

TALKING ABOUT MENTAL HEALTH...
IT'S NOT A RED CARD OFFENCE



RED REPORT

MENTAL HEALTH IN THE WORKPLACE:
CHALLENGES AND SOLUTIONS

www.legalandgeneral.com/notaredcard

#NotARedCard



EXECUTIVE SUMMARY

The impact of mental health on workplace wellbeing continues to be a significant problem for UK businesses. Mental ill health, including stress, is the leading cause of long term absence from work¹, costing UK employers between £33 billion and £42 billion annually². While much has been done in recent years to raise awareness of mental health conditions and reduce the stigma attached to them, for many individuals, talking about mental health in the workplace still remains a taboo.

This was confirmed by research carried out by Legal & General in 2017, that found only 4% of employees who have experienced depression and 5% who have experienced anxiety feel able to talk to their manager about it. This is in contrast to 21% and 27% respectively, who said they would talk to their friends about these issues and 23% who said they would talk to their manager about a physical health issue.

We would ask a colleague how they were feeling after a physical illness such as an injury, so why do we not ask them about their mental health? It is not only socially responsible for employers to invest in the mental wellbeing of their employees, but a prudent business decision.

In 2017 we launched our 'Not A Red Card' campaign. The campaign aimed to bridge the gap between employers and employees and encourage organisations to be more open about mental health.

In October 2017 we held our Not A Red Card forum. We gathered 160 business leaders, mental health experts and sporting personalities to discuss personal experiences, practical solutions and initiatives for improving mental wellbeing within organisations. As part of the day, delegates were asked to contribute to a series of roundtables to explore the barriers preventing conversations around mental health in their own workplaces.

FIVE KEY THEMES EMERGED FROM THESE SESSIONS, THESE BEING:

- ① A lack of education and understanding around mental health problems
- ② The current portrayal and narrative surrounding mental health
- ③ Environmental culture
- ④ Poor availability of resources to help address mental health
- ⑤ The lack of role models within business

Understanding these barriers is the key to improving the quality and quantity of conversations around mental health in the workplace.

¹ https://www.cipd.co.uk/Images/absence-management_2016_tcm18-16360.pdf

² https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/658145/thriving-at-work-stevenson-farmer-review.pdf



“Our ‘Not A Red Card’ campaign aims to use sport to raise awareness, educate, and inspire action. Our shared objective is to proactively change attitudes to mental health by demonstrating that speaking out is Not A Red Card offence. It is only through people sharing their experience and the benefit of the support they received that we can develop solutions. I am confident through campaigns such as these, but more importantly through the outstanding work of charities such as Time to Change, Mind, Rethink Mental Illness and MQ, that we can all improve support networks for people suffering from mental health issues.”

Nigel Wilson, Group CEO, Legal & General



“We know that mental health doesn’t discriminate by seniority or sector and we also know that talking about it helps. Campaigns like Not A Red Card offence are doing vital work to tackle the stigma by encouraging people to have honest and open discussions at work. The Red Report is another great example of Legal & General committing to help bridge the gap between employers and employees. I very much hope that other employers, whether for profit or not for profit, will follow the example that Legal & General is setting.”

Lord Dennis Stevenson, Co-author of Thriving at work and former Chairman, HBOS

OVERVIEW

MENTAL HEALTH IN THE WORKPLACE

The size of the poor mental health problem has become clearer and better communicated over recent years. Commonly used statistics that include ‘1 in 4 people will experience a mental health problem each year’^{3,4} and ‘In England, suicide is the most common cause of death for men aged 20-49 years’⁵, capture people’s attention and ongoing research, information sharing and extensive campaigning now mean that a growing audience are not only aware of the position of mental illness alongside physical illness, but are helping to reduce the stigma that has historically surrounded the subject.

Given how much of our adult life we spend at work, workplace wellbeing needs to be a serious area of consideration. At Legal & General, the biggest cause of claims on our Group Income Protection policies since 1999 has been absence due to mental ill health. The Government commissioned report, *Thriving at Work*⁶, found that the number of people forced to stop work as a result of mental health problems was 50% higher than for those with physical health conditions. The annual cost to the UK economy of poor mental health is £99bn (of which around £33-42bn is borne by employees).

