

THE DEFINITIVE GUIDE
TO WORKPLACE BENEFITS

REWARD

WELLBEING IN THE WORKPLACE 2018

*An appraisal of the health and
wellness issues that are affecting
UK businesses and their employees*





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PUTTING WELLBEING CENTRE-STAGE



The end of 2017 saw the publication of *Thriving at Work*, the government-commissioned review of what makes good work, by Lord Dennis Stevenson and Paul Farmer. Its focus on staff mental wellbeing is an important indicator of how close the link is between our working environment and personal health. Equally significant is the fact that policy makers are now paying close attention to the quality of our working lives.

Our 2018 *Wellbeing in the Workplace* report explores a broad range of themes, including mental, physical and financial health at work. We ran this research for the first time last year, and many of the trends that we saw in 2017 are re-inforced by this year's findings. Financial matters continue to prey on staff's wellbeing - personal debt today and the ability to save for retirement tomorrow are both significant concerns for employees. Chronic illness, while directly affecting a small percentage of staff, is often preventable, and wellbeing strategies are beginning to reflect this. Employee engagement with benefits is essential, but could often be better.

The challenges of funding wellbeing strategies also remain consistent. Cost and justifying return on investment affect all forms of employee benefits, and wellbeing is no exception. And, communicating wellbeing to staff, so that they take up and use the benefits on offer to them is still an area ripe for improvement.

The extent to which companies have already embraced wellbeing depends on support from senior management and that continues to be a barrier to progress for some businesses. But it is also about creating 'champions' within the workforce, and building a culture where wellbeing is seen as relevant to all staff, not just those who are already healthy.

Wellbeing has come of age. It is no longer a vague term that implies some free fruit on a Friday, or a monthly yoga session. It is about better work, carried out by productive, engaged employees. And that must be a priority for all businesses.

Maggie Williams
Consultant editor, Reward

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AT A GLANCE: OUR SURVEY FINDINGS

Reward's Wellbeing in the Workplace 2018 survey explored in depth employers' attitudes to the health and wellbeing of their employees, how this is influencing the benefits they offer, and the preventative measures they are taking

01: BUILDING THE BUSINESS CASE

Employers have begun to realise that they have a level of responsibility for their employees' wellbeing. More than half (53%) of our respondents agreed with this as an idea, and 39% strongly agreed. Only 8% did not.

Eighty-eight per cent believed that their senior management team is committed to the wellbeing of staff, with 64% agreeing and 24% strongly agreeing.

Just over half (53%) of employers understood that the wellbeing of their workforce is an important factor in the success of their business.

However, less than half of respondents (46%) said that they have a formal corporate wellbeing strategy in place.

Almost all (98%) of respondents measured sickness absence, either using a standalone system (26%) or as part of a wider-ranging HR system (71%).

Seventy-eight per cent believed some of their 'sickness' absence is really related to other factors relating to employees' personal lives or a lack of engagement at work.

A vast majority (86%) of respondents believed that mental health issues other than work-related stress are an issue in their workforce.

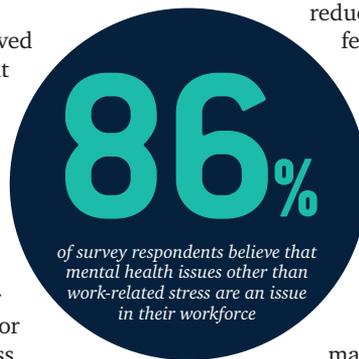
While there has been a lot of attention about issues relating to sedentary lifestyles and

obesity, only 29% considered this to be an issue affecting staff health.

When it comes to measuring success of any wellbeing programme, more than half (52%) of companies rely on staff uptake and engagement, with others using surveys, reduction of absenteeism and ad hoc feedback as a measure of success.

Public health campaigns provide plenty of materials and messaging that employers can repurpose for very little cost, to help support their own wellbeing campaigns.

Support from senior management has helped Fletchers Solicitors achieve tangible results from their wellbeing strategy.



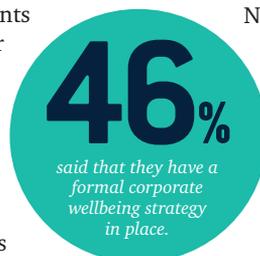
02: PREVENTATIVE HEALTHCARE

Nine out of ten respondents offer some form of occupational health (OH) services to their staff.

Around half (53%) of respondents offer occupational health services to their staff through a third-party provider.

The number of companies that offer group income protection (GIP) decreased from our 2017 research. In 2017, 35% did not offer this at all, compared to 53% in this year's survey.

Cost was considered to be the biggest barrier to take-up of GIP ("too expensive" was an issue for 73% of respondents), along with a lack of



understanding by staff (45%) and/or senior management (35%). Nearly a third (30%) said that a belief that the state will support individuals if they are sick was a barrier.

To measure effectiveness of preventative healthcare strategies, 37% said that they take feedback from the usage of EAP systems or similar, 27% charted changes in sickness absence rates and 25% used ad hoc feedback from managers as a measure of success.

When it came to mitigating risks that affect staff wellbeing, respondents said that they had introduced new wellbeing benefits focused on prevention (59%) as a top priority. Our findings show that businesses are keen to introduce ways of preventing health issues at work.

The construction sector has very specific challenges when it comes to both mental and physical wellbeing, which the industry and providers are working hard to address.

Musculoskeletal and mental health conditions remain two of the biggest causes of sickness absence.

Our survey findings revealed that employers are addressing these challenges in a number of ways, from workplace design to manager training.

03: FINANCIAL WELLBEING

In our 2018 research, 84% agreed or strongly agreed with the statement: “Financial wellbeing should be part of a broader wellbeing strategy”, compared to 77% in our 2017 report.

Eighty per cent agreed that concerns such as personal debt are affecting their workforce and impacting productivity.

The effect of stress in general has increased significantly, from 66% in 2017 to 78% in 2018, and the number of respondents who

believe that this does not affect their staff has fallen, from 20% in 2017 to 13% in 2018.

Despite the increase in the number of companies who realise financial issues are causing stress, 60% said that at present they do not make a point of understanding their staff’s savings and financial needs.

Thirty-three per cent collect feedback informally and 18% use aggregated data from an employee assistance programme (EAP) or similar. A further 5% use aggregated data from their payroll or pension scheme. Only 5% collect data through a staff survey.

The most widely offered benefit for helping pay go further is childcare vouchers, with 84% offering these in 2018, compared to 83% last year.

Fifty-three per cent of respondents said that they do not offer any financial education. Of those that do, 29% said that it is paid for by the employer, 5% said the employee pays, and 4% said that the cost was met by both employer and the employee.

Overall, 43% said that they only provide financial education at retirement (compared to 38% in

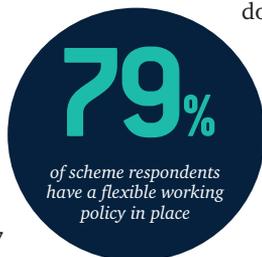
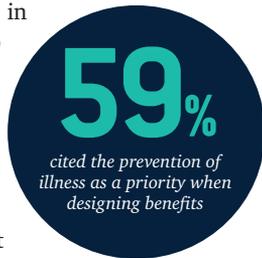
2017).

On the issue of financial guidance, 54% do not offer it. If they do, 28% of said that the employer pays. Only 2% of individuals pay for financial guidance at work themselves, but 7% said that it is a combination of the employer and employee.

Financial advice, as opposed to guidance, is not widely offered in the workplace, with only 25% saying that they offer this at some point in an individual’s working life.

Nearly half (47%) of those surveyed said that ‘freedom and choice’ pension reforms have had no effect on the benefits they provide for staff. When it comes to financial wellbeing, women

“Financial advice, as opposed to guidance, is not widely offered in the workplace”



have some specific needs and challenges that are not always being met by advisers today, and the financial education and advice industry needs to change to meet this demand.

04: WORK/LIFE BALANCE

Participants were asked to rank the quality of their employees' work/life balance, on a scale of one to 10, where 1 was the lowest score. One fifth gave a score of between 1 and 3, suggesting that work/life balance is poor.

The most widely introduced initiative respondents chose to improve work/life balance was a flexible working policy, with 79% having this in place. Sixty-five per cent of participants offer support for working from home, or remote working. This was the second most popular initiative.

Only 23% said that their company had introduced guidelines on evening and weekend working, and 21% said that they had given line managers training to help them proactively support a good work/life balance for staff.

All respondents either strongly agreed (38%) or agreed (56%) that factors outside the workplace affect staff's ability to do well at work.

We asked respondents to gauge on a scale of between 1 and 100 whether they feel the benefits that they offer make their staff happier. The average score for the group as a whole was 56%.

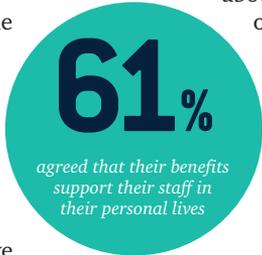
Thirty-six per cent of respondents said that less than a fifth of their staff are required to travel as a part of their jobs., Forty per cent said that between one and two fifths of staff are required to do so. However, among those that do have staff who travel for work, 52% said that this affects employees' work/life balance.

Thriving at Work, the government-driven review into what makes good work, provides a

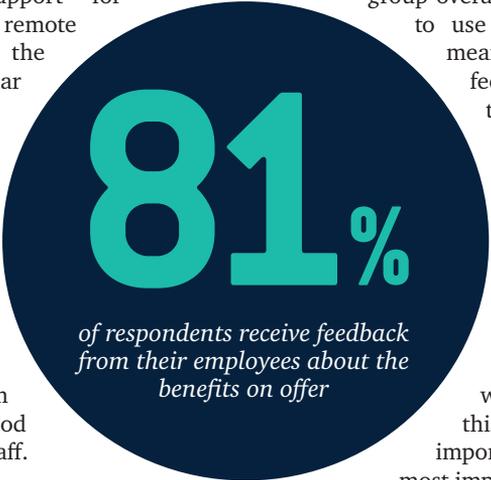
set of six action points for employers to follow.

05: ENGAGEMENT

Eight out of ten (81%) respondents said that they gather feedback from their employees about the benefits and rewards they offer. However, that still leaves 19% who are not collecting any information of this type. The three most popular forms of feedback are: exit interviews (59%); employee surveys carried out in house (53%) and informal feedback (50%).

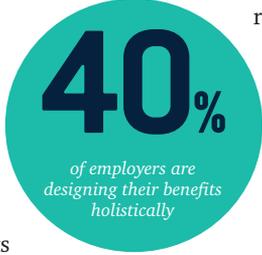


Companies with a global workforce were slightly more likely to use a third party consultant (12% compared to 10% for the group overall), but were less likely to use exit interviews as a means of gathering feedback (43% compared to 59% overall).



When it came to ranking a list of criteria when creating a benefits strategy, cost was the most important factor. This was by a significant margin, with 62% saying that this was either the most important (25%) or second-most important (37%) factor for them.

"Exceeding competitor/peer group offering" was ranked in last place by 42% of respondents.



Sixty nine per cent of respondents said that ensuring their pension and benefits strategy focuses on the wellbeing of their employees is a priority over the next three years. .

A total of 60% of respondents were either uncommitted or disagreed when asked if they considered that their employees are engaged.

The majority of respondents are familiar (46%) or very familiar (8%) with trends in HR and benefits technology. Over half (57%) felt confident or very confident in making technology decisions.■

01

BUILDING THE BUSINESS CASE

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BUILDING THE BUSINESS CASE

Reward explored how employers create their business case for wellbeing. Return on investment is one of the most important factors when deciding what to include, along with measuring changes in sickness absence and understanding the real causes of staff absence

Monitoring sickness absence

Some of our staff 'sickness' is attributable to other causes

Yes
77%

No
22%

...if so, which other factors?

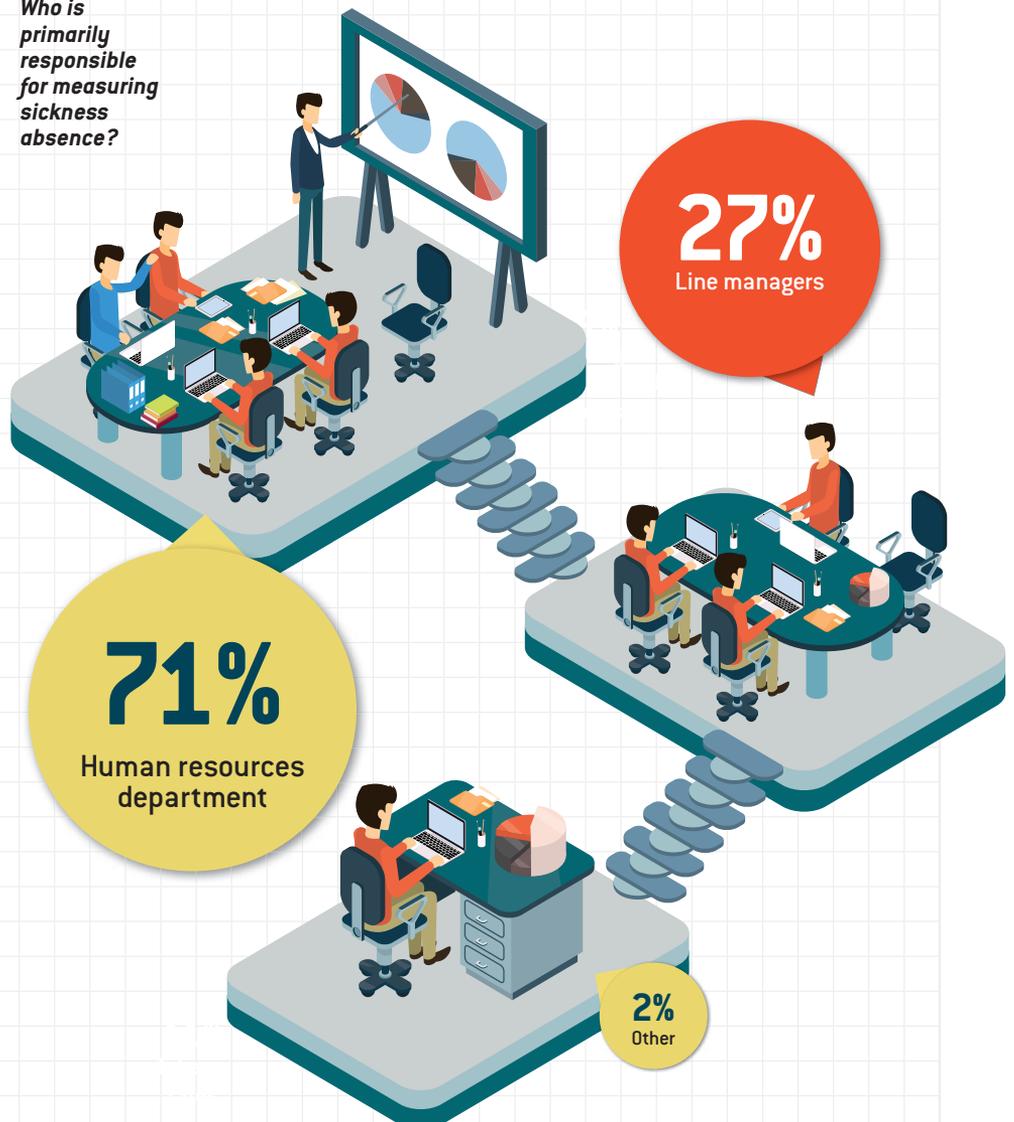
81% Caring responsibilities

76% Disengaged staff

25% Lack of annual leave

24% Other

Who is primarily responsible for measuring sickness absence?



92%
say that employers
should be responsible
for staff wellbeing

29%
of employers monitor
presenteeism

88%
say senior management
are committed to
wellbeing

41%
believe wellbeing
is a health and
safety issue, not
a benefits issue

91%
say wellbeing is
important or very
important to the success
of their business

61%

agree that the
current tax regime
limits our ability to
offer health
benefits

Do you monitor
different types of
sickness absence?

40%

Yes, at an
organisational
wide level
only

19%

Yes, at a
department
level

19%

Yes, at
a team
level

22%
No

Do you have a formal
wellbeing strategy?

No
55%

Yes
46%

91%
say wellbeing is
important or
very important to
the success of
their business

CREATING A POLICY THAT PAYS ITS WAY

Creating a strategy to improve the health and wellbeing of the workforce plays an important role in boosting the productivity of a business. **Maggie Williams** explores which factors are the most important

The importance of looking after your staff, and the relationship between healthy employees and workplace productivity, has become much more significant in recent years.

The 'building the business case' section of our research explored how much responsibility employers take for the health of their staff, the benefits and barriers to creating a wellbeing strategy, the major challenges facing staff, and how success is measured.

