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A guide to implementing the Thriving at Work standards

Foreword by Tali Shlomo, People Engagement Director, Chartered Insurance Institute

Diversity and inclusion has many dimensions, each with their own complex unique facets. We should not forget that no one individual falls nicely into one category of diversity. These dimensions are influenced by a number of things including our background, culture, socioeconomic and educational makeup as well as experience and more.

We work and live in an increasingly multigenerational and multicultural society, so our attention to these dimensions will need to grow and improve with clear actions for improvement, particularly as we put consumers and public trust at the heart of all we do.

Mental wellbeing is a vital component of diversity and inclusion as we strive to achieve the trust of our consumers. One in four people will be affected by mental ill health of some kind in their lifetime. Initiatives such as the This is Me campaign, the Green Ribbon Campaign for Mental Health Awareness Week and Mental Health first-aid training are all in place to



remove the stigma and support individuals, employers and carers. This guide is intended to provide support for both organisations and colleagues as we continue to break down the stigma of mental health.

We need to place mental wellbeing and mental ill health alongside other forms of diversity and inclusion. While these issues may not be overtly visible, they are real and incredibly impactful for the individuals affected, as well as for those around them. The need to create a culture and safe place for individuals to seek support and guidance if they ever face mental ill health in their lifetime is imperative, as is providing line managers with the tools to equip them to support their team members.

It may be difficult for companies and employers to notice or feel comfortable about mental ill health compared to other visible dimensions of diversity. Since many find it difficult to talk about mental wellbeing, it is understandably harder to tackle. However, diversity and inclusion is all about a company's culture.

When a company ensures its culture is intrinsic and embedded in everything it does, support for mental wellbeing will no longer feel like an extra effort. It will become a natural extension of an already established and well-grounded behaviour underpinned with respect and dignity.

If we are successful in achieving a truly authentic workforce – bringing your whole self to work – and placing mental wellbeing within our diversity and inclusion strategy, the outcome will be clear. It will surely be a thriving and engaged place to work and a profession that is recognised ultimately for doing right by its colleagues and consumers.

In the long term there is no real alternative. Successful businesses cannot survive by ignoring or failing one in four of their potential talent pool, or their ability to understand and respond to the needs of a quarter of their customers.

Tali Shlomo

People Engagement Director, Chartered Insurance Institute

Foreword by Paul Farmer, Chief Executive, Mind

With mental health problems affecting one in six British workers each year¹ and mental health being the leading cause of sickness absence² it is not surprising that employers are starting to look more closely at the crucial role they play in supporting the wellbeing of their staff.

The annual cost of poor mental health to employers is between £33billion and £44billion. This cost arises from presenteeism where individuals are at work but significantly less productive due to poor mental health, as well as from sickness absence and staff turnover. More crucially 300,000 people with a long-term mental health problem lose their jobs each year.

Money spent on improving mental health has shown a consistently positive return on investment. At a time when there is a national focus on productivity, the inescapable conclusion is that it is in the interest of both employers and Government to prioritise and invest far more in improving mental health.



Thriving at Work, an independent review of mental health at work commissioned by the Prime Minister and led by Lord Dennis Stevenson and I, aims to address this issue. It sets out six mental health core standards for employers, drawn from best practice and the available evidence base. The report also outlines a series of more ambitious 'enhanced' standards for employers who can and should do more to lead the way.

It has a vision which includes that in ten years' time employees will have "good work", which contributes positively to their mental health, our society and our economy. To support this, all organisations, whatever their size, will be equipped with the awareness and tools to address and prevent mental ill health caused or worsened by work. They will be equipped to support individuals with a mental health condition to thrive and the proportion of people with a long-term mental health condition, who leave employment each year, will be dramatically reduced.

Mind is a sector leader in workplace wellbeing. We aim to support employers of all sizes and sectors to improve the mental health of their workforce through guidance, training, consultancy advice and sector benchmarking to improve accountability and opportunities for learning.

Mind has been working with employers in the private, public and voluntary sectors for over 10 years and draws much of its knowledge from direct experience of talking to people with mental health problems both within and outside the workplace. We have designed this guide to help employers understand and implement the Thriving at Work standards. It offers accessible, practical support for meeting the standards and will help employers to make the necessary changes within a realistic timeframe and without excessive cost. We hope that you find it useful.



Paul Farmer CBE, Chief Executive of Mind

1 CIPD in partnership with SimplyHealth. (2012). Absence Management Annual Survey Report. CIPD.

2 Chief Medical Officer. (2013). Annual Report of the Chief Medical Officer 2013. Public Mental Health Priorities: Investing in the Evidence. Department of Health and Social Care.

Will Young - What can businesses do for mental health and wellbeing?

My relationship with my mental health at work has often made up of conflict. However it has also been one of satisfaction, peace, strength and joy.

For me work has been a place I can truly be. I often say things in the workplace with such strength and authority. However, when I work for others I can shrink and become riddled with self-doubt and anger. I don't deal well with authority and prefer to be my own boss.

What I have learnt to do is think about the things that aid my mental health and the things that deplete it and I now apply those to my work situations. It has made my life so much better. Whether that is taking a well-timed day off or whether it is deciding which jobs I do and which ones I pass on. My work output has become far better as my mental health is looked after in the workplace.

In the past five years mental health in the workplace has become far more open and salient. And attitudes are improving. Such is the lay of the land now that employers and indeed employees cannot shrug off others mental health. In fact slowly people are beginning to open up which allows others to open up. Ultimately we all are human and we all have emotions. The pallet of emotions does not stop at happy so let's not pretend it does.



Also to feel anything other than happy does not mean the world will end it just means for that moment and for as long as that particular emotion lasts, that is what the person is feeling. The problem can be that people don't see this so they themselves go into panic mode even though they aren't actually the one with the painful situation or feeling!

What I will say is that it isn't just about noticing mental health and reacting to it it's about restructuring a company so mental health is nurtured and we don't get to the point where we are in crisis management.

Businesses and society in general have done a lot to look at how environments themselves can cause mental distress in the first place. Classrooms are looked at in education, the role 11 plus exams play in a child's anxiety, university and the pressure of fitting in to peer groups, indeed even travel. Initiatives such as poetry and playing classical music on the underground have been hugely successful. Even the way a place is decorated, the colours of the walls in an office or the lay out, these are all areas to be explored.

I believe businesses can and should look at the way they are run. It doesn't have to be a climate of 'every man or woman for themselves' to close the deal. I believe a healthy, supportive and unified work place actually leads to a better business yielding better results.

Let's all look at the way we structure and run our workplaces and see where we can improve. After all a supported and nurtured employee will do a far more effective job than an abandoned one.

The first step to helping a business attain its goal is to listen. Listen to what employers want, listen to what employees want, go back to the very DNA of a business and look at the core values and messages that are promoted. From this a stronger, happier and more successful business will grow.

I hope every member of the Chartered Insurance Institute will read this guide and use the information, tools and resources within to better support the mental health of their staff.



How to use this guide

The government's independent review, *Thriving at Work*, includes six core and four enhanced standards for how organisations can better support employees' mental health. In this guide, we will give you practical tips on putting them into practice, plus useful tools and resources.

Thriving at Work suggests that all organisations, whatever their size, will be:

- equipped with the awareness and tools to both address and prevent mental ill health which is caused or worsened by work
- equipped to support people with a mental health condition to thrive, from recruitment and throughout the organisation
- aware of how to get access to timely help to reduce sickness absence caused by mental ill health.

We strongly recommend that all employers, no matter what the sector, workplace type or size, adopt the six core standards. We have also included information on the four enhanced standards for employers that can and should go further.

We know organisations have different working practices and challenges, yet we hope that organisations will be able to adapt the standards to their needs. What is reasonable for an employer and how long it will take to implement will be based on a number of factors, including the size and nature of the business. Therefore this guide is not intended to be a one-size-fits-all approach, rather it is designed to equip organisations with the knowledge and tools to create a more inclusive working environment for all staff.

For those organisations who are at the start and are just now beginning to take action, use this guide to help take the first steps and make a long-term commitment to a better way of working. Not only for individuals, but for the success and productivity of the business as a whole. For those organisations who are further along, use this guide to formalise the approach and use the standards to measure how well the company supports mental health and wellbeing in the organisation.



Core standard one

Produce, implement and communicate a 'mental health at work' plan that encourages and promotes good mental health of all staff and an open organisational culture.

Why have a mental health at work plan?

Today, more employers realise that supporting mental health is good for people and business. Producing, implementing and sharing a mental health plan is a great way to improve everyone's wellbeing.

Insight from Mind's Workplace Wellbeing Index 2017/2018

Current snapshot of the insurance and personal finance profession:

73
per cent

of the workers who had poor mental health experienced it while working at their current employer – only 32 per cent took time off

7 in 10

workers have had poor mental health at some time in their lives

60
per cent

said their mental health was good or very good

51 per cent

of employees agreed or strongly agreed that they had felt anxious at work several times during the last month

12
per cent

of employees said their mental health was poor or very poor

Factors both inside and outside work can influence our physical health – and our mental health is just the same. Findings from our 2017/2018 Index show how employers’ policy and practice has a huge impact on employees’ mental health. Employees who stated they were experiencing poor mental health frequently said work was a contributing factor and had to take time off. This needs to change.

It also highlights the fact that more needs to be done by employers to help staff feel comfortable talking about their mental health.

Putting in place preventative measures and reactive support helps keep people well and productive at work. It also helps support them effectively at times they might be struggling with poor mental health. This is both good for boosting employee wellbeing and good for business.

Your mental health at work plan should detail what support is available to employees if they are experiencing poor mental health, whether it is due to problems inside or outside of work. A poor work-life balance can quickly lead to stress and burnout, which may lead to sickness absence. Encouraging staff to work sensible hours, take full lunch breaks, rest and recuperate after busy periods, avoid working at weekends and take their full annual leave entitlement can all help avoid burnout.

CEO statement: Andrew Croft, St. James’s Place

“Mental health and the wellbeing of our people underpins all we do at SJP. Through flexible working we promote a healthy work-life balance and we encourage giving back to the community through our charitable foundation and corporate responsibility work. We strive to ensure all our clients, including those who are vulnerable, are given high-quality advice and treated fairly.”



ST. JAMES'S PLACE
WEALTH MANAGEMENT

Supporting small and large organisations

Results from our Workplace Wellbeing Index show that employees in the insurance and personal finance professions are extremely dedicated. More than 35 per cent of respondents have been at their current employer for over a decade and 27 per cent between three and 10 years.