When looking at why the situation is as it is, co-author **Paul Farmer, CEO of mental health charity, Mind** highlights: “a combination of a lack of support, lack of understanding within some workplaces and a lack of speedy access to mental health services. Sometimes in organisations people feel themselves excluded as a result of their mental health issues

and sometimes people don’t necessarily spot that somebody is struggling”.

This insight is supported by research conducted by Legal & General in January 2017, which found only 4% of employees who have experienced depression and 5% who have experienced anxiety feel able to talk to their manager or superior about it. Yet a huge 78% of employers believed their employees to be comfortable discussing such problems at work.

The reality of access to support in the workplace has been recently highlighted by a report from health insurance provider, Benenden. They found that more than half of employees surveyed either don’t have a workplace mental health policy (27.9%) or don’t know if they have one (26.1%). Perhaps even more troubling is the finding that less than one quarter of employees (23.8%) said their company engages regularly with them on issues of mental health. A further finding from *Business in the Community (BITC)* adds another element to the challenge of workplace wellbeing, with 15% of employees who have disclosed a mental health issue to a line manager becoming subject to disciplinary procedures, dismissal or demotion.

Conversations and action around mental health in the workplace not only need to be de-stigmatised, to ensure those that need support, know how to access it and feel comfortable doing so, but businesses also need to understand the potential cost of not sufficiently addressing the issue and put measures in place for both prevention and rehabilitation.

³ <https://digital.nhs.uk/catalogue/PUB02931>

⁴ http://www.who.int/whr/2001/media_centre/press_release/en/

⁵ <https://www.mentalhealth.org.uk/statistics/mental-health-statistics-suicide>

⁶ https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/658145/thriving-at-work-stevenson-farmer-review.pdf

⁷ <https://www.benenden.co.uk/for-business/mental-health-report/> (available from rowena@canyouthinkbeyond.com if prefer not to sign up for document download)

⁸ https://wellbeing.bitc.org.uk/system/files/research/bitcmental_health_at_work_report-2017.pdf

TALKING ABOUT MENTAL HEALTH. IT'S NOT A RED CARD OFFENCE

Launched in May 2017, Legal & General's Not A Red Card campaign set out to use the values and appeal of sport to raise awareness around the accessibility and acceptability of discussing mental health issues in the workplace.

The campaign reached 3.5 million people on social media and achieved nearly 200 pieces of positive PR. The pinnacle of the campaign centred on our mental health forum in October 2017.

The inaugural Not A Red Card forum, brought together business leaders, sporting personalities and mental health experts, to share experiences and discuss practical solutions for de-stigmatising talking about mental health in the workplace. Through inspirational talks, informative panels and roundtable discussions, participants had the opportunity to develop insights into key barriers that prevent people from talking about mental health at work and to share proactive measures on how the issue can start to be addressed.



“Today we want to work out how conversations can happen easier and how more people can feel confident that they can talk to their superior, their manager [or their colleagues] about issues that are going on with them. Because there is absolutely no argument against it, is there? They’re going to be happier in the workplace, they’re going to be more fruitful, they’re going to produce more, be more confident.”

Gabby Logan, TV Presenter / Event MC

THE CHALLENGES AND SOLUTIONS

When delegates brainstormed the key barriers to creating an environment where people feel that they can ask for help and support if suffering with their mental wellbeing, five key themes emerged:

1 EDUCATION / LITERACY AND UNDERSTANDING OF MENTAL HEALTH

Mental ill health is still a taboo subject in many settings, and even when openness around the subject is encouraged, people can default to thinking about the extremes, rather than an understanding that everyone has mental health that needs to be nurtured and protected.

2 NARRATIVE / LANGUAGE / COMMUNICATION

The narrative around mental health and wellbeing is traditionally very negative, and even though some progress has been made to make the subject more accessible, all those who contributed content and insights at the Not A Red Card forum unanimously agreed that there is much more to do if we are to proactively protect the mental health of the workforce.



