans can help employees get back on their feet, and tools that enable saving in a manageable way via payroll can help them build a financial safety net. Debt counselling and budgeting advice services can help employees more effectively manage their money.
- But employers are right to be cautious about the programmes and solutions available. To find a high-quality provider, look for one that provides different ways for employees to use the benefits, such as workshops, webcasts, telephone and live coaching, or virtual learning. The provider should offer access to experienced financial coaches with respected credentials and ways for the organisation to benchmark and measure success.
- Look for financial education solutions that are tailored to life and career stage, with a focus on common situations that arise at those stages.
- Look for products and solutions that use simple, jargon-free language.
- The Money Advice Service, set up by the UK government, is a resource for free and impartial money advice. It includes advice and guides to help improve an individual’s finances, tools and calculators to help them keep track and plan ahead, and online and telephone support.

See the Case Notes, next page, for some of the good practices around financial wellbeing that we encountered during this research.

CASE NOTES: FINANCIAL WELLBEING AT FOUR ORGANISATIONS

Eversholt Rail has a multidimensional wellbeing strategy that shifts its quarterly focus between physical, financial, mental, and social wellbeing. Activities to support financial wellbeing have included pension workshops, education around the link between financial and mental wellbeing, and 1:1 sessions, in partnership with HSBC, in which employees were able to discuss whatever financial concerns they had, whether those were around mortgages, savings, retirement, or something else.

At **John Lewis Partnership**, a Financial Assistance Committee is available to support partners dealing with unexpected financial crises. For example, if a partner's home was flooded in bad weather and they were uninsured and unable to afford the repairs, they could ask the Financial Assistance Committee for a loan. The Committee would work with them on developing a reasonable repayment structure, or might discharge the loan altogether, depending on the circumstances. This internal assistance committee can allow partners to avoid predatory lenders in the external market.

In the American offices of **Lloyd's Register**, the safety-focused professional services and engineering company, a series of 'lunch and learns' around financial wellbeing have explored topics such as budgeting and saving for college. Lloyd's partners with local credit unions (not-for-profit financial institutions) to provide the education.

Marks & Spencer is in the process of creating its own suite of financial education material internally. "We're creating it ourselves so that we can target it at a very basic level. This is because what we found is that, if you go through the usual Google route to try to find out something financial, you tend to get hit by two very different kinds of websites," explains Joanne Fairbairn, Head of Pensions. "One is a company trying to sell you something, so the information they provide is very often targeted on their own products. And then websites that are more informative, they assume a certain level of financial competence. Neither of these resources meet our employees' needs if they don't have the basics to start off with."

The company is also ensuring that the financial education suite will be embedded into its day-to-day processes. "It's all well and good having the resource, but equally when a person actually needs it, or when a line manager is talking to a colleague and thinks they might benefit from it, they need to know that it's there, and where and how to go and get it," Fairbairn says. Though still in an exploratory phase, M&S is looking at how to embed the resource into the line manager toolkit and training in order to raise awareness of it.

In an industry first, multinational construction, property, and infrastructure company Lendlease now offers its employees 'wellbeing leave' as part of its revamped, multidimensional health and wellbeing strategy. Employees can take one day off every four months to attend to health and wellbeing-related needs, which encourages a proactive and preventative approach to their health. 68% of eligible workers took wellbeing leave in the last financial year.

CASE NOTES: AN EVOLVING FINANCIAL WELLBEING STRATEGY AT BT

Telecommunications company **BT** has been on a decade-plus journey of developing, refining, and expanding its financial wellbeing strategy.

The original business catalyst for the company's greater involvement in its employees' financial wellbeing was the need to make significant changes to its final salary pension scheme after the 2008 financial crisis. The liabilities associated with the scheme had created huge pressures on the business, and it was necessary to revise pension arrangements. As BT prepared to implement the changes, the company recognised that there was a high level of ignorance around pension benefits. "So a key part of our engagement strategy with those colleagues at the time was helping them understand the benefits that they'd already accrued, and how they could leverage those benefits to their own advantage," explains John McGee, Head of Employee Relations.

The company partnered with financial education provider Wealth at Work to deliver education programmes to age-targeted segments of the workforce. Over time, the company lowered the threshold to include more and more of its people in its financial education programming. Good knowledge was built up around how to get the most out of benefits accrued, but that knowledge and its benefits were skewed toward those in the final salary pension scheme.

In recent years, BT has identified new risks around financial wellbeing, and has adapted its strategy accordingly. For example, the company's workforce profile has changed dramatically, and pay has become more market-aligned. This has prompted the company to re-evaluate its Employee Value Proposition. McGee explains, "How do we make a more compelling argument for people who are more modestly paid, and how do we help them make sensible decisions for their future? Because if we don't, we are simply storing up problems for years to come."

McGee explains that poor financial wellbeing can negatively affect mental health, which in turn increases absence rates. Financial pressures can also manifest in employees' attitudes at work, and bad attitudes can then negatively impact the customer experience that these employees provide on BT's behalf. Poor financial wellbeing has implications for workforce planning, as segments of the workforce do not retire when expected because they are financially unable to do so. Poor financial stability can also compel people to work when they are not well.

Today, BT offers a wide variety of activities and resources as part of its financial wellbeing strategy. There is greater focus on those whose pay is at the lower-end and in-between, and some of the components of the strategy include:

- A share-save scheme
- A third-party partnership that allows employees to access low-interest rate loans without having to go through the normal rigour associated with credit vetting
- Debt guidance through the company's Employee Assistance Programme
- Financial wellness checks, budgeting tools, and basic financial education.

In the next few years, the company plans to work on measuring the impact of its strategy.

CASE NOTES: IMPROVING THE QUALITY OF WORKING LIFE AT CERN

CERN, the largest particle physics laboratory in the world, has over the past few years designed and begun to implement a major wellbeing project. 'Work Well, Feel Well' is a response to increasing levels of occupational stress, which can have a negative impact on productivity, relationships, and absences.

A cross-functional team, set up in 2017 and with members from HR, Health and Safety, the Staff Association, and the CERN Ombud, was tasked by CERN's Director-General with identifying the causes of occupational stress in the CERN context, and developing solutions to improve the quality of working life at the organisation.

"Research shows that work is good for health and wellbeing," explains Project Leader and Human Resources Adviser Marie-Luce Falipou. "But the working conditions are key. For example, you can have a high workload, but with a lot of autonomy and control, it's likely to be manageable. But if you have work-related stressors and little support, it can be difficult to cope."

The project team used a questionnaire and focus groups to assess the situation among CERN staff, and used the results to develop a three-pronged stress prevention programme tailored to the organisation's needs. 'Work Well, Feel Well' uses:

- primary prevention to **reduce work-related stress** factors and mitigate their harmful effects
- secondary prevention to help individuals and teams **detect stress** and better manage it through development of their coping skills and resilience
- tertiary prevention to provide remedial **support** to people experiencing difficulties, whether those emanate from work or from their personal lives.

As part of its primary prevention efforts, the team has sought to promote a culture of health at work through good job design and good management practices in key stressor areas. CERN's seven standards cover:

- **Demands** – includes the adjustment of workload to individual workers within a team
- **Control** – includes giving workers increased latitude and control over how they do their work
- **Support** – includes encouragement and help provided by line managers and colleagues.

Primary prevention also includes training managers on their role and impact in promoting healthy working conditions, and equipping both managers and their team members to be able to spot the signs of stress and have open dialogue when they appear. The project team has also recommended job rotation for managerial positions.

Secondary prevention measures include learning interventions that will enable all CERN staff to build resilience, and a reflection on how to adopt principles around the 'right to disconnect' to the CERN context.

Finally, tertiary prevention measures seek to harmonise systems and tools in order to better understand health indicators and issues that need attention, enhance collaboration and the network of support structures so that they are more visible and efficient, and provide work climate surveys to teams on an ad-hoc basis so that they can assess emerging needs.

CONDITIONS OF WORK

Good working conditions make a job more manageable, and can thus enhance employee wellbeing. Job design, line manager capability, and organisational policies and procedures all influence the conditions of work. For a look at one organisation's comprehensive approach to improving the quality of working life for its employees, see our Case Notes, this page. Here we discuss flexibility, which emerged in both our survey and our qualitative interviews as one of the key tools employers are using to improve employees' conditions of work and overall wellbeing.

Nearly all – 88% – of the respondents to our survey report that their organisation offers flexible working opportunities as part of their wellbeing strategy. Similarly, most of our research interviewees report the same at their organisation.

Flexibility is broadly defined and may include flexible start/finish times, work from home days, policies such as email curfews, highly flexible approaches to paid and unpaid leave, and organisational policies and procedures that emphasise productivity and outcomes over visibility.

88%

of the respondents to our survey report that their organisation **offers flexible working opportunities** as part of their wellbeing strategy.

One of the most innovative practices we've found is insurance company **Direct Line Group's** 'My Life' policy toward flexible leave. Instead of simply meeting legal requirements, Direct Line Group has crafted their policy around what's right for the individual. "People have complex lives. Each person's needs are unique, and vary across the different stages of life. We wanted to empower managers to allow their people to fulfil their lives, whatever that means to the individual," explains Simon Linares, former Group HR Director. "So we start with 'Yes, unless...'. That is, we start with the assumption that you can have the flexibility requested and work back from there. And it's a conversation, not a matter of filling out a form on the internet."

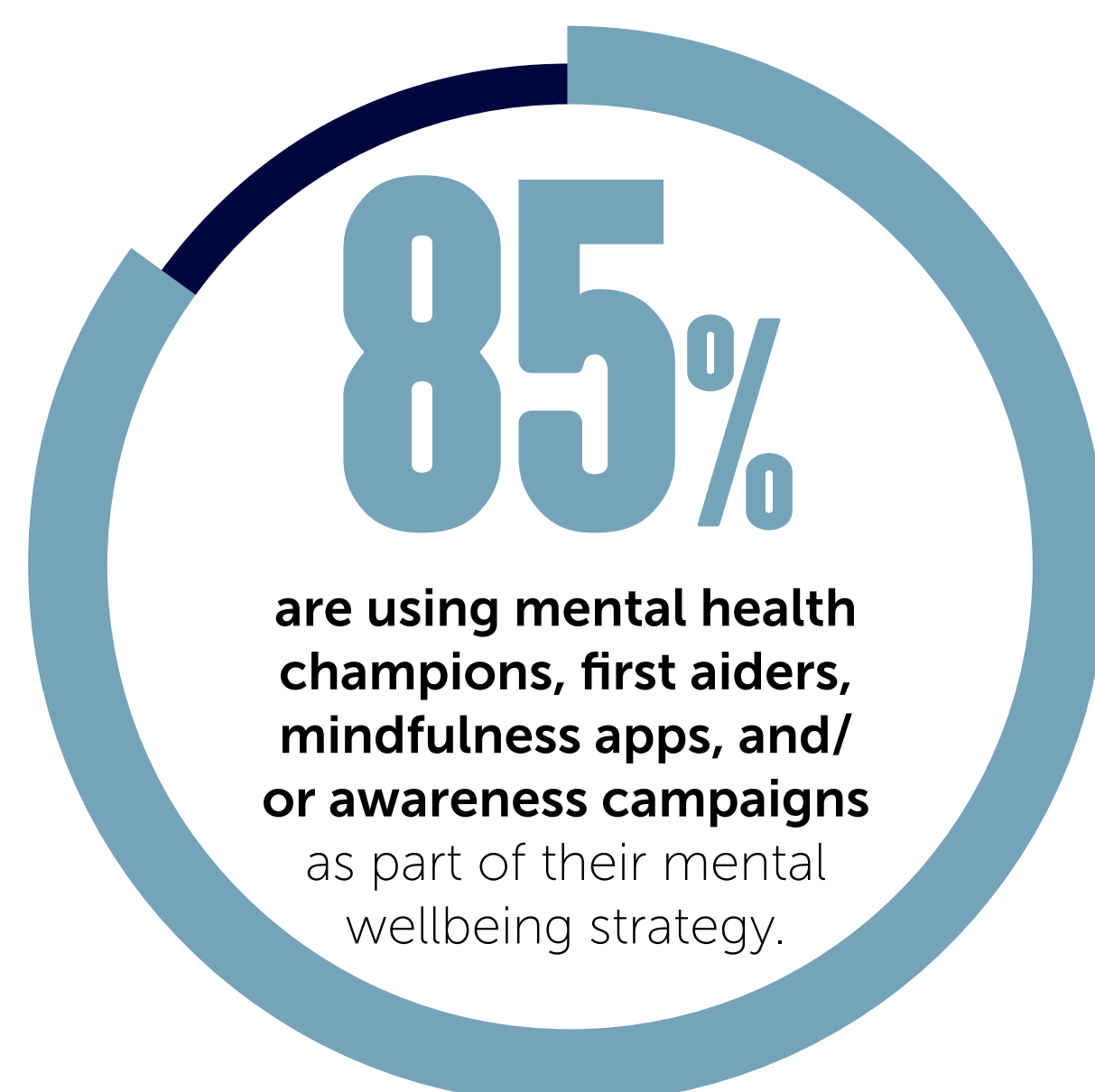
Some of the most unique features of Direct Line Group's My Life policy include the following.