Whatever your company's size, it is essential to support your staff by implementing both the core and enhanced standards. Some 43 per cent of the organisations we surveyed in our Wellbeing Index were SMEs, which can face specific challenges when putting them in place. One of the challenges can be developing successful initiatives on a limited budget, with a lack of resources, and people managers not being equipped to support their employees.

Setting up a cross-organisational group to take forward your action plan can also save resources by avoiding duplication of work. So can encouraging employees to take responsibility for their wellbeing, and supporting the action plan.



Case study: Beating stigma, boosting support

Ecclesiastical Insurance

Ecclesiastical Insurance is committed to changing the conversation around mental health. And this means making sure employee wellbeing is supported by everyone. To assess current support, and spot any gaps, senior staff took a look at what was on offer to employees. This process included examining employee survey results, absence data, policies and existing training materials. They also asked people to come forward to share their views on mental health. This highlighted the excellent support the organisation offers, like tailored support for managers, an Employee Assistance Programme and group health plan. It also showed where they could do more.

Senior staff saw that there were opportunities to cut the stigma around mental health by having more conversations about it. They also identified ways to reach people sooner to prevent an issue turning into an illness and offer support alongside recovery. Ecclesiastical Insurance is already planning new initiatives, from introducing Wellness Action Plans and making mental health a core competency of management training, to developing counselling support. Regular reviews and staff surveys will track the success of these measures. To work efficiently, Ecclesiastical Insurance allocates resources where they are most needed. This involves simply asking staff what they need in order to focus on areas with the most energy and demand.

What to include

Your mental health at work plan should help to create a positive culture where people feel able to talk about their mental health. Make sure your plan is formally written down and will show your current and future employees that you care about their wellbeing. Your plan should include:

- how you will promote the wellbeing of all staff
- how you will tackle the work-related causes of mental health problems including routinely taking stock of the wellbeing of your staff
- how you will support staff experiencing poor mental health
- signposting to relevant sources of information and support both inside and outside your organisation
- clear objectives that are shaped around your organisational vision
- reference to the Equality Act 2010, acknowledging that mental health may be classified as a disability.

Ensure that staff can easily access the plan at all times. Putting your plan in the staff handbook, on the intranet or website, or distributing hard copies around the office are easy ways to do this.

Ask your staff

Designing your plan with input from employees boosts buy-in and gives you a clearer idea of the support they might need. If your organisation is quite large you may prefer to set up a smaller group of staff for initial consultations and another group to feedback on the finished plan. Building your plan with input from employees from across the organisation builds their commitment to supporting their own mental health and that of their colleagues. Trust and integrity are key drivers of engagement. Organisations that support staff reap the benefits in terms of loyalty and commitment from employees.

Before you begin, explain why you are developing the plan, future plans for rollout and review, and why employees' views matter. This conversation does not end when the plan's finished. Set up regular communication, so you can keep asking people what works, and tweaking your level of support in response. You could also consider asking other organisations in your sector for best practice ideas.

Who's responsible?

Everyone in your organisation is responsible for putting your plan into action.

Human resources (HR): should take responsibility for providing advice and support to managers and employees. They should also lead on reviewing employee wellbeing and monitoring sickness absence across the organisation. If you are an SME or Micro organization that has no HR function, responsibility may need to be split between different representatives across your organisation, and appointing a wellbeing lead accountable.

Senior leaders: should play a key role in creating change by ensuring reliable processes, checks and action plans are in place which are regularly monitored.

Line managers: should take responsibility for assessing their teams' mental health. They can do this through regular team meetings, quarterly mental health audits and regular one-to-ones. Managers should seek and take any appropriate action from regular feedback on their approach.

Employees: are responsible for accessing support when they need it and raising any concerns with their line manager, HR or occupational health. All employees, irrespective of their seniority in the organisation, should also try to have a healthy work-life balance.

Employee networks: Staff forums, diversity networks and other structures that represent the voice of employees should involve and include staff with mental health problems. This helps ensure employers understand people's experiences and can also encourage colleagues with mental health problems to become role models and advocates across the organisation.

CEO statement: Andy Watson, Ageas UK

“We are committed to raising awareness about mental health and ensuring all employees who need help feel supported. We want everyone to feel they can openly have conversations about mental health in the workplace. This way we can break down stereotypes, improve relationships, aid recovery and remove any stigma.”



Wider organisational policies

It would also be helpful to carry out a review of other policies and practices that shape staff wellbeing. Check that mental wellbeing is at the heart of other policies relating to staff wellbeing such as health and safety, working time, sickness absence and return-to-work.

Need advice?

Mind's Workplace Wellbeing team provides expert guidance and support for employers that want to support their staff's mental health. Please contact: work@mind.org.uk

Employer tool for Core standard one

What to consider when you are developing your mental health at work plan

Promoting employee wellbeing

1. Get senior leaders on board.

They play a key role in progressing the mental health agenda within organisations. Colleagues take cues from how leaders behave.

Senior leaders should promote employee wellbeing by:

- speaking out about mental health
- supporting a campaign to encourage all staff to take lunch breaks and work healthy hours
- signing the Time to Change Employer pledge.

2. Raise awareness of mental health.

In many workplaces, mental health is the elephant in the room. Too often, employees are scared to talk to their manager and problems can spiral.

Your action plan should aim to raise awareness of mental health by:

- embedding mental health in induction and training
- celebrating key dates in the mental health calendar
- running internal communication campaigns
- recruiting Mental Health Champions.

3. Involve staff in dialogue and decision making to create a culture of openness.

When staff feel involved and well informed about what's happening in the organisation, it increases motivation and helps people understand how their role fits into the bigger picture.

Your action plan should set out how you will involve staff by using methods such as:

- staff surveys and focus groups
- staff forums and diversity networks
- engagement steering groups
- monthly or quarterly performance review meetings
- improvement or planning 'away days'
- regular group problem-solving meetings or innovation events
- work-stream groups that bring together different parts of the organisation
- feeding back board decisions to all staff
- effectively using internal communication channels
- staff with lived experience of a mental health problem.

4. Promote a healthy work/life balance.

A poor work/life balance can quickly lead to stress and burnout, reducing levels of employee productivity, performance, creativity and morale.

Your action plan should set out how your organisation encourages staff to:

- work sensible hours
- take full lunch breaks
- rest and recuperate after busy periods
- avoid working at weekends – especially from home
- take their full annual leave entitlement.

5. Provide opportunities for learning and development.

Research on employee engagement tells us employees need to feel valued, supported and that their work is meaningful.

Your mental health plan should outline ways in which you provide staff with learning and development opportunities including:

- coaching
- training
- job-shadowing.

6. Offer positive working relationships and social connections.

Organisations should take positive action to make the workplace a mutually supportive environment where good work relationships thrive.

Your mental health plan should:

- promote a culture of teamwork, collaboration and information-sharing
- promote positive behaviours to avoid conflict and ensure fairness
- ensure robust policies on bullying and harassment are in place and well publicised
- encourage exercise and regular social events to boost staff health, team work and mental wellbeing.
- hold 'lunch and learn' sessions' – these are a great way to support staff to take their full lunch break away from their desk
- consider offering mentoring and buddy schemes. They can help new starters to understand your organisation faster and support all staff to gain confidence and develop new skills.

Tackling the work-related causes of mental health problems

1. Routinely take stock.

If you don't take stock of your employees' mental wellbeing you won't have a clear picture of what's really going on.

Your action plan should detail how you plan to routinely take stock of staff mental health allowing you to:

- understand the factors that affect staff mental wellbeing in your workplace
- identify what you're already doing to support it
- assess the impact your current approach is having
- plan further improvements, enhance morale and increase productivity
- take part in Mind's Workplace Wellbeing Index.

2. Upskill line managers.

The way you manage and support staff who are experiencing a mental health problem can be key in shaping how they cope and recover.

Your mental health plan should outline ways you will support your managers to recognise poor mental health among their team members. You could do this by:

- providing training on mental health and stress management – including how to spot the signs and how to have supportive conversations with staff
- having clear guidelines for managers on managing mental health issues
- encouraging and supporting positive manager behaviours.

3. Regular one-to-ones.

Regular one-to-ones have significant benefits for employers, employees and the bottom line.

In your mental health plan detail how you support managers to have regular one-to-ones by:

- encouraging managers to speak regularly with staff about how they're doing, and exploring with them what might be impacting on their mental wellbeing
- putting in place appraisal and supervision procedures which ask about mental wellbeing and stress and give staff permission to talk about home as well as work issues if they wish
- maintaining regular, clear lines of communication with all staff, especially those working in isolation, for example with monthly team meetings or regular phone catch-ups.

4. The physical work environment.

Noise levels, space, temperature and light can significantly affect staff wellbeing.

In your action plan set out how you will create a good working environment for staff by:

- consulting with employees on how to improve the work environment and take action to ensure it is suitable
- providing space dividers and quiet spaces for when employees need to carry out focused work
- reaching an agreement on respectful behaviours to help manage noise levels may help tackle some of the typical issues.

Supporting staff experiencing a mental health problem

Create an open and supportive environment.

Organisations need to send a clear message to staff that their mental health matters and being open about it will lead to support, not discrimination.

In your action plan you should detail the support available to staff if they are experiencing a mental health problem. This could include:

- signposting to medical services, such as NHS services or another healthcare provider
- signposting to mental health and/or wellbeing peer support groups
- offering employees free or subsidised access to private medical insurance
- offering employees the right to request flexible working
- an internal wellbeing or mental health network for colleagues to share experiences and tips for managing mental health and wellbeing at work
- a formal or informal internal buddying system for individuals to have the opportunity to talk to someone outside of their line management structure and be signposted to support
- offering or encouraging employees to access online peer support communities such as Elefriends (www.elefriends.org.uk)
- offering an EAP to employees
- encouraging staff to use a Wellness Action Plan.

Useful links

Time to Change campaign: www.time-to-change.org.uk/employerpledge

Elefriends – our online peer support community: mind.org.uk/elefriends

Core standard two

Develop mental health awareness among employees by making information, tools and support accessible.

How stigma impacts staff wellbeing

In many workplaces mental health is still a taboo subject. Too often, employees are scared to talk to their manager and problems can spiral. By raising awareness of mental health, and encouraging discussion, you can challenge this harmful culture.

CEO statement: Tulsi Naidu, Zurich UK

“One in four people in the UK will have a mental health problem at some stage. Removing the stigma from mental health issues and creating a caring and open work environment, where colleagues suffering from mental health issues feel supported and welcome, is simply the right thing to do. I am proud that we do what we do at Zurich.”



Five ways to tackle stigma in your organisation

1. Help people understand mental health.

Improving mental health awareness is the best way to beat stigma. Provide staff with reliable information – our website is a great place to start.