“Walk into any Nike store and you’ll see images of fit, trim, healthy people whose purpose is to help sell sports apparel. In stark contrast, the images surrounding mental health are always a black and white, negative in tone. We need a more positive visual representation of mental health, in the same way we have with physical health.”

Geoff Macdonald, former Global VP, HR, Marketing and Sustainability and Water at Unilever

3 LINE MANAGEMENT AND ENVIRONMENT / CULTURE

A recent study from the Institute of Directors⁹ found that the majority of its members would direct employees to their GP for advice on mental health problems. But with mental health charity, Mind, voicing concerns about the lack of GP training in this area¹⁰, there is increasing pressure on employers to address this challenge internally.

To make progress in this area, many mental health support services focus on the importance of open communication and the value of being able to start a conversation either about personal mental wellbeing, or the wellbeing of others. Research around this communication happening in the workplace clearly shows people are unsure how to take this step. Forum delegates acknowledged that in some cases, this is a situation that could be within the sphere of influence of a line manager who, even if operating independently of the environment / culture of the organisation as a whole, should be able to exhibit positive behaviours within an immediate team.

4 AVAILABILITY OF RESOURCES TO SUPPORT POSITIVE MENTAL HEALTH

During our Not A Red Card forum, delegates were exposed to a number of examples of best practice regarding mental health in the workplace – the presence of Mental Health First Aiders, genuine and effective reasonable adjustment programmes, Employee Assistance Programmes, counselling services, supportive

⁹ <https://www.iod.com/Portals/0/PDFs/Campaigns%20and%20Reports/Mental%20Health/a%20little%20more%20conversation.pdf>

¹⁰ <https://www.mind.org.uk/media/5070348/improving-gp-mental-health-training-mind-briefing.pdf>

policies and practices etc. However, as highlighted by Sue Baker OBE, Director, Time to Change, often employees either do not know about these, or are unwilling to be seen using them. This was backed up through a delegate survey. When asked 'Does your organisation have clear policies and tools in place, to support employee mental wellbeing?', the following responses were given:

- 28% yes, and we are looking to do more
- 23% no, but we will put something in place in the next 12 months
- 23% didn't know
- 16% no
- 10% yes

By virtue of their presence at the event, it could be assumed that the audience have a vested interest in mental health, and that they therefore may be more familiar with the mental health provision that surrounds them than their colleagues might be. However, from our research on the day, only 38% were aware of the resources that are available to them. This demonstrates a significant challenge that even when other key factors such as understanding, language, training, culture and resources are in place unless they are communicated and promoted, they cannot deliver their intended value.

6 LACK OF ROLE MODELS SPEAKING OUT AND TELLING THEIR STORIES

Multiple sports speakers at the Not A Red Card forum cited England cricketer Marcus Trescothick, and his autobiography 'Coming Back To Me' as being a key influencer in their own personal mental health journey. Not only does the sportsman write about depression and anxiety with a candor and clarity that resonated

with people and helped them to understand more about what they might be feeling. He also opened the doors to a now increasingly understood fact, that mental ill health can effect anyone, no matter how 'good' their life might appear to be. Since Trescothick's account was published in 2008, many sports people have shared their own battles with mental ill health, some more in the public eye than others, but all with an underlying message that we need to dispel the stigma around mental health, increase understanding, and increase the support available.

Our research from the forum found that 97% thought that the recent increase in coverage of mental health stories in sport are helping to destigmatise the topic. However, what became evident through the event, is that there is a lack of role models speaking out and telling their stories in business. There are some exceptions, and three business leaders (Sara Cremer, CEO, Redwood, Beth Robotham, Former Head of Business Development, Bupa UK and Lord Dennis Stevenson CBE, Former Chairman, HBOS) shared their own insightful and inspiring stories. It is clear however, that people need to hear more from those in senior and influential positions to ensure that the subject of mental health is unlocked, fears regarding job security, financial loss, office reaction, etc. are addressed and progress can continue to be made.