RESPONSIBILITY FOR WELLBEING

Almost all of the participants in our survey agreed that employers are responsible for staff wellbeing – only 8% disagreed with this statement, compared to 53% who agreed and 39% who strongly agreed.

However, respondents were more divided on whether wellbeing is a health and safety consideration, or whether it should be seen as a benefits issue. Fifty-two per cent of our respondents disagreed with the statement "Wellbeing is a health and safety issue, not a benefits issue", but 34% agreed with it, and 7% strongly agreed.

Regardless of how it is classified within the business, 88% considered that their senior management team was committed to the wellbeing of staff, with 64% agreeing and 24% strongly agreeing. Most also believed that employees' wellbeing is an important (53%) or very important (37%) factor in the success of their business.

We also asked respondents what they understood were the two biggest advantages to the company of offering wellbeing benefits. Eight out of ten (81%) said that the biggest advantage is a more engaged workforce. This was the highest score by some margin – the second biggest benefit was greater productivity, with 43% rating this as one of their top two choices.

Cost savings through reduced absence (37%) and being better able to retain staff (23%) were also regarded as important. Respondents were less convinced that wellbeing benefits helped them to recruit better-quality staff (3%) or remain competitive with others in their sector (3%).

While businesses are clearly committed to looking after their staff, the way that this converts into action is more restricted. Less than half of respondents (46%) have a formal corporate wellbeing strategy in place.

We also asked about the biggest barriers to building a strategy. Again, the results showed that respondents can see the need for action: only 3% felt that it was not relevant to their staff, and a further 9% believed that the workforce wasn't interested.

Justifying return on investment (67%), lack of time (34%) and difficulty in defining the parameters of the strategy (33%) were cited as the three biggest reasons, closely followed by lack of senior management commitment (32%) and limited visibility of the effect of health and wellbeing issues (27%).

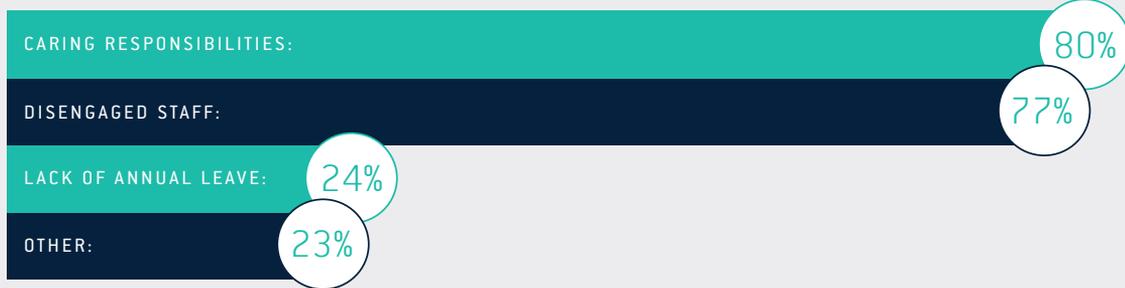
Among respondents who left comments about the barriers they face, "money" and "budget" were common issues. Others said that time "to promote the strategy and what it offers", and "getting the time to do it well" had hindered their progress.

Opinion was divided on whether the tax regime is also a barrier to offering wellbeing support. Fifty-six per cent said that it was, with 49% agreeing and 7% strongly agreeing that it limited their ability to offer health benefits, compared with 43% who disagreed (40%) or strongly disagreed (3%).

SICKNESS ABSENCE

Almost all (98%) of respondents measured sickness absence, either using a standalone system (26%) or as part of a wider-ranging

Which other factors do you think are sometimes attributed as sick leave? Please tick all that apply



HR system (71%). In most companies, the HR department is primarily responsible for managing absence (69% said that HR managed this in their business), although line managers (29%) were also responsible in some instances.

Around half (53%) quantify sickness absence in monetary terms and know how much it is costing the business each year, but only 32% use this information when planning their wellbeing strategy; a further 22% measure absence, but do not have a wellbeing strategy in place.

However, 78% said that they believed some of their ‘sickness’ absence is really related to other factors. The table above shows which factors respondents consider are the real reason behind some staff absences.

‘Other’ reasons that respondents gave were around working practices: “Lack of flexibility” and “No working from home policy”, and a perception that sick leave is another form of holiday: (“staff viewing it as extra annual leave”, “sense of entitlement to a number of sick days”). However, others were more concerned that stresses related to life outside the office were a major cause: “Relationship difficulties”, “financial worries” and general “mental health” were also listed.

We asked respondents about the types of wellbeing issues that affect their staff. “Mental health issues other than work-related stress” was the highest-rated factor, with 86% believing this was an issue for their workforce.

The second highest items were musculoskeletal issues (73%) and work/life balance (also 73%). “Mental health issues due to work-related stress” was a problem for the workforce in 72% of instances. See our analysis on page 36 for more on these topics.

Other issues were debt or financial worries (52%), relationship breakdown (44%) and living with chronic health conditions (41%).

Perhaps surprisingly, given the recent public health focus on obesity and sedentary lifestyles, neither of these was considered to be a major problem. Only 29% said that obesity or weight issues were a problem in their workforce, and 28% believed that sedentary lifestyles affected them.

However, 23% of respondents said that they do not measure types of sickness absence, and 39% only do so at an organisation-wide level. One in five (20%) measures this at departmental level, and 18% at team level. Only 28% said that they manage presenteeism (although 50% said that they were ‘neutral’ as to whether they managed this or not).

MEASURING SUCCESS

When it comes to understanding the success of a wellbeing strategy, most companies (52%) rely on staff uptake of benefits as the most important measure. This was the most popular way of assessing whether a strategy is working.

Staff surveys (48%), a reduction in sickness absence (42%) and anecdotal or ad hoc feedback (33%) were also considered to be important indicators.

However, only 23% use management information from benefits provider(s) to prove success, and another 23% said that they do not measure success at all.

When it comes to building a wellbeing strategy over time, measuring success is critically important. Two of the key barriers that respondents identified – justifying return on investment and defining the parameters of the strategy – are almost impossible to overcome without data.

And while staff take-up is one measure of success, data from providers showing the extent to which staff are actually using a benefit once they’ve committed to it, is equally important. ■

“Most companies (52%) rely on staff uptake of benefits as the most important measure of success”

MARK UP THE CALENDAR AND LINK TO AWARENESS IN THE WIDER WORLD

Many health organisations and charities run campaigns to promote and improve aspects of public health and, as **Sam Barrett** explains, employers can use related material to boost their own workforce wellbeing programmes

From Dry January at the beginning of the year to National Walking Month in May and Men's Health Awareness month in November, there are dozens of public health campaigns over the course of time. ≠ Linking up to some of these can help an employer create an engaging and effective workplace programme.

Piggybacking is certainly common practice. "I've yet to find an employer who doesn't link to national public health campaigns," says Charles Alberts, senior consultant at Aon Employee Benefits. "There's no point reinventing the wheel, especially when there are plenty of advantages to making the links."

MARKETING SUPPORT

One of the key advantages is that these public health campaigns often come with plenty of ready-made marketing material and advice on running health and wellbeing initiatives.

Take Public Health England's One You campaign as an example. This sets out to encourage people to take control of their wellbeing by eating a healthier diet, drinking less alcohol, taking more exercise and stopping smoking. Through its website it offers a range of resources, including an employer toolkit, posters and key messages.

There's also plenty of support from charities. For instance, any organisation wishing to link up to World Mental Health Day can download Time to Change's *Communications Campaign Pack for Employers*. This is full of tips, and

includes posters, marketing material, activity ideas and advice on how to encourage employees to blog about their experience of mental health problems.

An employer's healthcare providers are another good source of material, with many providing calendars using public health campaigns as hooks.

Carol Chalmers-Hunt, customer relationship manager at employee assistance and wellbeing provider Validium, explains: "Our calendar includes events that we think are important, such as National Stress Day and National Sleep Day. Employers can then use these links, and additional ones suggested by their other providers, as the basis for their own health and wellbeing initiatives."

TRUSTED PROVIDER

As well as providing a ready-made campaign, using a high-profile public health event can also give an organisation's own programme more credibility.

Shaun Subel, director of corporate wellness strategy at Vitality Health, explains: "There's so much contradictory information out there. Should you eat five pieces of fruit and vegetable a day? Or seven? Or is it bad for your teeth?"

"It's not the employer's place to determine what's right, so by using a campaign put together by an authoritative body such as Public Health England or one of the charities, it ensures a consistent and clear message."

Knowing the facts are taken care of can also give an employer the confidence to be more creative. As an example, through its Health at Work programme, the British Heart Foundation provides employers with information on all aspects of improving heart health, including alternative ways to be active in the workplace, recipes and advice on running a healthy eating workshop.

Being able to link to a variety of public campaigns and awareness days also helps to reinforce the support an organisation provides to employees. “The health and wellbeing message is a bit like a dripping tap: everyone ignores it until you’ve a puddle on the floor,” says Chalmers-Hunt.

“The more high-profile campaigns an employer uses, the more it’ll make people aware of the health and wellbeing programme.”

BROADER APPEAL

Using a health campaign that already has some traction outside of the workplace can have other benefits.

Jackie Barber, business psychologist at The Wellbeing Project, says it can make an employer’s approach more holistic. “Where people are aware of the campaign outside the workplace, they’re more likely to associate any initiatives you run as applying to them 24/7, rather than just while they’re at work,” she explains. “This can make a health and wellbeing programme much more effective.”

Morag Livingston, head of group risk and wellbeing at Second Sight, agrees. She says her firm encourages clients to focus on broader public health campaigns, if appropriate, as part of their wellbeing programmes.

“We also run our own specific wellbeing campaigns around existing calendar awareness days,” she adds.

As an example, she points to a campaign she recently ran around tackling stress in the workplace, which coincided with National Stress Awareness Day. “It’s a good way to reinforce the messages already out there, and our work can only help in raising overall levels of awareness for the wider campaign.”

Employers can also enjoy additional advantages from using public health campaigns. Where they adopt a charity’s campaign, it’s also an opportunity to tick some corporate social responsibility boxes.

“An employer can turn a wellness campaign into a way to raise money for a good cause alongside improving staff health,” says Alberts. “As an example, an organisation could encourage people to sign up for a sponsored run or walk, with any money raised doubled by the employer to encourage participation.”

He also advocates multinational companies using international awareness days to bring employees from different countries together under a common theme. There are plenty of global events, such as World Mental Health Day on 10 October, World Blood Donor Day on 14 June and World Health Day on 7 April.

ON TARGET

While many public health campaigns can be incorporated into an organisation’s own programme, Subel says employers need to be selective. “They need to understand the health and wellbeing issues that affect their workforce and link to the campaigns that are the most relevant.”

There’s plenty of employee information available to be able to build this insight, such as absence data, claims statistics and the results of any health risk assessments. This can highlight which areas might benefit from improvement.

Barber also recommends asking what people would like to see included in their workplace campaign. “Speak to your employees or your health and wellbeing champions,” she says. “They will often know what issues are affecting people and what type of interventions they would like to see.”

It’s also worth considering what might be most effective before deciding on a particular public health campaign.

“There’s no point adopting an anti-smoking campaign if employees don’t actually want to give up,” Subel explains. “Our research through Britain’s Healthiest Workplace has found that the most successful programmes focus on physical activity and nutrition, with changes in physical activity in particular triggering a chain of improvements.”

“Adopting a public health campaign that focuses on these elements may help to create the necessary momentum to make changes that might initially seem impossible.”

As an example, he says that one of the most successful approaches is a step challenge, as these are easy to set up and most employees can participate.

Unsurprisingly, these types of challenge also feature in many public health campaigns, including Cancer Research UK’s Walk All Over Cancer, where participants sign up to walk 10,000 steps a day in March, and Comic Relief’s challenge for the nation to walk a billion steps a day during the charity week.

But, whatever an employer’s objectives, finding a public campaign that is relevant to the workforce and tailoring it to its specific needs and priorities can be an effective way to improve staff health and wellbeing. ■

“The health and wellbeing message is a bit like a dripping tap: everyone ignores it until you’ve a puddle on the floor”

HEAD TO HEAD: PRODUCTIVITY

It's almost a given that a happy, healthy workforce is going to be more highly motivated and more effective at work. Two experts discuss findings from Reward's research on the relationship between wellbeing and productivity.

THE PANEL



Pam Whelan,
director of corporate,
Simplyhealth (PW)



Andrew Spells,
head of well-being, British
Council (AS)

IN REWARD'S SURVEY, 77% OF RESPONDENTS SAID THAT THEY BELIEVE SOME OF THEIR EMPLOYEES' 'SICKNESS' IS REALLY RELATED TO OTHER FACTORS, SUCH AS CARING RESPONSIBILITIES. HOW CAN EMPLOYERS GET A MORE ACCURATE PICTURE OF WHAT IS CAUSING ABSENCE AND ADDRESS THE ISSUES?

PW: Accurate, good-quality information is essential. But that is made more difficult by the challenge of people increasingly working from home, either on a regular basis or when they are feeling ill – we also see this in our own business. As a result, we need to be better at capturing data. It's not just information about when people are absent and why, but also from other sources as well.

For example, employee assistance programmes (EAPs) can be a rich source of insight. Data from an EAP could include the number of calls to the helpline, and the reasons for those calls – such as struggling after a bereavement, or juggling caring responsibilities.

It should also be possible to understand whether the volume of calls that you're generating as a business is comparable to other clients of the EAP and whether you are above or below average when it comes to particular

types of issue. Then you can start influencing what's causing the problems. That also assumes staff are using the EAP when they need to – which comes back to making sure that people are aware of it, and empowering managers to signpost how it can help their teams.

AS: I would echo that. In the UK, our organisation has quite good data on sickness absence, but one of our top-recorded cases of absence is still 'other'. That's the category we need to understand much better. That includes some mental health issues, as well as caring responsibilities, for example.

And, although our UK data is reasonably complete, globally, we have very little information. We're keen to build more consistency and make sure that we are measuring in the same way throughout. Our EAP provider does give us some data, which provides us with clues towards other issues, but it's also about making sure that employees use the EAP. I'm also looking at more in-depth localised surveys, particularly where sickness absence is either very high or low, to get a more detailed picture of what's required.

The role of the manager is key, and that's also about making sure they receive the

training to be able to discuss absence. People move into management for many reasons, and not all of those are about leadership skills. They might not see this as a part of their job or be nervous or worried about doing it if they haven't received the right support and training.

IN THE SURVEY, 71% SAID THAT THEY DO NOT MANAGE PRESENTEEISM AT WORK. WHY DOES PRESENTEEISM MATTER, AND WHAT CAN BE DONE TO BETTER MANAGE IT?

PW: Presenteeism is a growing trend. Sadly, employees are still worried that they will be penalised if they take time off sick. But there are also many other changes to working patterns and practices going on so that it's very difficult to manage or measure.

We've gone beyond work/life balance and into work/life integration, particularly as mobile technology gives us new ways of working. Are organisations still entrenched in working 9-5, or are we embracing different patterns that require different ways of managing presenteeism?

But, when it comes to influencing and changing behaviours – such as making sure that staff don't feel under pressure to come to work when they are ill – that has to come from the top down.

AS: I would agree that presenteeism is very important and we don't always have the data to support it, but it could be twice as much of a problem as sickness absence. It is a growing issue both for staff who are ill themselves, and also potentially for the health of others around them who are having to compensate for that person's dip in productivity. However, getting hold of this issue is incredibly difficult.

RESPONDENTS SAID THAT THE TWO BIGGEST BENEFITS OF A WELLBEING STRATEGY ARE A BETTER ENGAGED WORKFORCE (81%) AND MORE PRODUCTIVE EMPLOYEES (43%). DO YOU AGREE –AND HOW CAN THESE BE MEASURED?

PW: Companies who have wellbeing strategies are definitely seeing engagement and productivity benefits, but it's difficult to know how these can be effectively measured. A lot of the time we have data around operational factors, such as take-up and usage, but then it's exploring exactly how that translates to engagement and productivity.

One way is to get people to share their experiences, both using social media and face to face – that can encourage others to see the benefits and get involved, too. Having a good, open and honest culture gives people the confidence to share.

Being able to see those benefits might also be about selecting what wellbeing initiatives to introduce from the many possible options, and not about trying to do too much all at once. There's a balance to be had, and it could be possible to make quite a big difference from a small change.

When it comes to measuring engagement and productivity, that can vary from company to company. However, there are some key statistics, such as staff retention rates and whether people feel that a company is a good place to work, which can be linked into wellbeing. And, customer satisfaction can be a great indicator – if you look after your own people well, it will affect the service that they give to customers.