2. Talk about mental health.

Talk about mental health. It is easy to believe there is no right place to talk about mental health. But the more we talk about it, the more we start to feel comfortable.

3. Share your experience.

Core standard two

If you have lived experience of poor mental health and you are happy to share your story, you can help improve people's understanding and change their attitudes. People follow leaders' behaviour, so lead by example.

4. Support co-workers and colleagues.

Put in place, and shape, mental health programmes and policies at work.

5. Recruit Mental Health Champions.

Champions are self-appointed employees at any level within your organisation who help challenge stigma and change the way employees think and act about mental health by launching initiatives to improve wellbeing.

From Chartered Insurance Institute Spotlight....

We have introduced a voluntary Mental Health Employee Champions course to support colleagues who have questions about mental health. The training is part of our overall wellbeing programme known as 'feeling first class', offering sessions on a range of activities including healthy eating for a healthy mind, sleep talk and mindfulness programmes.



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Willis Towers Watson

Case study: A massive step forward with mental health Willis Towers Watson

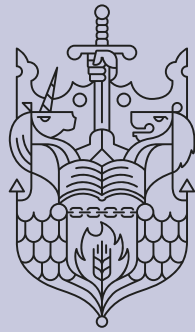
Introducing Mental Health Champions into UK offices is just one of the ways Willis Towers Watson is supporting employees' wellbeing.

As with all companies, some staff have been directly or indirectly affected by mental health problems. And they know the importance of someone listening non-judgementally to people who are struggling, while offering the right level of support. This is exactly where Mental Health Champions can be most effective.

Other positive initiatives include drop-in sessions where employees can discuss their mental health and lunchtime learning sessions on mental health issues.

These activities help Willis Towers Watson achieve two main aims: reducing the stigma attached to mental health, and being there for people with mental health problems, or those who just want to discuss the subject.

The results have been positive. Employees say they are far more open to discussing mental health, which is a massive step towards cutting stigma and helping people feel well.



Chartered Insurance Institute

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Case study: Making 'Time to Change'

The Chartered Insurance Institute

One of the best ways organisations can signal their commitment to ending mental health stigma is by signing the Time to Change pledge.

Run by Mind and Rethink Mental Illness, the pledge commits companies to encouraging people to open up about mental health problems. More than 700 organisations have signed up so far, including the CII.

By signing, the CII is committing to change the way companies think and act about mental health in the workplace. After all, taking the time to connect and talk to colleagues is sometimes all people need when they face challenging times. Mental ill health is a growing concern affecting one in four people in their lifetime and breaking down the stigma and supporting employees is an excellent way to make a difference.

The move is just the latest in a series of initiatives the CII has implemented to highlight mental health at work. These include offering mindfulness sessions, sharing information on mental health and supporting key events including Mental Health Awareness Week and Time to Talk Day.

Building people's mental health literacy so they can support each other

Building mental health literacy means boosting employees' knowledge and skills so they better manage their own mental health and improve their ability to support that of others. Ensuring staff and managers have a good understanding of mental health, and the factors that affect workplace wellbeing, is essential for building a healthy, happy and productive workforce. You can do this by:

- **Embedding mental health in your induction and training:** Ensure your staff are given information on how best to manage mental health and what support is available.
- **Raising the profile of mental health:** Why not invite a speaker on mental health to an event as part of diversity, disability or mental health awareness activities? Hearing what it is like to have a mental health problem from people who have experienced the issues first-hand can help break down negative stereotypes.
- **Making the most of internal communications:** Raise awareness through blogs, myth busters, factsheets, and tips for managers, useful weblinks and FAQs. You can also use posters, noticeboards, staff newsletters, magazines and intranet and internet pages to get the message out.

Spotlight: Brit Insurance

BRIT

Last year Brit held its first annual 'Celebrate the Difference' week, focused on educating colleagues on the importance of mental wellbeing and fostering a better understanding of mental health issues. The week included talks, interactive sessions and teach-ins from both specialists and well-known motivational speakers on topics including mindfulness, unconscious bias, resilience and nutrition. The week was hugely well received by our staff, and we are already planning for the next one this November.

Insight from Mind's Workplace Wellbeing Index 2017/2018

How the insurance and personal finance professions use support tools:

71
per cent

of organisations run stress-reduction workshops for their employees, however only three organisations run resilience workshops

57
per cent

provide a subsidised gym membership

100
per cent

offer employees free or subsidised access to private medical insurance

43 per cent

have a formal or informal internal buddying system for people to have the opportunity to talk to someone outside their line management structure

100
per cent

provide physical health checks

86
per cent
offer an Employee
Assistance
Programme

100
per cent
provide mental health
support through
private health cover

57
per cent
use Wellness Action
Plans, so employees are
given the opportunity to
detail their needs and the
support they require

only 2
organisations run mental
health or wellbeing
peer support groups
where employees are
able to share their own
experiences

only 43
per cent
of organisations
have trained mental
health first-aiders



Case study: Changing the conversation about mental health Lockton Companies

In just one year, Lockton's mental health initiatives have helped change the conversation about mental health at the company. In fact, employee feedback shows there is no doubt more people are willing to come forward and be open about their personal challenges than before.

To support colleagues and reduce stigma, staff have put a range of positive measures in place. These include:

- Offering storytelling sessions where employees can share their mental health experiences with the whole organisation
- Holding monthly 'Tea and Talk' sessions, which provide a safe space for employees to talk about their mental health
- Training three Mental Health Champions, with 16 more to come across the business
- Creating a tech-free quiet room where people can go if they need time out, to deal with anxiety, for instance
- Actively supporting mental health campaigns and raising awareness around key dates like World Bipolar Day.

These measures are bolstered by an Employee Assistance Programme that offers counselling sessions through Unum, provision of mental health services via BUPA, line manager support, plus an understanding and helpful HR team.

Plus, in the near future the company is considering offering mental health training for all managers to complement the mental health first aid training that is already planned.

Lockton is developing new leadership development events and will include mental health as part of these programmes. In addition, all managers are encouraged to hold regular meetings with their direct reports to check in on their mental health.

Regular staff surveys help measure the success of these initiatives, with great results. Feedback has been overwhelmingly positive and there is an obvious change to the way these issues are perceived within the company. This has helped put mental health firmly on the agenda.

The Lockton Mental Health initiative won the Innovation Award 2018 at Lockton's staff awards ceremony.

From Ageas UK

Spotlight ...

Ageas is introducing volunteer mental health first-aiders across the business to support colleagues who have questions about mental health, either for themselves or for others. Formally trained, these people will be available to confidentially listen and signpost their colleagues to the appropriate help either within the organisation or externally.



Useful links

We offer expert training and consultancy to help you put wellbeing into practice. Visit mind.org.uk/training to find out more.

For more information on mental health problems visit: mind.org.uk/a-z

We've a whole host of other resources on workplace mental health, including information on the Five Ways to Wellbeing at: mind.org.uk/work

For guidance on how to share your experience visit: time-to-change.org.uk/sites/default/files/1.%20Tool_Guidance_on_Speaking_up.pdf

Core standard three

Encourage open conversations about mental health and the support available when employees are struggling, during the recruitment process and at regular intervals throughout employment, with appropriate workplace adjustments offered to employees who require them.

Offering mental health support

Supporting staff mental health is not just a one-off action. Having open conversations about, and offering support for, mental health should happen from recruitment to returning to work after absence.

If you are an HR manager or senior leader, think about:

- What support is provided for staff experiencing a mental health problem?
- Do employees have a good understanding of how mental health is managed in the workplace and what support is available?
- Do you provide stress coaching?

Offering the right support at different stages

Stage one - recruitment

Supporting mental health starts with getting the right person for the job. If there is a mismatch between a new recruit and your workplace, or their skills and abilities and your business needs, it can lead to intense stress. Always be realistic about the role in interviews, and be careful to select people on their skills and competencies, or realistic potential. Below are some top tips for providing an effective recruitment process:

- Communicate the organisation's commitment to equal opportunities during the recruitment process, including in the job advert.
- Provide guidelines and, where possible, training for staff involved in recruitment to ensure that candidates are not discriminated against at any stage.
- Make it clear in adverts and interviews that the organisation values staff mental health, as this sends a signal that disclosure will not lead to discrimination. For example, include a statement such as: 'As an employer, we are committed to promoting and protecting the physical and mental health of all our staff'.
- State clearly that reasonable adjustments are available – for the interview and the job itself – so applicants understand why disclosure might be beneficial.
- Ensure people can disclose confidentially and that any information about health or disability is kept separate from the application form, so the recruitment panel does not see it.

Stage two - induction

Delivering an effective induction programme is essential. Starting a new role can feel unsettling, and if employees are not given the right expectations and guidance, it can destroy their confidence and trigger existing mental health problems. At this stage, make sure you are providing information about what support is available for staff to look after their mental health and wellbeing. This will send a message that mental health is a priority for your organisation.

Stage three - responding to disclosure

If someone tells you they have a mental health problem, or you think they do, it is important that line managers have an early conversation about the person's needs. Managers should find a safe, quiet place to talk to them about their needs so you can provide the right level of support, including necessary adjustments.

This is where good people management skills, plus basic empathy and common sense, are essential. Managers need to ensure they are seen as approachable and listen when staff ask for help. They should also be mindful of whether people would feel safe sharing their problem at work.

Top tips for responding to disclosure

1. Choose an appropriate place

Somewhere private and quiet, such as a neutral space outside the workplace, will help the person feel comfortable, equal and at ease. If they are a remote worker, consider whether going to them might help.

2. Encourage people to talk

People find it difficult to talk about their mental health, but it helps to have an open culture, where conversations about mental health happen on a regular basis. Ask simple, open and non-judgmental questions, and let people explain things in their own words. This might include the triggers of their mental health problem, how it affects their work, and the support they feel they need.

3. Do not make assumptions

Do not try to guess what symptoms an employee might have, or how these might affect their ability to do their job. Many people are normally able to manage their mental health and perform their role to a high standard but may still require support measures during a difficult period.

4. Listen to people and respond flexibly

Everyone's experience of a mental health problem is different, so treat people as individuals and focus on the person, not the problem. You should always adapt your support to suit the individual and involve them as much as possible in finding solutions to any work-related difficulties they are experiencing. Remember that effective workplace adjustments are often quite individual but need not be costly or require huge changes.

5. Be honest and clear

If there are specific grounds for concern, like high absence levels or impaired performance, it is important to address these at an early stage.

6. Ensure confidentiality

People need to be reassured of confidentiality. This is highly sensitive information and should only be shared where absolutely necessary – and with as few people as possible. Your organisation should have strict policies to ensure this. Discuss with the person what information they would like shared, and with whom.