When asked whether they thought their own performance at work has been impacted by their mental health, 84% answered 'yes'. This further demonstrates the importance of normalising mental health with the telling of stories being a very powerful means of breaking the stigma and generating much needed conversations.

CHALLENGE 1

EDUCATION / LITERACY AND UNDERSTANDING OF MENTAL HEALTH

Roundtable participants identified the following perceptions as a result of a lack of understanding as barriers to creating a positive environment with respect to mental health:

- You can't do your job as well
- Decision making will be questioned
- You will need a lot of time off sick
- Colleagues will have to pick up the strain which will cause resentment
- Your colleagues will treat you differently and worry about saying the wrong thing, or be afraid of causing offence
- It's a 'home' issue, not a 'work' issue
- You will be seen as weak
- Subconscious bias from managers will result
- Fear of discrimination / not belonging / failure / career being affected

SOLUTIONS

Participants identified that in addressing this challenge, training for all managers and employees is the key. Just as training on codes of business practice and safety is often obligatory for all employees in many organisations, training to enhance the wellbeing / health and mental health of employees should be provided as standard.

Training should:

- Help dispel the myth that mental illnesses such as depression and anxiety are weaknesses and instead illustrate the scientific evidence that these are illnesses
- Help employees recognise symptoms in themselves and others
- Provide guidance and knowledge on how best to manage someone in a team that might become ill
- Learn how to reintegrate someone back into work, after returning from illness – often a key component of recovery
- Line managers should be taught the practices and behaviours that are required to create an environment within their team that is conducive to promoting positive mental health

Participants felt that the training could be delivered either face to face, or via an online toolkit, with the method of delivery being appropriate and specific to the subject matter.



“At HS2, rather than working on how to recognise the signs and symptoms of mental health issues, we are working on increasing mental health literacy. Everyone knows a lot about germs! We all know that germs and bacteria make you ill. Everyone is taught that and everyone knows that you wouldn't pick up and eat something dirty as it might make you sick. We're told that as children. But no one tells us how to look after our mental health. It's therefore about increasing mental health literacy, and understanding how our minds work and how to look after our mental health as we do our physical health. So looking at things like how we can thrive under pressure, how we feed our minds, how we understand our minds – so people have an understanding of how to better look after ourselves and how we can better support each other”.

Fiona King, Senior Occupational Health Manager, HS2

CHALLENGE 2

NARRATIVE / LANGUAGE / COMMUNICATION

Roundtable participants shared the following challenges in relation to the narrative / language / communication around mental health:

- Lack of common, consistent language
- Your colleagues will treat you differently and worry about saying the wrong thing, or be afraid of causing offence
- Not seen as a positive thing that can be profitable and healthy to change
- Lack of understanding of mental health conditions / illness
- Lack of communication tools that support the issue

SOLUTIONS

In brainstorming potential responses to this challenge, participants discussed campaigns and a narrative that helps to:

- Promote good mental health
- Normalise conversations and actions around mental health
- Reduce the stigma
- Inspire employees to maintain and enhance their mental health

Within this, the language that we use and how we communicate is critical to the successful implementation of wellbeing strategies, particularly a mental wellbeing strategy / framework. A toolkit could come into play here to help organisations frame and promote mental health in a far more positive and inspiring manner.

Ideas from the participants of what could be addressed via a narrative / language toolkit:

- Glossary of terms – increase a common understanding
- Guidance on how to talk in a positive way about mental health
- Change the narrative about ‘being strong’



“Sport sets the tone for language and behaviour in many different ways – and has been able to lead on some big changes being made in relation to race, gender and sexuality over the last 20-30 years. There is now some evidence of sport stepping up to do the same with mental health. Influential leaders in business need to follow suit to ensure that meaningful progress can be made towards a shift in a more positive narrative around mental health.”

