



# ALLIANZ

# FUTURE THRIVING WORKPLACES

THE SECOND IN A SERIES OF RESEARCH-LED REPORTS FROM ALLIANZ AUSTRALIA WORKERS COMPENSATION

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**Allianz** 

# ABOUT US



At Allianz Australia (“Allianz”), we believe that prioritising the wellbeing of employees, particularly the rising number of Australians experiencing mental health conditions, is key to building future, thriving workplaces. To this end, we actively work with Australian businesses and expert mental health partners to inform and drive positive action on workplace mental health. We’re committed to working to understand Australia’s evolving workplaces – across all industries, business sizes, and under various conditions – to assist, where possible, in being part of supporting and driving positive change for both employees and employers.

As a global insurer with deep expertise in workers compensation claims management, we bring best practice claims management and significant insurance expertise to our role as a workers compensation insurer in schemes we are part of across Australia and to personal injury schemes more broadly. Nationally, we have protected Australians for over 100 years. Approximately one in eight Australian employees have their claims managed by Allianz. We have a dedicated national workers compensation division, comprising 890 staff.

Allianz’s 2019 *Awareness into Action* whitepaper demonstrated our commitment to leading the way for employers in creating thriving workplaces. This report, a follow up to the *Awareness into Action* whitepaper, seeks to identify some of the relevant initiatives both employees and their employers require to successfully drive sustainable change in workplaces and worksites. It also takes into consideration the dramatic changes some Australian individuals and workplaces have experienced since COVID-19.

Most importantly, this report provides insights and practical initiatives to help businesses create healthier workplaces, both now and into the future.

We’re here to support employers by advocating for mentally healthy workforces; by raising awareness and providing some tangible actions to help us make a difference to the mental health of Australians, together.

We hope you find this thought-provoking reading.

**Julie Mitchell**  
Chief General Manager  
Workers Compensation at Allianz Australia



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# EXECUTIVE SUMMARY



**The research within this report tells us that the majority of Australian workers, spanning all industries, want their employers to introduce resources or initiatives to properly address mental health in the workplace.**

The data in this report shows the cost of mental health injuries is on the rise.

Positive change is needed, yet within this report we'll reveal that stigma around mental health is a leading barrier. So, to create a long-lasting and positive workplace culture, business leaders are encouraged to lead by example when it comes to their conduct and communication.

Fortunately, many Australian workplaces and worksites are moving in the right direction, although at different paces. There is growing awareness of the importance of addressing the mental wellbeing of employees, but the challenge now is to continue to bridge the gap between acknowledging mental health issues and taking tangible action.

Some of the varying needs of workers in different industries, and the barriers that businesses face in implementing mental health initiatives, are outlined within this report.

Australian employers are becoming increasingly aware

that improved mental health in the workplace has been shown to deliver the following benefits for all industries: high levels of employee happiness and job satisfaction, improved productivity and performance, increased employee engagement, and attraction of the best talent.

The *Allianz Future Thriving Workplaces* report reveals five core actions that employers can take to achieve improved mental health outcomes in their workplace:

- Build a positive workplace culture
- Raise awareness and encourage conversation about mental health in the workplace
- Make collaboration a reality
- Promote the physical side of wellbeing
- Use organisational design to support employee motivation and wellbeing

We hope that with these five themes in mind, together with the utilisation of the wide range of mental health resources available, employers will feel supported to implement long-term, tangible steps that can drive a positive difference for employee mental health outcomes at work.

# METHODOLOGY



**This report recognises the benefits of mental wellbeing in the workplace and, in particular, that there is no ‘one-size-fits-all’ solution when it comes to improving the mental wellbeing of employees. In exploring the different factors that can contribute to a healthy workplace, Allianz Australia referred to three key sources:**

## **1. QUANTITATIVE ONLINE SURVEY (“ALLIANZ RESEARCH”)**

Allianz commissioned YouGov, a global public opinion and data company, to conduct an online survey of Australian workers and managers aged 18 years and over on their attitudes and responses to mental health in Australian workplaces in July 2020. A total of 1,005 workers and 501 managers completed the survey spanning various industries including both white and blue-collar. The research investigated attitudes towards the causes of and methods of detecting mental health issues in the workplace, barriers to implementing mental health initiatives, and whether the COVID-19 pandemic has impacted how organisations approach identifying and managing mental health in the workplace, amongst both workers and managers/business owners.

## **2. ALLIANZ WORKERS COMPENSATION DATA**

Allianz Australia’s own data on incidence and cost of mental health in the workplace, relating to workers compensation. The data has been taken from two separate data sets; Allianz Underwritten Data (UW) which covers workers compensation claims across the privately underwritten states of Australia, and Insurance for NSW (IFN) data which primarily focuses on workers compensation data from large Government departments in NSW.

## **3. SAFE WORK AUSTRALIA**

Safe Work Australia drives national policy development on workplace health and safety (WHS) and workers compensation matters. They regularly collect, analyse and report on workers compensation data and this is made publicly available on their website. The data they have provided on mental health claims has been referenced in this report.

# 1. THE CAUSES AND METHODS OF DETECTING MENTAL HEALTH ISSUES IN THE WORKPLACE

With Australians spending 20.5 billion hours on the job each year <sup>1</sup> – whether that be in a remote working environment, an office, or on a worksite – workplaces have a duty of care to ensure both the physical and mental wellbeing of their employees at work. Especially given the growing impact workplace psychological injuries are having on employees. According to Allianz Workers Compensation data, primary psychological workers compensation claims have increased by 80 per cent, rising an average of 22 per cent year-on-year, since 2017. <sup>2</sup> The data also shows psychological injuries are also more likely to result in time off work.