7. Develop an action plan

Work with your team member to develop an individual action plan that identifies the signs of their mental health problem, triggers for stress, the possible impact on their work, who to contact in a crisis, and what support they need (see the Guide to developing Wellness Action Plans with your team members). The plan should include an agreed time to review the support measures to check if they have been effective or whether any further adjustments need to be made.

8. Encourage people to seek advice and support

People should speak to their GPs about available support from the NHS, such as talking therapies. If your organisation has an Employee Assistance Programme, it may be able to arrange counselling. The Mind Infoline (0300 123 3393) can signpost people towards support, and the network of local Mind hubs across the country can also help source advice and support. Problems in an employee's personal life can often have a negative effect on their mental wellbeing.

9. Seek advice and support yourself

The Mind Infoline and local Mind hubs can provide information to employers. If your organisation has them, occupational health teams can provide tailored advice to both employers and employees. If relationships have become strained or confrontational, mediation can help. Some local Mind branches run mediation services, as does the Advisory, Conciliation and Arbitration Service (www.acas.org.uk). Small businesses can access the free Health for Work Adviceline (0800 077 8844) service provided by NHS occupational health services. In addition, the Bank Workers Charity can help you with any questions around supporting your employee.

10. Reassure people

People may not always be ready to talk straight away, so it is important that you outline what support is available, reassure them that your door is always open, and let them know you will ensure they get the support they need.

Ten tips for supporting an employee who is off sick with a mental health problem

1.

Send a get well soon card as you would with a physical health problem.

2.

Make it clear that your organisation will support the employee during their absence, and reassure them their job will still be there when they return.

3.

Maintain regular, open and meaningful communication with the employee. Agree how often this should take place early on and confirm in writing.

4.

Ask the person how they want to communicate – whether by phone, email, text or face-to-face. Reassure them that they can change this at any time.

5.

Have an open-door policy so the employee can approach managers with any concerns.

6.

Ask how they are doing and focus conversations on their wellbeing.

7.

Make it clear the person should not rush back to work or push themselves too much.

8.

Consider visiting the employee at home, but only with their consent.

10.

Keep the employee in the loop about important work developments, so they feel connected.

9.

Agree what information they would like shared with colleagues.

Stage four - supporting an employee when they are unwell and off sick

Sometimes an employee may be so unwell they need time off work to recover. How well you manage sickness absence is key in shaping how well and how quickly people are able to return to work and get back to feeling healthy and able to work again.

Stage five - supporting people to return to work

Effective return-to-work interviews can ensure mental health problems are identified at an early stage before they get worse. However, to be effective, managers must understand how to use them to build trust and engagement. Before the interview, make sure managers tell people what to expect in advance. Make it clear that it is a supportive way to help them make a successful and lasting return to the workplace and address any ongoing health needs.

Workplace adjustments

Workplace adjustments for mental health are often quite small, simple, practical and cost-effective changes. They could include everything from offering rooms for quiet work, to starting a buddy system. Often the change is not physical, but about attitude, expectation or communication.

Remember, once aware that something about work is causing a problem for someone with a disability, employers have a legal duty to make reasonable adjustments.

Next steps

Our *Wellness Action Plans* are a smart, practical way to support wellbeing at work. (<https://www.mind.org.uk/workplace/mental-health-at-work/taking-care-of-your-staff/employer-resources/wellness-action-plan-download/>)

Our *Managing Mental Health at Work Training* will upskill your line managers so they are better able to support their staff. (<https://www.mind.org.uk/workplace/training-consultancy/>)

Our *Guide for Line Managers* gives useful information on managing a team's mental health. (<https://www.mind.org.uk/media/550557/resource4.pdf>)

Our *Guide for Employees* offers advice on how staff can manage their own mental health. (https://www.mind.org.uk/media/4297733/mind_how_to_be_mentally_healthy_at_work_singles_4-web.pdf)

Employer tool for Core standard three

Suggested adjustments for employees with mental health problems.

Below are some types of adjustments that will help to support employees to manage their own mental health at work. They are not prescriptive but employees with mental health problems have found some or all of these useful. It is important to always be guided by what the person experiencing a mental health problem says. This list could act as a prompt for line managers and employees exploring symptoms and support needs together.

change of workspace – quieter, less busy, dividing screens

changes to role (temporary or permanent)

equal amount of break time, but in shorter, more frequent chunks

extra training or coaching (during work hours)

increased supervision or support with managing workload

lightbox or seat with more natural light

mediation if there are difficulties between colleagues

mentor or buddy systems (formal or informal)

phased return to work – reduced hours gradually building back up

quiet rooms

redeployment to a more suitable role

relaxing absence rules for those with disability-related sickness absence

temporary reallocation of some tasks

time off for appointments, at short notice if needed

working from home.



Core standard four

Provide your employees with good working conditions and ensure they have a healthy work-life balance and opportunities for development.

A positive workplace

Research shows that a good job is where people feel in control, have some control over their work, and can build social networks.³ It is also where people feel they have a healthy work-life balance and get opportunities to develop. Below are some ideas for building a more positive workplace.

3 Good Work (2017), The Taylor Review of Modern Working Practices



Five ways to build a positive workplace

1. Be open

Managers should check in regularly with staff to see how they are doing and find out what is causing them stress. They can do this by adding a regular item to team meetings where people talk about stress and wellbeing as a group.

2. Use two-way communication

Poor communication can cause stress. Staff can be affected if they are:

- overloaded with information they cannot process
- excluded from key knowledge and conversations
- unable to tell managers how they are feeling.

If communication is clear, open, effective, manageable and responsive, staff will be able to access all the information they need to do their job while avoiding overload.

3. Promote work/life balance

Long hours might seem manageable in the short term. But over time, constant pressure and a poor work/life balance can quickly lead to chronic occupational stress and burnout, reducing people's productivity, performance, creativity and morale.

To avoid this, managers can encourage staff to:

- work sensible hours
- take full lunch breaks
- rest and recuperate after busy periods
- avoid working at weekends – especially from home
- take their full annual leave entitlement.

Insight from Mind's Workplace Wellbeing Index 2017/2018

Work-life balance in the insurance and personal finance professions:

71
per cent

agreed that their managers monitor the hours staff are working. However, 18% disagreed that their manager encourages them to work sensible hours

58
per cent

agreed that their manager encourages them to have a healthy work-life balance

71
per cent

of employees agreed that their employer offers flexible working

84
per cent

of employees agreed that they were clear what their duties and responsibilities are, however 40% felt their workload was not manageable

72
per cent

agreed that their manager encouraged them to take their full annual leave entitlement. However 25% disagreed that their manager encourages them to rest and recuperate after busy periods.

26
per cent

of employees disagreed that their manager encourages them to take their full, contracted lunch breaks

4. Offer flexible working

Giving people some control over where, when and how they work can help everyone be more healthy and productive. For example, it can help an employee manage stress by allowing a later start time twice a week so they can exercise. You can achieve this by creating a flexible working policy. Flexible working can be a vital early intervention to prevent mental health problems from getting worse and resulting in sickness absence. It can also help staff who've been absent return to work gradually. Wherever possible, senior leaders and managers should be role models for healthier work habits and encourage staff by example.

5. Provide opportunities to develop

Research shows employees need to feel valued, supported and that their work is meaningful. A positive culture that values all staff and invests in their skills and development builds the trust and integrity essential to maintain commitment and productivity levels. Encourage managers to give staff development opportunities where possible. This can be done in a cost-effective way by using skills and knowledge within the organisation to develop coaching, learning, training and job-shadowing opportunities.

Insight from Mind's Workplace Wellbeing Index 2017/2018

Personal development across the insurance and personal finance profession:

86
per cent

of organisations agreed that managers offer sufficient peer-to-peer L&D opportunities to staff to enable colleagues to support and learn from one another

100
per cent

of organisations agreed that staff are encouraged to make use of learning and development (L&D) and continuing professional

only 1

organisation said it does not have staff and manager one-to-ones every four to six weeks

100
per cent

of organisations said it was established that managers should set clear annual and shorter-term objectives or targets, which are recorded in writing and regularly reviewed

71
per cent

of organisations have established that all managers should engage in 180 - or 360-degree feedback as part of the appraisal process

4 Good Work (2017), The Taylor Review of Modern Working Practices



ST. JAMES'S PLACE WEALTH MANAGEMENT

Case study: Putting mental health first

St. James's Place Wealth Management

The government's Thriving at Work report offers a practical blueprint for companies that want to boost wellbeing in the workplace. With the full backing of the board, St. James's Place Wealth Management reviewed its current support against both the core and enhanced standards suggested in the report. This highlighted where improvements could be made.

Mental Health Champions are just part of the way St. James's Place Wealth Management supports employees. As well as improving awareness, they help staff feel they have someone to go to if they have a problem or need some information.

The team all have different reasons for becoming Mental Health Champions. Some had experienced personal mental health issues. Others had helped family or friends through mental health problems, and one was training for a counselling skills qualification.

To help further embed mental health in the culture, the company's Mental Health Champions formed a Mental Health Group to discuss future initiatives. This included organising activities for Mental Health Awareness Week across all its UK sites.

The group designed different activities for each day of the week. These included everything from promoting the company's Employee Assistance Programme, to guest speakers from Campaign Against Living Miserably and Beat Eating Disorders.

This helped show that St. James's Place Wealth Management were serious about mental health, while creating an engaging and fun week for employees.



Employer tool for Core standard four

Quick guide: What makes 'good work'?

The job

- Workloads that match employees' abilities and experience.
 - Reasonable and agreed deadlines for completing work.
 - Job security.
 - A suitable working environment (consider noise, office lighting, equipment).
 - Clearly defined roles.
 - Employee involvement in planning their workload.
 - Freedom for employees to express any concerns.
 - Plans for employee training and development.
 - Financial stability.
-

The organisation

- Impartial and supportive supervision structures.
- Widely publicised and available supervision and support policies.
- Encouragement and promotion of mental disclosure within the workforce. Employees need to feel confident that they can be open about mental health issues and that they will be taken seriously.
- Clear guidelines around mental health issues for managers.
- Detailed records on sickness absence used to analyse causes for absence.
- Promoted and accessible policies and guidance to challenge inappropriate behaviour such as racism, sexism and bullying.

Relationships in the workplace

- A supportive environment for employees: examples of good productive team work should be encouraged and shared.
- Employees should not be made to feel isolated due to the nature of the work they do or as a result of cultural or religious beliefs, race, sexuality, disability, age or gender.

Career and personal development

- Clear supervisory and appraisal structures involving the employee.
- Sufficient opportunities for staff to take part in training or apply for promotion.
- The views of employees should be considered with respect to job satisfaction, career development and training needs.