AS: Certainly a more engaged workforce is a benefit of making an investment in wellbeing. In our organisation

we often use staff surveys to understand engagement, and it can sometimes be difficult to see a direct correlation between wellbeing and improved engagement scores. As a company that generally provides services rather than products, again it can be difficult to absolutely prove a link with productivity. We can only go on our general sense of whether it's improved.

Individual stories are a powerful way of demonstrating the benefits of wellbeing, both to senior staff and to others. But for any organisation, the nature of the work, culture, structure of the organisation and the other benefits on offer will all play a part as well.

However, it's also important to manage expectations about what wellbeing can achieve, so that it remains manageable and people don't expect too much. We've had to have a clear picture of what we can and can't achieve and what it's realistic for us to be able to provide.

Our main emphasis is on mental health issues, and I think that after two years, there is a start of a shift. Gradually the word is getting out and people are seeing the difference.

It also helps that there is now much more discussion in the media about mental health topics as well. ■

“Get people to share their experiences, both using social media and face to face – that can encourage others”



SOMETIMES IT TAKES TEA AND A TALK

FLETCHERS SOLICITORS

THERE ARE MANY WAYS AN EMPLOYER CAN HELP STAFF COPE WITH STRESS – THIS LAW FIRM FOUND THAT A BLEND OF PROFESSIONAL INTERVENTION AND OFFICE SOCIABILITY BOTH HAVE THEIR PLACE, WRITES **KIMBERLEY DONDO**

Fletchers Solicitors is a law firm that specialises in medical negligence, serious injury and motorcycle accidents. The work can be stressful, which is why Fletchers has worked to create an ethos that means their team members want to get up in the morning, and they work hard because they're motivated, supported and valued as part of the team.

The overall mental health strategy is a major

part of this. They try to normalise open conversations about the issue. Tim Scott, director of people at Fletchers Solicitors, explains: "We do this in a number of ways, such as our 'tea and talks', where people can come together and there's no agenda, no plan for the meeting.

"It's just a get-together with people who want to talk about issues around mental health, whatever they might be. We've found them useful to get people talking about things." A positive outcome from one of these sessions was the formation of a choir.

Fletcher's have also assigned mental health champions who are people who have had a degree of training to be able to discuss mental

health issues if any member of staff needs to. “We’ve trained a number of our marketers in mental health first aid and later this year, we want to run a company-wide overall wellbeing survey, to assess how everything is going,” Scott adds.

To advertise initiatives such as the tea and talks, Fletchers send out regular email updates. The company have also begun using Workplace by Facebook to improve internal communications by removing the formality of emails and intranet systems.

“Email is very one-to-many, whereas what we’re finding is Workplace encourages two-way communication. We’re already finding that less than a month in, over a quarter of the workforce were already using Workplace regularly.”

Communication is essential for organisations that want to de-stigmatise and start having open conversations about mental health. However only a few organisations are using a nuanced approach to start an open dialogue with their staff.

Scott admits that it can be difficult to identify what an employee might really be struggling with. “You don’t know how many people are ringing up with a ‘cold’, when actually what they really have is a mental health issue. So, unless you can encourage people to be open about it, you’re not going to really know how big a problem it is.”

From the tea and talks they were able to establish that not all staff were comfortable speaking about their own personal mental health in a group setting and from this they decided to train certain staff members as mental health champions.

These champions are able to facilitate one-to-one conversations with staff about any issues they may be facing.

“They’re not necessarily meant to have the answer, but perhaps can signpost people in the direction of what help is available,” Scott explains.

Hierarchy is something all organisations need to be conscious of, because having support from the top with any business initiative is important. Employees will always look at what is modelled by senior members of staff and respond accordingly.

This is something that the executive team at Fletchers understands. Scott says: “Our founder and chairman is very supportive and encourages a workplace where people are free to talk about mental health issues, personal issues or business issues.

“All that said, we were conscious that if we made managers or senior managers mental health champions, that would be where the

hierarchy may play against us. People might not feel as comfortable talking to a member of C-Suite as they would a peer, so we’ve tried to get a proper spread in the organisation, as much as we could.”

The organisation also understands that flexibility is key. Employees who suffer from mental health problems are given the same flexibility as any employee who may suffer from a physical ailment.

Scott says: “Every situation is different. We do have policies and procedures, but we can be flexible in that and adapt to each individual case. Using a broken leg as an example, it’s healed within four to six weeks. Some people may have continual pain for some time afterwards. To my mind, it’s much the same with a mental health issue.”

He has found that some people might have a difficult time and then, for whatever reason, they recover and are back to full health. For some people, that may carry on for a long time.

“So for me,” Scott says, “it’s important that as a people team, we work with our managers to make sure that we’re doing something that suits the individual, whether that’s flexible working, whether that is regular one-to-ones with a manager, with a mental health champion, or somebody else. We can pretty much do anything that is possible within the bounds of the business.”

Scott explains the role of the Employee Assistance Programme (EAP), which Fletchers encourages people to use.

He says: “One of the things we’re discussing in the team is that, although we do mention the EAP all the time, a lot of people don’t hear about it and think: ‘that’s something I need’. They might need reminding about it. So it’s just the importance of regularly reminding people about it.”

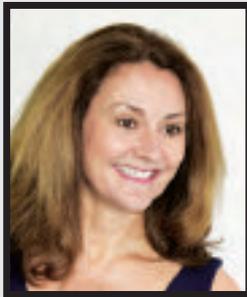
The company fosters a culture of sociability in a working environment that can be stressful. With regular social events, free fruit and breakout areas for comfort breaks, employees are encouraged to feel comfortable in the workplace.

Scott says: “It would probably be wrong of me to say it’s relaxed, but in terms of how we approach managing people, I think human is the key word. That’s something I think it’s easy to forget in an organisation where you’ve got lots of policies and procedures and targets, so we try always to bear that in mind.

“I’m hypothesising, but I think because we started out as a small family law firm which has grown rapidly in the past few years, we know what it feels like to be part of a family firm and we try and keep so much of the spirit of that at Fletchers.” ■

“Every situation is different. We do have policies and procedures, but we can be flexible”

EXPERT VIEW



MAKING THE MOST OF YOUR ASSETS

People are the most important element in any organisation, so fostering the health and wellbeing of the workforce is a priority, says **Pam Whelan**, director of corporate, Simplyhealth

Having a wellbeing strategy is no longer a nice-to-have. In this competitive global landscape, it's imperative that you look after your biggest differentiator and most important asset – your people. Yet having a wellbeing strategy doesn't have to cost the earth. Often the most effective strategies are the ones that get the basics right and utilise what is already offered.

The best place for any strategy to start is to understand what your organisation's objectives are. What does health and wellbeing mean to your business? What are you specifically trying to achieve? And do you understand the challenges you're currently facing? By understanding these requirements you can ascertain your measures of success and incorporate key health and wellbeing goals into your business plan.

THE IMPORTANCE OF COMMUNICATION

Achieving your objectives doesn't necessarily require a large financial investment – although it is critical to have the board's support to implement any wellbeing programme – by far the biggest tool at any employer's disposal is communication. Talking to employees, signposting them to existing benefits and equipping managers with the skills they need to talk to staff, are fundamental to any wellbeing programme.

The final point is perhaps the most important one. As much as we talk about mental health in the workplace, we need to ensure our managers are equipped to instigate these conversations. Good communication can not only increase employee engagement, but also increase the sense of wellbeing by creating an open and approachable culture.

If you already have wellbeing benefits in place, be it an employee assistance programme, discounted gym membership or a cycle-to-work scheme, not only do you need to make sure you are maximising the use of them through good communication, but you should check they are working hard for your organisation.

Not only will this ensure you are getting the best value from that benefit, but the data gathered by it can offer

insight into the types of health and wellbeing issues your employees are facing. This information can then inform your wellbeing policy and in turn demonstrate where it is having an impact.

A CULTURAL NORM

Beyond looking at the tools you have at your disposal, the most successful strategies are the ones that are alive and living in everyday culture, as opposed to 'we've done that, let's move on to our next priority'. It forms the bedrock of the culture of the business. So even when your wellbeing programme is up and running, it's very important to keep looking at the data and to listen to employees about the issues that matter to them.

Any policy has to be agile to adapt to what's happening in the business, the wider economy and the workforce demographic. It is a continually moving beast that is constantly forming the next incarnation of your health and wellbeing strategy.

FOCUS ON STAYING WELL

With the evolution of wellbeing policies, the focus has latterly changed from dealing with illness to investing in people staying well.

Employers are increasingly recognising the benefits of a workforce that is healthy, and are looking at preventing absence and injuries, and promoting good health among employees and their families. This shift is a shining light in the way that the industry is getting on top of absence, illness and understanding health and wellbeing, and of the importance of people in our businesses of today.

Some of the healthiest organisations that are performing fantastically well have excellent employee engagement and motivation, but don't necessarily use expensive resources to support their wellbeing schemes. It can be done purely by concentrating on the fundamentals – good communication, flexible working practices, effective and fair management and team support. Whether there's 50 or 5,000 people in your organisation, the most common denominator is that they are people. And that's what we should remain focused on. ■



02

PREVENTATIVE HEALTHCARE

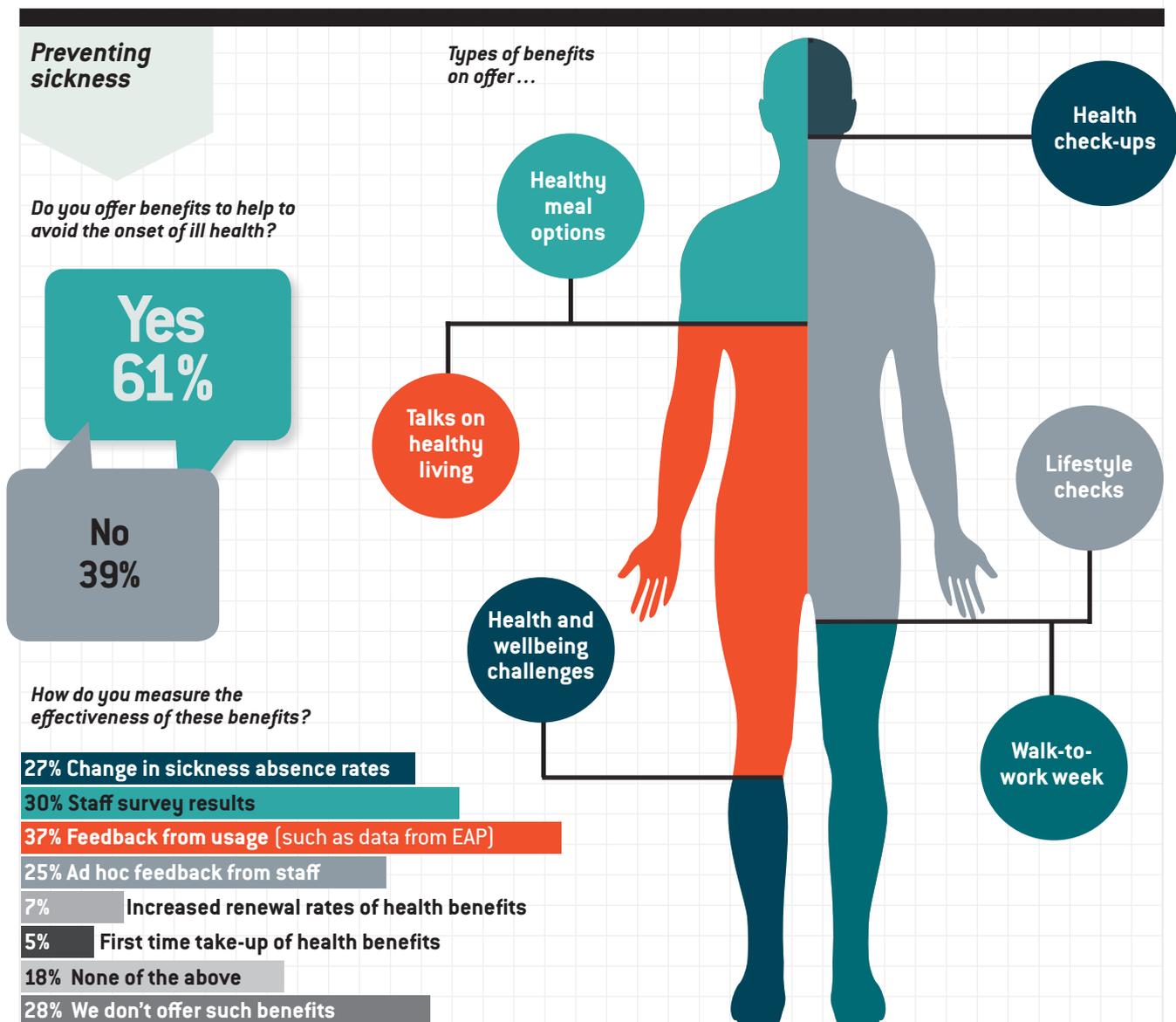
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PREVENTATIVE HEALTHCARE

Our survey respondents take a number of steps to monitor wellbeing in their staff, and shared the actions that they are taking to foster general wellbeing in the workplace. Some of the measures are practical, many managerial

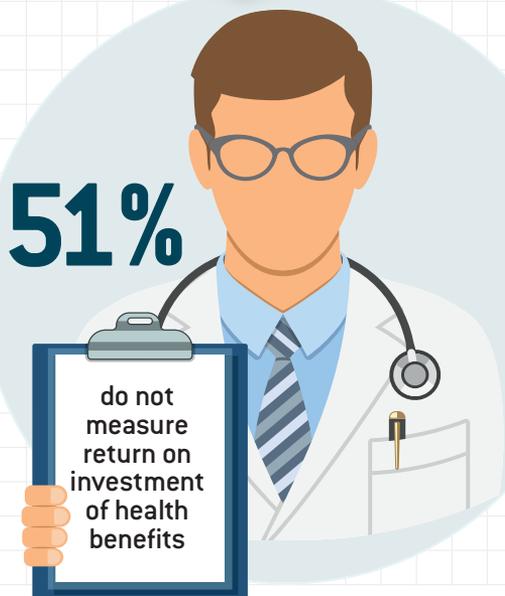


What are the biggest risks to wellbeing?

39%
Mental health issues

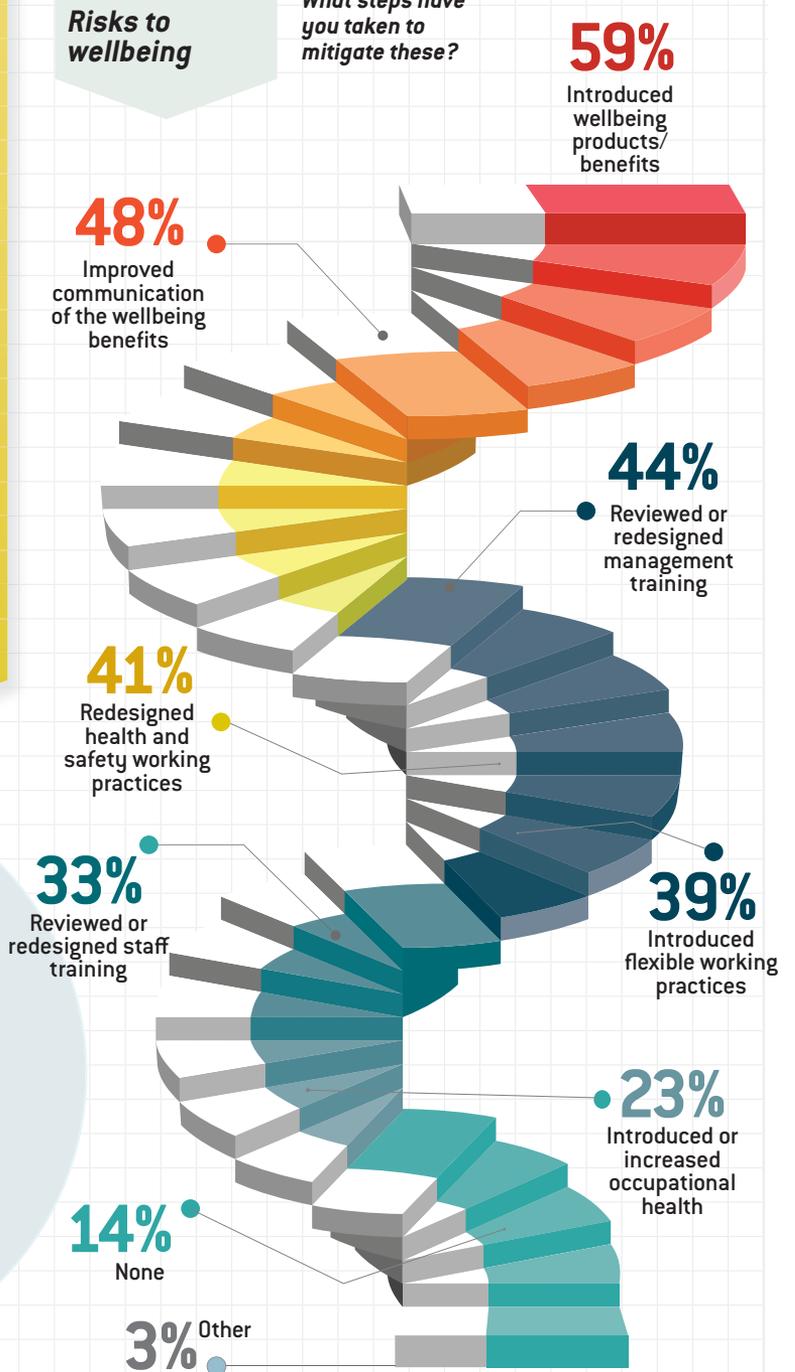
23%
Musculoskeletal issues

14%
Lack of occupational health expertise



Risks to wellbeing

What steps have you taken to mitigate these?