- Up to 12 months unpaid lifestyle break for anyone wishing to pursue something that really matters to them (such as volunteering, travelling, extending maternity leave or retraining).
- Up to 12 weeks' full pay as part of a phased return to work following a period of maternity/adoption/shared parental leave for all employees.
- A period of paid compassionate leave for anyone experiencing, for example, the bereavement, or serious illness of, a close relative or dependent.
- Paid time off and/or flexible working arrangements during IVF investigations and treatment.

One challenge for organisations is ensuring that flexibility is consistent – while different roles may require different levels of flexibility, it's important to ensure that policies are as fair and consistent as possible across the organisation.

3.4

ORGANISATION CULTURE



Organisations should be identifying and deploying wellbeing activities and initiatives that help build the kind of inclusive, collaborative, and socially supportive culture that attracts, retains, and allows employees to thrive. A full discussion of all the ways to improve organisation culture is beyond the scope of this paper; here we will focus on some of the innovative practices we are seeing around social support. For a comprehensive look at inclusion and case studies of good practice, see CRF's 2014 report [Creating an Inclusive Culture](#).

SOCIAL SUPPORT

We loosely group the different social support activities we have found into three categories – campaigns, champions, and challenges.

Campaigns. At many organisations, campaigns are an important first step in building an inclusive, collaborative, and socially supportive culture that enhances employee wellbeing. Campaigns raise awareness, but can also change the nature of conversations while building energy and enthusiasm. Of course, the most effective campaigns are about much more than putting a poster on a literal or virtual wall. They are multi-pronged *initiatives* that start and *continue* the conversation in concrete ways. See the Case Notes, next page, for an example of how one company has used such an initiative to support a culture of care.

Champions. One of the most widely used tactics for enhancing wellbeing through social support in the workplace is the use of champions. Champions come in many shapes and sizes. At the Bank of England, there are about 60 wellbeing champions across the organisation. These champions are voluntary and sit across levels and functions. They advocate for wellbeing, supporting implementation in local areas and signposting to the different types of support that the Bank offers. Additionally, the Bank has a Peer Support Network of about 30 volunteers who are there to just listen. Mark Menary explains, "The peer supporters' names are on our intranet, and they are there to provide one-to-one, confidential support to anyone who wants to talk about how they are feeling, what they might be struggling with." The volunteers go through the online Wellbeing in the Workplace training developed by Samaritans, but the emphasis is on listening, rather than advising.

The tension between listening and advising is one we encountered many times in our interviews for this research. Ericsson's Lynda Guttenberg explains, "We debated whether to have mental health champions or Mental Health First Aiders. We were a bit concerned about the positioning of Mental Health First Aiders. It's a recognised course and very well received, but it implies 'helping', when in reality at Ericsson we needed our focus to be on listening and signposting. So we went with mental health champions. Our champions support colleagues to find their way forward, rather than solve their problems." Ericsson has since taken this one step further and rebranded their champions as Wellbeing Champions to help make them more accessible and able to support the wider wellbeing agenda.

Tesco, encountering the same tension, has developed a two-pronged solution. Their People Partners, who sit higher in the organisation, will undergo further mental health training so that they can provide that more specific level of knowledge

CASE NOTES: SUSTAINING A CULTURE OF CARE AT SHELL

Shell has taken an approach to the promotion of mental health that has three core elements:

- Reducing the stigma around mental health and struggling
- Upskilling everyone in having good conversations around mental health
- Increasing people's awareness of the professional support mechanisms that are available to them.

"Our strategy was about creating a resource that could help people resonate around this subject," explains Susie Hill. "It wasn't about creating a policy, it was about creating a point that people could go to, to start the conversation."

The company's 'I'm not ok' initiative is a key piece of this work. The initiative was given this name because Shell wanted to immediately and dramatically address the stigma around mental health – an issue that confronts the corporate world globally. "People didn't feel safe or able to say, 'I'm not ok', and we wanted to shift that," Hill explains. "We deliberately didn't go with 'Are you ok?' because most people will answer that question with 'yes', precisely because of the stigma."

The 'I'm not ok' initiative has taken a multichannel approach, with communications from senior leaders and colleagues alike, across the company's intranet platform, via video and webcast, through webinars and social media. Conversations have been enthusiastic and open, with employees sharing their experiences, including the positives and negatives about support that they've received.

For Shell, reducing stigma is key to improving the culture around mental wellbeing, and the key to reducing stigma is demonstrating that having a conversation around mental health is not that difficult – in fact, it's something everyone can do. "Rather than make people go on very long courses, and feel that it's a very difficult thing and you have to be trained, we wanted everyone to feel empowered to have a basic conversation around mental wellbeing," Hill says.

The initiative has not only reduced stigma around talking about mental health but has positively contributed to the culture of care that already exists at Shell, broadening and strengthening it.

"It becomes even more impactful when we can link it to our broader culture of safety, care, and diversity and inclusion at Shell," says Monika Khullar. "It's about listening and asking people what they need – 'what does care look like for you?'"

'I'm not ok' is not the only piece of work Shell has done to create and sustain a positive culture around mental wellbeing.

An entirely different solution has been developed to promote mental wellbeing and social cohesion among colleagues working in shipping. Colleagues in shipping are in a very different work environment – they are away from home for six months at a time, there are often language and cultural differences among them, and they are removed from their usual social support networks, including friends and family. The environment can be uniquely challenging for individuals who are struggling with mental health, and the stakes are very high, given that colleagues are working in a safety-critical environment.

To address these issues, Shell has created a four-module training course that focuses on resilience and conversations around mental health. The series was developed with input from seafarers themselves, utilises scenario-based learning, and takes place on board ships. It facilitates seafarers to be able to discuss some of the experiences they have at sea, and some of the stresses they've experienced as a result of that. In the digitally connected era, where many seafarers are spending more time alone communicating virtually with family and friends back home, the personal interactions and conversations that take place as part of the training also play an important role in building social cohesion and support on board the ships.

In addition to the training course, Shell's VP for Shipping has worked with the Shell Health team to produce a literature review of all the evidence around what impacts the mental health of seafarers. Key themes have been identified.

Shell has made the training course and a toolkit of other resources freely available to the wider shipping industry through an organisation called Partners in Safety. These actions reflect Shell's broader ethos around being a responsible business.

and support. At the same time, a network of wellbeing champions, comprised of individuals at all levels and in all areas, will be available to listen and signpost.

Challenges. Many organisations are using what we group together as 'challenges' to promote wellbeing and build social cohesion among colleagues. By challenges, we mean organised activities such as 'Biggest Loser' weight-loss competitions, walks and races that fundraise for charity, and more loosely organised and informal activities such as lunchtime walking clubs or challenges to participate in initiatives such as National Walk to Work Day.

Though not strictly 'challenges', many organisations also build an inclusive and socially supportive culture through shared social opportunities, such as team away-days, volunteering days, the creation of team or company-wide rituals and traditions, and/or themed nights out, such as karaoke, darts, or bowling nights.

In addition to campaigns, champions, and challenges, we encountered many other imaginative strategies for building a socially supportive workplace culture.

- At John Lewis, partners can sign up for a 'Random Coffee Break', in which they are randomly paired for a half-hour coffee break with another partner, giving them the opportunity to learn about each other's role and what's going on in their respective areas. Partners at John Lewis can also sign up to attend voluntary, themed 'wellbeing weekends' (topics have included meditation and reiki therapy), or join a social club. Social Clubs are widely varied – John Lewis has riding, sailing, and food and wine clubs, to name just a few – and partners can take part in subsidised activities through them.
- Several organisations assign newly hired employees a buddy or mentor. For example, at Eversholt Rail, all new hires are offered a mentor.
- Many organisations encourage employees to take shared breaks, and to use the company intranet to share interests and build communities.

CASE NOTES: CULTURE, COLLABORATION, AND COMMUNITY AT HOXBY, A FREELANCE TALENT COLLECTIVE

Online talent marketplaces operate as supply hubs of expertise, enabling organisations to find expert freelance talent across a wide variety of disciplines and geographies. These virtual talent platforms have been hailed as drivers of innovation, efficiency, opportunity, and potentially the future of work. But most leave much to be desired in terms of employee wellbeing, learning, and experience.

An exception is **Hoxby**, a global community of freelance experts providing services in marketing, creative, admin, innovation, PR, and HR. Hoxby's workforce is entirely freelance and entirely remote; when a piece of work comes in, a temporary project team is put together to complete it. 'Hoxbys', as members are called, follow an ethos called workstyle – they do their work when, where, and how they want, so long as they deliver the work on time and to a high standard. "The idea is to build work around life, rather than fitting life around work," explains Caroline Arora, People Director.

Hoxby distinguishes itself from online talent marketplaces – it is much more than a bidding-for-work platform. At Hoxby, the emphasis is on building a community of mutual support, with opportunities to learn, support, share, and help one another.

"Freelancers have the same innate needs as in-house employees – the need to learn, to have colleagues and a shared sense of community, to be able to support one another," explains Arora.

So how has Hoxby built community and culture in an all-virtual, freelance environment?

Initially, Slack has been an important tool. Hoxby has used Slack, a software platform that enables multichannel public and private group conversations, to build community. For example, Hoxbys can create channels around interests (such as #food, #parenting, #fitness) or geographies (#Barcelona, #London), where they come together to get to know and support one another. Slack supports both forum discussions and direct messaging, and can lead to real-life meetups.

For example, #HoxbyConnect is a geography-based channel that facilitates in-person meetups. Arora, who is based in Barcelona, regularly meets up with other Hoxbys in Barcelona for lunch and an afternoon of working together in a shared space for the day. #HoxbyHomes enables Hoxby members to share their home for co-working with other Hoxby members. "That's not for everyone," Arora says, "but it can be really fun."

Hoxby also builds culture and community by hosting an annual meet-up event called Refresh. Last year, the event was held in London. "It's incredible to meet in person, after you've been working together virtually on projects throughout the year," says Arora.

Hoxby's new wellbeing programme is an important evolution in how it builds and cares for its community. Launched in 2020, the programme will run quarterly, with one week each quarter dedicated to hosting several entirely virtual wellbeing sessions.

"We don't have a physical environment, so we can't provide ergonomic desks or all go to a room for lunchtime yoga," Arora explains. "So we've taken a holistic view, with an emphasis on how Hoxbys can connect with people and learn."

The first quarter's sessions – all hosted on Google Hangouts – included a virtual yoga class, sessions on mindfulness and guided visualisation, a French language lesson, and a session on accounting for freelancers, among others. All of the sessions are run by Hoxbys, for Hoxbys. Hoxbys, such as the accountant who ran the freelancers' accounting session and the yoga instructor who ran the virtual yoga session, are paid for their work, but all sessions are free for Hoxby community members to attend.

The company had good uptake, with more than 1 in 5 Hoxby members from all around the globe taking part in one or more of the voluntary sessions. A post-event survey has identified ways to improve the programme in future iterations. "Mental wellbeing sessions proved to be what our people want the most – loneliness can be a real issue for freelancers – so we'll offer more of that next quarter," Arora says. "We're also going to adjust the timing of sessions, since our community is spread all across the globe, and we are going to record future sessions so that we can build a resource library for our community."

A next step for Hoxby will be the creation of its Learning and Development Academy. Like wellbeing, the Academy will be 'by Hoxby, for Hoxby' and will see the development of a library of resources and online courses for community members.

3.5

PHYSICAL ENVIRONMENT



“Awareness days and healthcare benefits will be ineffective as long as heavy workloads and ineffective leadership continue.”