Additional or unplanned time away from work affects productivity, increases absenteeism and ultimately can impact the bottom line. <sup>3</sup> As such, it is in the interest of employers to take on more responsibility for the mental wellness of their employees. It is important for employers to understand how employees can be adversely affected by factors such as remote or isolated work, work load, lack of job clarity, poor workplace relationships and organisational support. Exposure to these can lead to work-related stress, and when stress is very high and/or prolonged, it can lead to work-related psychological or physical injury including depression and anxiety. <sup>4</sup>

Surprisingly, employees are far more likely to take time off work for mental health injuries than for physical injuries. In NSW alone, 74 per cent of psychological workers compensation claims experience time off work, compared to only 48 per cent for physical injuries. <sup>5</sup> Yet according to Allianz Workers Compensation data, employees who face mental health injuries will spend significantly more time off work than those who suffer physical injuries, and the amount of time it takes to recover from psychological injuries is increasing every year. This trend can be observed between 2017 and 2019, where there was a 44 per cent increase in ongoing psychological claims (claims that were ongoing for 24 months or more). <sup>6</sup>

Primary psychological workers compensation claims made up 17 per cent of all claims reported to Allianz IFN clients over the past four years, and the incidence of



these psychological claims has been increasing. The costs associated with these claims are also increasing dramatically year on year. On average, an employee with an active psychological injury costs around up to four times more than an employee with an active physical injury in 2019. Additionally, this increased cost of treating psychological injuries could potentially have a flow-on effect to future business insurance costs over time if the current growth in the number of psychological injuries at work does not slow down. <sup>7</sup> To prevent the damaging and often sudden impact on a business, detection of mental health issues prior to these escalating into psychological injuries is essential.

A large majority of Allianz clients have detected employees experiencing mental health issues by a change in behaviour <sup>8</sup> followed by an unexplained drop in performance. <sup>9</sup> Over half also indicated monitoring absenteeism as a way of detecting mental health issues in the workplace. <sup>10</sup> However, a lack of clear process for identifying mental health issues is one of the greatest barriers to implementing successful mental health initiatives in the workplace. <sup>11</sup>

Putting in place strategies and processes to address stressors is vital in the prevention of harm. While many employers in Australia have recognised the need to put in place such measures, with three in ten (31%) of Australian managers agreeing that employers need to take further action to address mental health injuries at work <sup>12</sup>, it is clear that more must be done.





According to Safe Work Australia, the majority (91%) of workers compensation claims involving a mental health condition were linked to work-related stress or mental stress. The most common mechanism causing mental stress is work pressure, with a third of claims directly linked to this.<sup>13</sup>

This is supported by Allianz Workers Compensation claims data, which shows that work pressure and work-related harassment cause the most primary psychological claims.<sup>14</sup> Employees in service industries such as the retail sector are twice as likely (0.098%) to claim for work-related harassment when compared to white-collar (0.044%) and blue-collar, medium wage (0.04%) workers.<sup>15</sup> Other common causes of work-related stress include workplace harassment/bullying, and exposure to workplace or occupational violence.<sup>16</sup>

While many Australian workplaces and worksites are moving in the right direction when it comes to addressing mental health, they are doing so at different paces across industries. Occupations with the highest rate of mental health related claims were in the defence force and emergency services, transport workers, health and welfare support workers, prison and security officers and social and welfare professionals.<sup>17</sup> The latest Allianz research also confirms this, with over half (55%) of medical/health workers claiming people in their sector experience more mental health issues than other industries.<sup>18</sup>

It is essential to a healthy and thriving workplace, whether that be in a remote working environment, in an office, or at a worksite, to create a culture that prioritises the mental wellbeing of employees. Employers should make it clear that caring for personal mental wellbeing and the mental wellbeing of colleagues is a celebrated behaviour and workers should feel supported and encouraged to discuss their mental health.



Fortunately, many employers do have an understanding of the impact that mental health has on their employees, and almost half (51%) of Australian workers rate their employer's understanding of the impact of mental health issues on employees' work and quality of life as either good or very good.<sup>19</sup> With the growing risk to businesses that mental health issues present, now is the time to move from understanding, to implementing tangible strategies that identify and prevent mental health injuries.



## 2. THE CURRENT STATE OF PLAY BARRIERS TO MOVING FROM AWARENESS INTO ACTION

### THE TOP BARRIERS TO IMPLEMENTING MENTAL HEALTH INITIATIVES IN AUSTRALIAN WORKPLACES

According to the Australian Bureau of Statistics, between 2017-18, one in five or 4.8 million Australians had a mental or behavioural condition, an increase from 4.0 million Australians in 2014-15.<sup>20</sup> As employees move toward a greater work-life integration, their health and mental health challenges are also integrating with work. Accordingly, employers have a growing responsibility to provide a safe and healthy environment, partly by addressing workers' mental wellbeing.

While there is growing awareness in Australian workplaces and on worksites regarding the importance of addressing the mental wellbeing of employees – with almost one third (31%) of managers believing that employers need to take more action to address mental health injuries at work<sup>21</sup> – the challenge now is to bridge the gap between acknowledging mental health issues and taking tangible action.

Over half (57%) of all managers believe their organisation faces barriers to implementing mental health initiatives in their workplace.<sup>22</sup>

*“Employees agree, with more than three quarters of Australian workers (76%) believing there are factors preventing mental health initiatives from being implemented at their workplace.”<sup>23</sup>”*

Nonetheless, we need to continue encouraging more conversations about mental health in the workplace, and importantly work together to take practical action to remove barriers to implementing concrete initiatives.