WHO IS DOING WHAT – AND WHY?

Our survey asked respondents what measures they are taking to prevent staff ill-health or improve overall workforce wellbeing. **Maggie Williams** looks at the findings and explores what measures employers are favouring

Good preventative wellbeing strategies should help to reduce sickness absence, and also identify issues that could lead to long-term illness before they become a problem.

In this chapter of the research, we explore what employers are doing to help their staff stay well in the first instance, using preventative healthcare techniques.

Respondents also told us about their use of income protection products to support staff, should they face long-term illness.

THE ROLE OF OCCUPATIONAL HEALTH

Almost all (90%) of the respondents to our survey offer occupational health (OH) services to their staff. However, the ways in which this is delivered varies.

Only 10% have an in-house OH service, and around half (53%) of respondents offer occupational health services to their staff through a third-party provider. The remaining 27% who provide OH do so on an ad-hoc basis. We asked about the main advantages of offering OH services. Responses included:

- **Providing specialist advice:** “Medical advice for managers and HR on how to support employees correctly”; “Additional support for individuals and line managers”
- **Preventative healthcare:** “Ensures our staff are not being put at any risks”; “Reassurance that we have a fit and healthy workforce for the type of work that we do”.
- **Supporting individuals who have been long-term sick:** “to help staff recover and help with the return to work process”; “phased return to work advice”.
- **Being able to get help or advice quickly:** “Easy referral for health advice”; “Available on site, convenient”; “Instant help when needed”.

- **Supporting staff’s general wellbeing:** “Additional support to employees”; “The health and wellbeing of our workforce”; “Duty of care = engagement”.

The survey also explored use of group income protection (GIP) as part of a wellbeing strategy. The responses showed that, compared to our 2017 *Wellbeing in the Workplace* survey, there has been a fall in the number of companies that offer GIP. In 2017, the number of respondents who did not offer GIP to any staff was 35%, compared to 53% this year.

The number who offer this benefit to everyone on their workforce fell slightly, from 41% in 2017 to 35% this year. A further 11% of 2018’s respondents offer it to selected staff (21% in 2017) and 1% offer it as part of a flexible benefits strategy.

Among those that do offer GIP, 28% felt that staff valued it “quite a lot”. However, few companies that do not offer GIP are considering introducing the benefit in the next 12-18 months. Four per cent would consider it for all or some staff, and 5% as part of a flexible benefits package).

Cost was the biggest barrier to take up (“Too expensive” – 73%), along with a lack of understanding by staff (45%) and/or senior management (35%).

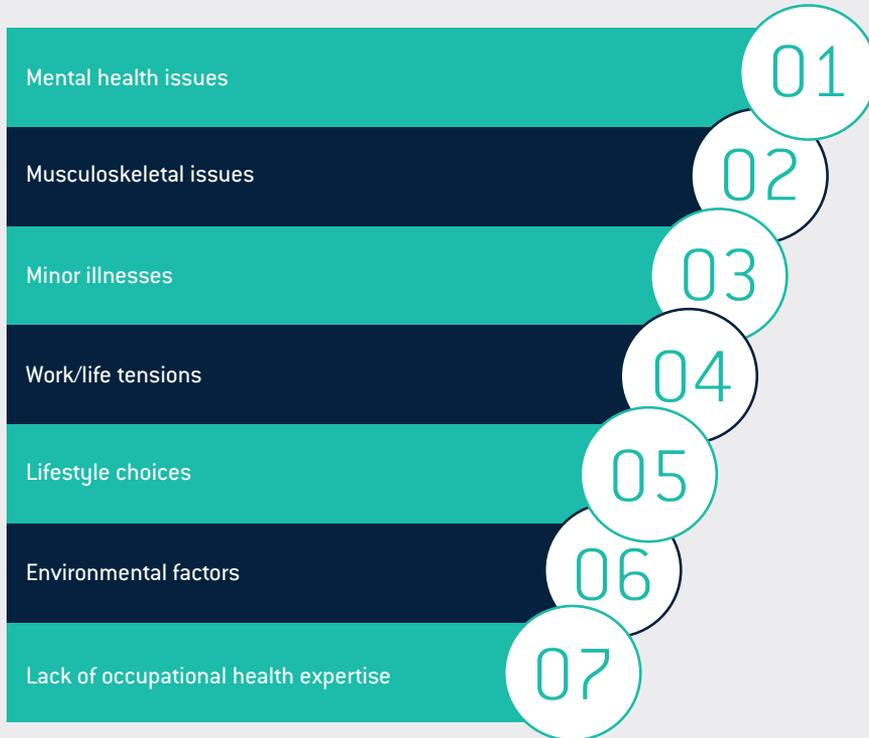
For nearly a third, a barrier was a belief that the state will support individuals if they are ill.

PREVENTATIVE HEALTHCARE

The majority of employers in our survey are committed to helping staff avoid the onset of ill health, with 61% saying that they offer benefits to support this. Initiatives that employers have introduced, include:

- Health and wellbeing days
- Wellbeing challenges
- Health/lifestyle checks

Ranking risk



“Respondents have introduced new wellbeing benefits focused on prevention as a priority”

- Benefits including OH, an employee assistance programme and private healthcare
- Mandatory training
- Online forums and information hubs
- Gym membership/or on-site gym
- Fitness activities such as yoga or massage
- Counselling

When measuring the effectiveness of health benefits, 37% said that they use feedback from employee assistance programmes or similar, 27% charted changes in sickness absence rates and 25% used ad hoc feedback from managers as a measure of success.

First-time take-up of benefits (5%) and increased renewal rates (7%) were less popular ways of understanding whether a strategy was successful – and 18% said that they did not do anything to gauge success.

RISKS TO WELLBEING

We asked respondents to rank seven risks to wellbeing in their workplace, in order of significance. The responses are shown in the chart above.

We also asked what steps they were taking to mitigate those risks. Respondents said that they had introduced new wellbeing benefits focused on prevention (59%) as a priority.

The second most frequent action was improving communications around wellbeing benefits and services (48%), or reviewing/redesigning management training (44%). A similar number (41%) said that they had redesigned health and safety working practices or redesigned staff training (33%).

Almost four out of ten (39%) had introduced flexible working practices, and 23% had introduced more OH coverage. However, 14% had done nothing to mitigate the risk at all.

Our findings show that businesses are keen to introduce ways of preventing health issues at work, and want to reduce risk for employees. However, they are deterred by the cost of providing traditional GIP products as a means of doing so – and compared to 2017, GIP coverage has reduced. Instead, employers are using less formal means, such as health and wellbeing days, to get the preventative healthcare message across. ■

WHY IT REALLY IS BETTER THAN CURE

Good health is crucial to our happiness as much as our productivity, and wise employers are keen to boost the overall wellbeing of their workforces before illness strikes. Our panel of industry experts explore some useful strategies

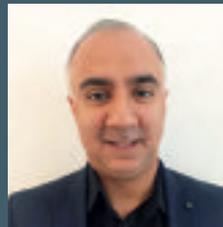
THE PANEL



Dr Chris Tomkins,
COO Proactive Health, AXA
PPP healthcare [CT]



Katharine Moxham,
Spokesperson, Group Risk
Development [GRiD] [KM]



Dr Sunil Arora,
Chief Medical Officer,
LiveSmart [SA]



Susan Gee,
Group Occupational Health
& Wellbeing Manager at
Yorkshire Water [SG]

WHAT ROLE CAN HEALTH COACHING PLAY IN PREVENTATIVE HEALTHCARE?

CT: Coaching can be a tremendous benefit if your organisation's general health status isn't as you'd want.

Businesses are diverse and will have different needs, but the best results are achieved through a risk-based approach.

That's about giving direct health coaching support where it is needed, to higher-risk employees. Effective communications are also essential, so that employees understand what is being achieved.

KM: Forward-looking employers see the link between health, happiness and productivity. But you need to capture everyone, not just those who are already positive about it.

That is the real challenge and you can only deal with this in small steps, and by leading from the top. If managers are making no commitment, others won't commit either – and it's also about encouraging people to believe that they can make changes.

SA: I've found in my clinical experience that many people with chronic illnesses really wish

that they'd had more knowledge at the start. People often don't know where to go to get proper advice.

It can also be about the confidence of individuals to believe that they can make changes and take responsibility. Health coaching is a shift away from the 'give some tablets and move on' culture.

SG: Health coaching is particularly effective if you can reach someone who wants to make changes but doesn't know how to. There are also employees who don't know what they need – and those that do know but don't want to know.

The second group can be more challenging to reach. Getting health coaching right is also about identifying the behaviours that you want to change and also having people in place to support it that staff can engage with.

WHAT DOES A BEST-PRACTICE APPROACH TO PREVENTATIVE HEALTHCARE AT WORK LOOK LIKE?

KM: There's still a tendency to ignore or under-use absence data. If you don't understand the problems, it's difficult to fix them. Almost all

companies will collect this, so it should be a straightforward process to make better use of it.

CT: Data is definitely important, and a risk-based approach to preventative healthcare has to be based on it. Using transformative examples can be inspiring, and it's also important that preventative strategies are supported from the top of the organisation.

There is much more boardroom understanding now about the link between health and cognitive performance – but we still need to work harder to make the two join up. And, some aspects of wellbeing are difficult to model, such as presenteeism, for example.

SA: There is a huge opportunity to make use of existing materials to develop best practice in this area. For example, both Public Health England and the National Institute of Clinical Excellence (NICE) have guidelines for health at work – but we've found that very few businesses use them.

KM: We've also now got the 'Thriving at Work' review by Dennis Stevenson and Paul Farmer, with its focus on what makes 'good work'. The UK could really lead in this area, but it isn't at the moment.

SG: If you have good work and good culture, the natural outcome is wellbeing. Committed leadership is important, and also involving employees, asking them for their input on what they need. It's making sure everyone is involved. That means backing from the top, but not just from the top – for example, we've got trade unions involved with great results.

There may already be things you can do within your business that can help with preventative healthcare. For example, we have 120 reservoirs in the Yorkshire Water area, many with beautiful walks around them. Promoting those has been a great place to start in getting people out and taking exercise.

HOW SHOULD EMPLOYERS BUILD BEST PRACTICE, IN TERMS OF CULTURE, DATA COLLECTION AND ANALYSIS, BENEFITS STRUCTURE AND EMPLOYEE COMMUNICATIONS?

KM: Employers can start by taking a step back to look at what they already offer. A lot of

“Employers need to be able to give wellbeing an identity, communicate ambition and drive progress”

benefits overlap and there is growing recognition that with products such as group risk, people won't make claims every day but can still use the benefits to give day-to-day support.

Make sure you understand everything that's on offer in the packages you already have. And, it seems obvious – if you are spending all of that money on a benefit, why would you not tell people about it? And yet, GRiD's research shows that only 25% of employers communicate about their group risk benefits.

CT: A strong wellbeing programme really gives HR departments a chance to generate positive change by helping talent to work more effectively. Traditional benefits are changing. With practices such as health coaching, it is as much about training and education as it is about a benefit per se.

Communications are also critical. Our partnership with the employer is crucial if the services we provide are to be successful. The employer will know its employees and also its communication channels better than anyone else – but they can't just buy a package and sit back.

Employers need to be able to give wellbeing an identity, communicate ambition and drive progress. One example is our '50,000 Years Younger' campaign, where companies can pledge to make their workforces 'younger' through wellbeing actions.

SA: Thinking about how to communicate is essential, and the techniques of the past may not work today. Education is key, and people need to feel that they are being looked after – there is now more of a culture of 'maybe I can get this help at work'. That could be as simple as on-site webinars or offering fitness classes during the day. And, there are also basics such as making sure people are taking proper breaks during the day and using their annual leave.

SG: What works for one organisation, or even one group of individuals, may not work for everyone. You need to make sure you've done a health needs assessment and looked at the behaviours you want to change.

But linking up with the public health agenda is also important, especially to be able to deliver support at a reasonable cost. There will than always be plenty of free campaign materials that you can work with. ■

FOUNDATIONS FOR A HEALTHIER FUTURE

The construction industry has some very specific challenges for employees: the work can be hazardous, transient and isolating. The sector is tackling staff wellbeing with the help of two far-reaching initiatives, as **Maggie Williams** reports

Occupational health (OH) priorities vary by sector, but the 2.4 million-employee UK construction industry has some very clear challenges. In 2016-17 the Health and Safety Executive's statistics showed that there are around 13,000 deaths each year linked to dust, chemicals or other hazards; and around 3,000 workers annually suffer breathing and lung conditions made worse by their work.

The challenges are not just physical. In March 2017, an Office for National Statistics study found that in England the risk of suicide among low-skilled male labourers, particularly those in construction, was around three times higher than the male national average.

"The UK construction industry has been talking about these topics since the Health and Safety Act of 1974, but the commentary has been more about safety than health," says Margaret Grahamslaw, head of occupational health at B&CE, an employee benefits provider in the construction sector. "There are shocking levels of debilitating illnesses in the industry, and some of those, such as silicosis or asbestosis can lie dormant for 10 or even 20 years."

Grahamslaw describes the construction industry's OH coverage as "patchy". "Larger operators are likely to have in-house OH teams or work with a third-party provider, but other employers may not be doing anything at all."

While health surveillance is a legal requirement, it's clear that compliance varies across the industry. But with 1.5 million days lost in construction to sickness absence every year (ONS figures), there is a need to improve.

That need may become more acute once the UK leaves the European Union and the supply of construction workers potentially diminishes. Keeping all employees healthy, and helping those over 50 to remain in work, will become a higher priority.

Two recent initiatives should help improve

construction workers' health, both physical and mental. B&CE are developing a new approach to OH management which will make it easier for construction employers to comply. The company is developing a digital solution so that workers can demonstrate to their employer that their health surveillance is up to date. The system is based on a rolling three-year surveillance programme. "It will track and detect changes, such as loss of hearing or indicators of breathing difficulties, over time," says Grahamslaw.

Given the transient nature of construction work, this will enable workers to have an ongoing view of their own health that they can carry from site to site and job to job.

She adds: "We hope this will also drive a more consistent approach to health surveillance, so construction employers can comply with their health and safety duties, no matter what size they are and where they sit in the supply chain."

While B&CE are initially focused on workers' physical health, mental wellbeing is also a challenge for the construction industry. Official figures estimate that 55% of construction workers have experienced mental health issues. Factors include transient employment, variable pay, pressured working conditions and a culture that doesn't always encourage someone to speak openly if they are struggling.

To help address this, the Health in Construction Leadership Group and the British Safety Council launched Mates in Mind, a charity focused on improving mental wellbeing in the construction industry which launched in 2017. It aims to reach at least 75% of the construction industry by 2025.

The construction sector is starting to recognise and address the health issues facing its workers, and employers' responsibilities.

Over time, that should lead to better health and longer working lives. ■

“There are shocking levels of debilitating illnesses, and some of those can lie dormant for 10 or even 20 years”



WHEN ILLNESS BEGINS WITH AN ‘M’

Musculoskeletal issues and mental health remain two of the biggest causes of sickness absence. **Maggie Williams** reports on Reward’s survey findings, and explores what organisations can do – and are doing – to improve the situation

MUSCULOSKELETAL

- Thirty per cent of respondents said that absence from musculoskeletal issues is not a major wellbeing concern for their organisation, and that levels of absence are consistent. A further 23% said that it is a major concern, but stable. However, 19% said that although it’s not a major problem it is getting worse.