Natasha Wallace, Founder and Chief Coach, Conscious Works

Organisations should be identifying activities and initiatives that help create a physical environment conducive to good physical and mental health.

TAKE IT OUTSIDE/BRING THE OUTSIDE IN

For many organisations, there are limits to what can easily be done to improve the physical environment employees work in. Short of designing new offices from scratch (an expensive, time-consuming, and relatively rare event for any organisation), it will be about adapting the environment you already have. For employees working outside an office environment, the options may be even more limited.

One option for mitigating the effects of a poor physical environment (or simply bringing more light and air to an ‘ok’ environment) is to ‘take it outside’. Encouraging employees to take breaks outdoors or to go on walking meetings can bring movement, fresh air, and a bit of sunlight to an employee’s day. Where possible, enhancing office grounds with a garden, running water, or other comfortable space can give employees a pleasant place to work or recharge. For example, employees at one Rolls-Royce site, in Washington, England, have repurposed a track of land, converting it into a ‘Livewell and Wildlife Area’, complete with a walking track, a variety of fruit trees from which employees can pick and mix, benches and picnic tables for rest and relaxation, and a pond and wildlife area. Giving employees ownership of outdoor projects can help build social connections while enhancing the environment, and again, encouraging movement.

Another option is to bring the outside in. Something as simple as bringing leafy green plants into the office can make a difference to air quality and stress levels. For example, a study from the University of Technology, Sydney, found a 37% reduction in reported tension and anxiety, a 58% decrease in depression or dejection, a 44% reduction in anger and hostility, and a 38% reduction in fatigue among office workers after plants were introduced to their space. Other research has found that the introduction of plant life to the office environment can increase productivity, increasing the attractiveness of the employer to prospective employees, and reduce carbon dioxide, dust, and noise levels.

Consider desk plants, a living wall, and/or filling breakout spaces with plants.

HELP INDIVIDUALS ADAPT TO THE ENVIRONMENT

It isn’t always possible to adapt the environment to the individual, and individual tastes and preferences vary, making it impossible to meet everyone’s needs all the time. One option in controlled environments is to find ways to help the individual adapt (see case notes, next page).

CASE NOTES: TACKLING MENOPAUSE AT TESCO

Tesco has recently launched a new three-year health and wellbeing strategy that builds on the company's core offering (the core offering includes components such as occupational health, an Employee Assistance Programme, health checks, always on free fruit for in-store colleagues, and financial education).

The new strategy, crafted from the results of a health survey of colleagues, external data about global health trends, and a review of what good looks like at other companies, is holistic, with three pillars – physical, mental, and nutrition. The approach is in line with the company's mission. "Our mission is to serve the shopper a little better every day," explains Toni McKay-Lewis. "To do that, our colleagues need to be at their best."

The mental wellbeing pillar includes line manager training (see case notes, page 40), a focus on age-related mental health, and efforts to improve the online support so that colleagues can self-help with confidence. The nutrition wellbeing pillar focuses on healthy eating in every workplace, education on gut health, and enlisting colleagues as advocates of customer health.

The physical wellbeing pillar focuses on health and safety, takes targeted approaches to physical inactivity, and pays particular attention to women's health. Older women make up a significant portion of the Tesco workforce, which means that women's health in general – and menopause in particular – is on the agenda.

In fact, menopausal women are the fastest-growing demographic in UK workplaces, at 4.3 million over age 50, according to government figures. Yet only 1 in 10 companies offer women specific menopause support.

Menopausal women at Tesco work in controlled environments, which means that adjusting the temperature to meet their specific needs is not an option. However, the company is currently trialling two different uniform designs, each made with breathable fabric, that would allow women experiencing the hot flashes associated with menopause to better cope in the physical environment. The initiative is bottom-up rather than top-down, with a colleague in Swansea – a member of one of Tesco's many Forum Groups (groups of colleagues that explore issues and come up with solutions) – driving the issue.

In addition to the uniform trial, Tesco has produced a women's health guide that includes information on menopause in addition to a focus on women's mental and physical wellbeing. Other initiatives tied to women's health include awareness-raising campaigns and screening for common health problems.

NUTRITION AND EXERCISE

Many companies have redesigned their canteen menus, improved labelling, changed the presentation of healthy food to make it more attractive, and offer subsidies for healthy choices. At Linklaters, a simple repositioning of sweets and nuts, moving the nuts to the front of the display and the sweets to the back, has increased sales of nuts.

John Lewis Partnership recently asked all partners what they want out of their dining rooms – more healthy food, more vegetarian/vegan options, better signposting, a different scale of subsidisation (for example, only subsidising healthier options), or perhaps staying out of it altogether and leaving people to their own devices? Partners opted for better signposting of healthy options, and more vegetarian and vegan options. By asking partners what they want, rather than assuming, Carole Donaldson explains, "We knew when we were shaping that offer, that whatever we were doing would help the majority of those partners."

With respect to exercise, providing showers, lockers, secure bike parking and gyms can help make it easier to exercise during office hours. Many companies now offer on-site personal training, yoga, Pilates, and running clubs.

ERGONOMIC WORK ENVIRONMENT

Given that one of the top two causes of absence is musculoskeletal disorders, organisations need to set up workstations properly, provide spaces for rest breaks, and encourage people to move around and take breaks during the day. Some companies provide standing desks, treadmill desks, and stability balls, which have been shown to help with musculoskeletal conditions.

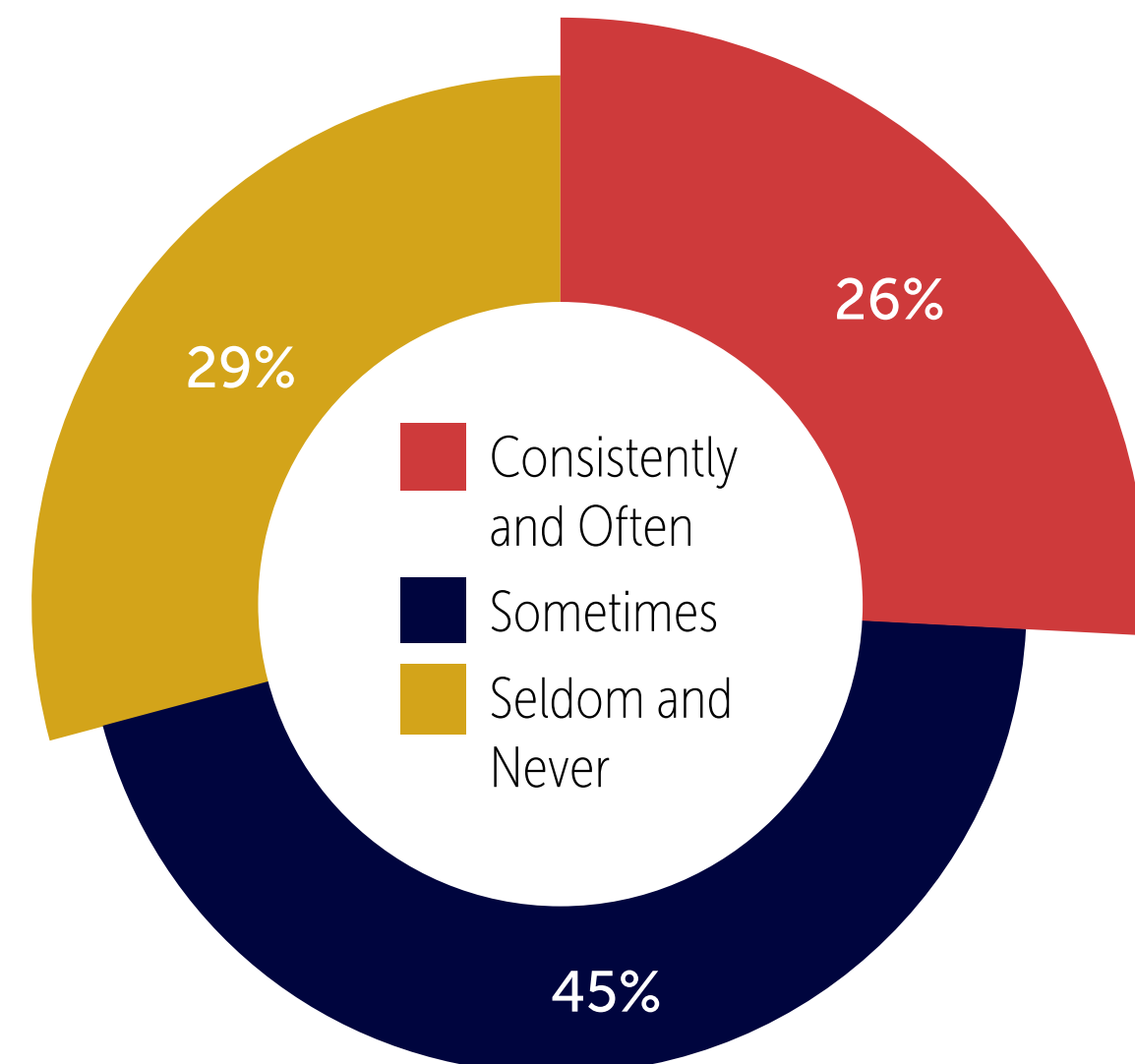
PRACTICES THAT SUPPORT A MULTIDIMENSIONAL WELLBEING STRATEGY

In this chapter, we look at practices that support the implementation of a multidimensional wellbeing strategy. These practices include taking a data-driven approach, collaborating across boundaries, communication practices, and customisation of the strategy.

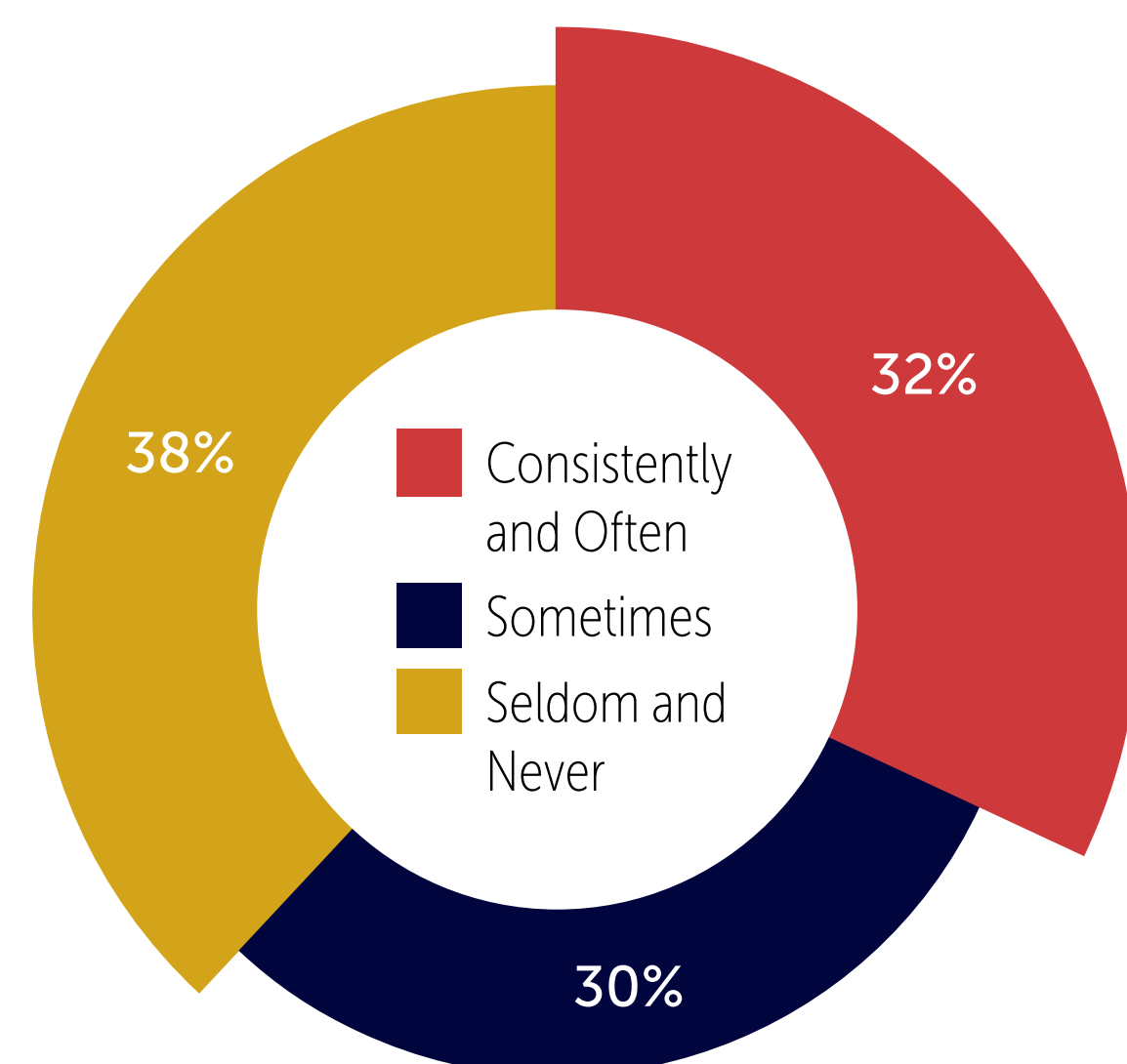
4.1	TAKING A DATA-DRIVEN APPROACH	50
4.2	COLLABORATION	53
4.3	COMMUNICATION AND CUSTOMISATION	55

FIGURES 18 AND 19

Do you use workforce data to diagnose problems and drive decision-making related to health/wellbeing at your organisation?