Personal issues affecting staff

- Managers' awareness of relevant personal issues affecting staff such as illness, bereavement, financial worries or stress-related factors which might be contributing to them struggling to cope in the workplace.
- Policies in place for dealing with such issues.
- Training for managers to deal with them.

Money and mental health

Money and mental health are often linked. Poor mental health can make managing money harder and worrying about money can make your mental health worse. Here are some examples of how mental health and money worries might affect employees:

- If they have to take time off work, their income may be affected.
- They may spend money to make themselves feel better, since spending can give you a temporary high.
- They might feel anxious about talking on the phone, going to the bank or opening envelopes.
- They may lose the motivation to keep control of their finances.
- They might find that spending any money at all, or being in debt, can make them feel very anxious – even if they have enough money.
- They may not have enough money to spend on essentials or things to keep well, such as housing, food, heating or medication.
- Money problems can affect relationships and people's social life, which can have a knock-on effect on mental health.

It is important that employers recognise when staff may be struggling with personal finances and mental health, which can affect their performance at work.

Services you can signpost them to include independent charities such as National Debtline (0808 808 4000), which can offer free advice by phone or online.

Core standard five

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 in effective management practices.

Why good management matters

Managers have an important part to play in workplace wellbeing. Research shows that good line management is linked with good health, wellbeing and improved performance. Meanwhile, poor-quality leadership has been linked with stress, burnout and depression. Investing in good management does not have to be complex, or expensive. It is often about managers taking simple steps to support staff. Developing a management style that is open, approachable and self-aware goes a long way. Managers can do this by asking simple, open and non-judgmental questions about a person's mental health.

These can include:

- regular catch-ups with staff
- setting clear priorities
- celebrating individual and team successes
- involving staff in decision making
- flexing management style to suit individual needs.

Training line managers

The way staff manage and support people experiencing a mental health problem can be key in shaping how they cope and recover.

Your organisation should:

- provide training on mental health and stress management – including how to spot the signs and how to have supportive conversations
- have clear guidelines for managers on managing mental health issues
- encourage and support positive manager behaviours.

How to support remote workers

1. Educate staff

Ensure all managers and other employees can recognise when they or their colleagues may be struggling.

2. Maintain communication

It is important remote workers are aware of what is going on in the company. So, from important business developments to personal news about a team member, make sure remote workers are included. Ensure that all remote workers can access meetings, using conference calls and Skype. Encourage all employees to make sure remote workers feel included.

3. Get employees involved

It is still essential that your remote employees come in to the office regularly to make sure they feel part of the team. Consider offering remote workers a buddy or mentor to meet with. If you manage a remote worker, it is important that you meet face to face for one-to-ones. If they cannot come into the office, managers should consider going to them or meeting in an agreed place.

4. Encourage regular breaks and positive working behaviours

Employees who work from home may go the whole workday without interacting with another person. There is also the potential to fall into unhealthy habits. For instance, when an employee is already at home, it can be hard to find that important work-life balance. It is a good idea to encourage remote employees to take breaks throughout the day. Getting outside to take a walk in the park or heading to the gym for a workout are both good for supporting employee wellbeing.

4. Provide access to mental health support

Make sure that remote workers know how to access the support tools offered by your organisation. Remote employees can experience stress, loneliness and isolation, and it is important that they know where to go for support. You can signpost employees to mental health services and support they can access anytime, from anywhere. Consider an Employee Assistance Programme. An EAP can help organisations and their employees with a variety of issues in and out of the workplace, including mental health services.

LLOYD'S

Case study: Empowering managers around mental health Lloyd's

Lloyd's recognises that training managers about mental health is a positive way to help them manage their own, while supporting their team.

To achieve this, managers at Lloyd's are required to attend a three-day Management Training Programme, which shows them how to look out for their team's wellbeing.

Lloyd's also runs training courses for managers where they focus on their own resilience and how to build resilience with direct reports. To boost learning, the company offers online training materials to help managers with absence management, stress management, how to give and receive feedback and how to have difficult conversations, among other topics.

The company understands the close links between physical and mental wellbeing, so it runs a calendar of events throughout the year that includes everything from information on stress management and nutrition, to challenging employees to get more active. In addition, Lloyd's promotes healthcare benefits like gym membership and a cycle to work scheme.

To measure success, the company uses a staff survey, plus external benchmarks, such as the Mind Wellbeing Index.

Lloyd's was awarded a Bronze Award in the Index, highlighting the excellent start it has made towards better mental health at work by developing and implementing positive initiatives for everyone.

Useful links

Through the Mind Infoline, we can provide support on managing mental health problems. Contact details can be found at: [mind.org.uk/infoline](https://www.mind.org.uk/infoline)

Our local Minds across the country can also help source advice and support. Use our online tool to find your local Mind for more information: [mind.org.uk/localminds](https://www.mind.org.uk/localminds)

The *Guide for Line Managers on Wellness Action Plans* gives information on managing your team's mental health: [mind.org.uk/waps](https://www.mind.org.uk/waps)

Employer tool for Core standard five

Checklist for managers

1. Lead by example.

Actively encourage your team to adopt healthier working habits by working sensible hours, taking full lunch breaks, taking annual leave and resting after busy periods.

2. Build your confidence on mental health.

Familiarise yourself with your organisation's mental health policies and practices and the ways staff can seek confidential advice and support.

3. Normalise mental health.

Touch base regularly with your employees to check how they're getting on and think about what might be causing them stress. Create space for them to ask questions and raise issues, and give them permission to talk about home as well as work issues if they wish.

4. Take stock.

Include an agenda item at team meetings to discuss everyone's wellbeing together, and what factors are affecting this. A planning session can look at the issues in detail and develop a team action plan to address these. If the organisation runs a staff survey, this could form the basis of the discussion.

5. Be available for your staff.

Regular one-to-ones and catch-ups can help maintain good working relationships and build mutual trust.

6. Treat people as individuals.

Treat employees with respect, praise good work, offer support if there are skills gaps, and try to use a coaching style of management. Ask for feedback about the support you provide and what support they need to help them achieve their goals.

7. Embed employee engagement.

Promote a culture of open dialogue and involve employees in decisions about how the team is run and how they do their job. Make sure employees understand their role in the bigger picture and make clear their contribution to the organisation's vision and aims.

8. Create opportunities for coaching, learning and development.

Make sure employees are confident, well equipped and supported to enable them to do their job to a high standard. You can help them gain confidence and skills by developing and rewarding their capabilities and by being available for regular work-related conversations as well as providing formal training.

9. Promote positive work relationships.

Support a culture of teamwork, collaboration and information-sharing both within the team and across the organisation, and model these positive behaviours to staff.

10. Raise awareness.

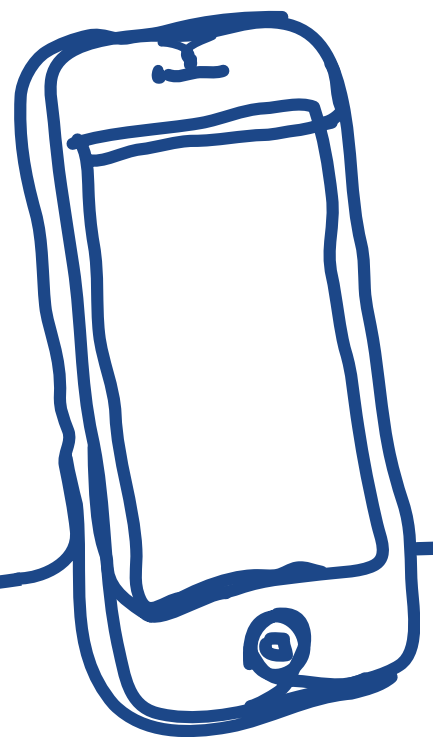
Managers are in a great position to challenge stigma and prejudice throughout the organisation and to get mental health on the agenda with senior leaders.

How to spot signs and symptoms of mental health problems

Each person's experience of mental ill health is different. Because of this, symptoms vary, but there are some common signs people may be suffering. However, if you do see one or more of these signs, it doesn't automatically mean the employee has a mental health problem. It could be a sign of another health issue or something else entirely.

Pay attention when someone:

- shows changes in their behaviour, mood or how they interact with colleagues
- appears tired, anxious or withdrawn, losing interest in activities and tasks they previously enjoyed
- experiences changes in work output, motivation levels and focus
- struggles to make decisions, get organised and find solutions to problems
- experiences changes in their eating habits or appetite and increases their smoking and/or drinking
- is unusually aggressive or irritable over an extended period
- avoids challenging situations
- has difficulty concentrating
- is unusually tearful and emotional.



Core standard six

Routinely monitor employee mental health and wellbeing by understanding available data, talking to employees and understanding risk factors.

Monitoring mental health and wellbeing

Developing a clear picture of the mental health of your organisation helps you understand what affects staff's mental wellbeing and how well you are supporting them. It also lets you assess whether your approach is effective and supports you to plan further improvements.

Achieving this may sound complicated. But if you already ask your staff about their experiences, perceptions and wellbeing levels – formally or informally – you've probably got a lot of the information already.

Think about how you could adapt the tools you already use, such as staff surveys, HR data and appraisals. Putting relevant questions into these existing tools will help you build a comprehensive picture, without creating extra work.

If you are an SME or micro business and do not collect traditional HR data, then focus on the advice below around team audits – these could be put in place at an organisational level.

Using different types of data

Staff surveys

Your staff survey can be a great tool to capture information about wellbeing. It will probably already ask staff about things like their workload, leadership and management, opportunities for personal development and internal communication. However, it may not make the links between these issues and the impact they have on employees' mental wellbeing. Think about how you can integrate mental health into the existing survey to generate this information.

Do you know how many of your staff have a mental health problem? A question in a staff survey can be a good way of capturing this data, reinforced by the message that your organisation will respond proactively and reassurance that their personal information will be kept confidential.

Team mental health audits

It is important managers regularly take stock of the mental health of their staff, the types of pressures they are under and how to alleviate them. A useful way of doing this is to carry out a regular mental health audit which allows staff to share their challenges and work together to identify solutions.

Insight from Mind's Workplace Wellbeing Index 2017/2018

Who works in the insurance and personal finance sector?