- Thirty-nine per cent have redesigned their physical work environment as a result of musculoskeletal issues, and 35% have introduced or expanded their occupational health support. Around one in five (21%) said that they have introduced preventative services or practices (such as exercise programmes) to their benefits offering, and 16% have added rehabilitation products or services.

- When it comes to supporting employees with musculoskeletal issues, 67% would refer staff to occupational health services, and 56% would contact HR for advice.

- Employers that offer health products also make use of these: 30% said that they would refer staff to a private medical insurance provider; 19% to their health cash plan provider and 14% to a group income protection provider. The government’s Fit for Work services were used by 16%, and 14% of companies offer discounted physiotherapy.

MENTAL HEALTH

- We asked participants how significant a concern mental health issues are as a cause of absence. The results show a trend towards increasing problems: 26% said that although it is not currently a concern, it is getting worse; and 19% said that it is a major concern and getting worse. A further 19% said that although it is a major concern, it is stable.

Nine per cent said that, while still an issue, it is lessening, but no-one said that they have no concerns at all about mental health.

- In a 12-month period, 30% said that someone off work due to mental health issues would take between 21 and 50 days’ absence, and 18% said between 11 and 20 days.

A further 7% said that employees would be off for more than 50 days. However, 28% didn’t know how long staff were typically absent for, and 9% didn’t measure this.

- There is a big onus on line managers to detect if members of a team are struggling with mental-health related issues. Just over two thirds (67%) said that the line manager is responsible for identifying any such issues, and 39% said that HR are responsible for this.

- Most employers enable staff to self-refer to an EAP or other service if they have one (75%), and 14% said that they would refer to their private medical insurance provider (14%), health cash plan provider (11%), or group income protection provider (9%).

- It’s interesting to note that referrals to health service providers are lower for mental health issues than for musculoskeletal issues. Occupational health teams were also much less likely to be used as a point of referral for mental health – only 5% said that their OH team is involved in identifying and supporting mental health issues. Moreover, only 4% would use the Fit for Work service, compared to 16% for musculoskeletal.

- However, 26% of employers said that they would provide additional support as needed – suggesting either that mental health issues are excluded from the packages such as cash

plans that they offer, or respondents are not aware of what's available within those plans.

- When it comes to making changes to reduce the risk of mental health issues at work, introducing management training on identifying and responding to mental health issues was the most popular response – but only half (49%) said that they had done this.

The same number had introduced an employee assistance programme, 12% had added preventative support or services, such as a resilience programme.

- Redesigning the job roles of individuals (26%), work practices (26%) or work environments (21%) were other ways in which respondents said their company had made changes to influence staff's mental wellbeing.

- We also asked what actions companies are taking to prevent relapses. Common approaches include better management support and referrals to OH. One said “We identify the triggers and underlying issues and seek to resolve or improve them as needed”, however others said that they do nothing at all. ■

“There is a big onus on line managers to spot when members of their team are struggling with mental-health related issues”

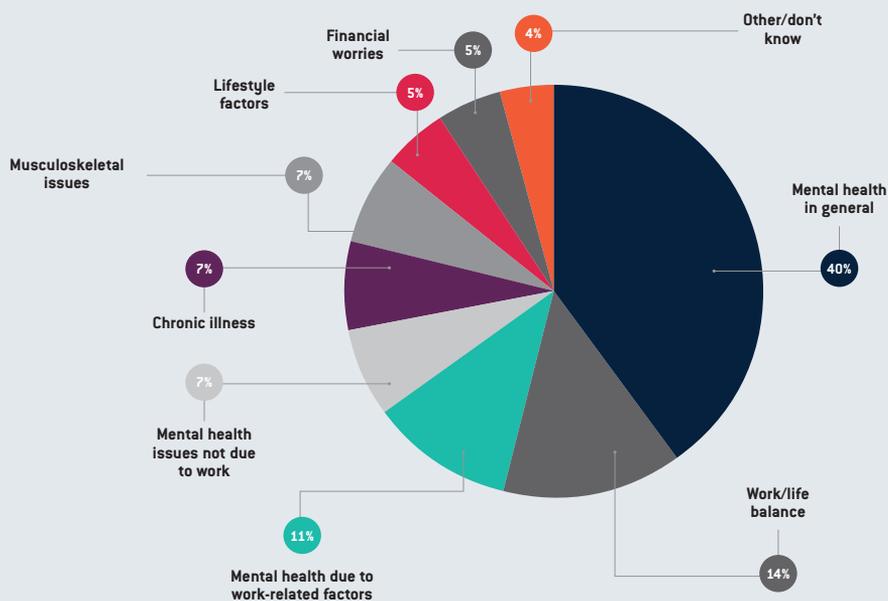
> MENTAL HEALTH: OUR SINGLE BIGGEST WORRY

We asked respondents what single health-related factor is the greatest concern for their workforce. The responses that we received showed that issues related to mental health overwhelmingly top the list. Forty percent said that general mental health was the biggest issue, but a further 11% specified work-related factors; and 7% said that mental health issues not related to work were of the most concern. That totals 58% of respondents who rank a mental health issue of some kind as their key workplace health issue.

Two other factors – work/life balance (14%) and financial worries (5%) may not be directly related to mental health but may well have an effect on it.

In fact, only 23% gave an answer that wasn't related to mental health or a factor that could affect it. The graph below shows all the responses.

WHAT IS THE SINGLE BIGGEST HEALTH-RELATED CONCERN FOR YOUR WORKFORCE?





WELLBEING WORKS

Are you investing in your workforce's future or just keeping the status quo? **Dr Chris Tomkins**, COO Proactive Health for AXA PPP healthcare, explores what wellbeing really means

What does wellbeing mean? Let's start with a simple definition. Wellbeing = health + happiness. It's about physical and mental health in our everyday lives. The biggest challenge employers face is delivering wellbeing programmes that don't just make fit people fitter or just raise awareness, but make lasting changes for those who will benefit most from them.

The spirit certainly seems to be willing. Broadly, employers see value through employee engagement – a clear win, given the scale of the challenge. Pursuing it has, unfortunately also, opened the door to 'tick-box' health promotions. Successfully supporting wellbeing affects everyone – and long before we would consider ourselves to be ill. Our habits, biometrics and mindset all play their part. And we can all do better. For example, 95% of the employees we've assessed through our Proactive Health Gateway have at least one health risk.

MAKE IT REAL

Another challenge for employers is authenticity. There is a fundamental difference between employees hearing you say you care about their wellbeing and actually experiencing it. A positive way to make this real is to use evidence-based assessments and coaching within your wider wellbeing strategy.

In today's digital world, we can be smarter about how we deliver this and respond to the dynamics and nuances of the modern working environment – e.g. working at home or across multi-site locations. Combining smart health assessments with targeted coaching to mitigate employees' health risks should help to ensure your wellbeing programme contributes to a positive, supportive workplace culture, as well as mitigating performance risk.

It's an approach that aligns well with employers' investment strategies. After all, what's the point of spending money on people who aren't taking action?

Key biometric measures, for example, can be made in just 15 minutes at a company's premises while health coaching can be introduced to target those most at risk. We know that overcoming individuals' lack of awareness

and inertia can be challenging and that expert health coaching can provide the motivation and support to set and achieve attainable goals.

RAISING AWARENESS

Let's take a couple of examples. First, working with a risk-based model, AXA PPP Healthcare's Proactive Health team, we have demonstrated that we can get wide coverage of the workforce with both the digital health age calculator and on-site 'know your numbers' assessments, and then target those most in need with their health coaching programme. Across the client base, we have removed more than 23,000 risks, created millions of pounds in value from reduced absence and are well on the way to making the UK 50,000 years younger through the '50,000 years younger together' campaign.

Second, there was our recent pilot study of AXA PPP healthcare's 'Realise Health' plans, delivered by LiveSmart, (comprising a digital lifestyle and blood-based biometric assessments and monthly telephone coaching). With 100 employees of a London-based employer, we found significant improvement in participants' blood pressure, nutritional intake, physical activity, stress, mood and vitamin D levels and omega 6:3 ratios after the six-month trial.

Most respondents reported overall improvement in their health literacy and awareness, empowerment and improved mood. The vast majority believed that the programme should be offered to everyone in the company.

Likewise, 79% of those employees who followed both our 'know your numbers' and health age calculator assessments and went on to receive health coaching reported an improvement in an aspect of their health.

But does this tie back to value? The science clearly says "yes". In fact, those with most risks represent employers' greatest return-on-investment opportunity as most risks are inter-related. That means improving physical activity, nutrition and sleep can have a synergistic effect across several risks. The individual experiences better health and the employer gains through a better-motivated and energised team. ■



03

FINANCIAL
WELLBEING

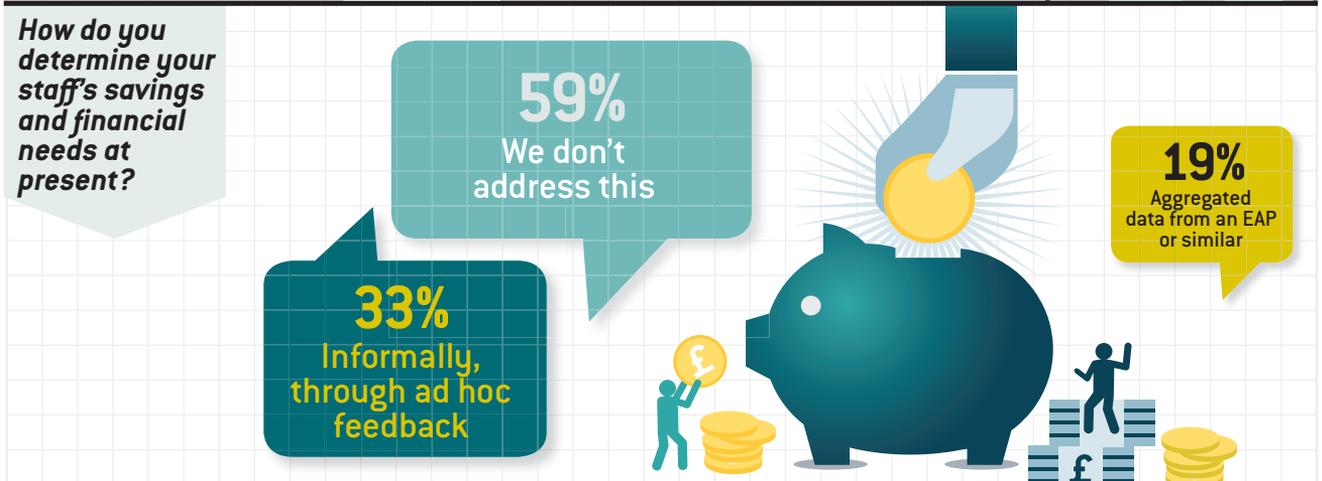
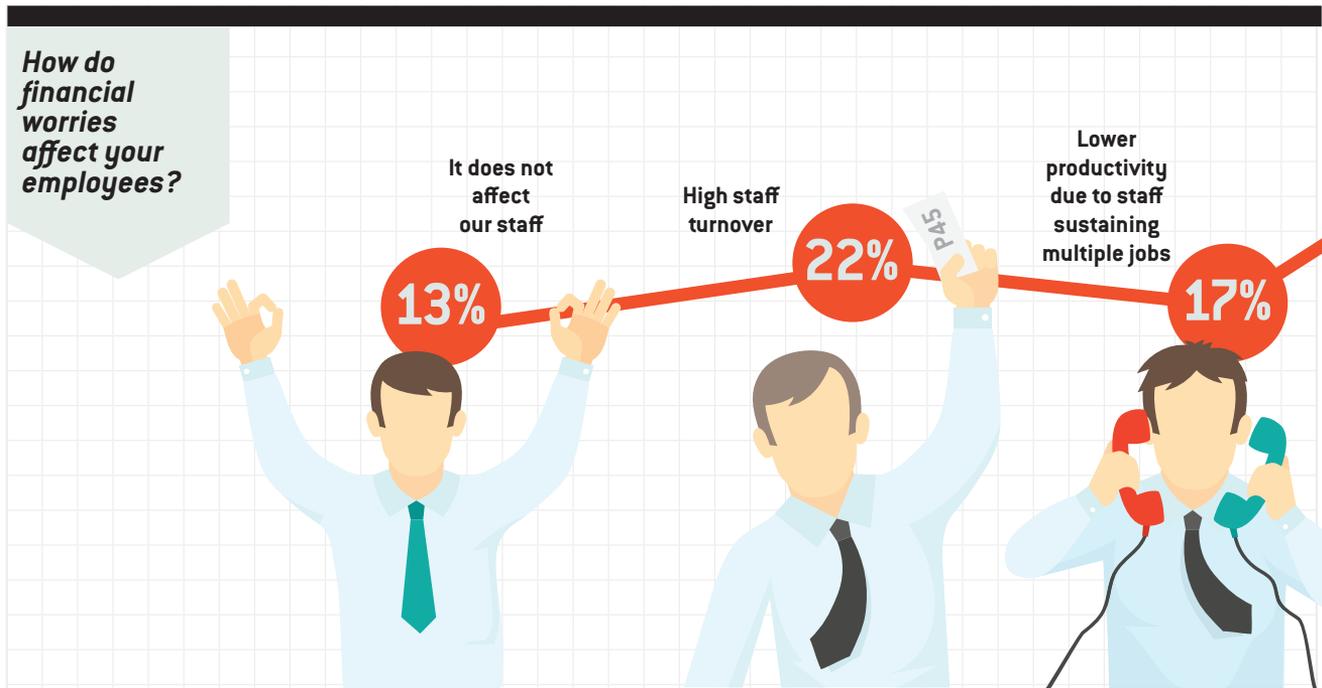
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WEALTH at work

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FINANCIAL WELLBEING

Money worries can be a huge barrier to an overall sense of wellness, and can have a considerable impact on an employee's productivity. Our survey established what employers are doing to help their staff cope better with this part of their lives



85%
say that financial wellbeing should be part of a broader wellbeing strategy

80%

say that financial worries such as debt affect their workforce

78%

Increased levels of stress



Increased levels of absenteeism

31%



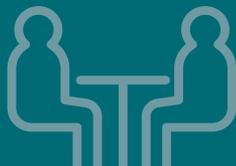
43%

Lower productivity due to managing financial problems

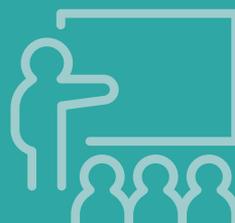


Employers pay...

30%
of employers pay for financial guidance



28%
pay for financial education



15%
pay for financial advice



WHEN MONEY HAS ITS OWN COST

We are increasingly aware of the relationship between financial concerns and wellbeing. Our survey asked employers about staff money worries, and what they offer employees to help them cope. **Maggie Williams** looks at their answers

The significance of financial wellbeing as a part of wellness more generally has increased in recent years. Flat pay increases coupled with rises in inflation have put more pressure on employees' salaries and hit long-term savings. *Reward's* research backs up that trend.

In our 2018 research, 49% agreed and 35% strongly agreed with the statement "Financial wellbeing should be part of a broader wellbeing strategy," compared to 77% who agreed or strongly agreed in 2017. Only 4% of our 2018 cohort disagreed, with the remainder neutral.

Respondents in this year's survey overwhelmingly believe that their workforce is struggling, with 80% agreeing that worries such as personal debt are having an impact.

We also asked what effect those worries are having. The table opposite shows 2018 figures, compared with 2017. It shows how the effect of stress has grown, and that its impact in the workplace is also on the increase.

The other notable change is in staff turnover, with 22% of respondents this year considering that this is having an impact on their organisation, compared to only 6% in 2017.

But despite the increase in the number of companies who realise financial issues are causing stress, 60% do not determine their staff's savings and financial needs. Of those that do, 33% collect feedback informally and 18% use aggregated data from an employee assistance programme (EAP) or similar. A further 5% use aggregated data from their payroll or pension scheme. Only 5% collect information through a staff survey.

When it comes to strategies to help staff manage their money, our 2018 responses closely mirrored those of 2017. The top benefit is childcare vouchers, with 84% offering these (83% in 2017). Pension contributions above the auto-enrolment minimum are on offer from 80% of respondents (75% in 2017).

Discount vouchers, or similar, for use in supermarkets was the only item on our list that showed a significant increase from last year. In 2017, 44% of respondents offered these, compared to 60% this year. Support with travel costs remained roughly the same.

Only 11% offered access to low-cost finance (exactly the same as 2017), and 7% offered a share incentive plan (12% in 2017).

We asked about the forms of financial support that employers offer to their staff.

Education, guidance and advice are interlinked. Education could include seminars; guidance could cover help desks and clinics. Regulated financial advice refers to personal recommendations made by appropriately qualified and regulated advisers.