The tables below outline key barriers identified by both employees and managers in our research. <sup>24</sup>



Factors preventing mental health initiatives being introduced in the workplace - Employees:

EMPLOYEES	
No clear process for identifying mental ill-health	34%
Mental health stigma	30%
Poor company culture	29%
Disillusioned or disinterested leadership	27%
Disillusioned or disinterested employees	27%
Budget restrictions	27%
Lack of resources	26%
Lack of strong role models at work or on site	26%
Poor industry culture	24%
Lack of workplace/worksite diversity	10%
Other	4%
Don't know	5%
None of the above/believe there are no barriers	18%

Factors preventing mental health initiatives being introduced in the workplace - Managers:

MANAGERS	
Budget restrictions	18%
No clear process for identifying mental illness	14%
Lack of practical information/resources	11%
Organisational structure	10%
Disillusioned or disinterested employees	10%
Poor industry culture	9%
Poor leadership, i.e. ineffective or unfair management	6%
No access to flexible working arrangements	6%
Lack of workplace/worksite diversity	6%
Lack of opportunities to collaborate/develop	5%
Location of workplace e.g. distance to head office/work site	5%
Bullying/harassment	5%
Other	19%
I don't know where to begin	4%
None of the above/I believe there are no barriers	39%

# A LACK OF COMMON GROUND: MANAGERS AND EMPLOYEES ARE MISALIGNED ON WHAT IS NEEDED TO DRIVE POSITIVE CHANGE



To create change, we must determine not only what is preventing mental health activities and initiatives from having a positive impact, but also find ways of educating and empowering all levels of an organisation. That way, all employees can take a more active role in harnessing mental wellbeing in their workplaces, on their worksites and, by extension, across their industry.

Both employers and employees acknowledge there are barriers preventing workplace mental health initiatives from having a positive impact.

*“The most common factors managers report as preventing their organisation from implementing mental health initiatives are budget restrictions (18%),<sup>25</sup> lack of a clear process for identifying mental illness (14%),<sup>26</sup> and lack of practical information and resources (11%).<sup>27</sup>”*

In addition, when surveyed over half of Allianz clients (managers and employers) believed their definition of a mentally thriving workplace differed to that of their employees.<sup>25</sup>

When investigating employee sentiment, the main factor that they believe is preventing mental health initiatives

from taking place in their workplace is that there is no clear process for identifying mental health issues.<sup>29</sup> As well as this, employees also identify mental health stigma<sup>30</sup> and poor company culture<sup>31</sup> as some of the more prominent contributing factors.

Therefore, it appears that many employers are fixated on tangible barriers, and attitudes to mental health in the workplace look to be fueled by a combination of process and emotional barriers.



## Top three factors managers and employees believe are preventing mental health initiatives being implemented in the workplace.

The below table can help guide employers when navigating their unique workplace or worksite challenges, as it reveals some areas that they will need to focus their energy:<sup>32</sup>

INDUSTRY	TOP 3 BARRIERS - MANAGERS	TOP 3 BARRIERS - EMPLOYEES
 <p><b>Banking/Finance</b></p>	<ul style="list-style-type: none"> <li>• Organisational structure (17%)</li> <li>• Lack of practical information (11%)</li> <li>• Budget restrictions (9%)</li> </ul>	<ul style="list-style-type: none"> <li>• Mental health stigma (41%)</li> <li>• No clear process for identifying mental ill-health (37%)</li> <li>• Disillusioned or disinterested employees (32%)</li> </ul>
 <p><b>Construction</b></p>	<ul style="list-style-type: none"> <li>• Location of workplace e.g. distance to head office/work site (21%)</li> <li>• Poor industry culture (17%)</li> <li>• Budget restrictions (16%)</li> </ul>	<ul style="list-style-type: none"> <li>• No clear process for identifying mental ill-health (41%)</li> <li>• Budget restrictions (35%)</li> <li>• Mental health stigma (32%)</li> </ul>
 <p><b>IT</b></p>	<ul style="list-style-type: none"> <li>• Budget restrictions (26%)</li> <li>• Lack of practical information/resources (16%)</li> <li>• Bullying/harassment (13%)</li> </ul>	<ul style="list-style-type: none"> <li>• Mental health stigma (35%)</li> <li>• No clear process for identifying mental ill-health (35%)</li> <li>• Poor company culture (32%)</li> </ul>
 <p><b>Retail</b></p>	<ul style="list-style-type: none"> <li>• Budget restrictions (16%)</li> <li>• No clear process for identifying mental illness (11%)</li> <li>• Disillusioned or disinterested employees (10%)</li> </ul>	<ul style="list-style-type: none"> <li>• No clear process for identifying mental ill-health (39%)</li> <li>• Poor company culture (35%)</li> <li>• Disillusioned or disinterested employees (34%)</li> </ul>
 <p><b>Tourism/Hospitality</b></p>	<ul style="list-style-type: none"> <li>• Lack of practical information / resources (29%)</li> <li>• No clear process for identifying mental illness (24%)</li> <li>• Poor industry culture (22%)</li> </ul>	<ul style="list-style-type: none"> <li>• No clear process for identifying mental ill-health (40%)</li> <li>• Lack of strong role models at work or on site (32%)</li> <li>• Poor company culture (31%)</li> <li>• Budget restrictions (31%)</li> </ul>
 <p><b>Transport/Travel</b></p>	<ul style="list-style-type: none"> <li>• Poor industry culture (32%)</li> <li>• Budget restrictions (28%)</li> <li>• Organisational structure (28%)</li> </ul>	<ul style="list-style-type: none"> <li>• Poor industry culture (34%)</li> <li>• Mental health stigma (31%)</li> <li>• Poor company culture (30%)</li> </ul>
 <p><b>Client Services (Incl. Law, Marketing, Advertising and Business Consultancies)</b></p>	<ul style="list-style-type: none"> <li>• No clear process for identifying mental ill-health (23%)</li> <li>• Lack of practical information/resources (14%)</li> <li>• Budget restrictions (14%)</li> </ul>	<ul style="list-style-type: none"> <li>• Mental health stigma (46%)</li> <li>• Poor company culture (39%)</li> <li>• Lack of resources (39%)</li> </ul>



# STIGMA AND CULTURE: THE LEADING BARRIERS



To dive deeper into the current state of play in workplaces across Australia, we took a closer look at two key barriers to overcoming mental health issues: stigma surrounding mental health; and the culture of workplaces.

Stigma impacts how people who are dealing with a mental health issue may be perceived at work; how seriously their condition may be treated by both employees and management, particularly in relation to making changes to job design; and how confident people will be to disclose and properly manage any mental health issue they may face. There is a tendency for traditional job design initiatives – such as, establishing defined responsibilities and processes aimed at reducing job dissatisfaction – to be perceived as ‘top-down’ approaches where workers are mostly passive.<sup>33</sup> This can be problematic and may act as a barrier if an employee experiencing mental health issues feels their employer may not be supportive of changes to their role.