54
per cent
of employees are female, 42% are male

89
per cent
identify as heterosexual, while 5% identify as bisexual, gay or lesbian

88
per cent
are white and 6% BAME

15
per cent
live with a disability

30
per cent
of the workforce is aged 35 to 44, only 5% are aged 18-24, and none are 65 or over

30
per cent

of the workforce is aged 35 to 44, only 5% are aged 18-24, and none are 65 or over

The insurance sector now employs fewer 18 to 24 year olds than the current national average of

12.4
per cent

The number of young adults employed by the industry has dropped from

18 per cent in **2015** to
10 per cent in **2017**

The Chartered Insurance Institute recorded an impressive

25% increase
in apprenticeship take-up from 2014 to 2015, compared to 2% overall in the UK

HR data

HR data can also be an important source of information on wellbeing. Sources you can use could include absenteeism data, staff turnover and exit interviews.

How often staff take sickness absence, and the reasons they give for it, can provide some useful clues about mental health. However, do not make assumptions without getting the whole picture.

Be particularly careful if mental health is not often spoken about at work. Just because staff do not give mental health problems as the reason for being absent, it does not mean they do not exist. It could be that people just do not feel comfortable sharing problems because of the reaction they will get.

A Mind poll found that 95 per cent of employees calling in sick with stress give a different reason for their absence. This is why it is vital that managers routinely ask staff how they are doing and discuss their mental health – it helps employees build up confidence to speak up earlier and get the help they need sooner. Increased employee confidence to disclose their mental health also helps to ensure reliability in HR data collected.

Engaging LGBTQ+ staff

Today, more professions than ever before are committed to supporting LGBTQ+ employees in the workplace. However, many LGBTQ+ people feel they cannot truly be themselves at work due to stigma and prejudice. Because of this, many feel they cannot discuss their personal lives in the office, which can cause a lot of stress and anxiety.

This is just one of the reasons employers need to tackle the prejudices and stigma that stops LGBTQ+ people getting the respect they deserve. This can be achieved by supporting staff to tell their stories and promoting organisations that support LGBTQ+ people.

It may be appropriate for line managers to pay extra attention to the mental health of openly LGBTQ+ colleagues, and/or to make a point of informing them of services available and the benefit to their productivity of wellbeing and mindfulness. However, this could also be seen as singling them out, so the best response depends on the situation.

In Stonewall's 2016 Workplace Equality Index, only 53 per cent of respondents felt there were enough gay role models in their workplace, with the number 42 per cent for lesbian role models, 11 per cent for bisexual and 19 per cent for trans.

If staff felt there were more role models who reflected their sexuality, they might be more open about any mental health issues. It is clear more needs to be done to help LGBTQ+ people feel genuinely understood and supported to be themselves so that they can become role models for other people.

How to support diverse workplaces:

- Train all staff in diversity and inclusion training.
- Set up diversity networks.
- Recruit Diversity Champions.

Supporting carers in the workplace

It is important employers recognise that some employees may have responsibilities as carers outside of the workplace. Most carers need some additional support.

If staff find it difficult to balance paid work with looking after someone else, they have a right to ask about flexible working. This could involve going part time, changing work patterns or job sharing. Carers are also entitled to reasonable time off work to deal with emergencies. NHS Carers Direct (0300 123 1053) has more information about carers' rights at work.

Carers have statutory rights to:

- request flexible working
- discrimination protection under the Equality Act 2010
- time off in emergencies
- the right to parental leave.

Supporting high-risk staff in customer-facing roles

In the insurance and personal finance professions, customer-facing staff may have to have potentially difficult conversations with customers. These could include talking through a distressing time with customers while assessing a claim, people living with a mental health problem or people going through a difficult time. Either way staff need to have the skills to support customers who may be experiencing a mental health condition. The information below can be used to train staff in customer-facing roles.

How much help should you give?

Rather than trying to diagnose or resolve a customer's mental health problem, the best way of supporting someone is to listen sensitively and signpost them to more appropriate sources of help. To do this effectively it may help to know about:

- Setting boundaries – ensure you look after yourself emotionally and do not devote too much time to one person.
- Establishing supportive office practices – to support yourself and your colleagues.
- Suggesting that your customer seeks help – depending on their needs.
- Confidentiality and data protection – how to comply with these requirements.

Setting boundaries and building confidence

It is important to establish boundaries with your customer early on, so they know what you can and cannot do. This will help avoid situations where your customer becomes overly dependent on you. Dependent relationships will not help you or the customer in the long run. Having clear boundaries will also help build your confidence to help people. You could set out:

- how much time you will be able to provide
- how regularly a customer should contact you, and how
- which problems you will be able to help them with and which you cannot.

Establishing supportive office practices

It is important to consider the impact of these encounters on your own health and the health of your colleagues. A small amount of preliminary work can help create a supportive working atmosphere. As soon as you can, take some time to establish the following in your office:

- An 'easy reference' job description – managers and staff should agree on what you can and cannot help customers with. You can write this down and refer to it if you are asked to do things that are outside your remit.
- A procedure for handling challenging encounters – draw up an office procedure for staff to follow. This could include when managers should intervene in challenging encounters.
- An agreement to discuss challenging encounters – and debrief with colleagues. Seek reassurance and feedback about the approach you took and the guidance you gave, or provide reassurance and feedback to your colleagues.

- A log of repeat correspondence – your colleagues can refer to this to know what has been said before and by whom.
- Professional contacts in mental health – familiarise yourself with the local contacts. Establish contact with your local Mind branch.

Suggesting that a customer seeks help with their mental health

It can be hard to know whether you should suggest that your customer seeks professional help for their mental health. Not everyone in distress will have a mental health problem, so signposting to medical help may not always be appropriate. There is no hard-and-fast rule for when you should bring up mental health services. If you decide to, think about the language you use – it is important to act with sensitivity and respect. For example, suggesting that somebody ‘has a lot to cope with and might benefit from talking to somebody about it’ is different to directly suggesting that the person has a mental health problem.

How to help someone in distress

Managers and their staff might come into contact with customers in distress. Whether this is face to face, over the phone, on social media or through letters or email, the basic rules for helping someone are the same:

- Offer a menu of potential options rather than a command.
- Avoid focusing on negative options or language.
- Be realistic about what you can do.
- Do not be afraid to say no – you can manage people’s expectations in an empathetic way which does not involve you taking on their situation.
- Acknowledge a person’s anger rather than trying to defend yourself – even if the anger is directed at you or your actions.

Tone and language

How you speak to someone in distress may have an effect on how they feel. Consider how the other person will interpret the way you interact with them. It may be helpful to use the following techniques to ensure you appear empathetic and interested:

- Use a reassuring tone and display responsive body language – retain eye contact, nod and use vocal sounds to show understanding.
- Listen sensitively – allow the person to talk freely and do not interrupt. If they cry or break down, let them express their feelings without rushing.
- Acknowledge how the person is feeling – but use statements that are neutral or supportive.
- Validate and assure – help the person to feel hope and optimism. You can tell them that many people also have similar experiences.
- Avoid statements that may appear to belittle someone's feelings.

What to do if someone is experiencing a crisis

If you think a customer is experiencing an acute mental health crisis, or expressing suicidal thoughts or feelings, there are several things that you could do:

- Try to appear calm, even though this can be hard to do.
- Ask the person if there is anyone they would like you to contact on their behalf. This could be a carer, friend or family member, or their healthcare professional.
- Suggest that the person contacts their GP or their care coordinator (if they have one) directly.
- Suggest the person contacts their local crisis team.
- You could suggest the person goes to the local walk-in or crisis centre, or if this is not possible, a nearby Accident and Emergency department. In some areas people can go direct to crisis houses, but it is worth checking beforehand that they accept self-referrals in your area before you send someone there.
- Suggest the person contacts a listening service such as the Samaritans: 116 123.

What should I do if there is a risk of harm?

If you are seriously concerned that someone is at risk of harming themselves, you or others, contact the emergency services by dialling 999. Explain to the operator that you are concerned about someone's mental health and their safety or the safety of others. The 999 operator may request that an ambulance is dispatched. The police may attend. Sometimes contacting the emergency services can lead to a person being detained under sections of the Mental Health Act. This should not prevent you from taking action.

What should I do if the person becomes angry or abusive?

Though it is rare, very occasionally people may become aggressive or threatening. In this case, your first concern should always be your personal safety:

- Acknowledge the anger rather than trying to defend yourself, even if the anger is directed at you or your actions.
- If someone becomes offensive or abusive, politely but assertively interrupt them to state that you find the language or tone unacceptable and request that they moderate it.
- Ensure that you give them a chance to stop being abusive or offensive so that the conversation can continue.
- If they are unwilling or unable to stop being offensive or abusive then explain the extent of your ability to help them. Explain that they are welcome to ring or come back with a relevant query as long as they are not offensive.
- State that you are going to terminate the call and hang up, or ask the person to leave the premises.
- If you feel you are in danger, follow your office guidelines and if necessary call the police. After the event, make sure you log instances of angry or abusive behaviour and seek support and advice from your colleagues on appropriate next steps. An established contact at the local Mental Health Trust can often be a good source of support.

Handling challenging emails and phone calls

Repeat contact can sometimes be a challenge. These tips can help you address challenging contact in an assertive way, and bring it to a close:

- Remain calm and assertive but not aggressive in your responses.
- Recap any previous contact registered in the contact log – what they needed and what you have helped them with in the past.
- Ask if there is anything else you can help them with.
- Refer to your job role if you cannot help with something.
- Offer other sources of help if appropriate and available.
- If necessary, be firm and straightforward and ask them not to send further emails or make phone calls.
- If you have made this request, you could screen callers' numbers or emails and not respond to them.

Useful links

The Mind Workplace Wellbeing Index is a useful tool for assessing the wellbeing of your organisation. Find out more at mind.org.uk/index.

Mind runs a training course on customer support and mental health.
mind.org.uk/training

Employer tool for Core standard Six

How to take stock at an organisational level

Mind's Workplace Wellbeing Index helps to provide ongoing monitoring to establish gaps and to continue building on awareness and action.

Find out more at mind.org.uk/index

How to take stock of wellbeing at a team level

Regularly carry out mental health audits

If your organisation has a staff survey, which asks about employee experience, organisational culture and mental health, you may be able to gather information about your team's wellbeing. With HR support, you could take this further, by holding a session at a team meeting.

You could ask your team:

- what they think a mentally healthy team looks like
- what they already do well to promote good mental health, and how you can build on this together
- if anything is having a negative impact on the team's mental wellbeing.

Ask team members to group these issues under the following headings:

- what do we have control over? - these can then be captured as part of your action plan
- what can we influence? - these can then be captured as part of your action plan
- what issues are beyond our control or influence? - these can be captured as an issue that needs to be acknowledged but cannot be mitigated against at the present time although it may well be something that can be influenced or controlled in the future.

How to take stock at an individual level – One-to-ones

Regular one-to-one meetings and catch-ups are a great place to ask your staff how they are getting on. Doing so regularly will help build trust and give employees a chance to raise problems at an early stage.