Although 53% do not offer financial education, of those that do, it is paid for by the employer in 29% of cases. Five per cent said the employee pays, and 4% replied that it was a combination of both. For 4% of respondents, the pension scheme was responsible for funding financial education. Overall, 43% only provide financial education at retirement (compared to 38% last year).

A similar pattern emerged with financial guidance. It is not offered by 54%; if it is, the employer pays in 28% of cases. Only 2% of employees pay for financial guidance at work; it is a combination of the employer and employee for 7% – the same percentage who replied that the pension scheme pays. Twenty-five per cent provide financial guidance at retirement only, compared to 38% who said they offered it last year.

Financial advice is not widely offered in the workplace, with 75% saying that they do not offer this at all. Where it is on offer, 15% said that the employer pays for it, 6% divide costs between the employer and the employee. The employee alone is responsible in 4% of cases. However, 40% said that they do offer access to

How do financial worries affect your employees? Please tick all that apply

	% IN 2018	% IN 2017
Increased levels of stress	78	66
Lower productivity due to managing financial problems	42	44
Increased levels of absenteeism	31	38
High staff turnover	22	6
Lower productivity due to staff sustaining multiple jobs	16	17
It does not affect our staff	13	20
Other (please specify)	4	8

regulated financial advice at retirement – a slight rise from 32% last year.

Saving for the long term has been revolutionised by the pension freedom and choice reforms introduced in 2015. Employees now have more control over how they use their pension savings – but in doing so, they also require more support in making suitable appropriate decisions. We asked how the reforms have affected benefits strategy.

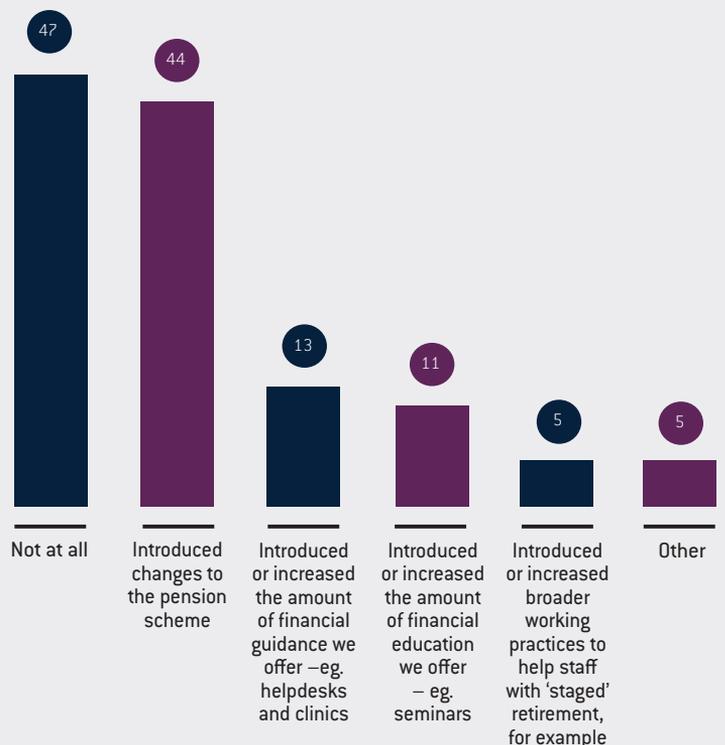
Nearly half (47%) said that the freedom and choice reforms has had no effect on the benefits they provide for staff. Of those that have made changes, 44% said that they have been made in their pension scheme.

Thirteen per cent have introduced or increased the amount of financial guidance that they offer, such as help desks and clinics, and a further 11% have introduced or increased the amount of financial education that they provide. However, no respondents had introduced or increased the amount of financial advice that they offer (see graph, right).

It's clear that employers are becoming increasingly aware of just how much their staff are struggling with financial problems, and the stress that this is causing them. However, many organisations are taking little or no action to change this, either through an employee's working life, or in the run-up to retirement.

Although introducing benefits such as discount vouchers will make a difference to staff by offering day-to-day savings, helping them to make the most of the money they save is equally important. ■

How have pensions freedom and choice reforms affected your benefits strategy? Please tick all that apply



HEAD TO HEAD: FINANCIAL SUPPORT

Financial worries affect staff in most workforces. As a result, many employees will benefit from financial guidance, education and advice. Two experts debate how organisations can adopt a practical approach to delivering this

THE PANEL



Jonathan Watts-Lay,
director, WEALTH at work
(JWL)



Zoe Denny-Thomas,
head of member services,
Proshare (ZDT)

PAYROLL, PENSIONS AND EMPLOYEE ASSISTANCE PROGRAMMES (EAPS) CAN BE RICH SOURCES OF INFORMATION ABOUT FINANCIAL WELLBEING TRENDS IN THE WORKPLACE - BUT VERY FEW PEOPLE IN OUR SURVEY ARE USING THESE. WHAT ARE THE BARRIERS TO MAKING THE MOST OF THIS DATA, AND HOW CAN THEY BE OVERCOME?

JWL: When we start working with a company, one of the first things that we do is use data, for example from the HR and benefits database to help us segment the workforce and better understand their needs. Data really is the starting point, and it's difficult to put effective financial education in place without it. Sometimes there are constraints, and the information available won't cover everything, but it is crucial.

Sources of data might be systems such as an EAP which can give some valuable anonymised pointers about financial worries in the workplace. Provided your systems providers offer good quality management information tools, there should be few barriers to using these sources of information. That can then be combined with information that you've proactively asked your employees about, to give a richer picture.

ZDT: Payroll data is a rich source of information that can help you to get to grips with your workforce demographics.

That can then be used to help you understand what you can do to help them. For example, you can identify older workers who might need more support with retirement planning.

There can be some challenges involved - for example, if your payroll is based in different locations around the world, it can be difficult to get a joined-up view, and using unique identifiers to collate the data can sometimes be hard to do.

Good communication within the HR team, sharing best practice and agreeing central points for collecting information together can all be helpful in overcoming those challenges. Generally, it is in the best interest of the employer to be able to use this information effectively but co-ordinating the work involved in extracting data is important.

Information from other sources, such as Employee Assistance Programmes, can also be very useful. We've found that many of the advisers that we work with use this type of data to help build wellbeing programmes with employees.

WHILE AUTO-ENROLMENT HAS MEANT ALL EMPLOYERS WILL NOW OFFER A PENSION, USE OF OTHER SAVINGS SCHEMES SUCH AS SAVE AS YOU EARN ARE STILL RELATIVELY LOW. HOW CAN EMPLOYEES BE ENCOURAGED TO USE THEM?

JWL: Encouraging employees to think about short, medium and long-term savings goals can really help with this. In the short term, someone might be interested in saving for a car or a wedding, for example. In the medium term, their focus might be on school fees or a home deposit over a five to 15 year period. Longer term savings are typically about retirement savings.

Matching those goals up to what's on offer in the workplace is the next step. For example, putting money into a Save As You Earn (SAYE) scheme can help fulfil short-term goals. If there's a Share Incentive Plan, that can be a beneficial way of saving for the long term.

While it's tempting to encourage people to divide up what they can save each month and allocate a certain amount to short, medium and long-term goals, that might not work for everyone's priorities. Making sure staff have really thought about what they want to achieve and that they are using the right savings options to achieve that is really important.

Helping employees to reassess their priorities once they've achieved a savings goal will help to make sure that they stay on track for medium and long-term goals as well as the short term.

ZDT: We've recently carried out research into why employees don't take up SAYE plans and similar.

We found that less than half – 40% – said that it was because they couldn't afford it, so it's not always about financial constraints. Often it's about communication – using the example of SAYE, we found that if employers did more to communicate the minimum contribution level, it made this type of saving feel more accessible.

Effective communication is another key component. We run an annual awards ceremony, which includes recognition of how well employers communicate with their staff about share saving. We've seen some really innovative approaches, including use of 'champions' who become the go-to person in a company to approach with any questions. Sometimes that's a person in payroll, but it

could also be someone from the wider workforce. Others have made great use of digital and social media – creating memes, or using webchats and webinars. There are so many innovative approaches that companies can take to getting information across.

Benefit design is another consideration. That could be making sure that appropriate benefits are on offer to staff. It can be about broader legislation too. For example, we've been lobbying the government to refresh SAYE and Share Incentive Plan design to make them more flexible.

HOW CAN EMPLOYERS BE ENCOURAGED TO OFFER FINANCIAL EDUCATION, GUIDANCE OR ADVICE?

“Making sure staff have really thought about what they want to achieve and that they are using the right savings options is important”

JWL: I think more companies are doing this, but it is larger businesses, rather than SMEs. Sometimes businesses of all sizes don't think this is their problem – but there is increasing recognition that worrying about money affects day-to-day productivity as well as long term plans such as retirement.

We are seeing much more interest in supporting the 50-plus age group with

financial education, guidance and advice as employers are beginning to become more concerned about their staff's ability to retire and an ageing workforce.

However, planning for retirement is something that can start much earlier as well. Helping employees to see how seemingly unconnected activities are interlinked, such as shopping around for insurance and utility providers and paying savings made into a pension, is a key part of good financial education. Spending less on everyday bills frees up money to save into a pension. Then, taking advantage of matching pension contributions from the employer and associated tax relief could mean that small changes to everyday money management add up to considerably better savings in the long term.

ZDT: Sometimes employers don't want to offer information to employees, because they feel there may be some liability on their part.

However, those views are now changing. Financial worries are very clearly affecting the workforce, and businesses are now realising that they need to do something about this. There are many approaches to financial education to suit different needs. ■

THE MONETARY GAP THAT ISN'T JUST ABOUT PAY

All the statistics show that women are saving less than men. So what can employers do to help? And how can financial wellness strategies be improved to better serve women's needs? **Sara Benwell** explores



Seemingly never-ending research studies show that women are consistently saving less than men, whether it's a building a rainy-day fund, investing our spare cash, or making sure we have enough to retire on.

Partly, this down to differences in earning patterns. As far more women work part time, often because they have to care for children or relatives, they have less disposable income to save or invest.

And even when women are working full time, the gender pay gap shows we frequently earn less than our male counterparts for doing exactly the same job.

Riaan van Wyk, workplace wellbeing consultant at Barnett Waddingham, says: "The historical distribution of earnings across genders means that women in vulnerable groups and ethnic minorities are more likely to face savings barriers such as the gender pay gap, financial exclusion, taking time out to raise families and variable earnings patterns."

Darren Laverty, partner at the employee benefits specialist Secondsight, adds: "There are factors that can add to the difficulty of saving, such as a higher proportion of women working part time, or that women also tend to shoulder the burden of family care, whether that be for children or elders – creating breaks in employment."

However, the disparity in financial security cannot be attributed to different earnings levels alone. Even when women do earn the same (or even more) than men, they are still less likely to save or invest.

This is particularly true for pensions. Hannah Dolding, senior employee benefits consultant at Mattioli Woods, says: "While automatic enrolment statistics from the Department for Work and Pensions show a significant rise – from 40% in 2012 to 73% in 2016 – there is still a substantial gap in 'value', as women generally end up with smaller 'pots' than men."

Whether women are unable or unwilling to save, the result is the same. Far too many women find themselves in a precarious financial situation.

This predicament is exacerbated by the rising number of divorces among those over 50. Many women who were planning a financial future as part of a couple are faced with something quite different.

For employers, this is problematic. It's not just that making sure your employees are financially stable is the right thing to do – money worries can also lead to poor mental and physical health, which in turn has an impact on a person's ability to carry out their job effectively.

WHY WELLNESS STRATEGIES ARE NOT SOLVING THE PROBLEM

Financial wellness programmes can help employees to plan and are becoming more commonplace in the workplace. However, there are problems that need to be addressed.

Van Wyk says: "Current financial wellbeing strategies are not doing enough to attract employees, irrespective of gender. This is evidenced by increasing levels of over-indebtedness and shortfalls in pension savings."

Fortunately, programmes are becoming more sophisticated and there is substantial evidence that targeted communications can be particularly effective.

But while companies are having a great deal of success segregating messages based on life stages – for instance when people are about to retire, or when women go on maternity leave – very few have implemented plans that tailor communications according to gender.

Jeanette Makings, head of financial education at Close Brothers, says: "While employers and financial educators are well placed to encourage women to save more... few have targeted strategies for women within their financial wellbeing programmes."

"Around half of UK employers already provide financial education, and one in five aim to launch financial education initiatives for their staff in the next 12 months."

"But this education is not offered to everyone and much of it is not targeted to supporting specific employee groups. Less than half of those employers that offer financial education tailor the programmes by career stage or salary level, and are not focused on the specific needs of women."

THE BENEFITS OF TARGETED COMMUNICATIONS

Given the imbalance between the genders, employers who have, or are considering, financial wellness plans should consider using tailored strategies when communicating with female staff. This is doubly true if your organisation has many women working part time, or in low-salaried roles.

Makings explains: "These [tactics] can include simple things such as reviewing communications and adjusting messages and delivery methods to include part-time workers better, providing information packs before maternity leave explaining the financial impact of the career break, and developing education targeted at planning for the financial impact of maternity leave and part-time working."

However, when segregating communications, it's critical to get the messaging right. Female-targeted plans that miss the mark will at >

"Women in vulnerable groups and ethnic minorities are more likely to face savings barriers"

>> best be poorly thought-out and at worst condescending and likely to do more harm than good.

Anne McClean, senior financial planner at Charles Stanley, says: “There are some common misconceptions about women and saving that create barriers: that women are not interested, that conceptually it’s beyond their pretty little heads, that women are overly emotional, or they are super-cautious...”

“These misconceptions, coupled with the way that saving are sometimes presented, can be off-putting.”

CONSIDER LIFE STAGES

In an ideal world, targeted solutions would go further than to simply look at gender. HR and reward directors should make use of the data that’s available via payroll, pension providers and benefits platforms to establish which employees are most at risk. They can then target their communications to encourage these staff to use the benefits, tools and education that is already on offer.

While segregating by life stage can (and should) be used in a variety of life stages, it is crucial for pensions communications. McClean explains: “It’s easy for all employees to anchor on to the perception that a random percentage being paid into their pension fund, set by their employer, means they are fine – even though it’s not linked to individual needs in any way. Anything that can be done to dispel this myth is welcome.”

To achieve this, employers should look for opportunities to reconnect employees with their pension savings such as salary increases, bonus payments, maturity of share save schemes and when benefits statements are issued.

IMPROVING FINANCIAL EDUCATION

Once your communications strategy is fit for purpose, it’s worth reviewing any financial education materials or platforms you have.

Good financial education programmes will benefit your workforce generally, but it could have a disproportionately positive impact on women, according to Laverty.

He explains: “Research [from the Organisation for Economic Co-operation and Development] shows that financial literacy among women is lower than for men. Therefore, by ensuring individuals, including women, receive well-delivered financial

education, we should see women’s savings rates increase over time.”

A thorough review may indicate that you either need to add new materials, or that your existing education needs an update. Surveys can be an excellent way of reviewing how your staff view their finances and whether they find your current programme helpful.

McClean says: “Programmes to improve financial literacy are a good start. Employers need to engage with women. Keep testing and asking for feedback to see what’s effective.”

OFFERING FINANCIAL ADVICE

Education is all well and good, but companies that really want to make a difference should be

pointing their staff in the direction of financial advice. If budget allows, providing access to an adviser could go a long way towards improving women’s financial wellbeing.

Van Wyk says: “One positive aspect highlighted in much of industry research is that women are more inclined to seek financial advice than men. This naturally makes women an ‘easier’ audience to reach, provided employers have the right interventions and platforms in place.”

Makings adds: “The delivery of the education is a vital component in its effectiveness. Online education may be a part of the delivery system, but it should not be the whole solution.

“Everyone prefers face to face but this is also the most effective; all workers prefer it but women express an even higher preference... If there are particular employee groups (including women) who need more help then consider providing one-to-one help via guidance clinics, a helpline and access to advice.”

DEAL WITH THE GENDER PAY GAP

Of course, the best financial wellness programme in the world can only do so much. Any company that is serious about improving the gender situation must look at pay. As long as women are under-reimbursed for the same roles as men, the disparity in financial security will continue. Quite simply, if women earn less, they will save less and invest less.

Any company with more than 250 employees must report on their gender pay gap by 6 April, but any organisation that cares about women must make equal pay a priority, whether they’re required to report on it or not. ■

“One positive aspect highlighted in the research is that women are more inclined to seek financial advice than men”

EXPERT VIEW



BASICS FOR BETTER WELLBEING

Jonathan Watts-Lay, director of WEALTH at work, gives some insights into Reward's research findings

The findings from Reward's survey show that, although 79% of respondents said that their staff have financial worries, 60% aren't doing anything to find out what employees' savings needs are, and 52% don't offer any financial education or guidance. It's surprising that such a high percentage of employers say that they know their staff have financial worries, but they are not acting to help them. And, often it's not just one or two staff who are struggling, but many across the business.