Nigel Wilson, Chief Executive, Legal & General

CHALLENGE 3

LINE MANAGEMENT AND ENVIRONMENT / CULTURE

Roundtable participants linked the following barriers to creating a positive environment with respect to mental health to line manager activity or the environment / culture of an organisation:

- Lack of usage of tools that are available
- Manager fear of response. What next for someone that does need help?
- Lack of trust
- Lack of line manager skills, knowledge and experience
- Macho 24/7 culture
- Agile working vs presenteeism
- Mental health is not a Key Performance Indicator (KPI)
- Lack of investment / time in relationships
- Leadership down culture

SOLUTIONS

Delegates identified that in addressing this challenge, line managers and senior management need to exhibit positive leadership behaviours and demonstrate a genuine commitment towards supporting the mental wellbeing of their teams. They need to create an environment where people feel that they can bring their 'whole self' to work and embed a two-way culture of openness. When discussing this challenge, it also emerged that responsibility should not need to be placed solely on line managers, and that the two-way culture of openness should apply across a team, regardless of role or seniority. This recognises that opening up on the subject of mental health is a very personal issue and that people may prefer to place their trust in another colleague. One specific idea regarding this came from a delegate who had suffered from post-traumatic stress disorder, who had benefitted from a 'buddy' system at work – similar to that used by the armed forces. Putting something like this in place means that all employees have someone looking out for them, and someone who they know they can approach if they ever need support.

Participants identified that to ensure line managers create a positive environment, and they do not damage mental wellbeing, the following should be considered:

- Holistic / inclusive line manager training
- Informal chats to build up trust and relationships
- Ensure that time can be spent with colleagues / team members
- Provide an accessible workplace including private spaces if needed and informal spaces to hold conversations
- Reward and acknowledgement of mental health successes / good practice
- Introduction of health and wellbeing plans – generated by individuals
- Provide emotional supervision
- Encourage employees to take a break at lunchtime
- Managers regularly check on wellbeing, not just on objectives
- Signpost the support available during induction
- Make mental health activity 'the norm' not a series of initiatives
- Demonstrate commitment to work/life balance
- Drive education, behaviours, self-awareness, identification and listening

CHALLENGE 4

AVAILABILITY OF RESOURCES TO SUPPORT POSITIVE MENTAL HEALTH

SOLUTIONS

Much of the discussion around solutions to this challenge centred on the need for resources that contain best practice that individuals can be signposted to, either by a line manager, peer or self-service. Content would include help with understanding some of what they are feeling, but also clear details on what to do and where to get help.

A huge amount of guidance exists, particularly through the leading mental health charities, but it seems that there could be real value in pulling this together in one place and promoting it to businesses of all sizes. In January 2017 the Government commissioned an independent review into workplace mental wellbeing. The resulting 'Thriving at Work' report, authored by Paul Farmer and Lord Stevenson has taken a step towards consolidating advice on mental health. The report sets out what employers can do to better support employees, including those with mental health problems, to remain in and thrive through work. The report recommends a series of core mental health standards to act as framework that can be implemented across all organisations.

These core standards are as follows:

- Produce, implement and communicate a mental health at work plan
- Develop mental health awareness among employees
- Encourage open conversations about mental health and the support available when employees are struggling
- Provide employees with good working conditions and ensure they have a healthy work life balance and opportunities for development
- Promote effective people management through line managers and supervisors
- Routinely monitor employee mental health and wellbeing

Not only have we committed to delivering against these standards, but as a continuation of our Not A Red Card campaign, we are committed to creating series of resources that will help other organisations achieve these core standards.

CHALLENGE 5

LACK OF ROLE MODELS SPEAKING OUT AND TELLING THEIR STORIES

SOLUTIONS

To foster a role model culture in business, organisations need to recognise and reward appropriate behaviours across their businesses that help employees communicate their stories in a positive and inspiring way. While role model behaviour should start at the top, it is important to remember that role models do not always have to be the CEO or senior leadership team. Role models should be those who have credibility and who employees can both empathise and relate to. This could include line managers as well as the CEO. Stories do not have to be a personal account of having suffered from mental ill health, but could be of a loved one or friend who has not been well and where the role of the senior person has been in supporting them.