Ask your team members how one-to-ones can be tailored to suit their needs. Employees should also be able to request a meeting outside the normal schedule if they need to discuss anything important. Regular one-to-ones have significant benefits for employers, employees and the bottom line.

Benefits of one-to-ones:

- Boosting employee engagement and building mutual trust.
- Identifying issues early, so employees can get the support they need.
- Ensuring employee wellbeing is monitored throughout the organisation.

Managers can help by:

- encouraging staff to speak regularly about how they are doing, and explore with them what might be impacting on their mental wellbeing
- ensuring appraisal and supervision procedures cover mental wellbeing and stress, and give employees permission to talk about home as well as work issues
- maintaining regular, clear lines of communication with all staff, especially those working in isolation – for example, with monthly team meetings or regular phone catch-ups.

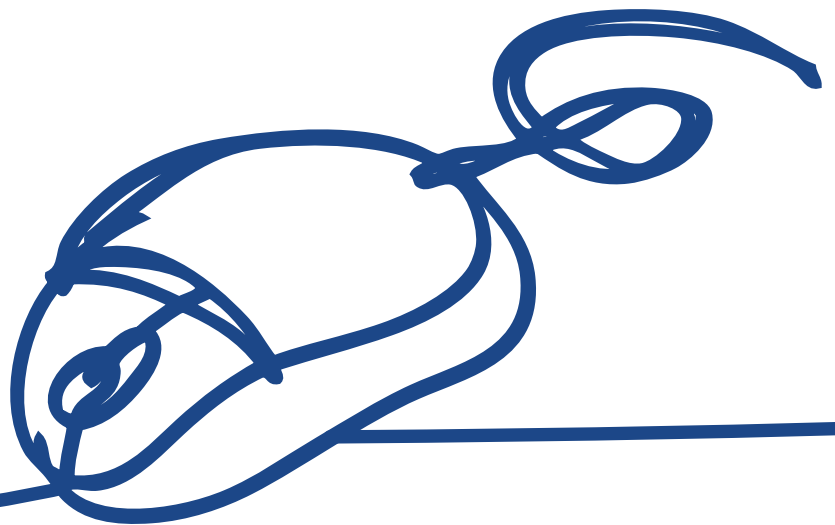
Useful links

We have a range of free resources to help you improve mental wellbeing in your workplace: mind.org.uk/workplaceresources

CEO statement: Matthew Wilson, Brit Insurance

“At Brit we believe it is important not only to raise awareness and combat stigma around mental health, but to cultivate an environment that supports the mental wellbeing of every one of our employees. I believe it is critical that businesses take a frontline role in helping individuals who suffer from mental health-related illness, and I am proud of Brit’s commitment to this responsibility.”

BRIT

The logo for Brit Insurance, featuring the word "BRIT" in a bold, dark blue, sans-serif font. A horizontal teal bar is positioned directly beneath the letters "R" and "I".

Enhanced standard one

Increase transparency and accountability through internal and external reporting to include a leadership commitment and outline of the organisation's progress on mental health

Throughout this guide, we have seen how important producing and promoting a mental health at work plan is for wellbeing at work. Creating a plan with input from your employees will help you adopt the core standards to meet the needs of your organisation. But setting up your plan is just the first step. It is also important to regularly assess the progress you are making, and what you can do better, for people both inside and outside your organisation. This shows your ongoing support for mental health and sends out a clear message that you value your staff.

Producing an annual wellbeing report

In core standard six we considered how to routinely monitor employee mental health and wellbeing by using both HR and team data. The data you have collected can be used to produce an annual mental health and wellbeing report which can be shared internally with staff but also externally with key stakeholders and potential recruits. This will help increase accountability and encourage discussion.

However, it is important to ensure confidentiality. It's sensitive information, therefore in surveys make sure you don't ask any questions which might identify an individual such as name, address or email. Create strict policies to ensure this and emphasize that the survey is anonymous so you collect genuine experience and honest feedback. For further information on data protection see the Information Commissioner's Office.

Your report could include:

- a statement on your commitment to adopting the mental health core standards
- initiatives currently in place and priorities for the future
- evidence of the impact of your initiatives or support through case studies and data like staff survey results, sickness absence and engagement in mental health activities.

Take part in Mind's Workplace Wellbeing Index

Our Workplace Wellbeing Index is a benchmark of best policy and practice. It will help you find out where you are doing well and where you could improve your approach to mental health in the workplace. It can also help you gain public recognition for what you are doing and find out where you benchmark in comparison to peers and other participating organisations.

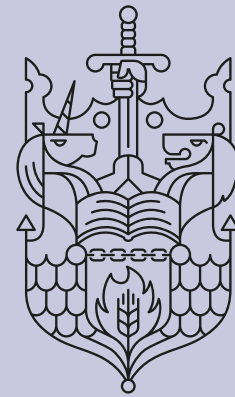
Sign the Time to Change employers' pledge

Showing the public that you have made a commitment to protecting and improving the mental health of your employees will make your workplace an attractive place to be.

The Time to Change employers' pledge is a simple way to demonstrate your commitment to change how we think and act about mental health in the workplace.

CEO statement: Sian Fisher, Chartered Insurance Institute

Sian Fisher, CEO, has signed the Time To Change pledge on behalf of the CII, committing us to working towards an end to mental health stigma. By signing, the CII is committing to change the way we all think and act about mental health in the workplace. She says: “It is difficult to remember now that there used to be tremendous stigma and barriers around talking about physical illnesses and disabilities. A lot of progress has been made. We need to be equally open about mental illness and the impact this can have in our personal and work lives. If someone says, ‘How are you?’, mostly they mean it, so let’s be more willing to share and to offer support to our colleagues.”



Chartered
Insurance
Institute

Enhanced standard two

Demonstrate accountability by nominating a health and wellbeing lead at Board or Senior Leadership level, with clear reporting duties and responsibilities

Core standard one is about producing, implementing and communicating a mental health at work plan. Additionally, having a lead at Board level helps ensure that mental health is taken seriously by everyone. In large organisations this could be part of the senior leadership in Human Resources or Health and Safety teams.

It is important that the lead has clear accountability for protecting and supporting mental health throughout your organisation, and looks for opportunities to increase collaboration.

You could also think about requiring senior leaders to include supporting employees' mental health as one of their performance objectives, and make them accountable for adopting the mental health core and enhanced standards.

To make this happen, part of their performance review could include measurements like sickness absence, staff survey results, take-up of Employee Assistance Programmes or Occupational Health Services and disclosure rates.

If you are a smaller organisation that may not have a large senior leadership team, then you could consider nominating a manager to demonstrate accountability and show leadership commitment. If this is too large a task for one person, consider sharing the role with a group of more senior staff members.

Enhanced standard three

Improve the disclosure process to encourage openness during recruitment, ensuring employees are aware of why information is required and make sure the right support is in place to facilitate a good employer response following disclosure

Core standard three emphasises that it is important to be open about mental health.

However, to encourage this open culture, employees must be confident how information they share will be used when talking about their mental health. Policies must be clear and fair to avoid discouraging them from sharing sensitive issues.

For example, employers should explain why people are being asked to share information about mental health problems and what will happen with that information.

Handling disclosure effectively

Someone applying for a job at your organisation may be worried about sharing information about their mental health. They might be anxious their mental health problems will lead to them being rejected, or that the interviewer will view them in a negative light. Therefore, it is important that organisations provide a fair and unbiased recruitment process.

Since the Equality Act 2010 came into force, it is unlawful for employers to ask questions about health before making a job offer, including about mental health.

However, there are ways to support people to disclose their mental health problems lawfully. This helps ensure they have equal access to job opportunities and are offered the support they need without discrimination.

Recruitment decisions should be based on whether candidates have the necessary qualifications and competencies for the job, without making assumptions about health or disability.

If you do have concerns about whether health or disability will affect their ability to do the job, you must assess these with your legal duty to make reasonable adjustments for disabled people.

Five ways to improve your recruitment processes

1. Communicate your organisation's commitment to equal opportunities during the recruitment process, including in the job advert.
2. Provide guidelines and, where possible, training for staff involved in recruitment to ensure candidates are not discriminated against at any stage.
3. Make it clear in adverts and interviews that you value staff's mental health – this sends a signal that disclosure will not lead to discrimination. For example, include a statement such as: 'As an employer, we are committed to promoting and protecting the physical and mental health of all our staff'.
4. State clearly that reasonable adjustments are available – for the interview and the job itself – so applicants understand why disclosure might be beneficial.
5. Ensure people can disclose confidentially and that any information about health or disability is kept separate from the application form, so the recruitment panel does not see it.



Enhanced standard four

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, among other sources of support

Some employees might be struggling with mental health problems, so may need support from external mental health services or other practical support. Both internal and external support should be detailed in your organisational mental health at work plan from core standard one.

You can provide support in-house or buy in additional support for employees. This could include:

- access to Cognitive Behavioural Therapy (including through digital platforms)
- counselling
- Access to Work
- occupational health
- Employee Assistance Programmes and other tailored mental health and wellbeing support.

Influencing supply chains

We recommend insurers explore how they can support and reward people in their supply chain who adopt preventative policies. Larger employers have significant influence through their supply chains, customers and contractors. They can use this influence to encourage and support smaller employers to implement the mental health core standards, as well as sharing resources and knowledge.

Employers can provide support in-house or buy in additional support for their employees. This can include access to Cognitive Behavioural Therapy (including through digital platforms), occupational health, counselling or through Employee Assistance Programmes and other tailored mental health and wellbeing support. Some employers are extending this support to organisations in their supply chain to help them improve the mental health of their employees.

Different ways to support staff

The table below shows the different support available to staff, inside and outside of your organisation.

Internal support:	External support:
Internal mental health or wellbeing groups	Employee Assistance Programmes
Peer support groups	Occupational Health
An internal wellbeing or mental health network for people to share experiences and tips for managing mental health and wellbeing at work	Signposting to local voluntary sector providers, such as local peer support groups and online peer support
Formal or informal buddying systems for people to have the opportunity to talk to someone other than their managers	Free or subsidised private medical insurance
Mental health first aiders or Mental Health Champions employees can talk to if they are struggling	Signposting to medical services, such as NHS services or another healthcare provider

It may also be helpful to signpost employees to talking therapy or counselling, however it is important to be aware that different therapies can differ in:

- their focus (for example, learning more about yourself by talking about your past, or working on overcoming a specific problem you have now)
- the techniques the therapist might use during sessions
- the academic theory behind them.