Workplace culture also has a powerful impact on mental health at work. Across any industry, a healthy workplace culture can have countless long-term benefits, including high levels of employee happiness, job satisfaction and performance, higher employee engagement, and attracting and retaining high performing talent. Our research in this report found that the most commonly reported behaviours that workers claim have negatively influenced their mental health are ineffective or unfair management (39%)<sup>34</sup>, workplace culture (33%)<sup>35</sup>, bullying and harassment (24%)<sup>36</sup>, and organisational structure (24%)<sup>37</sup> – all factors that can be strongly linked to stigma and poor workplace culture when it comes to mental health-led issues.

## Stigma is a factor across all sectors

Around one third of employees working across:

	<b>Banking/Finance</b>	<b>41%</b>
	<b>Information Technology</b>	<b>35%</b>
	<b>Construction</b>	<b>41%</b>
	<b>Retail</b>	<b>32%</b>
	<b>Tourism/Hospitality</b>	<b>28%</b>
	<b>Transport/Travel</b>	<b>31%</b>

All report stigma as a barrier to workplace mental health initiatives.<sup>38</sup>

Allianz's 2019 *Awareness into Action* whitepaper found that four in five (85%) employees think their managers are more likely to believe their need for time off is genuine if they say it is for a cold or flu rather than mental health related. In this report, four in ten<sup>39</sup> workers (38%) believe that mental health issues will not be taken as seriously as physical illnesses, suggesting stigma still exists. This sentiment is reflected by managers, with three in ten<sup>40</sup> (29%) managers agreeing with the sentiment that employees believe that mental health issues will not be taken as seriously as physical illnesses.



*“While this shows that stigma and silence towards mental health continues to be a key contributor to poor organisational culture, we all have a role to play in creating a positive workplace culture where people feel confident talking about how they are feeling.”*








Employers can help address the emotional needs of their people by encouraging open conversations, which can make a real difference to workers going through a tough time, and by using empathy, an important skill to have in the workplace, no matter the industry.

To create a long-lasting and positive workplace culture, business leaders must lead by example when it comes to their conduct and communication. Many well designed mental health initiatives fail as they don't have the active support of leadership in the business, hence it is critical individuals who employees look up to are engaged with any initiatives the organisation has in place, even if it is as simple as talking about them openly at work and advocating them. In fact, Allianz clients said 30 per cent of employees found corporate views and lack of leadership were significant challenges they've faced when trying to facilitate a mentally healthy workplace. <sup>41</sup>

In addition, addressing job design, employee-employer relationships, work-life balance, and collaborative

workspaces are key elements of organisational design that businesses can focus on to help build a mentally healthy workplace.

In the table below, managers in the transport/travel (58%), business consultancy (49%) and construction sectors (41%) are more likely to believe that employees are generally afraid to talk about mental illness for fear of stigma. <sup>42</sup>

STIGMA Industry breakdown		
	<b>Transport/Travel</b>	<b>58%</b>
	<b>Business Consultancy</b>	<b>49%</b>
	<b>Construction</b>	<b>41%</b>
	<b>Retail</b>	<b>30%</b>
	<b>Banking/Finance</b>	<b>28%</b>
	<b>IT</b>	<b>23%</b>
	<b>Tourism/Hospitality</b>	<b>19%</b>

# MOVING FROM AWARENESS TO ACTION

Three quarters <sup>43</sup> of Australian workers agree that there must be more discussion around mental health and wellbeing at work. Women are more likely to strongly agree with this sentiment (41%) compared to their male counterparts (33%). <sup>44</sup>

Despite the low numbers of managers believing employers need to take more action to address mental health (31%) <sup>45</sup>, some managers do have a level of understanding – with four in ten <sup>46</sup> Australian managers (38%) believing employees are generally afraid to talk about mental illness for fear of stigma, and three in ten <sup>47</sup> managers (29%) believing that employees are concerned that if they raise the fact they have a mental health issue it may adversely impact their job or career.

*“Importantly, open dialogues regarding mental health are shown to work.*

*Workers who have had a discussion with their employer about mental health <sup>48</sup> are six times more likely, than those who do not feel like they can have that discussion <sup>49</sup> (25% compared to 4%), to rate their employer's understanding of the impact of mental health issues on employees' work and quality of life as very good.”*

Another consideration for employers when implementing mental health initiatives in their workplace is the role they play in supporting their employees to lead healthy lifestyles. While achieving a physically healthy lifestyle through eating well, good sleep practices, and safe alcohol consumption requires a conscious individual effort to make the right choices, there are small changes that can be made by an employer to help make healthier living an easier norm.

These include the provision of training materials, healthier snacks in the workplace or on worksites, access to wellness information, virtual wellness workshops for those working remotely, facilitating group exercise – both virtually or in person – and encouraging those



working from home to take an exercise or fresh air break each day.

These healthy habits all contribute to improved mood and cognitive functioning, allowing employees to bring their best selves to work.

The transport/travel (71%) <sup>50</sup> and construction (50%) <sup>51</sup> industries are increasingly using initiatives to support employees experiencing mental health issues since COVID-19. Practical initiatives, when implemented, do work, with almost four in ten workers believing their employer had successfully implemented mental health support and activities. <sup>52</sup>

Creating healthier workplaces is a shared responsibility. Of the managers who believe there are still ways to improve their workplace mental health programs, many believe government support and initiatives <sup>53</sup>, access to more practical information <sup>54</sup>, and more budget <sup>55</sup> will help them improve their mental health programs at work.

Workplaces should be encouraged to have open policy on mental health, and to also collaborate and partner with insurers, healthcare professionals and government organisations who all have an important role to play in a rapidly changing work environment which now encompasses a surge in remote working. This can lead to improved communication, increased engagement and a more holistic and human-centered approach to mental health in the workplace.