Do you evaluate the effectiveness of health/wellbeing initiatives at your organisation?



4.1

TAKING A DATA-DRIVEN APPROACH

To 'take a data-driven approach' to wellbeing strategy means two things:

1. Using your workforce data to diagnose problems and drive decision-making. Where are the problem spots in your organisation? What is the health profile of individuals and groups in the organisation? What are your employees' views? Are there problem areas in the organisation, such as a team where engagement is particularly low?
2. Evaluating the effectiveness of wellbeing initiatives and activities. Have they had the desired impact in terms of reducing absenteeism, improving employee engagement, or whatever the desired objectives are in your organisation? Evaluation is important both in terms of attempts to quantify ROI of interventions, and in terms of understanding the quality of the intervention.

We asked our survey respondents about their use of workforce data to diagnose problems. We found that just over a quarter of organisations – 26% – consistently or often use workforce data to drive decisions about investments in wellbeing, while 29% do so seldom or never.

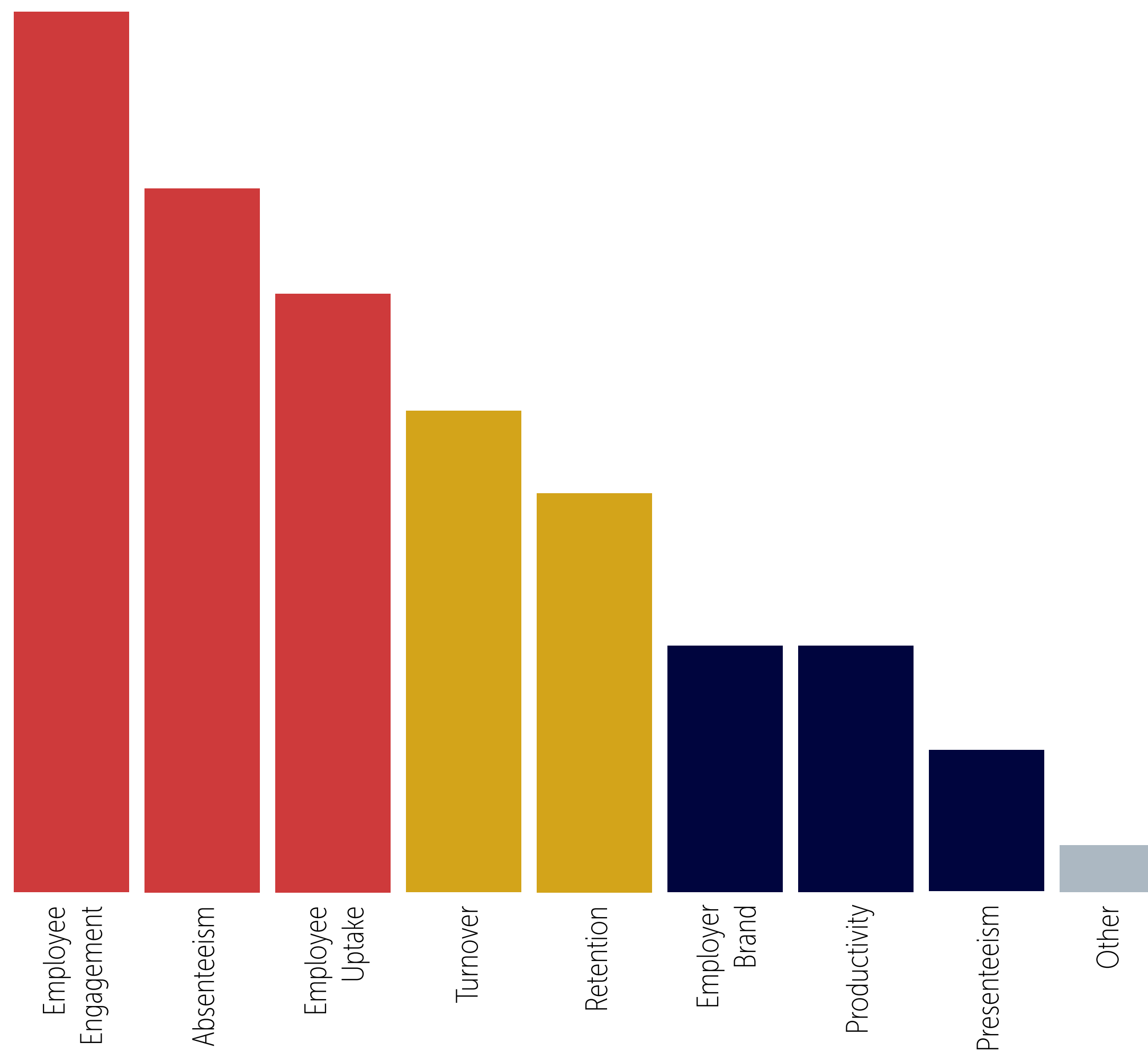
What does this look like in practice? Some common themes emerged from our research:

- Using complaints/feedback from employees' and managers' surveys to verify common problems and solicit views on possible solutions
- Using engagement and pulse surveys to ask people if they feel they are sufficiently supported in terms of wellbeing, and how the organisation can do better
- Reviewing data from EAP, occupational health, and private medical insurance providers to identify the types of issues arising, then targeting wellbeing resources and programming according to need
- Using feedback from employee forums/representative groups to inform decisions about what is needed and how to do it
- Analysis of retention and absence data to identify hotspots, high-risk areas (i.e. night working) and areas of focus
- Tracking reasons for sickness absence and return to work data (i.e. successful returns to work vs. those that leave the organisation).

We also asked survey respondents whether their organisation evaluates the effectiveness of wellbeing initiatives. Nearly one-third (32%) do so consistently or often; 38% do so seldom or never.

FIGURE 20

On which of the following do you assess the impact of health/wellbeing initiatives in your organisation?



When organisations do assess the impact of their interventions, they most commonly do so by looking for changes in employee engagement, absenteeism, and turnover. Organisations also commonly assess the extent to which employees are taking up initiatives.

Why is the use of data to inform decision-making and evaluate outcomes related to wellbeing so inconsistent? There are several reasons that taking a data-driven approach is proving elusive.

- In many organisations, there is simply limited data available.
- Where data exists, it is often incomplete or of poor quality. It may be badly recorded, isolated across a multitude of platforms, or scattered in different formats across multiple providers.
- Confidentiality issues may prevent the organisation from accessing some types of data.
- The organisation may not have the data analytics expertise needed to evaluate the data.
- Wellbeing data is often more subjective than objective; this is particularly true of non-physical data, such as data about employees' mental health.

As Philips' Clare Gowar explains, "It's always a challenge, measuring the human and financial cost of wellbeing-related problems, their impact on teams, and so on. Fragmented data is a barrier, as are issues of data confidentiality."

But using data can help the organisation understand what its employees value and how its services are being used, and thus can help direct spending more effectively. In short, taking a data-driven approach can lead to actionable insights that are relevant and timely to employees' needs, thus increasing the chances of deploying successful interventions that will improve individual, team, and organisational performance.

It is beyond the scope of this report to fully consider the evolving use of analytics in HR, or to fully consider the differences between measurement and evaluation. See our 2017 report [Strategic Workforce Analytics](#) and our 2014 report [Employee Health and Wellbeing – Whose Responsibility Is It?](#) for a closer look at both topics.

USING A HEALTH DASHBOARD AND PREDICTIVE ANALYTICS TO SUPPORT A DATA-DRIVEN WELLBEING STRATEGY

A valuable tool for organising a data-driven approach to wellbeing is to create a health dashboard.

Health dashboards provide a quick but thorough overview of the employee population's health status and associated costs. As Mercer Marsh Benefits' Wolfgang Seidl explains, the dashboard is a tracking device whose purpose is to improve employee health, contain costs, and enhance productivity. Analysis of the data helps clarify the link between employee health and productivity and identifies the top health issues in an employee population, broken down by demographics, function, and location.

Health dashboards help organisations overcome one of the major barriers to taking a data-driven approach to wellbeing – the isolation of data across multiple platforms, departments, or providers.

To build the dashboard, data is collated from all these different sources, and key metrics are tracked over time. The organisation should be collecting data from as many sources as possible:

- Health insurance
- Sickness absence
- Long term disability or income protection
- Occupational health
- Health Risk Assessment (HRA)
- Health screening
- Employee Assistance Programme (EAP)
- Employee surveys, i.e. engagement surveys
- Employer's liability and accidents

Using the data sets contained in the dashboard, the organisation can then identify cost and benefit, and plan initiatives that are carefully targeted to address the major health challenges in the employee population. Organisations should determine outcome measurements in advance of running interventions, and should calculate a projected ROI figure based on the indicative cost of implementing the initiatives, and the associated reduction in healthcare costs.

Predictive Analytics

Prediction is the more mature part of the analytics lifecycle. Simplistically put, predictive analytics uses available data and statistical analysis to answer the question, "What might happen?", in the immediate and long-term future.

Predictive analytics can be a pre-emptive leap forward for organisations as they find ways to prevent challenges and mitigate the seemingly inevitable. Prediction gives employers a better view of future employee behaviour and health-related claims, thereby allowing them to implement a more proactive approach to health and wellbeing.

Many employers worry that data doesn't exist or isn't 'clean' enough to be used to meaningfully inform wellbeing strategy. Seidl explains how it works:

- **Identification and capture** – It starts with identifying what data resides where in the organisation, in what shape and form. If the data doesn't exist, a data capture and data gathering exercise can commence simultaneously.
- **Data management** – Data cleansing is a major step to accurately provide a view of where the employer currently stands on the analytics journey.
- **Diagnosis** – This provides a view of the current state of claims, including physical and mental wellbeing, cost drivers influencing claims and details on the at-risk population.
- **Prediction** – Machine learning, medical insights, and research are helping to deliver future predictions on both costs and employee wellbeing.
- **Benchmarking** – This allows the employer to view their position in comparison to the general epidemiology of a country, industry sector, or peers.

Using statistical techniques and modelling on historic data, predictive analytics can provide a fairly accurate view of the likelihood of claims, the population that may be affected, costs, and avoidable cost leakages that the organisation can expect. The interaction of multiple variables is analysed to accurately identify which variables are most likely to drive claims costs and productivity.

The data and benchmarking information is the basis for an overall organisational health score that allows for measurement of improvement after any wellbeing intervention. The analytics also provides a high-level risk stratification of groups of employees, allowing preventative strategies to be quickly implemented.

Prescriptive analytics goes a step beyond predictive analytics, by specifying both the actions necessary to achieve predicted outcomes, and the interrelated effects of each decision.

These steps are all brought together in Mercer Marsh Benefits' Healthcare Analytics Continuum. For a more detailed look, see Seidl's paper, [Data-driven Corporate Health Management](#).

What is the ultimate value of using data to drive wellbeing strategy? Seidl explains that value does not reside in the data itself, but in the timely and appropriate interpretation of that data by leaders and decision-makers to allow them to design a well-rounded wellbeing strategy, an optimal benefits programme, and the timely delivery of relevant health and wellbeing interventions.