This table explains some common different types of therapy you might come across:

Term used	What it means about the therapy
Arts or creative therapy	Uses creative processes such as painting, drawing, drama and music as a way to explore and communicate difficult or confusing feelings.
Behavioural	Explores the way you act.
Cognitive	Focuses your thoughts and the way you think.
Dialectical	Explores opposite positions and looks at how they might exist together – such as in dialectical behavioural therapy (DBT).
Humanistic	Focuses on the individual as a whole, including mind, body, spirit and soul.
Mindfulness-based	Involves becoming aware of all your current thoughts and feelings and accepting them. Often involves mindfulness techniques, such as meditation and breathing exercises.
Person-centred	Focuses on your own strengths and insight about yourself to encourage personal growth and improve relationships.
Psychoanalytic or analytic	Focuses on unconscious, deep-rooted thoughts that often stem from childhood.
Psychodynamic or dynamic	Explores how your unconscious thoughts might affect the way you act.
Solution focused	Focuses on what you want to achieve in the future rather than exploring past experiences.

For more information on different forms of counselling and therapy visit: mind.org.uk/a-z



ZURICH®

Case study:

Finding innovative ways to offer support

Zurich Insurance

After taking mental health first-aider training, staff at Zurich Insurance are developing fresh ways to support people with mental health problems.

One employee was inspired to explore their own experience of mental illness. They then looked for new approaches to help raise awareness, especially among young professionals.

Their ideas include a specialist online portal with blogs, articles, interviews and music playlists designed to support people with their mental health. In time, this will create a network of young professionals that can help and support each other and provide a forum where people suffering in silence can come to terms with their problems.

Supporting friends and family who may be experiencing a mental health problem

It can be very difficult to see someone who you care about becoming unwell. But you do not need to be an expert on mental health to offer support. Often small, everyday actions can make the biggest difference.

1. Show your support

If you know someone has been unwell, do not be afraid to ask how they are. They might want to talk about it, or they might not. But just letting them know they do not have to avoid the issue with you is important. Spending time with your loved one lets them know you care, and can help you understand what they are going through.

2. Ask how you can help

Everyone will want support at different times and in different ways, so ask how you can help. It might be useful to help keep track of medication, or give support at a doctor's appointment. If your friend wants to get more exercise, you could do this together, or if your partner is affected by a lack of sleep, you could help them get into a regular sleeping pattern.

3. Be open-minded

Phrases like 'cheer up', 'I'm sure it'll pass' and 'pull yourself together' definitely do not help. Try to be non-judgemental and listen. Someone experiencing a mental health problem often knows best what is helpful for them.

4. Do not just talk about mental health

Keep in mind that having a mental health problem is just one aspect of your friend or family member's life. Most people do not want to be defined by their mental health problem, so keep talking about the things you have always talked about together.

5. Show trust and respect

Trust and respect between you and your friend or family member are very important – they help to rebuild and maintain a sense of self-esteem, which a mental health problem can seriously damage. This can also help you to cope a bit better if you can see your support having a positive impact on the person you care about.

6. Look after yourself

Supporting someone else can sometimes be stressful. Making sure that you look after your own wellbeing can mean that you have the energy, time and distance you need to be able to help. For example:

- **Set boundaries and do not take too much on.** If you become unwell yourself, you will not be able to offer as much support.
- **Share your caring role with others, if you can.** It is often easier to support someone if you are not doing it alone.
- **Talk to someone about how you are feeling.** You may want to be careful about how much information you share about the person you are supporting, but talking about your own feelings with someone you trust can help you feel supported too.

7. Get support

You may be entitled to social care support from your Local Authority to help you care for your friend or family member. You can contact them directly and ask for a carers' assessment. See our pages on carers' social care rights

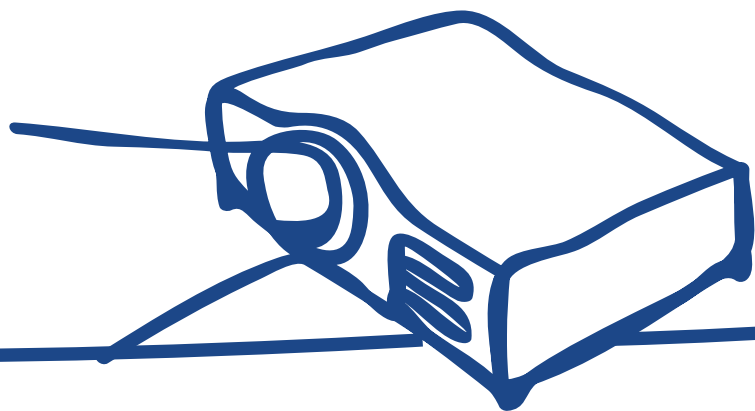
www.mind.org.uk/media/23084095/health-and-social-care-rights-2018.pdf

and how to cope when supporting someone else

www.mind.org.uk/media/6055273/how-to-cope-when-supporting-someone-else-2017.pdf

for more information.

The charity www.carersuk.org also provides more information and support for carers.



Vulnerability, mental health and money.



In recent years, vulnerability has been placed firmly on the agenda of regulators across industries and professions, with a primary focus on the end consumer.

Ensuring that customers in vulnerable circumstances are treated not only fairly, but with empathy and sensitivity to their circumstances by firms is a growing priority. Within the personal finance profession, vulnerability now represents a fundamental operating principle and priority for the Financial Conduct Authority, with advice firms developing their thinking, analysis and tangible actions in this high-priority area of conduct regulation. However, the issue of vulnerability relates not just to customers but also employers and specifically their duty of care to their employees.

While definitions of vulnerability vary, they all stem from three interlinked components – personal characteristics, personal circumstances and the impact of firms, employers and the wider market. From an employer perspective, this increasingly means being able to identify, protect and support vulnerable and potentially vulnerable employees due to the nature of their work (for example, where greater degrees of job insecurity are inherent in the role) and their individual characteristics and personal circumstances (for example, those who have suffered recent bereavement). In some cases, it also means being increasingly aware of the negative impact of employer practices within a business (for example, unproductive levels of work-related stress due to issues such as overwork, unrealistic deadlines, inflexible working hours or lack of decision making in the face of unclear instructions).

Mental health and vulnerability are intrinsically linked, and any lack of focus on mental wellbeing within a firm's culture is increasingly being recognised as counterproductive. But in practical terms, managing psychological injury risk and supporting mental wellbeing can be a challenge for many employers: it is often a challenge for front-line staff to feel empowered and able to deal with this issue, if for no other reason than no two employees are the same and difficulties in influencing an employee's underlying vulnerability or stressors outside the workplace. However, there are three general actions that all employers can, and should, take:

1. Promote positive mental health in the workplace, including tackling myths such as that those with mental health issues tend to underperform in roles.
2. Promote understanding of vulnerability and the sympathetic identification of vulnerable employees.
3. Promote positive management of staff experiencing mental ill health.

Money problems and mental health problems too often go hand in hand. Information, guidance and advice designed to support financial wellbeing is one specific practical area that employers can help to facilitate. Independent charities such as The National Debtline are

available, providing free debt advice by phone and online to people across the UK. The Personal Finance Society has established a pro bono financial guidance service called MoneyPlan in association with Citizens Advice, with the objective of delivering 'reduced stress and improved peace of mind' to those who would not ordinarily be able to access professional advice.

With one in four of us experiencing mental ill health at some point in our lives it is imperative that employers and their employees take steps to both promote positive mental health and support those experiencing mental health issues as well as those who are more broadly defined as vulnerable.

Tali Shlomo

People Engagement Director, Chartered Insurance Institute

Useful organisations

Chartered Insurance Institute

The CII exists to build trust in the insurance and personal finance profession. Our vision is that by working together, as one united profession, we will drive confidence in the power of professional standards. To achieve this vision, we are working to provide insightful leadership, relevant learning and a CPD proposition that engages members.

Insurance and financial planning plays a critical role in helping build financial resilience. It protects consumers from the financial consequences of the unexpected and helps create financial security for the future. With people's financial affairs becoming more complex, people living longer and facing new risks, having access to professional help that is knowledgeable and ethical becomes very important.

A profession that embraces personal and commercial lines insurance, life and pension providers together with financial advisory and insurance broking firms plays a key role in delivering on this need and the CII is supporting the whole profession in making sure it serves the needs of all its potential customer base.

Dementia friends

Alzheimer's Society's Dementia Friends programme is the biggest-ever initiative to change people's perceptions of dementia. It aims to transform the way the nation thinks, acts and talks about the condition.

Money and Mental Health

Money and Mental Health is an independent charity, committed to breaking the link between financial difficulty and mental health problems. It conducts research, develops practical policy solutions and works in partnership with both those providing services and those using them to find what really works.

We can help you support staff wellbeing

Mind is the leading mental health charity in England and Wales. No one else is better placed to support your business to improve your approach to mental health in the workplace and to support you to achieve the standards set out in the *Thriving at Work* report.

With our experience and expertise you can:

End stigma and discrimination of mental health problems in your workplace

The Time to Change employers' pledge is a simple way to demonstrate your commitment to change how we think and act about mental health in the workplace.

Access effective policies and best practice

Our Workplace Wellbeing Index is a benchmark of best policy and practice, and the only benchmark dedicated to workplace mental health in the UK. It will help you find out where you are doing well and what you could improve. Register today at mind.org.uk/index

Get expert training and consultancy

Our training offers a cost-effective way to support your staff's mental health. We can work with you to devise a programme specifically for your organisation and deliver it at your workplace – or staff can attend courses at our offices in Stratford, London.

Partner with us

There are lots of different ways to partner with us to achieve both your corporate responsibility goals and your wider business needs. Our experienced account managers will provide innovative ways to tailor the partnership and engage your workforce.

Download essential mental health information

We've produced a series of free resources to help improve mental wellbeing in your workplace which you can read online or download.

Mental Health at Work is a new online gateway to resources, training and information that will help change the way workplaces approach mental health across the UK.

Shaped by the Heads Together campaign, the Mental Health At Work gateway is funded by The Royal Foundation and developed by Mind.

Regardless of your organisation's size, sector or location, find what you need at www.mentalhealthatwork.org.uk.

Acknowledgments

We would like to acknowledge and thank Will Young for his contribution to the guide. Will Young is represented by Stephen Amfo of Kruger Crowne (www.krugercrowne.com).

We would also like to thank all the organisations who have contributed to the guide and congratulate them on the work they are doing to support their employees to have good mental health at work.



We're Mind, the mental health charity.
We want to support a million people
to stay well and have good mental
health at work by 2021.

Be part of our movement for change in workplace
mental health.

work@mind.org.uk
mind.org.uk/work

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 /mindforbettermentalhealth
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