# MENTAL HEALTH IS FRONT OF MIND FOR MANY AUSTRALIAN INDUSTRIES, HOWEVER THERE ARE STILL SOME LAGGARDS

The growing mental health conversation in Australia has moved into the workplace, with the majority of workers (80%) wanting to see their employers introduce resources or initiatives in the future to properly address mental health in the workplace.<sup>56</sup> Fortunately, several industries are shining through as examples of how looking after the health of employees can create thriving and successful working environments.

People working in the education and academia industry are more likely to believe that their employer has a very good understanding of the impact of mental health issues on their work and quality of life<sup>57</sup>, and to say that their employers understand the need for mental health initiatives at work more than many other industry groups.<sup>58</sup>

*“Given the pressure on the academic industry through the COVID-19 outbreak and the incredible response from teachers to support students, it is very encouraging to know many feel like mental health is being addressed in their workplaces.”*

Information Technology (IT) has also emerged as one of the front runners in supporting their employees' mental health, with a quarter<sup>59</sup> of IT workers saying their employer has a very good understanding of the impact of mental health issues on their work and quality of life. IT workers are also more likely than many other industries to believe that their employer understands the need for mental health initiatives at work.<sup>60</sup>



When it comes to Australia's health and medical industry, currently under a huge amount of strain during the COVID-19 pandemic, more than half<sup>61</sup> of workers in health and medical fields believe their employer has a good or very good understanding of the impact of mental health issues on their work and quality of life. Most of these workers<sup>62</sup> (75%) believe there must be more dialogue and discussion around mental health and wellbeing.



Additionally, more than half <sup>63</sup> of the industry believes that people in their field experience more mental health issues than other industries. It could be that the nature of this work has a more severe impact on mental wellbeing than many other industries, despite the mental health initiatives that are in place. Health and medical employees also believe there are barriers preventing mental health initiatives taking place at work, but less so than workers in many other industries. <sup>64</sup>

*“The banking and finance industry is at the forefront of action on mental health, with 55 per cent of workers in this sector believing their employers understand the need for mental health initiatives at work <sup>65</sup> and 85 per cent saying their organisation had taken steps to introduce mental health initiatives during COVID-19. <sup>66</sup>”*

However, there still remains a challenge for employers in this sector, with more than four in five banking and finance workers believing there are barriers to implementing mental health <sup>67</sup> and a further 92 per cent believing that there must be more dialogue around mental health and wellbeing at work. <sup>68</sup> In addition, managers in the banking and finance sector are more likely to believe that people in their sector experience more mental health issues than other industries <sup>69</sup>, a perspective which suggests more action is needed.

Interestingly, despite three quarters of employees in the banking and finance industry reporting that they have experienced workplace behaviour that has negatively influenced their mental health at work, employees in this industry do not report the highest prevalence of these issues. Instead, it is health and medicine, and retail industry employees that are the most likely to report they have experienced workplace behaviour that has negatively influenced their mental health at work. <sup>70</sup>

Workers in the tourism and hospitality industry are more likely, than most industries, to believe employers across their industry have a poor understanding of the impact of mental health issues on their work and quality of life. <sup>71</sup> Employees in the industry are less likely to believe their employers have a very good understanding than those from other industries. <sup>72</sup>

The story is similar in the retail sector, with one in five <sup>73</sup> retail workers rating their employer's understanding of the impact of mental health issues on their work and quality of life as bad or very bad. Employees want action, with almost four in five <sup>74</sup> believing that there must be more dialogue and discussion around mental health and wellbeing, and one third <sup>75</sup> claiming that people in their industry experience more mental health issues than other industries.

It should be noted that the tourism, hospitality, and retail industries were all dealt a blow by the outbreak of, and national response to, COVID-19. The pandemic has resulted in a challenging environment for many of these businesses to thrive in, and this is clearly having an impact on mental health across these sectors.





While the masculine culture of construction industry work has been under the microscope for some time, it's clear more needs to be done to address communication barriers in this sector. More than four in ten <sup>76</sup> construction managers feel their employees are generally afraid to talk about mental illness for fear of stigma and one in five <sup>77</sup> workers rate their employer's understanding of the impact of mental health issues on employees' work and quality of life as bad or very bad.

In addition, the laborious strain and stress that physically demanding roles put on workers' overall physical and mental health should be regularly evaluated. Considered job design is important in ensuring all tasks require the least physical exertion possible. Free, voluntary, on site health assessments provided by the employer may help to ensure employees are fit enough to complete their duties.



## LOOKING TO THE FUTURE

Fortunately, many Australian workplaces and worksites are moving in the right direction, although at different paces. Many employers and employees have identified the need for better employee mental health outcomes and acknowledge the benefits that can bring to business and productivity. However, there are still barriers to overcome to continue to improve the relationship between work and mental health.

Creating more open dialogues, setting regular employee check-ins and partnering with key public and private sector organisations may have a positive impact on employee mental health by reducing stigma around mental health conversations in the workplace.

It's also essential for employers to consider the different conditions their industry exposes workers to and the impact that may have on their mental health, including more physically demanding roles such as those in construction, or those that don't encourage movement at all, such as those in office environments.