“I hope to demonstrate that one small conversation, just one person talking to you, can make a massive difference. Whether face to face, online, through a book, or even on television...”

Try and make it a normal part of the conversation at work. It's not career ending and people do recover from it.

I recently spoke to 50 fellow CEOs at a training course, as they have the power to make a real difference in their workplace and the reason I feel confident and comfortable about it now is that every time I have done it, I have never been the only person in the room who's got experience of mental health issues. And as I've said, it's very very powerful to know you're not on your own”.

Sara Cremer, CEO, Redwood

THE LEGAL & GENERAL POSITION

COMMITMENTS TO THE INTERNAL MENTAL HEALTH AGENDA

It is not only important to help other organisations look after the mental wellbeing of their employees, but that we continue to make improvements to the wellbeing of our own employees. At the Not A Red Card forum, Nigel Wilson, Legal & General Group CEO made 3 commitments for implementation within Legal & General:

- 1 Incentivise openness. There is not enough openness around the subject of mental health, and with the recognition that incentives drive behaviour, our employees will be incentivised to deliver positive outcomes. This will not be about who may have mental health struggles, coming out and talking about them, it will also be about active listening and an environment of mutual support from employees that want to make a difference within the company.
- 2 Health & Safety and training. Employees undergo more training to lift a box, when their job does not require them to lift boxes, than around spotting, and dealing with sign of mental distress - either in themselves or colleagues. This balance needs to shift to ensure there is comprehensive support in place around the prevention and rehabilitation of mental health issues.
- 3 Language. We will develop a positive narrative around mental health, to be communicated with colleagues all around the world.



LEGAL & GENERAL SOLUTIONS TO SUPPORT WORKPLACE WELLBEING

Absences due to mental health have been the biggest cause of claims on Legal & General's Group Income Protection policies since 1999. We have invested and built up considerable expertise in providing support for employees who are unable to work due to mental ill health.

Being in work is good for people. The longer an employee is off work the less likely they are to return. Someone who has been off sick for 6 months or longer has an 80% chance of being off work for 5 years¹¹.

Group Income Protection insurance can be a valuable tool for managing and preventing long term sickness absence caused by mental ill health. Early intervention is key to getting employees well and back to work and our Group Protection products are supported by additional benefits to help employers and employees manage their mental wellbeing.

This includes an Employee Assistance Programme (EAP), available to all employees. Our EAP provides employees with confidential help and guidance for a wide range of personal issues, that might adversely impact their work performance, health and wellbeing. The service includes health assessments, short-term counselling and referral services for employees and their immediate family as well as a 24/7 helpline where employees can get advice on topics including, childcare, debt management, legal issues and family health queries.

We can also step in if an insured employee is absent and unable to work due to mental ill health. Our Group Income Protection policies, not only provide financial support for insured employees if they are unable to work due to mental ill health, we'll also fund appropriate treatment to help get them well and in work again.

Employees suffering from mental ill health can be approved for our award winning cognitive behavioural therapy treatment by our in house team of clinicians without the need for a GP referral. Treatment can then be delivered face to face, over the phone or via secure video conferencing. This approach gives employees the flexibility to receive treatment whenever and wherever they want, to help aid their recovery.

We also provide a 12 month relapse prevention programme. The online portal is full of tips, information, support and modules to help employees manage their mental health whenever they need to.

This flexible approach is proving successful and in 2017 we funded 3,489 mental health treatments, 26% of which were delivered digitally.

To find out more about how our Group Protection products can help you manage workplace mental health, get in touch with our employer services team on 0370 167 8878.

¹¹ Is work good for your health and wellbeing? Burton Waddell 2006

TALKING ABOUT MENTAL HEALTH...
IT'S NOT A RED CARD OFFENCE



www.legalandgeneral.com/notarecard

#NotARedCard

Legal & General Assurance Society Limited. Registered in England and Wales No.166055. We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered Office: One Coleman Street, London EC2R 5AA.

Document number: Q0056827