4.2 COLLABORATION

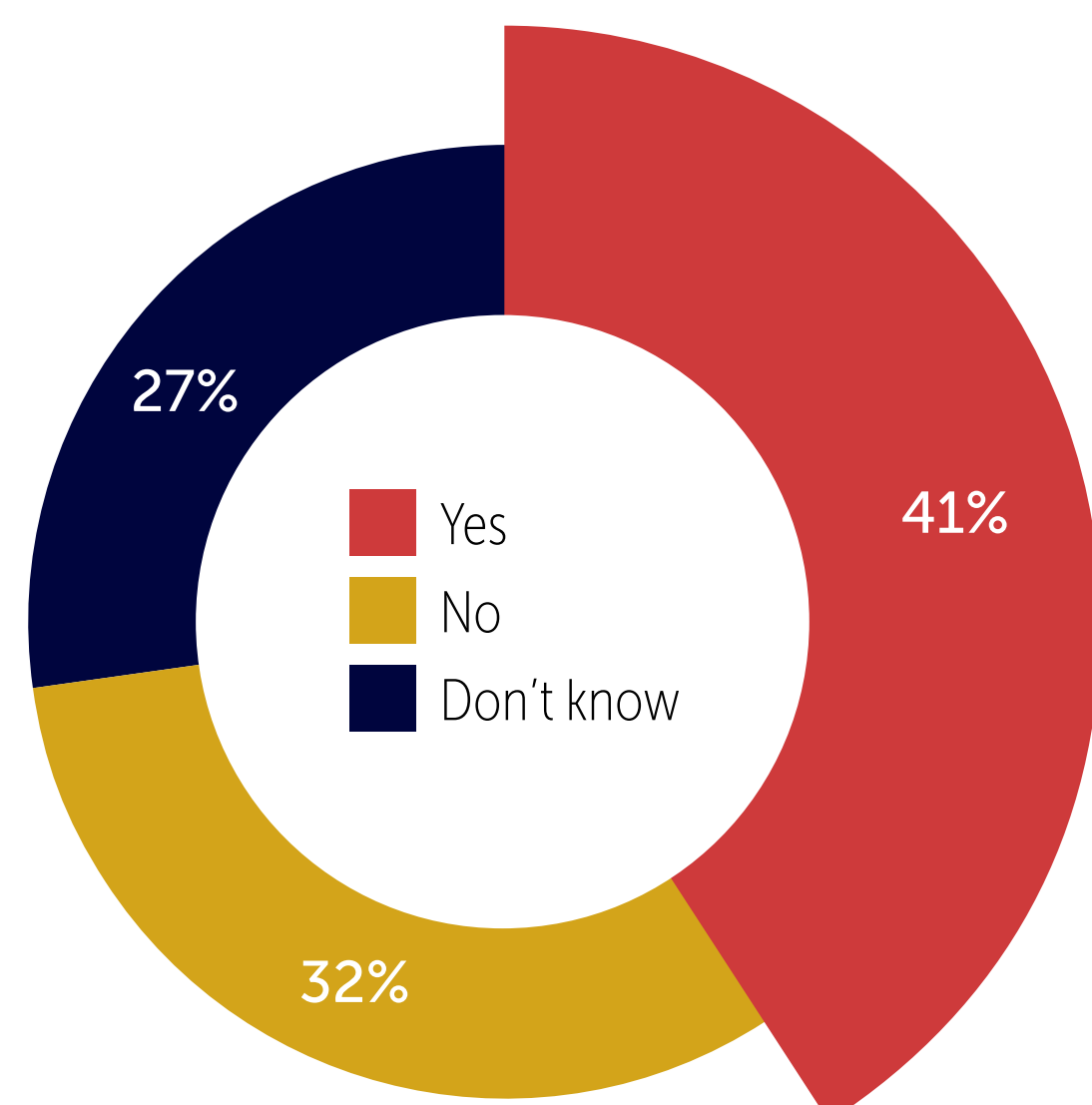


“I think we tend to decide what we want to do and then look for data to prove it, not the other way around!”

CRF survey respondent

FIGURE 21

Is there integration between the wellbeing strategy and the diversity/inclusion strategy at your organisation?



As in many areas of HR practice, collaboration across functions can be extremely helpful in driving the wellbeing agenda forward. We encountered many examples of HR collaborating with colleagues, particularly Health and Safety colleagues, to assess needs, craft and disseminate a wellbeing strategy (see Case Notes, next page). The connection with Health and Safety makes sense, given that, as noted in Chapter One, in many organisations wellbeing has grown out of an earlier focus on employee health and safety in manufacturing and other safety-critical environments.

But as more and more jobs are concentrated in services, and increasingly office-based, we anticipate that the connection between wellbeing and inclusion will increase in importance. Whether responsibilities for inclusion and wellbeing are shared under the broader remit of HR, or whether colleagues will need to reach across functions, we believe that a joined-up approach between organisations' wellbeing and inclusion strategies is a fruitful way forward. Given the connection between wellbeing – particularly mental wellbeing – and a socially supportive, inclusive culture, we expect colleagues will be able to share evidence, learn from each other and bolster each other's good practices.

Our participants in this research agreed. Several of the organisations we spoke to have aligned wellbeing to inclusion. For example, at Philips, wellbeing was previously aligned to Health and Safety, but now sits with HR, as part of the organisation's overall approach to diversity and inclusion, with a focus on people's vitality, in terms of performance and resilience, and their mental health, supported by a safe environment and inclusive culture. As demonstrated in the Case Notes, close collaboration between HR and Health and Safety continues to drive the wellbeing strategy forward.

A qualitative analysis of our survey responses finds that alignment of wellbeing and inclusion initiatives is a recurring theme, with respondents wanting greater focus and linkage between the two areas, more consistent understanding, and better sharing of good practices and cascading of those practices. We also asked survey respondents whether the wellbeing and diversity/inclusion strategies at their organisation are integrated; 41% said yes.

CASE NOTES: COLLABORATING ACROSS FUNCTIONS AT PHILIPS

Healthcare technology company **Philips** is a caring organisation – improving lives is at the core of what the company does, its brand, and vision. “However, the message in improving lives really begins at home, with ourselves, and the value we place on individual self-care so we are better equipped to care for each other,” explains Clare Gowar.

In mid-2018, a multi-dimensional, cross-functional team led and co-ordinated by Health and Safety, was pulled together to address workplace stress. “We recognised it wasn’t a one-person job. There was a need to team up, to collaborate across multiple business functions to develop a vision and strategy for how to effectively address stress in the workplace,” says Gowar.

Together, colleagues from Real Estate, Inclusion and Diversity, Health & Safety, Learning & Development, Communications and HR, articulated a vision of how to support stress which recognised that, whatever the cause of stress (work or home), its impact was the same. From there, they developed a three-stage approach.

1. **‘Plan to be well’** – is about identifying and managing the triggers of workplace stress. To support this pillar, the company has deployed a health and wellbeing survey to identify the relevant issues, invested in leadership development, and looked at working conditions including work-life balance and physical aspects of working environments such as access to natural light, healthy food options, and having plant life around.
2. **‘It’s ok not to be ok’** – is about providing useful, relevant tools and resources to colleagues who may be feeling or experiencing the first affects of stress and anxiety, and allowing them to feel safe and supported in speaking out. Peer support plays a pivotal role. Activities and initiatives that support this pillar include the deployment of Energy Management and resilience training (see page xx), joined-up EAP services and solutions, and the development of a mindfulness programme. The company is also piloting mental wellbeing champions in its North American factories; the emphasis is on early intervention, better conversations, and recognising signs and symptoms of struggling early on.
3. **‘How we support our people’** – is about managing care pathways for employees that are affected by stress. For example, how is communication managed when someone goes off sick? How can the organisation proactively support their return to work? To support this pillar, managers and members of the Occupational Health team have teamed up to better manage communications about and with employees off sick. There has also been a focus on developing resources to better support the return to work, and to understand and mitigate triggers in the work environment.

“We’re still on this journey ... but we’ve made positive progress from where we were. We’re aligned on our vision, we’ve clarified our strategy, we have numerous programmes in place that build on the best of what we have, and are joined up and managed effectively to address stress. We’re not there yet but we continue to move forward as a team,” Gowar says.

CASE NOTES: LIVING WELL AT ROLLS-ROYCE

At engineering company **Rolls-Royce**, a global framework called Live Well underpins health and wellbeing strategy.

The framework defines criteria at four levels – Bronze, Silver, Gold, and Platinum. In total, there are 50 criteria across the four levels, and local sites earn their designation as and when they meet criteria. While the criteria are defined globally, budgets and priorities are held and defined locally. “That way, there is much better ownership of wellbeing priorities,” explains David Roomes.

- Bronze level is about putting the basics in place. Criteria include establishing a wellbeing committee that meets at least quarterly, implementing a smoke free workplace policy, and setting annual objectives for wellbeing.
- There are 36 additional criteria set out at Silver, Gold, and Platinum levels. Sites can mix and match criteria, moving up a level each time they achieve an additional twelve criteria. Upper-level criteria include implementing flexible working arrangements, having all managers complete Healthy High Performance Training, and providing employees facilities for active transport, among others.

The company has set a target that by the end of 2020, every Rolls-Royce site will be accredited at least to Bronze level. As of this writing, 86% of Rolls-Royce’s 115 sites have achieved at least Bronze accreditation, and five have already achieved Platinum accreditation.

“What’s been really fascinating and gratifying is the fact that more than half of sites that have achieved Bronze have gone on to achieve Silver, Gold, or Platinum, without any push from the corporate center,” Roomes explains. “The levels of engagement, enthusiasm, and site-wide effort that we’ve seen have been remarkable.”

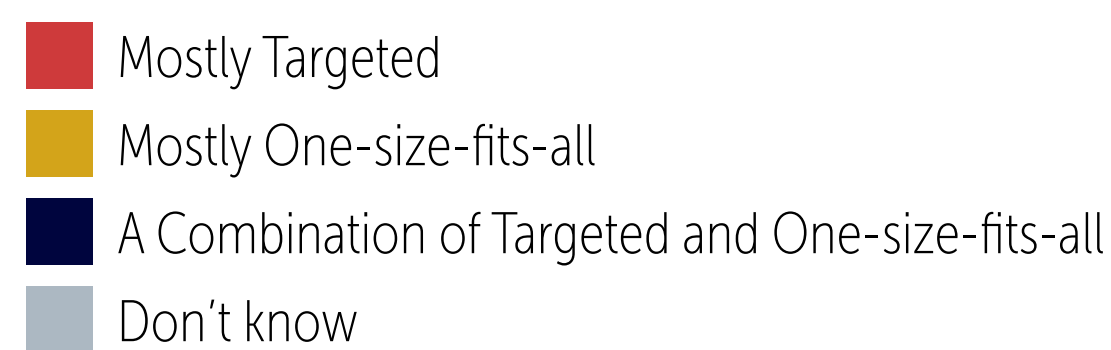
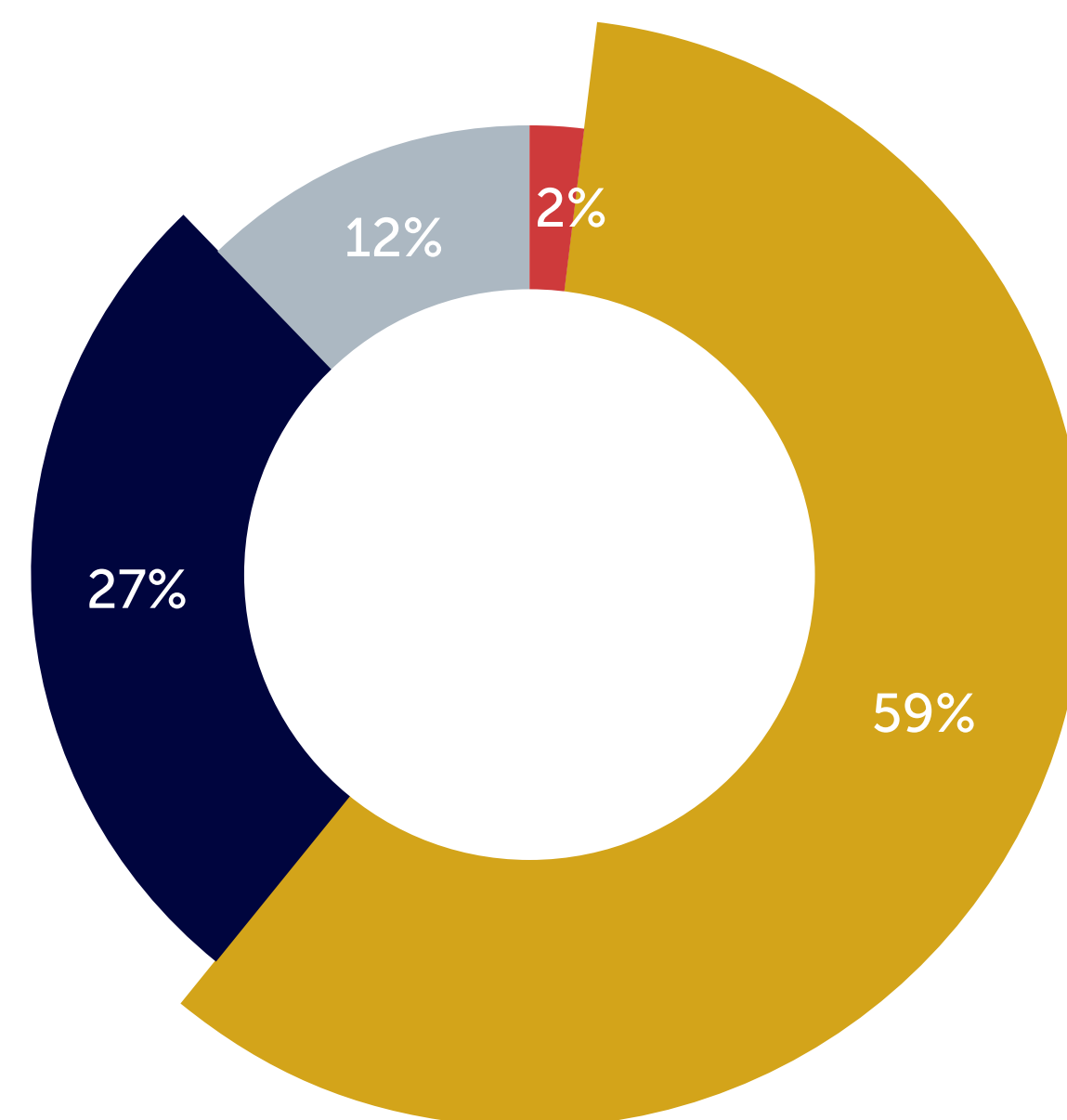
Roomes’ value proposition, to the Board and the executive team, for the Live Well programme is that wellbeing is at the foundation of high-performing organisations. But individuals cannot be high-performing without having wellbeing across multiple dimensions (physical, social, emotional, financial, and so on). Maximising the individual’s wellbeing across all these dimensions facilitates individual high performance, which makes for high-performing teams, which make for a high-performance organisation. Roomes credits the global-to-local approach and the inclusion of wellbeing as an externally-reported sustainability KPI as the key success factors for the programme.