A part of the solution is to help employees become more familiar with the basics of money management. There's plenty of ways to do that, but one of the most important principles is to make sure that employees understand the difference between good debt and bad debt. For example, a mortgage is a form of good debt - it makes sense to have a loan of that type if you want to own your home and, although it should still be reviewed occasionally, it is a stable, easy to manage approach to long-term borrowing. At the opposite end of the scale, taking out a payday loan with a punitive interest rate is a form of bad debt. The cost of paying the interest may force someone into even greater financial trouble.

MANAGING EVERYDAY MONEY

In addition to understanding the difference between good and bad debt, helping employees to think about how they spend money on everyday items such as utility bills and insurance is also essential. Car insurance is the best example of this. It is extremely unlikely that you will get a better quote by remaining with your current provider than from shopping around, but very few people actually do this. Whilst employees are becoming more aware of the advantages of shopping around, employers could still be doing more to inform and support their staff with basic money management.

It's also important to look at the benefits platform itself. Are employees taking up and using what's on offer to them? And if not, why? Is it because the benefits aren't appropriate to the workforce, or are employees unable to understand either the way the benefit operates, or how it

could help them? Making sure benefits are relevant and well-explained can really help take-up and improve personal money management. In turn, that will mean employers will see return on investment, whether that is reduced absence or improved productivity.

PREPARING FOR RETIREMENT

One vital part of financial wellbeing is retirement preparation. Reward's findings show that 46% of employers say that the 'freedom and choice' reforms have had no effect on their benefits strategy, and very few have introduced support such as financial education (12%), guidance (13%) or advice (39%) to help staff at retirement. This suggests that there is still a lot of work to do. There is a real benefit in giving people 'how to' information about managing their retirement savings. Employees might have the sense that they 'ought to' be saving, but if you can explain more about the benefit, the advantages of taking up the employer match and the tax relief on offer, people will feel much more empowered to take full advantage.

OPTIONS LATER IN LIFE

There is clear evidence that employees need much more information about their options for later life. The tax revenue that HMRC has received from individuals withdrawing income from their pension pots has risen substantially since the introduction of the freedom and choice reforms, suggesting that individuals are often paying tax when it could have been avoided. Coupled with this is the risk that a lack of education, guidance or advice leaves employees exposed to pension scams - research from the Citizen's Advice Bureau showed that 88% of individuals were unable to spot an advert containing scam warning signs. Employees work hard to save for their retirement. Giving them education, guidance or advice on how best to manage that money will make sure that the savings effort really pays off.

WEALTH at work is a leading provider of financial education, guidance and advice in the workplace. ■



switch on to financial wellbeing.



Many employees struggle to understand various financial issues that may relate to them and often fail to understand the many benefits on offer in the workplace. You can help to improve your employees' financial wellbeing by providing them with the knowledge to make informed decisions.

We deliver financial wellbeing programmes to many top companies through financial education which involves proactive and interactive delivery, aiming to create a deep and lasting understanding.

We have a complete service offering and can help your employees get switched on to their financial wellbeing by:

- 👉 Developing programmes tailored to each company and employee segment
- 👉 Offering a range of topics from retirement and flex windows through to debt management and share scheme launches and maturity
- 👉 Providing multiple delivery mechanisms from seminars and webinars to animation and interactive games

To find out more about how we can help improve your employees' financial wellbeing, please contact us on **0800 234 6880**, email us at **info@wealthatwork.co.uk** or visit **www.wealthatwork.co.uk**

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WEALTH at work
KNOWLEDGE | EXPERIENCE | OPPORTUNITY

04

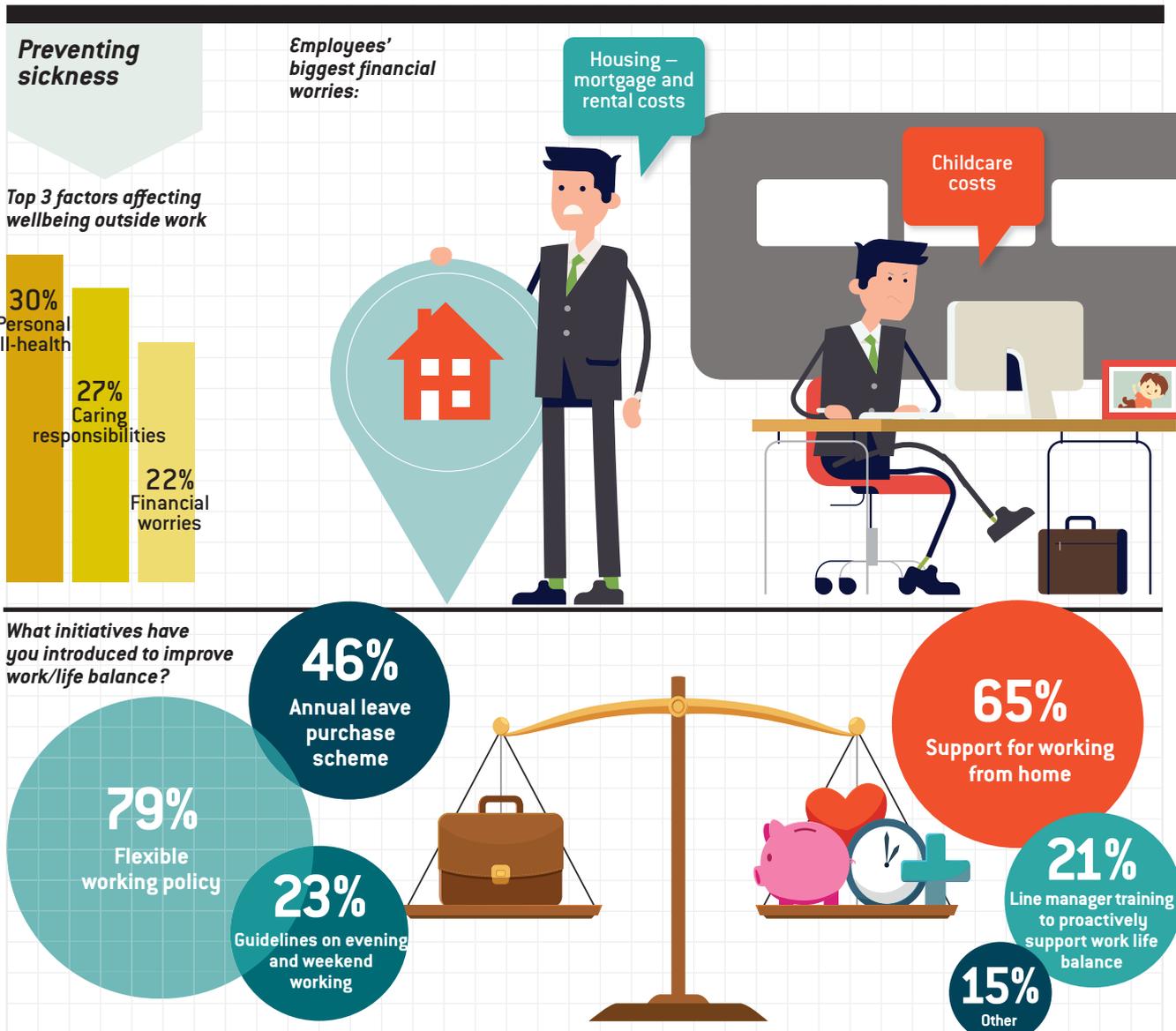
WORK/LIFE
BALANCE

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WORK/LIFE BALANCE

A person does not just switch off away from work. Anything from travel costs to caring responsibilities can make a big difference to how well somebody performs at work, and a growing number of employers are offering help



38%
strongly agree that factors outside work affect employees' ability to perform well at work

68%
make some or all of their benefits available to family and friends

61%
believe that the benefits they provide help employees outside work as well

Does work-related travel affect your staff work/life balance?



52% YES

48% NO



General living costs and a low-paid workforce

Effective budgeting and retirement planning



What are the most stressful things about car ownership?

understanding what to do if something goes wrong

making sure they have a safe place to park at work

55%
cost of regular maintenance

57%
cost of unexpected breakdowns

59%
cost of insurance

23% **16%**

WEIGHING IT UP FOR WHAT IT'S WORTH

Most of us would like our working lives and personal time to be in harmony. Most employers realise that one has an impact on the other and that there are strategies to adopt and benefits to offer that can help. **Maggie Williams** reports

There is a growing realisation among employers that poor-quality job design and long working hours risk putting individuals' mental health at risk. Making sure that staff maintain a harmony between their professional and personal lives is therefore becoming more important to business – and also to benefit design.

We asked participants to rank the quality of their employees' work/life balance, on a scale of 1 to 10, where 1 was the lowest score.

There were some very polarised results, with 20% giving a score of between 1 and 3, suggesting a poor balance. At the opposite end of the scale, 22% rated their work/life balance at 8 or higher, showing a more positive approach to this issue. The remaining scores were in the middle, with 22% giving a ranking of 5, 16% a 4, and 22% either a 6 or a 7.

When we asked about the initiatives that our respondents have introduced to improve staff's work/life balance, a flexible working policy was top of the list, with 79% having this in place. Support for working from home or remote working was the second most common initiative, offered by 65% of participants.

An annual leave purchase scheme, enabling employees to boost their time off, was on offer from 46% (although no respondents had gone as far as offering unlimited annual leave).

It was noticeable that, apart from flexible working, few respondents had taken action to improve working hours as a part of company policy. Only 23% had introduced guidelines on evening and weekend working, and just 21% had given line managers training to help them proactively support work/life balance.

Anecdotal responses from participants showed that board level support for practices such as working from home is far from universal. One said that a working from home policy had recently been withdrawn from their

company because of "a negative impact", and another cited line managers' lack of enthusiasm for home and flexible working as an issue.

It's clear from our research that there is a close relationship between circumstances outside work and employees' productivity. Most respondents either strongly agreed (38%) or agreed (56%) that outside factors affect staff's ability to perform well. The remaining 6% were neutral about this as an issue; no-one disagreed with the statement.

Most organisations believe the wellbeing initiatives they offer support employees in their personal lives as well, with 61% either agreeing or strongly agreeing (20%) that their benefits achieve this. Only 4% disagreed; the remainder were neutral. Nearly seven out of ten (68%) said that benefits they offer were open to family and/or friends.

We also asked respondents to rank a series of non work-related factors in order of the effect that they have on wellbeing (see table). As money worries are so significant, we also asked what our respondents believe employees' biggest financial concerns are, and how they are addressing them.

The most common answers were:

- **High cost of living and budgeting (particularly with a low-paid workforce)** – difficulties in simply making ends meet was a concern for 45% of those who responded to this question. Participants who were based in the south-east and London in particular felt that their staff were struggling.
- **Housing costs** – rent deposits featured strongly and were an issue for 40%. Introducing rental deposit loan schemes and/or affordable loans were the most common solutions, although some respondents did not offer help.
- **Childcare** – 20% cited this. The most popular way of addressing this concern was by offering childcare vouchers.
- **Paying off debt** – 20% also said that their

Non-work worries



“Car ownership can be a significant expense, particularly if something goes wrong unexpectedly”

workforce had concerns with paying off debt. • **Commuting costs** – 5% said that commuting is hitting their employees hard. Season ticket loans and affordable loans in general are the most popular solution.

Car ownership can be a significant expense, particularly if something goes wrong unexpectedly. We asked our participants which factors of car ownership their employees found most stressful.

Cost-related factors were the top three items on our list. The price of insurance (59%), unexpected breakdowns (57%) and the cost of regular maintenance fees (55%) all ranked highly. Understanding what to do if something goes wrong was a concern for employees in 23% of cases, and ensuring staff have a safe place to park at work was a worry for 16% of respondents.

MAKING EMPLOYEES HAPPIER

We asked respondents to gauge on a scale of 1 to 100 whether they feel the benefits they offer make their staff happier. Responses were mixed, suggesting that there are only a few organisations that are really confident their

benefits are boosting staff morale. The average score for the group as a whole was 56.12%. The results are shown in the illustration below.

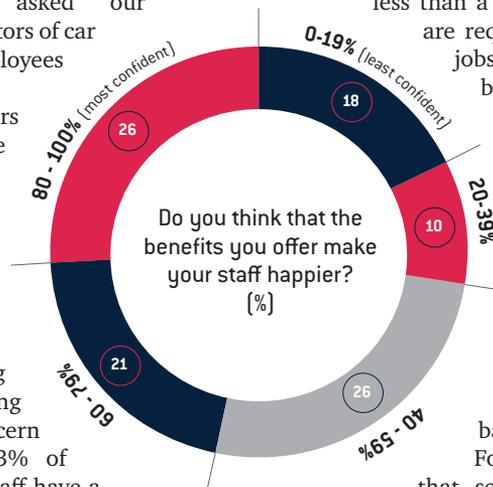
We also asked about the effect of travelling for work on wellbeing. Most participants said that their staff are not required to travel as a part of their role. Thirty-six per cent said that less than a fifth of their employees are required to travel for their jobs, and 40% said that between a fifth and two-fifths of their staff were required to do so.

Only 35% said that more than two-fifths of employees travel as a part of work.

Among those with staff who have to travel for work, 52% said that this has an effect on work/life balance.

Forty-three per cent said that selected staff have been asked to use their own vehicle for work related travel, and 10% said that all staff regularly have to use their own transport for business trips. The remaining 47% did not use personal vehicles to carry out company work.

Our findings show that the pressures of balancing work and personal life are as acute as ever. Getting the right benefits and culture in place can make all the difference. ■





LEADING THE WAY TO A MORE BALANCED LIFE

A well-rounded benefits package can give employees peace of mind when it comes to their life outside work. Tusker's chief operating officer Paul Gilshan explains to Kavitha Sivasubramaniam the role of car schemes in improving wellbeing

WHY IS WORK–LIFE WELLBEING IMPORTANT?

Work is just one aspect of an employee's life, so maintaining balance is important for their overall wellbeing.

At Tusker we take this issue very seriously. Our mantra is to make employees happy, so we invest heavily in this area.

For example, we offer a whole host of benefits, such as a car scheme, pension scheme, a dental plan, early-finish Fridays, free fruit, free hot drinks, shopping vouchers, and much more. It's the small things that can really make a difference.

As an employer, we realise that benefits associated with wellbeing can have a positive impact on people's lives as well as ensuring they feel rewarded at the same time.

People spend so much time at work that it's imperative to put their happiness at the heart of the business.

After all, it also leads to better productivity. If they walk into work happy they will do their job better and their workplace will mean much more to them than simply somewhere they just clock in and out of.

The environment and what we can offer is so important in attracting and retaining staff.

WHAT DO CARS HAVE TO DO WITH WORK/LIFE WELLBEING AND, INDEED, PRODUCTIVITY?

We think cars have a great deal to do with it. Owning a car is often a hassle for people who worry about garage and maintenance bills.

Those who take our cars move from having a second-hand vehicle which is, on average, eight years old, to having a brand new car that is much more reliable. This gives them peace of mind, since they know they can

safely travel to and from work.

In addition, our car benefit scheme is hassle-free and helps look after employees' financial wellbeing because there's just one fixed monthly amount to pay. This means they can plan their finances and won't need to fret about unexpected repair fees.

According to the online lender MyJar, car owners spend an average of £439 per year on repairs. With our scheme there are no unexpected bills, everything's included and there's no deposit to be paid, giving peace of mind in addition to the safety and reliability advantages of a new car. It means they can enjoy having a premium benefit at a very affordable cost.

Ultimately, wellbeing is about peace of mind. Car schemes provide safer, more reliable driving, and our cars are better for the environment because they are greener.

Around 94% of our drivers rely on their car to get to work every day. If they can turn on the ignition knowing their vehicle will start and they won't need to worry about being late, they'll be less stressed, so this has a positive effect on their mental wellbeing, too.

WHAT CAR-RELATED BENEFITS COULD EMPLOYERS OFFER THEIR STAFF AND HOW WOULD THESE AFFECT WELLBEING?

Employers can offer new, safer, lower-emitting, all-inclusive cars. Tusker cars come with car tax, insurance, servicing, maintenance, tyres and breakdown cover. It gives peace of mind and reassurance. Employers can also set their maximum emissions levels to reduce the impact on the environment.

A recent Chartered Institute of Personnel and Development study found that people spend more of their waking hours at work than anywhere else, so if an employer can

improve their safety and financial wellbeing then it is all for the better.