# MILLENNIALS VS BABY BOOMERS: THE SHIFTING ATTITUDES TOWARDS MENTAL HEALTH IN THE WORKPLACE

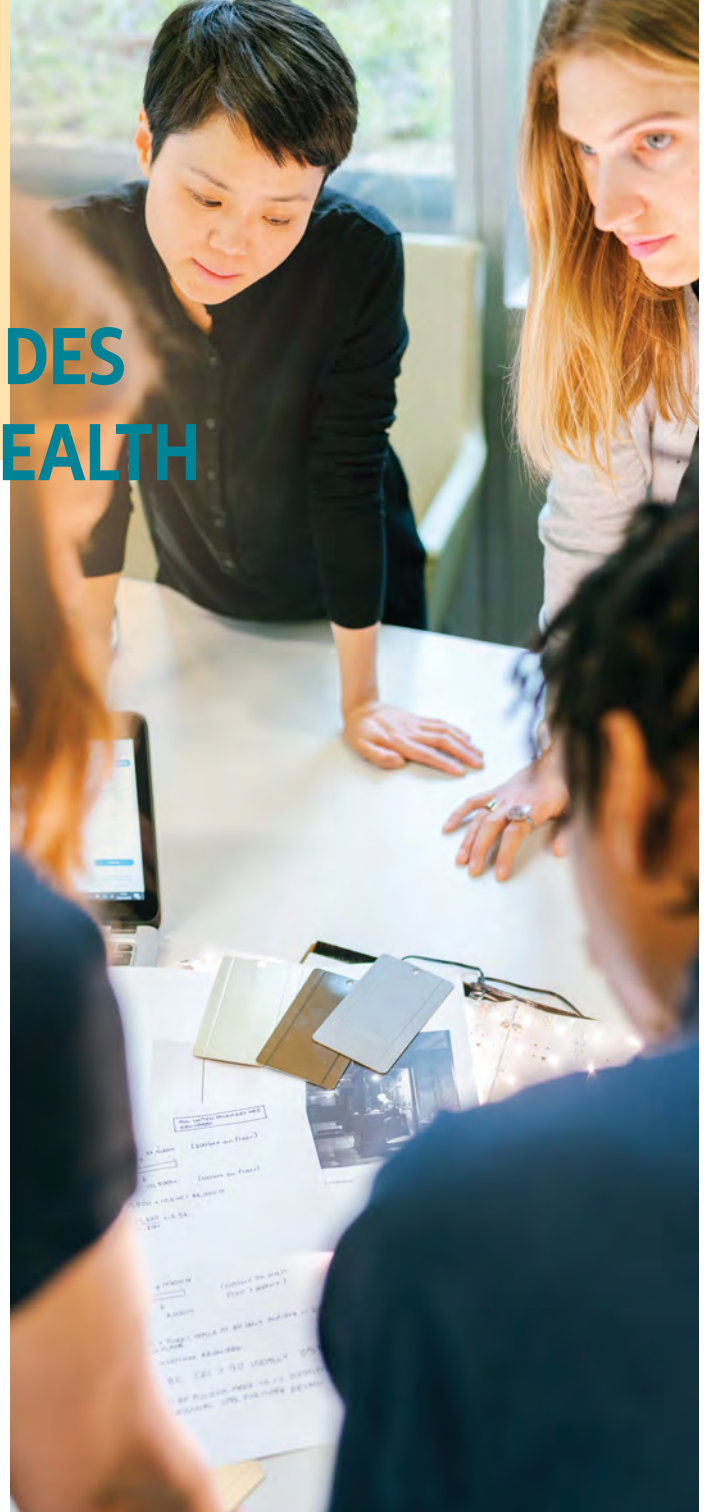
This research by Allianz has found generational differences in the perception of mental health barriers and workplace initiatives, and indicates mental health is seen as more of a 'new age' consideration for the workplace.

Specifically, younger generations indicated less satisfaction with employer action/s on mental health compared to the Baby Boomer demographic, with more Millennial workers<sup>78</sup> wanting their employers to implement additional mental health initiatives in the future in order to properly address mental health. Younger Australian workers were also more likely to strongly agree that there needs to be more discussion around mental health and wellbeing at work.<sup>79</sup>

Further, Gen Z<sup>80</sup>, Millennials<sup>81</sup> and Gen X<sup>82</sup> are more likely than Baby Boomers<sup>83</sup> to believe that people in their industry experience more mental health issues than other industries, indicating that younger Australians are either more affected by and/or believe their own lived experience of mental health problems relating to the workplace is worse than that of other industries.

Millennials are also less likely to believe that their employer has a very good understanding of the impact of mental health issues of on employees' work and quality of life.<sup>84</sup>

On the other hand, older Australians (50+) were more positive when evaluating the success of their employer's previous implementation of mental health support and activities, with Baby Boomers<sup>85</sup> more likely than Millennials<sup>86</sup> and Gen X<sup>87</sup> to strongly disagree with the negative claim that their employers were unsuccessful when they previously implemented mental health initiatives. Baby Boomers were also the most likely to believe that there aren't any factors preventing mental health initiatives at their workplace.<sup>88</sup>



The data indicates these disparities could be because older Australians are more likely to have never seen mental health initiatives implemented in the workplace until more recently, particularly given that mental health wasn't officially on the national agenda until 2012 when the National Mental Health Commission was established.

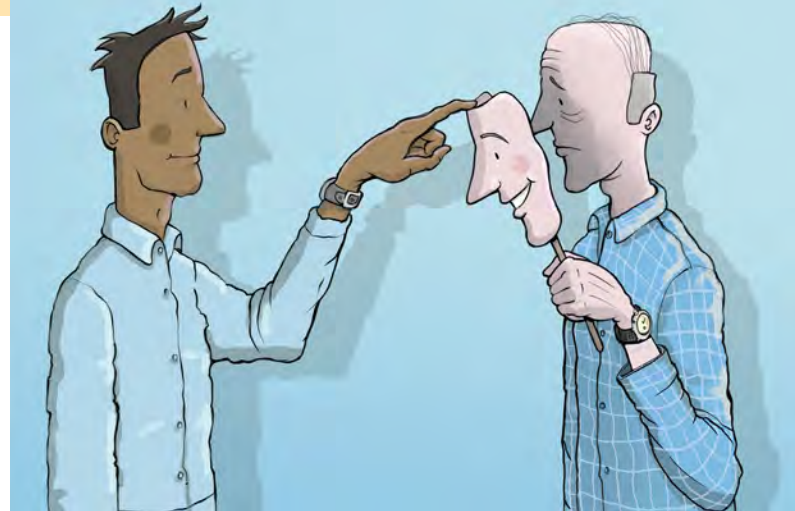
# 3. FUTURE STRATEGIES AND PROGRAMS FOR TACKLING MENTAL HEALTH IN THE WORKPLACE

## WHAT EMPLOYEES SAY THEY NEED

As Australians spend more time working than doing anything else, employers have an opportunity to create and foster a welcoming yet productive environment, which puts employees' mental wellbeing first.