4.3

COMMUNICATION AND CUSTOMISATION

FIGURE 22

Are communications about your organisation's wellbeing strategy targeted or mostly one-size-fits-all?



COMMUNICATION

A multidimensional health and wellbeing strategy will only be effective to the extent that employees know about it and understand how it benefits them. Communications are an essential tool to achieve this aim.

Good communications also influence data quality and thus the conclusions that you can draw from it – for example, does poor take-up of a wellbeing activity or resource reflect lack of need/interest in it, or was it simply poorly communicated, perhaps targeting the wrong segment of the employee population? Understanding the cause of low take-up has important implications for understanding return on investment.

One of the most important features of an effective wellbeing communications strategy is the targeting of communications by segment of the employee population. For example, as Mercer's Wolfgang Seidl notes, black men are twice as likely as white men to die from prostate cancer, while the symptoms of heart attacks are different in women than men, and thus women may not easily recognise them. Targeting wellbeing communications – which includes what is said, to whom it is said, how it is delivered, and what it looks like – may more effectively achieve the multiple aims of educating the audience, supporting inclusion, and gaining a return on investment for a given resource or activity.

For many organisations – especially large ones – a communications strategy that uses a mix of general messages to the whole population and specific messages to sub-groups (such as women, younger employees, and so on) will be most effective; this is also true of the tools used to disseminate communications.

However, we found that most organisations are predominantly using 'one-size-fits-all' communications about their organisation's strategy – 59% of respondents to our survey use such communications, while only 27% use both targeted and general communications.

Employers should consider these other features of an effective wellbeing communications strategy.

- Communications should be not only relevant, but timely. 'Why does this matter to me, and why does it matter now?'
- 'Pull' communications, which require the employee to take action (such as navigating to a website to receive the message) are less effective than 'push' messages, such as those delivered via app, text message, email, posters, roadshows, briefing sessions, campaigns, and so on. A good strategy both pushes proactively and pulls.
- Branding wellbeing activities and initiatives with a distinctive look and feel can facilitate employee recognition and interaction with them.
- Storytelling, the use of wellbeing champions to share information, and dedicated wellbeing websites or portals on the company intranet are some of the more innovative ways to communicate.



“My organisation’s wellbeing strategy should be more data-based, and the interventions should be better segmented/targeted. We tend to ‘do stuff’ because it ‘feels right’.”

CRF survey respondent

At the **Bank of England**, where the wellbeing strategy includes many different types of support, a summary document organised by life stage helps direct employees towards what are likely to be the most relevant resources for them. The Bank also uses its wellbeing champions to communicate – they are tasked with talking about wellbeing issues on a regular basis within their divisions.

At **Tesco**, communications around wellbeing are offered both digitally and in print, recognising that colleagues of different ages may have different preferences for how they receive information.

CUSTOMISATION

What do we mean by ‘customisation’? A customisation of wellbeing strategy is a modification of it. That modification may be in the form of a personalisation to the individual – such as the use of wellbeing apps that give individuals information about their sleep and dietary habits, or that deliver mental health support targeted to their specific needs.

Research from the University of Southern California’s Center for Effective Organizations, in partnership with PricewaterhouseCoopers, finds that personalisation is critical: “While there are many possible components of a corporate wellbeing effort – from hydration and meditation, to taking frequent breaks and encouraging employees to find ways to recharge – the specific behaviour an employee chooses to embrace isn’t nearly as important as the act of simply committing to engage in a healthy habit that is personally meaningful.”

But customisation can be thought of in broader terms, such as customising wellbeing strategy to an employee group based on skillset, age, or another factor. (Although only 12% of respondents to our survey report that their organisation customises wellbeing strategy in this way). One of the most important customisations a large organisation can make to its wellbeing strategy is geographic – customising by site, country, or region.

We found a mix of approaches in our research. Some companies leave each site, country, or region to do their own thing entirely; others roll out one global programme for all colleagues. Leaving each to their own has obvious drawbacks in terms of cost, efficiency, and effectiveness, but equally, there are risks in implementing a generic, universal wellbeing strategy. One global strategy rolled out from a central location is likely to miss the nuances in each context, both in terms of the actual health and wellbeing needs of the employee population, and of the systemic issues that need attention in a given site.

For example, financial wellbeing initiatives will look very different in a ‘saving’ culture as opposed to a ‘spending’ culture, local laws and regulations can pose barriers to certain kinds of initiatives, and the health profile and associated risks of employees in rural versus urban settings is likely to vary considerably, or in advanced industrialised countries as opposed to developing ones. In terms of systemic issues, the opportunities to improve working conditions, such as by increasing flexibility and autonomy, may look very different in a factory as opposed to an office setting, potential adaptations to people’s physical working environment vary by location, and the tone of organisational culture can vary dramatically from one office to another.

We find the most advanced organisations taking a hybrid approach – developing a framework at the global level, that is then customised to be meaningful and effective at local level. For example, at CooperVision, wellbeing strategy is managed at the global level, but each site has a dedicated wellbeing leader/champion who drives a programme with initiatives and activities adapted to that site’s context. At Cooper Vision UK, such activities and initiatives have included line management training, the deployment of mental health champions, a wellness road show with emphasis on mental, physical, and financial aspects of wellbeing, and making flu vaccines available to staff. See the Case Notes, page 55, for an in-depth look at one organisation’s global-to-local approach.

12%

of the respondents to our survey report that their organisation **customises wellbeing strategy to an employee group.**

CONCLUSIONS AND RECOMMENDATIONS

This chapter sets out the key conclusions of our research and highlights recommendations for taking a multidimensional approach to employee health and wellbeing.

5.1	CONCLUSIONS	58
5.2	RECOMMENDATIONS	60

5.1

CONCLUSIONS



“Approaches to employee health and wellbeing at the most advanced organisations are consistently strategic, systemic, and take account of the whole person.”

Dr. Carmen von Rohr, Report author

- **Mental and financial pressures are prevalent among today’s workforce, undermining physical health over the long term and carrying large human and business costs.** Poor mental health costs \$2.5 trillion globally, and costs UK employers at least £33 billion per annum, in the form of absenteeism, presenteeism, turnover, and lowered productivity. Poor financial wellbeing costs UK employers £1.56 billion annually through absenteeism and presenteeism. It is thus imperative that organisations take a multidimensional approach to employee health and wellbeing.
- **Encouragingly, employers have largely moved on from unidimensional wellbeing strategies focused on employees’ physical health.** 72% of respondents to our CRF survey have already implemented a multidimensional wellbeing strategy, and 67% of those who have not intend to do so in the next three years. Multidimensional wellbeing strategies most commonly focus on physical and mental aspects of wellbeing.
- **However, financial wellbeing remains largely off the radar at many organisations.** There is less understanding of the role financial worries play in health and wellbeing, as compared to the role of poor mental health, and in how that can impact individual, team, and organisational performance. Many organisations are hesitant to get too involved in employees’ financial wellbeing, due largely to confusion between financial *education* and financial *advice*, and the associated organisational responsibility and risk.
- **Organisations have an opportunity to make their wellbeing strategies more strategic.** As one-off interventions, popular practices such as making fruit available to employees, adopting a mindfulness app, or offering yoga classes may grab attention, but they are likely to have limited or no impact on organisational outcomes. Business goals and an understanding of the workforce must precede the adoption of wellbeing activities and initiatives.
- **Organisations can benefit from taking a more systemic approach to employee health and wellbeing.** We worry that organisations are too often taking an individualised, overly medicalised approach to employee wellbeing, particularly with regard to mental wellbeing. Applying cheap, easy, ‘quick fix’ individualised solutions to what are inherently social and organisational problems will have limited impact, unless they are deployed as part of a larger programme of organisation self-care that takes a systemic approach to employee wellbeing. The pillars of organisation self-care are senior leadership, line management, the conditions of work, the organisation culture, and the physical environment.
- **Employers’ wellbeing strategies should continue to take into account the ‘whole-person’.** Employee wellbeing is influenced by several factors, many of which originate outside the workplace. Just as taking an individualised approach to wellbeing has its limitations, so too does the assumption that there are no sick individuals in healthy organisations. Building resilience is a key strategy for improving wellbeing at the individual level; we find that many organisations are already cognisant of this.



“Collaborate, communicate, customise, and use your data for a more strategic approach to employee wellbeing.”

Dr. Carmen von Rohr, Report author

- **Organisations could improve their use of data to drive decision-making around wellbeing strategy.** A data-driven approach includes using the organisation’s own workforce data to diagnose problems and make decisions, as well as evaluation of the effectiveness of wellbeing interventions. Evaluation is important both in terms of attempts to quantify ROI of interventions, and in terms of understanding their quality. Among our survey respondents, only 26% consistently or often use workforce data to drive decisions about investments in wellbeing; 32% evaluate the effectiveness of wellbeing initiatives consistently or often.
- **Employers largely see wellbeing as a shared responsibility of the individual and the organisation, and are increasingly connecting the dots between wellbeing and inclusivity.** A joined-up approach between organisations’ wellbeing and inclusion strategies is a fruitful way forward. Given the connection between wellbeing – particularly mental wellbeing – and a socially supportive, inclusive culture, we expect colleagues will be able to share evidence, learn from each other and bolster each other’s good practices.
- **There is room for improvement in how organisations communicate their wellbeing strategies.** A communications strategy that uses a mix of general messages to the whole population and specific messages to sub-groups (such as women, younger employees, and so on) will be most effective; this is also true of the tools used to disseminate communications. However, only 27% of our survey respondents report using both targeted and general communications.
- **Organisations could be more deliberate about how they customise their wellbeing strategy.** ‘Customisation’ is an amorphous term; it can mean personalisation to the individual or can be thought of in broader terms, such as customising wellbeing strategy to an employee group based on skillset, age, or another factor. One of the most important customisations a large organisation can make to its wellbeing strategy is geographic – customising by site, country, or region. We find the most advanced organisations taking a hybrid approach – developing a framework at the global level, that is then customised to be meaningful and effective at local level.

5.2

RECOMMENDATIONS



“Senior leaders should be visible and accountable to your organisation’s wellbeing agenda.”

Dr. Carmen von Rohr, Report author

We suggest employers consider the following points when thinking about how to craft and implement an effective multidimensional health and wellbeing strategy in their organisations.

1. **Remember that business strategy should determine wellbeing strategy.** What is the business strategy? What’s the context? What are the goals and objectives? What’s the current health profile of the workforce? Have their specific health and wellbeing challenges been identified, and are they understood? What activities and interventions are needed? Plan activities and interventions that align to the organisation’s values and norms. Don’t fail to take account of employees’ needs and desires. Select good-quality programmes and providers.
2. **Ensure that your strategy takes into account employees’ financial wellbeing.** Is there a good understanding of the workforce’s financial needs (for example, improved financial literacy) and the different types of financial interventions that could meet them? Is the organisation clear on the difference between financial education and advice, and what it intends to deliver? Have potential partners/providers been thoroughly vetted?
3. **Put processes in place to evaluate and evolve the wellbeing strategy.** Determine whether interventions have had the desired outcomes, both in terms of impact on employee health/wellbeing and organisational outcomes. Are they providing good value for money? What does the organisation need to do more of? Less of? How are needs shifting among different segments of the workforce?
4. **Design a wellbeing strategy in which activities and interventions are systemically interconnected.** Don’t rush to adopt a hodgepodge of quick, cheap, easy, or trendy solutions on the basis of their cost or popularity. Instead, design your strategy around senior leaders, line managers, the culture, the physical environment, and the nature of the work itself. All these factors should be aligned with the wellbeing strategy in order to create a healthy organisation in which most individuals, managers, and teams can thrive most of the time.
5. **Help senior leaders become visible and hold them accountable to your organisation’s wellbeing agenda.** What activities is the organisation using to show leaders’ commitment to wellbeing? How is the organisation holding itself accountable, and is it doing so both internally and externally?
6. **Ensure that line managers are enablers, not barriers, to their people’s wellbeing.** Don’t just leave problem managers in place – develop processes to identify and remedy such situations. Train your line managers in the basic skills of good management, emotional intelligence, and how to spot mental or financial struggle among their people.
7. **Give careful attention to the actual nature and quality of people’s work.** Has the organisation articulated a meaningful purpose for its people? Are people paid fairly, by both objective and subjective standards? Have jobs been designed to give people as much control, flexibility, and variation as possible? Are there learning opportunities? Do people feel their voice can inform decisions that affect their jobs?



“Attention to the physical environments in which people work will be more important than ever in a post-Covid-19 world.”

Dr. Carmen von Rohr, Report author

- 8. Don't neglect organisation culture.** Remember that your organisation's culture is intimately linked to your people's wellbeing. Build and maintain a culture that is inclusive and psychologically safe. Create opportunities for colleagues to offer social support to one another, both formally and informally. Aim for a culture that is more collaborative than competitive.
- 9. Audit the physical environment in which your people work.** Is it comfortable, accommodating, and safe? Have basics such as temperature, light, noise, and air quality been addressed? Have work environments been designed to meet multiple needs and preferences, such as having spaces for both introverts and extroverts? Do employees have the flexibility to take work outside, and is the natural environment brought into the workplace, for example through the inclusion of plant life? Reconfigure workspaces as necessary to better meet these needs.
- 10. Consider investing in programmes and activities that build resilience among your workforce.** Recognise and understand that people will sometimes experience problems that have nothing to do with work, and put processes in place that will allow them flexibility to deal effectively with these issues.
- 11. Determine whether there is value for your organisation in joining up wellbeing and inclusivity.** Develop formal and informal mechanisms through which good practices and other learning can be shared across these areas. Publicise your wellbeing strategy and its different components, so that your people know what's on offer and how to access it. Be sure to tailor communications to the right audience. If your organisation is large and multisite, ensure that you have struck the right balance between global and local aspects of the strategy.

ADDENDUM – WELLBEING IN THE TIME OF COVID-19

ADDENDUM

WELLBEING IN THE TIME OF COVID-19



“It is early days for understanding how Covid-19 will shape the employee wellbeing agenda.”

Dr. Carmen von Rohr, Report author

CRF research reports are typically months-long endeavours. This particular project was conceived in the summer of 2019, research commenced in the autumn, and the report itself was finished about ten days before Covid-19 – and the gravity of the crisis – fully reached the United Kingdom.

This creates the unfortunate situation of delivering a timely report – employee wellbeing is very much front of mind for organisation leaders – that neglects to mention the most pressing wellbeing issue of our time. The challenge is compounded by the evolving nature of the situation – we are likely at the tip of the iceberg in understanding how Covid-19 will shape – or profoundly transform – our businesses, economies, politics, society, and planet, likely for many years to come. Consider just a few of the questions:

- **The geopolitical balance of power** – will this crisis weaken or strengthen the US or China? What are the implications for the European Union, and for Brexit?
- **Globalisation** – will Covid-19 throw it into reverse as countries hunker down and seek to be more self-sufficient, or will it herald a new era of international cooperation?
- **Political volatility** – will we see a ‘pull together’ spirit and a return to consensus, or continue to fragment into hostile tribes and blame each other?
- **Economic slowdown** – will economies come roaring back after the expected recession, or will there be permanent damage and ongoing stagnation?
- **Productivity** – will the crisis be the mother of invention and innovation, or will the impact on organisations be so severe it takes years to rebuild?
- **Technology** – will this radically and permanently change the way we work? Will those changes lead to higher productivity?
- **Climate change** – will the Covid-19 shock change our habits to the point where it has an effect on the rate of climate change?
- **The state** – will this accelerate the trend that we were already starting to see, back towards a bigger role for the state? Will there be a new contract between government and workers?

Equally, it is early days for understanding how Covid-19 will shape the employee wellbeing agenda. Certainly wellbeing is front of mind right now as businesses, in a fight for survival, try to ensure their people are able to perform well in radically altered conditions. But as the economic implications of Covid-19 become clearer, and organisations look to cut costs and restructure themselves to survive and thrive in the future, will employee wellbeing slide down the priority list? Our research found that spend on wellbeing was increasing or remaining stable – will it decrease when the new realities imposed by Covid-19 take hold? If so, how will HR leaders do more with less? What will employees’ wellbeing needs look like, and will organisations have the knowledge and resources to meet them?



“We do not yet know the depth or breadth of the coming recession, but we can be sure that people will need financial education, advice, and/or direct or indirect support more than ever before.”

Dr. Carmen von Rohr, Report author

At this early stage, we cannot predict what will happen. But we can revisit the claims made in our report, assess their relevance in light of Covid-19, and make a few educated guesses as to what the future of wellbeing might look like. Here we reconsider four of our report’s key arguments.

- **We argued that financial wellbeing was a missed opportunity at many organisations.** Organisations and individuals alike will be struggling financially in the post-Covid-19 world, as we are likely to enter an unprecedented global economic downturn. We do not yet know the depth or breadth of the coming recession – or indeed, perhaps even a depression – but we can be sure that people will need financial education, advice, and/or direct or indirect support more than ever before. With many organisations considering or implementing pay cuts, and annual reviews and pay rises on pause or suspended, access to knowledge and resources that support financial wellbeing will be an employee essential. Already in our discussions with HRDs we are seeing evidence of increased employee need around financial wellbeing. Financial-distress-related calls to EAPs are increasing, and some organisations are being caught off-guard. Organisations will need to assess employees’ needs, audit their current provision, and adjust accordingly. In a cost-constrained environment, free and impartial resources such as the UK government’s Money Advice Service will be critical tools.
- **We argued that organisations have an opportunity to be more strategic in their approach to employee wellbeing.** Put simply, business goals and an understanding of the workforce must precede the adoption of wellbeing activities and initiatives. In the post-Covid-19 world, many businesses are likely to find themselves with an entirely new strategy – with new goals, and in many cases, a new workforce (perhaps slimmed-down) too. This presents an opportunity to reform wellbeing strategy in line with the new business strategy, goals, and composition of the workforce. Organisational constraints will probably increase, so HR will have to be prepared to meet employees’ needs creatively. The health profile of your workforce will change – not only because the shape of the workforce has changed, but because Covid-19 will have deeply impacted your people. As just one example, grief in its many varieties – for lost loved ones, projects, time, meaning, and so on – will suddenly be experienced on a mass scale. What knowledge and resources does the organisation have to help a large portion of their workforce to remain productive and engaged whilst simultaneously grieving? It is critical that the health profile of the remaining workforce is carefully assessed to inform wellbeing strategy.
- **We argued that organisations should take a more systemic approach to employee health and wellbeing.** We introduced a framework, CRF’s Five Pillars of Organisation Self-Care, to address this. The pillars are senior leadership, line management, the conditions of work, the organisation culture, and the physical environment.
 - **Senior leadership** – We argued that senior leaders need to be visible and accountable to their organisation’s wellbeing strategy. Covid-19 impacts the shape and content of visibility and accountability; but it does not change these imperatives. Senior leaders must be visible to their people, which will mean adopting digital solutions such as Zoom or Google Hangouts to host virtual town halls or similar meetings. They will need to be – or quickly become – highly effective communicators sharing relevant messages. Transparency about the state of the business, authenticity in sharing their own feelings about the current situation, role modelling good self-care, emphasising adaptability, encouraging people to set boundaries, and showing appreciation and optimism are likely to be especially important. HR will need to identify and get leaders who are especially effective communicators out front, and should look for opportunities to enable other leaders who are less skilled in this area to learn from them.
 - **Line management** – We argued that line managers should have hard skills of good management, soft skills of emotional intelligence, and the ability to recognise signs of mental or financial struggle among their people and signpost to relevant resources. In the post-Covid-19 working world, effective remote management will be a key issue. Line managers will need



“HR will have to think carefully and creatively about how to create opportunities for collaboration, social support, and inclusion in a socially-distanced physical environment.”

Dr. Carmen von Rohr, Report author

support not only in how to manage remote workers to do their jobs, but how to support their wellbeing from a distance. Setting and respecting boundaries, cultivating space for the social, over-communicating, and more frequent check-ins are some of the behaviours we are already seeing emphasised in our discussions with HR directors.

- **The conditions of work** – We argued that employers should ensure fair pay, purposeful work, high job control, opportunities for employee voice, learning opportunities, and good conditions of work (such as flexibility) to enhance employee wellbeing. In the post-Covid-19 world, the conditions of work have radically changed. New constraints will limit what is possible. For example, pay cuts rather than rises may be the order of the day. How then will employers motivate and reward employees? More creativity and flexibility than ever will be required. As business strategy shifts, so too will the nature and content of roles. How will the organisation articulate purpose, quickly and effectively, in this new reality? Covid-19 has ushered in remote working, and many organisations are finding they have been able to adapt more effectively than expected. But what will the long-term settlement around remote working look like? It’s very unlikely that we’ll go back to ‘before’, but all-remote working all the time is likely to be too extreme for many organisations. Employers will have to consider their needs, issues of fairness, and employee choice when designing policies around the conditions of work in the future. Another important consideration will be the social aspect of work that is lost when we work at a distance – whether that is remotely or at a social distance within offices. Affiliation is an essential human need. How do we create opportunities to meet that need when we are required to be physically disconnected?
- **The organisation culture** – We argued that cultures that are socially supportive, inclusive, and collaborative enable employee wellbeing. In the post-Covid-19 world, the need for such an organisation culture remains strong. But the methods for achieving it will vary. HR will have to think carefully and creatively about how to create opportunities for collaboration, social support, and inclusion in a socially-distanced physical environment. In some ways, creating these conditions in remote environments may be easier. Technologies such as Zoom, Google Hangouts, and Slack are enabling more collaboration, and often have an informal air, breaking down barriers as colleagues literally take a peek inside each other’s homes and lives. Organisations are being intentional and creative in creating virtual spaces for socialising. For example, we at CRF have a well-attended weekly pub quiz and cocktail hour on Zoom. Colleagues take turns creating the quiz, with each week’s more elaborate than the one before. We have heard of virtual coffee catch-ups, colleague-led yoga classes, and dedicated social time at the beginning of business meetings as other strategies for creating space to socialise. Inclusivity is likely to be a challenge – employers will want to pay attention to who is getting included – and who is left out – as employees build formal and informal groups and relationships for effective remote working.
- **The physical environment** – We argued that organisations should create working environments that are safe, comfortable, and accommodating, with attention to noise temperature, air, and light. In the post-Covid-19 world, safety will be everyone’s top concern. Already in countries such as China, an emerging issue is whether people are willing to return to the workplace – while some are eager to do so, others are frightened of the risks. With some form of social distancing likely here to stay for the long-term, workplaces will have to be reconfigured for safety, with attention not only to physical but also to psychological aspects of employee wellbeing. Employers will need to increase provision for hygiene, and will need to think about how to effectively distance people in office spaces. One strategy may be to stagger remote working so that workplaces are only half-full at any given time. New arrangements around remote working will need to be carefully constructed with regard to fairness, and to making sure that employees have face-time with all of their colleagues over time. Some roles cannot be done remotely, and employers will have to pay attention to how to build a strong sense of safety into the environment for workers in these roles, including in cases where workers are ‘out and about’ and employers have little control over conditions. There may be an opportunity to decrease costs by moving to more frequent, permanent remote working and reducing office space; for some organisations, long-term office leases may prevent any drastic immediate changes.