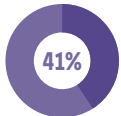
*“The large majority (80%) of Australian workers say they would like their employers to introduce resources or initiatives in the future to properly address mental health in the workplace.”*

This attitude is reflected across the nation, with those in regional and rural Australia (76%) echoing the opinions of their city dwelling counterparts (82%).<sup>89</sup> This sentiment, that more resources and initiatives are needed in the future to properly address mental health in the workplace, was held highest by the younger Millennial (87%) and Gen Z (86%) generations, when compared to Gen X (79%) and Baby Boomers (67%).<sup>90</sup> Overall, workers would like to see the following introduced in their workplace, on worksites and virtually, to help address mental health in the future:



© Image courtesy of Matthew Johnstone and Pan MacMillan Australia

Four in ten would like flexible work options.<sup>91</sup>



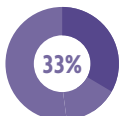
More than one third want additional paid leave including mental health leave.<sup>92</sup>



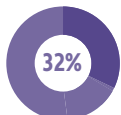
More than one third would like more open conversations and employee check-ins.<sup>93</sup>



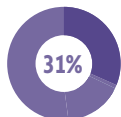
One third of workers would like their employers to introduce workplace wellbeing programs.<sup>94</sup>



Nearly one third are keen to see the introduction of mental health awareness training.<sup>95</sup>



Nearly one third want employers to nurture a transparent and trusting workplace or worksite culture.<sup>96</sup>



Interestingly, workers in the IT industry are more likely to say they will be more honest about taking a day off for stress or anxiety following the onset of the COVID-19 pandemic, proving the industry sentiment towards mental health is improving (43% compared to 32% overall).<sup>97</sup>

If employees were to experience a mental health issue in the future, most are after anonymity and zero consequence. Almost two thirds (63%) admit they would most prefer their employer to support them through the ability to have an open conversation with their manager or human resources team that would not impact on their career, relationships or perception of them as a professional.<sup>98</sup> This is particularly true in the education/academia industry where close to three quarters (72%) of workers expressed this sentiment.<sup>99</sup> This is also a reminder that addressing stigma needs to start at the leadership level. In addition, more than four in ten (47%) would prefer to be supported through access to counselling.<sup>100</sup>

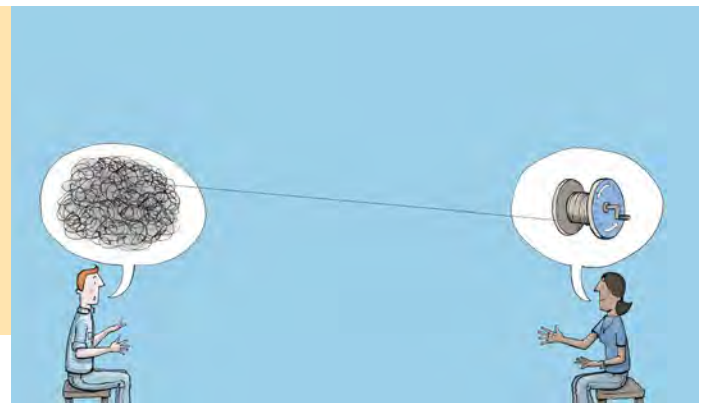


© Image courtesy of Matthew Johnstone and Pan MacMillan Australia

## SO, WHAT CAN EMPLOYERS DO NOW TO RESPOND

Employers across all industries are being presented with the opportunity to implement long-term, tangible steps to making a positive difference to mental health outcomes at work.

*“As the COVID-19 pandemic served as a reminder to many Australians on the importance of looking after their mental and physical health, employees will be seeking initiatives from their workplace that support this new mindset not only now but into the future.”*



© Image courtesy of Matthew Johnstone and Pan MacMillan Australia

One in two managers say that, as a result of the COVID-19 crisis, they now feel they have more responsibility for their employees' mental health at work<sup>101</sup>, and almost one half of managers (47%) surveyed think there is a stronger need for mental health initiatives in their industry.<sup>102</sup>

Some employers have already taken action by starting to implement initiatives during the COVID-19 pandemic. More than six in ten Australian workers said that their employers had introduced mental health initiatives<sup>103</sup>, including flexible work options and times<sup>104</sup>, open conversations and employee check-ins<sup>105</sup>, and workplace wellbeing programs<sup>106</sup>, since the COVID-19 outbreak.





A tangible example of these initiatives would be taking steps, where possible, to increase employees' control over their working conditions and environment by having them choose their work patterns and shift schedules, as this can enhance employee mental health and in turn reduce sick leave.

Three in four Australian workers agree that there must be more dialogue and discussion around mental health and wellbeing at work.<sup>112</sup> Encouragingly, this number has reduced since we first investigated this in the *Awareness into Action* whitepaper<sup>113</sup>, evidence of an increasing number of conversations in workplaces. In addition, a survey of Allianz clients confirmed six in ten are already encouraging transparent dialogue between employees and leadership.<sup>114</sup>

Employers need not see mental health strategies and practices as being difficult to implement, given the range of resources and expertise widely available to help create change, however small to begin with. Instigating more conversations around mental health issues is clearly the best place to begin responding to employee needs, with more than a third of employees calling out the ability to have open conversations and employee check-ins about mental health as initiatives they would like their employer to implement post-COVID-19.<sup>115</sup>

The importance of listening to those closest to mental health issues in the workplace, in order to develop the right resources and initiatives to effectively combat mental health, cannot be underestimated. Yet, employers should be careful to emphasise that employees should feel like they can be honest about issues without it

More than half of managers report that they or their organisation now plans to implement mental health initiatives within the next 12 months.<sup>107</sup>



Of their initiatives planned in the future, over a quarter of managers say they will offer flexible work options.<sup>108</sup>



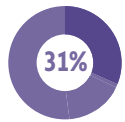
One fifth of managers say they will initiate open conversations and employee check-ins within the next 12 months.<sup>109</sup>



Almost four in ten managers in the construction industry indicated they would be implementing flexible work options.<sup>110</sup>



Almost one third would introduce open conversations and employee check-ins within the next 12 months.<sup>111</sup>



# NEXT STEPS CREATING AND CULTIVATING A FUTURE, THRIVING WORKPLACE



© Image courtesy of Matthew Johnstone and Pan MacMillan Australia

In this report, Allianz Australia has identified some of the causes of mental health issues in the workplace, and some of the barriers employers face in implementing mental health initiatives. Most importantly, we have looked into how Australians would like their employers to tackle mental health in the workplace in the future, and outlined some of the constructive practices that can be put into action to begin cultivating mentally healthy, thriving and future-fit workplaces, for the benefit of all.