“Employers can expect grief, illness, multiple forms of stress, isolation, loneliness, and anxiety to strike large portions of their workforce at any given time and for the foreseeable future. This is a huge wellbeing challenge.”

Dr. Carmen von Rohr, Report author

- **We argued that employers’ wellbeing strategies should take into account the ‘whole-person’.** A ‘whole-person’ approach recognises that employee wellbeing is influenced by several factors, many of which originate outside the workplace. In the post-Covid-19 world, these outside factors have dramatically multiplied and are hitting all employees at once. Employers can now expect grief, illness, multiple forms of stress, isolation, loneliness, and anxiety to strike large portions of their workforce at any given time and for the foreseeable future. This is a huge wellbeing challenge. Equipping senior leaders and line managers to effectively support wellbeing, optimising the conditions of work, creating spaces for social support and maintaining a good culture, and paying attention to safety in the physical environment are all steps employers can take to help mitigate these issues. Equally, employers will need to look at ways to enable their people to help themselves. Creating opportunities for employees to build and maintain their resilience is a key strategy for accomplishing this. Already we are seeing organisations that are doing work on resilience-building bring this work forward to meet the new demands; those organisations that have not yet considered resilience will want to do so.

In conclusion, we are only in the earliest stages of beginning to understand the implications of Covid-19. While employee wellbeing is front of mind at many organisations right now, we are concerned that it will slip down the agenda as the economic implications of Covid-19 become clearer and organisations restructure to survive and thrive in the future. Yet, tomorrow’s workforce will have new and enduring wellbeing needs, and organisations will need to be attentive and inventive in addressing these needs. A multidimensional, strategically-informed, systemic wellbeing strategy that takes into account the whole person will only increase in importance in the post-Covid-19 world of work.

APPENDICES

7.1	RESEARCH PARTICIPANT LIST	68
7.2	REFERENCES AND READING LIST	69

7.1

RESEARCH PARTICIPANT LIST

Caroline Arora, People Director, Hoxby

Tia Brett, Director of Benefits EMEA and APAC, Thomson Reuters

John Dickinson, Inclusion & Wellness Partner, B&Q

Carole Donaldson, Partner & Manager, Resourcing Strategy, Planning, Development & Redeployment, John Lewis Partnership

Joanne Fairbairn, Head of Pensions, Marks & Spencer

Marie-Luce Falipou, Human Resources Adviser, CERN

Jacqui Finnigan, Manager, Mental Health and Wellbeing, Transport for London

Julie Ford, HR Director, CooperVision

Annelise Fournier, Independent Reward Advisor and Nutrition and Wellness Coach, Lime & Zest Wellness

Clare Gowar, Global Lead, Health and Wellbeing, Philips

Lisa Gurno, Human Resources Leader, Americas Region, Lloyd's Register

Lynda Guttenberg, People Business Partner, Ericsson

Renarta Guy, HR Director, Eversholt Rail

Jonathon Hawkes, HR Strategic Planning Manager, Transport for London

Susie Hill, Global Health Promotion Manager, Shell

Charlotte Humpage, HR Assistant, Eversholt Rail

Monika Khullar, Vice President, Human Resources UK, Shell

Jenny Lloyd, Diversity and Wellbeing Manager, Linklaters

Alison Maitland, Director of Research and Product, Lane4

John McGee, Head of Employee Relations, BT

Toni McKay-Lewis, Head of Health, Wellbeing, and Colleague Experience, Tesco

Mark Menary, COO, Resolution Directorate, Bank of England

Simon Linares, Former Group HR Director, Direct Line Group

Raj Morjaria, Head of Diversity, Inclusion, and Leadership Development, Direct Line Group

Kirsi Nuotto, Senior Vice President, Human Resources, VTT

Kathy Poole, Director of People, The Wellcome Trust

Beth Rochford, Wellbeing Manager, Marks & Spencer

David Roomes, Chief Medical Officer and HSE Director, Rolls-Royce

Wolfgang Seidl, Head of Health Management Consulting EMEA, Mercer

Katie Shaw, Engagement, Culture, and Progress Lead, UK & Ireland, Sodexo

Lauren Spiteri, Internal Communications Specialist, CooperVision

Steph Walker, Former Head of Talent and Performance, TES Global

Phil Wills, Associate Director, Performance and Reward Centre

7.2

REFERENCES AND READING LIST

- Aegon and The Centre for Economics and Business Research. 2020. *Financial Wellbeing in the Workplace: A Summary of the Aegon and Centre for Economics and Business Research Report*. <https://www.aegon.co.uk/content/dam/ukpaw/documents/financial-wellbeing-CEBR-condensed.pdf>
- Center for Effective Organizations and PricewaterhouseCoopers. 2018. *Wellbeing Learning Project*. <https://www.pwc.com/us/en/about-us/purpose-and-values/well-being-learning-project.html>
- Cigna. 2018. *Future Assured: 2018 Cigna 360 Well-being Survey*. https://wellbeing.cigna.com/2018/Cigna_360_Whitepaper.pdf
- Close Brothers. 2019. *Financial Wellbeing Index 2019*. <https://www.closebrothersam.com/media/1969/the-financial-wellbeing-index.pdf>
- Donaldson, Craig. 2018. *How Lendlease Achieved ROI on Its Award-winning Wellbeing Program*. Inside HR. <https://www.insidehr.com.au/lendlease-roi-wellbeing-program/>
- Farmer, Paul and Stevenson, Dennis. 2017. *Thriving at Work: The Stevenson/Farmer Review of Mental Health and Employers*. https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/658145/thriving-at-work-stevenson-farmer-review.pdf
- Financial Advice Working Group. 2017. *Financial Well-being in the Workplace: A Way Forward*. <https://www.fca.org.uk/publication/research/fawg-financial-well-being-workplace.pdf>
- Future Workplace. 2020. *Future Workplace Wellness Study*. <https://futureworkplace.com/future-workplace-wellness-study/>
- Health and Safety Executive. 2018. *Health and Safety at Work: Summary Statistics for Great Britain 2018*. <https://www.hse.gov.uk/statistics/overall/hssh1718.pdf>
- James, Wil and Walters, Amy. 2020. *Personal Resilience: Stress and Thriving*. Lane4 <https://www.lane4performance.com/insight/whitepaper/personal-resilience-stress-thriving/>
- Living Wage Foundation. 2020. *Resources*. <https://www.livingwage.org.uk/resources>
- Maitland, Alison and Gillespie, Andrew. 2020. *On-Demand Webinar: Maintaining Wellbeing in an Uncertain World*. Lane4 <https://www.lane4performance.com/insight/event/on-demand-webinar-maintaining-wellbeing-in-an-uncertain-world/>
- Massey, Adrian. 2019. *Sick-Note Britain: How Social Problems Became Medical Issues*. London: Hurst and Company.
- McClellan, Nick. 2020. *The Time is Now for the Wellbeing Culture Shift*. Mercer. https://globalmeet.webcasts.com/starthere.jsp?ei=1307160&tp_key=1175ad4de1
- Meister, Jeanne C. 2019. *Survey: What Employees Want Most from Their Workspaces*. Harvard Business Review. <https://hbr.org/2019/08/survey-what-employees-want-most-from-their-workspaces>

- Mesure, Susie. 2019. *The Stigma Around Menopause Fades as Women Seek Change at Work*. Financial Times. <https://www.ft.com/content/311504fa-04a2-11ea-a958-5e9b7282cbd1>
- Money and Pensions Service. 2020. *The Money Advice Service*. <https://www.moneyadvice.service.org.uk/en>
- Muller-Heyndyk, Rachel. 2019. *Conflict at Work Linked to Mental Health Issues*. HR Magazine. <https://www.hrmagazine.co.uk/article-details/conflict-at-work-linked-to-mental-health-issues>
- Muller-Heyndyk, Rachel. 2019. *Financial Insecurity Rises Among UK Workforce*. HR Magazine. <https://www.hrmagazine.co.uk/article-details/financial-insecurity-rises-among-uk-workforce>
- Naylor, Chris., Das, Preeti., Ross, Shilpa., Honeyman, Matthew., Thompson, James., and Gilbert, Helen. 2016. *Bringing Together Physical and Mental Health: A New Frontier for Integrated Care*. The King's Fund. https://www.kingsfund.org.uk/sites/default/files/field/field_publication_file/Bringing-together-Kings-Fund-March-2016_1.pdf
- Noordman, J., Post, B., van Dartel, A.A.M., Slits, J.M.A., and T. C. olde Hartman. 2019. *Training Residents in Patient-centred Communication and Empathy: Evaluation from Patients, Observers and Residents*. BMC Medical Education. <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC6498499/>
- Nursery & Garden Industry Australia. 2010. *Technical Nursery Papers*. https://www.greenlifeindustry.com.au/Attachment?Action=Download&Attachment_id=1430
- Pfeffer, Jeffrey. 2018. *The Overlooked Essentials of Employee Well-being*. McKinsey Quarterly. <https://www.mckinsey.com/business-functions/organization/our-insights/the-overlooked-essentials-of-employee-well-being>
- Raptopoulos, Lilah and Fontanella-Khan, James. 2019. *The Trillion-Dollar Taboo: Why It's Time to Stop Ignoring Mental Health at Work*. Financial Times. <https://www.ft.com/content/1e8293f4-a1db-11e9-974c-ad1c6ab5efd1>
- Seidl, Wolfgang. 2019. *Why Your People Want to Get Healthy But Can't*. Mercer. <https://www.uk.mercer.com/our-thinking/health/behaviour-change.html>
- Seidl, Wolfgang. 2018. *Why Diversity in Wellbeing Matters*. Mercer. <https://www.uk.mercer.com/our-thinking/health/why-diversity-in-wellbeing-matters.html>
- Seidl, Wolfgang and Jacquemin, Natalie. 2020. *Mental Health and Covid-19*. Mercer. https://players.brightcove.net/4710676951001/default_default/index.html?videoid=6148343059001
- Stok. 2018. *The Financial Case for High Performance Buildings: Quantifying the Bottom Line of Improved Productivity, Retention, and Wellness*. https://stok.com/wp-content/uploads/2018/10/stok_report_financial-case-for-high-performance-buildings.pdf
- Taylor, Matthew. 2017. *Good Work: The Taylor Review of Modern Working Practices*. https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/627671/good-work-taylor-review-modern-working-practices-rg.pdf
- Walters, Amy. 2020. *10 Quick Strategies for Enhancing Your Resilience*. Lane4 <https://www.lane4performance.com/insight/blog/10-quick-strategies-for-enhancing-your-resilience/>
- Williams, Maggie. 2020. *Financial Wellbeing: Good Practice Manual*. Xpert HR. <https://www.xperthr.co.uk/good-practice-manual/financial-wellbeing/164761/>
- Wolpert, Miranda. 2020. *Stop Throwing Money at Mindfulness Apps and Yoga*. Financial Times. <https://www.ft.com/content/a71a8c10-3b7f-11ea-b84f-a62c46f39bc2>

crf

CORPORATE RESEARCH FORUM