Alongside this report, we have released a series of *Mental Health in the Workplace* guides, providing actionable views and tangible steps employers can take to assist in fostering mental health in their workplace.

The guides focus on five core areas employers can address to foster positive mental wellbeing for their employees.

To access our guides, visit our [Mental Health Hub](#):

- ✓ [Mental Health in the Workplace: Fostering a Positive Culture](#)
- ✓ [Mental Health in the Workplace: Raising Awareness & Encouraging Conversations](#)
- ✓ [Mental Health in the Workplace: Designing a Collaborative Mental, Wellbeing Program](#)
- ✓ [Mental Health in the Workplace: Promoting Exercise & Healthy Habits](#)
- ✓ [Mental Health in the Workplace: Driving Motivation through Structure](#)

# CONCLUSION



**This report not only highlights the ongoing importance of raising awareness of mental health issues in the workplace, but also emphasises the importance of action. It presents Australian businesses, spanning all industries, with some tools and resources that may be useful in order to make meaningful changes.**

Improved mental health in employees greatly benefits employers and their businesses. It positively impacts productivity, talent retention and ultimately, business performance – the challenge is to convert awareness of mental ill-health in the workplace, to taking decisive action to improve the mental wellbeing of employees.

The priority is addressing each individual's wellbeing and psychosocial needs, as thriving employees can lead to positive team and business outcomes. Leaders' actions need to be meaningful to employees, and embedded throughout organisations.

Allianz is committed to taking a role in helping employers support employees facing mental health issues. It's important for Australian workplaces to implement the required changes to tackle these challenges now, and work to prevent them in the future.

Establishing a workplace that has the knowledge and resources to properly support any employee confronting a mental health issue is essential. This foundation puts employee wellbeing at the forefront, giving businesses the best chance at maintaining productivity and profitability, and mitigating risk of talent loss.

This report has provided a range of insights from employers and employees on the causes of mental health issues in Australian workplaces, the current state of play for mental health across industries and, most integrally, the initiatives employees most want to see their employers implement to improve the work environment for positive mental health outcomes.

Together with employees, by taking this information and putting it into tangible action, employers can move towards creating real, positive change. This is how we can create mentally healthy workplaces that are thriving and future fit.



# GLOSSARY

CONCEPT	DEFINITION
Workplace/worksite	Any place where work is carried out for a business or undertaking and includes any place where a worker goes, or is likely to be, while at work. This may include offices, factories, shops, health or education facilities, construction sites, vehicles, ships, aircraft or other mobile structures on land or water. <sup>116</sup> A workplace may also be at a worker's home or part of a flexible working or co-working environment.
Mental health	Mental health encompasses the emotional, psychological and social wellbeing of individuals and communities. It determines how individuals realise their own potential, how they cope with the normal stresses of life, work productively and able to make a contribution to his or her community. <sup>117</sup>
Mental illness	Mental illness defines a clinically diagnosable disorder that significantly interferes with an individual's cognitive, emotional or social abilities. There are different types of mental illness and they occur with varying degrees of severity. Examples include mood disorders (such as depression, anxiety and bipolar disorder), psychotic disorders (such as schizophrenia), eating disorders (such as anorexia and bulimia) and personality disorders (such as narcissistic, borderline and obsessive-compulsive disorders). <sup>118</sup>
Mental health condition	A mental health condition references to a broad range of problems, with different symptoms. However, they are generally characterised by some combination of abnormal thoughts, emotions, behaviour and relationships with others. <sup>119</sup>
Mental ill-health	Mental ill-health is an umbrella term that includes both mental illness and mental health problems. <sup>120</sup>
Mental health injuries	Also known as psychological injury. A disorder diagnosed by a medical practitioner which includes a range of recognised cognitive, emotional, physical and behavioural symptoms. These may be short term or occur over many months or years, and can significantly affect how a person feels, thinks, behaves and interacts with others. <sup>121</sup>
Mentally healthy workplace	Mentally healthy workplaces prevent harm to their employees, promote the positive aspects of work, protect the wellbeing of their staff, and support staff with a mental health condition. <sup>122</sup>
Stigma	Stigma is defined as a mark of disgrace associated with particular circumstance, quality, or person. Stigma relating to mental health is when someone sees you in a negative way because of your mental illness. Social stigma can make mental health problems worse and stop a person from getting the help they need. <sup>123</sup>
Workplace culture	Workplace culture can be defined as the shared values and norms that shape behaviours and mindsets in a business or industry. <sup>124</sup>
COVID-19	The coronavirus pandemic of 2020. <sup>125</sup>
Gen Z	Australians born between 1997 and 2009. <sup>126</sup>
Millennials	Australians born between 1981 and 1996. <sup>127</sup>
Gen X	Australians born between 1965 and 1980. <sup>128</sup>
Baby Boomers	Australians born between 1946 and 1964. <sup>129</sup>
Psychological injury claims	Psychological injury claims refers to injuries caused by mental health complications of a work environment. Primary psychological injury means a psychological injury that is not a secondary psychological injury. Secondary psychological injury means a psychological injury to the extent that it arises as a consequence of, or secondary to, a physical injury. <sup>130</sup>

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- <sup>101</sup> 50 per cent – YouGov (2020). YouGov Future Thriving Workplaces Manager Research, Question 5.
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