Car schemes are easy to implement and take just four to five weeks to set up. There's very little administration involved since we take care of everything.

WHAT'S IN IT FOR EMPLOYERS?

It's not just individuals who benefit – employers benefit from, on average, £350 per car per year because of the National Insurance savings to be made through salary sacrifice.

Research also shows that a good benefits package can reduce turnover and increase productivity. In fact, when the London Ambulance Service implemented our car benefit scheme in 2016, staff turnover fell by 45% in an 18-month period. The Service made no other changes to their employee benefits package during that time.

An staff member sees the value in having a car as part of their overall benefits package and therefore retention rates can increase.

WHAT ARE THE MAIN BARRIERS STOPPING EMPLOYERS FROM OFFERING THESE SCHEMES?

One important barrier is that not everyone knows salary sacrifice car schemes are available. Secondly, employers often think they are too good to be true.

Finally, there's a misconception around the administration involved. Some employers believe there's a great deal to do, but in fact there's really very little.

HOW ARE CAR-RELATED SCHEMES LINKED TO OTHER BENEFITS THAT SUPPORT WORK-LIFE WELLBEING?

Car schemes are one aspect of benefits provision, but it's more about the package as a whole. Most employers want to offer benefits such as shopping discounts, car schemes, gym memberships, cycle-to-work schemes, and so on. A rounded package should positively affect all parts of an employee's life.

HOW MUCH OF AN IMPACT DOES TRAVEL IN GENERAL HAVE ON EMPLOYEES' WORK-LIFE WELLBEING, AND DO YOU THINK THIS IS BECOMING MORE OR LESS OF A CONCERN?

Getting to work is a big consideration. Travel-related benefits can often be regarded as more significant than other perks for this reason.

Offering an affordable new car as part of your package is a great benefit. And even if there's a good network of public transport in the area, a car is still of value to employees because they can be used outside working hours, in the evenings and at weekends, so it still helps them.

IS THERE A LINK BETWEEN FINANCIAL WELLBEING AND WORK-LIFE WELLBEING, AND WHAT ROLE DO CAR BENEFITS HAVE TO PLAY IN THIS?

There's a huge link between financial and work-life wellbeing. Financial wellbeing, having security and not having to worry is an important factor in anyone's life. Having a car in this way, without worry about unexpected garage costs, really helps people to plan their monthly budget.

“Research shows that a good benefits package can reduce turnover and increase productivity”

HOW ARE SALARY SACRIFICE CAR SCHEMES CHANGING, AND WHAT ISSUES DO EMPLOYERS NEED TO BE AWARE OF?

Car schemes have received a great deal of coverage in the press following the government consultation on changes to salary sacrifice schemes. We've worked closely with HMRC around the impact on car schemes and those changes made across the board are minimal – they only affect around 2% of cars.

I don't expect any major changes in the next four to five years – except us adding more cars to the scheme.

WHAT ADVICE WOULD YOU GIVE TO EMPLOYERS WHO WANT TO IMPLEMENT OR ENHANCE THEIR CAR BENEFITS FOR WELLBEING PURPOSES?

Think about it – it's really simple. It's a premium benefit offered at a very low cost. You can ensure your workforce is on the road safely and it helps them with their monthly budgeting.

Benefits have been proven to reduce employee turnover and increase productivity, and taking the hassle out of running a car is really important.

It's also something that is valued. Most people have never driven a new car and giving employees the opportunity to do so in an affordable way is a great thing. It gives them the opportunity to have access to something that ordinarily many people wouldn't have.

Remember, too, that every person is different. A car benefit is most effective when it is offered as part of a well-rounded package, offering peace of mind and enhancing employees' overall wellbeing. ■



DON'T WORRY, BE HAPPY

Employers who make the happiness of their staff a priority will reap the rewards in the long term. Keeping a workforce contented and productive often includes intangible, yet crucial factors, as **Kavitha Sivasubramaniam** explains

In today's fast-moving and results-driven working world, the importance of employee happiness and workplace culture is often overlooked by employers that are focused on developing their business. But, in an ever-more competitive jobs market, the value of staff satisfaction should not be underestimated.

"Contented employees are critical to productivity and profitability. As organisations discover that motivated staff hold the key to long-term success, workplace happiness is becoming a business priority," explains Matt Weston, director at Robert Half UK.

This sentiment is shared by Alan Smith, UK managing director at One4all Rewards, who advises employers to take the issue seriously.

"Positive morale is an essential cornerstone of a successful business. As such, it is vital that employers regularly take stock of the health of the human side of their business as much as on the financial side," he explains.

But what exactly do we mean by happiness? In the fullest sense, the word incorporates both short-term pleasure or enjoyment and longer-term fulfilment, according to Vanessa King, head of workplace development at social movement Action for Happiness and author of *10 Keys to Happier Living*.

"Enjoyment and fun without fulfilment is ultimately less meaningful and satisfying, but we need some pleasure to help us work hard towards challenging, fulfilling goals," she says.

TAKING RESPONSIBILITY

So just whose job is it to look after staff contentment?

"As employers, we have a responsibility to ensure we create a culture where there's nothing we do to intentionally increase the stress or unhappiness of those we employ," says Investors in People chief executive Paul Devoy.

He believes that organisations also have a

responsibility to develop strategies on stress management techniques and ensure that the right communication channels are provided for employees when they need to talk or when the stress is mounting.

"Finally, we have the responsibility to work with those who tell us that they aren't happy, to find a resolution," Devoy adds. "This isn't just the right thing morally, it's also the best approach to guarantee business prosperity."

Employers should do this because staff who feel happy in their work are likely to be more engaged with the organisation's goals, make a greater contribution to productivity and be less likely to leave, explains Rachel Suff, employment relations adviser at the CIPD.

"Happiness at work is not a fluffy concept but closely linked to motivation and organisational performance," she says.

CONTRIBUTING FACTORS

So how can employers make their staff happy?

Last year, OfficeGenie.co.uk's *Workplace Happiness Report* found the biggest factors were pay rises, bonuses and flexible hours. However, Peter Ames, head of strategy at Office Genie, believes it is less straightforward than employers simply making sure these benefits are offered.

"Ultimately, rather than a tangible thing, the most important factor is an employee's sense of purpose, meaning and fulfilment. If you have a set of people who love and believe in what they do, you'll be in a good place. If this can be boosted by more tangible things such as flexible working, then all the better," he says.

One4all Rewards carried out a *Workplace Happiness Report* that highlights how employees in different industries rate their happiness levels in a variety of areas.

The majority of respondents felt their remuneration played the most important role (38%). But other factors, such as the

relationships workers have with their colleagues (37%) and the nature of their work (34%) followed in second and third place.

Flexible working (29%) and the relationships staff have with management (25%) completed the top five aspects that have the biggest impact on UK employees' happiness at work.

"While salary and financial remuneration is a significant factor, there are other aspects. Clear trends here include social ones, such as the relationships people have with both peers and superiors, having a clear sense of purpose and getting enjoyment from the work they do, and work/life balance," says Smith.

Investors in People's annual *Job Exodus* survey measures the happiness of the UK workforce by gauging the percentage of those who intend to look for a new job. Its findings for 2018 revealed that a quarter were unhappy at work, while nearly half intended to look for a new position, with poor management the biggest driver of discontentment.

It further found that the top three elements that workers liked about their jobs were flexible working, a good team and enjoyable work. The areas that contributed most to dissatisfaction were lack of career progression, poor pay and inflexible working hours.

"Our research gave employers clear imperatives for how to make small changes to their workplaces that could have a tangible impact," explains Devoy.

"Listening to concerns and responding accordingly is important in creating a positive culture in the long term. For example, our survey found that 44% of workers would feel happier if they were given a small pay rise; this is a relatively short-term tool for boosting long-term happiness."

He adds that although these are practical examples, the theory of listening and adapting policies based on feedback can be applied to any workplace.

MEASURING SUCCESS

Of course, it is not enough for employers to just introduce policies and procedures – they need to know that what they are doing is actually having an effect.

They can do this by carrying out staff engagement or attitude surveys, and running more in-depth focus groups to explore areas where improvements in people's level of wellbeing can be made.

Ian Hodson, head of reward at the University of Lincoln, adds that while quantitatively the metrics of workplace contentment are measured by turnover, absence, development and so on, he believes you can "feel" the level of happiness.

"It is through listening to the buzz of conversation and ideas and laughter, looking at the physical design and what space is used for and the investment in the facilities. It is also about identifying the signs of wellbeing and health and being able to show the paternalistic relationship with an employee," he explains.

In addition, open communication channels with managers, teams, engagement groups and surveys provide real-time updates to measure employee perception and workforce happiness.

"A unique mix of management, rewards and work/life balance helps bring your team together, nurture the links between happiness and your business and fill your company with people who love what they do and who they do it with," says Chieu Cao, co-founder and chief marketing officer of Perkbox.

TAKING POSITIVE STEPS

The first step that an employer can take to improve the workplace culture is to listen to their employees, advises Devoy.

"Rather than brushing off a gripe that they hear walking through the office, they should pay attention and develop an action in response. Getting into this mentality is the first rung of the ladder to making viable, long-term improvements," he says.

The second step Devoy suggests is to consider whether the organisation is ready to benchmark itself against the performance of others, and to learn from shared experience.

The common thread is the quality of line management and how trusted and engaged people feel in their teams, says Suff.

"Therefore, if organisations are making one investment it should be on ensuring that managers have the training and skills to build supportive relationships and pay attention to factors such as workload," she says. "It also means recognising that people are individuals with personal lives that are not necessarily left at the office or factory door, and flexibility at work is important for people to achieve balance in their lives."

Employers need to ensure there is a long-term culture shift that places a strong focus on employee satisfaction, according to Weston. He says: "Those organisations that make this a priority will find there is a huge opportunity to build a truly inspired and inspiring workforce that directly contributes to the bottom line.

"Workplaces can cause a lot of unhappiness in people's lives, even if this is unintentional," says King. However, they can also be net contributors to happiness. She says: "That's win-win-win – for workplaces, the people in them and communities around them. It's time to get serious about happiness at work." ■

“People are individuals with personal lives that are not necessarily left at the office or factory door”

WHY GOOD WORK MATTERS FOR ALL

Working practices are evolving as technology, flexible working patterns and retirement trends all change the nature of employment. But regardless of how work is structured, making sure it is fulfilling is still essential, says **Maggie Williams**

What defines ‘good work’ – and how can employers make sure that they provide it? If you had asked that question a decade ago, the answers would have been very different from those of today. In fact, there would have been many employers who would have argued that ‘good’ work was not their concern – merely providing ‘work’ would have been enough.

But legislative, technology and cultural changes have transformed employment in recent years. The right to request flexible working has been extended to all workers, along with shared parental leave, opening up new working patterns for parents and non-parents alike. Technology has enabled remote working, giving many employees the opportunity to work wherever they can find a wireless connection, to a timescale of their own choosing. New business models and economic pressures have both driven the rise of the ‘gig’ culture where the lines between employed and self-employed have blurred, resulting in a slew of legal test cases that will define what ‘work’ actually means.

At its best those changes mean that employees can throw off the shackles of packed commuter trains and uncomfortable suits, and work in a way that meets their personal needs. But not everything in the new world of work is to the employee’s advantage: if you no longer have to start work at 9am and finish at 5pm, where are the boundaries? If you can be contacted anywhere at any time, does your employer expect you to be available everywhere and at all times?

The nature of work is clearly changing, but so is the workforce. Consultants Mercer predict that in the next eight years, there will be 300,000 fewer workers under the age of 30, and 1 million more over the age of 50 in the UK. In London, the effect could be even more

acute, with the under-30 working population falling by 25% and the over-50s increasing by 25%.

The effect of that for businesses will be more intense pressure to retain workers and more competition when it comes to recruitment. Staff wellbeing in its broadest sense is likely to play a significant role in attracting and retaining talented individuals in the future.

Thriving at Work by Lord Dennis Stevenson and Paul Farmer with additional research from Deloitte, is a government-commissioned report exploring what makes good quality employment, and the relationship between work and employees’ mental health. It found that the annual cost to the economy of poor mental health at work is between £33 billion and £42 billion, based on lower productivity related to presenteeism as well as absence and staff turnover costs.

Our own research in this report also echoes those findings, with respondents from all sectors and company sizes saying that that mental health is their single biggest wellbeing concern.

Stevenson and Farmer created a list of six steps that they believe all employers should follow, in order to make sure there are creating a good place to work:

- 1. Produce, implement and communicate a mental health at work plan**
- 2. Develop mental health awareness among employees**
- 3. Encourage open conversations about mental health and the support available when employees are struggling**
- 4. Provide your employees with good working conditions**
- 5. Promote effective people management**
- 6. Routinely monitor employee mental health and wellbeing.**

The government is still considering its response to the Stevenson/Farmer report, and more detail is planned on how employers can achieve these goals. However, there is already plenty that employers can do to support the above objectives and create good work.

CREATE A MENTAL HEALTH-AWARE WORKPLACE

The first three recommendations in the Stevenson/Farmer report focus on raising awareness of mental health amongst all staff. This requires commitment not just at board level, but also at team and individual level.

For any board that still needs convincing of the business case for staff wellbeing, there are no shortage of figures in *Thriving at Work* that demonstrate the financial impact of poor mental health. And, in an increasingly buoyant labour market, employees may no longer feel they need to stay in a job that is bad for their health.

But good mental health at work isn't just about board-level commitment. Creating awareness among all employees of the part that they can play in supporting others, and how the workplace will support them if they are struggling is equally important. Training mental health champions within the workforce, running awareness days, and pointing employees towards information from organisations and charities such as MIND and Time To Change are low-cost ways to demonstrate support. The importance of mental wellbeing, both inside and outside work, has become higher profile across society in general, making it easier to introduce similar ideas at work.

BUILD A GOOD WORKING ENVIRONMENT

Factors involved in creating a good working environment aren't just about physical conditions, although those are an important factor. It could also include how flexible working and remote working are managed, and also recognising when staff are struggling with non-work factors, such as financial issues or caring commitments.

Another key consideration is quality of management. According to recent research by MHR, 80% of the UK workers that it surveyed said that they had experienced poor management, and 55% had chosen to leave their job as a result. Research by Canada Life

Group Insurance also showed that 45% of employees said their employer does not know how to improve productivity, due to poor leadership skills.

MONITOR MENTAL HEALTH

The sixth of Stevenson and Farmer's recommendations clearly indicates that employers need to be committed to providing good work over the long term. While most companies already record sickness absence in some form, the level and consistency of information that is captured, and what the company then does with it, is much more variable.

As we've seen in *Reward's* research for this report, few employers analyse sickness at departmental or team level, and there are not many who act on the information that they do collect to identify and address health concerns in the workplace. But it is very difficult to improve wellbeing and mental health without an accurate understanding of where the problems lie. If sickness absence figures alone don't give sufficient information, there are also other sources of data, such as aggregated reports from employee assistance programmes and from other healthcare products, that can also help to build a picture of a company's mental health.

As the world of work changes, the demands on employees' mental health will shift too. New trends, such as job automation and the move towards an ageing workforce, will place different requirements and pressures on workers which will in turn affect the wellbeing support that they need. Making sure that individuals and executives alike respond – and that they have the data to spot those changes as they occur – is not a one-off exercise. *Thriving at Work's* recommendations are the start of that exercise, not the end. ■

“Creating awareness among all employees of the part they can play in supporting others is vital”

Thriving at Work

The Stevenson/Farmer report was published in October 2017 and is available at: <https://www.gov.uk/government/publications/thriving-at-work-a-review-of-mental-health-and-employers>



Happiness is a brand new car

Five big reasons why more and more companies are choosing Tusker's Car Benefit Scheme for their employees.

1 Attract the best talent

For no extra cost to your business you can motivate and retain your current employees whilst also attracting new talent with the ultimate employee benefit, a brand new car!

2 Big savings

Based on our most popular ULEV, for every car ordered you could save an average of £350 and your employees an average of £1,000 every year.

3 Endorsed by Government

Following HMRC's consultation, there's never been a better time to sign up. Like Cycle to Work and Childcare Voucher schemes, employees get to offset some of their salary in exchange for a brand new car.

4 A loved benefit

We have a five star independent Trustpilot rating and 97% of our drivers would recommend the scheme to their colleagues!

5 Greener than green

New cars are the greenest on the market with lower CO₂ emissions. Plus, we offset the carbon for every Tusker car, making them carbon neutral.

Call **0333 4000 554**, email hello@tuskerdirect.com
or visit tuskerdirect.com/rewardguide18 to find out more.

Tusker.

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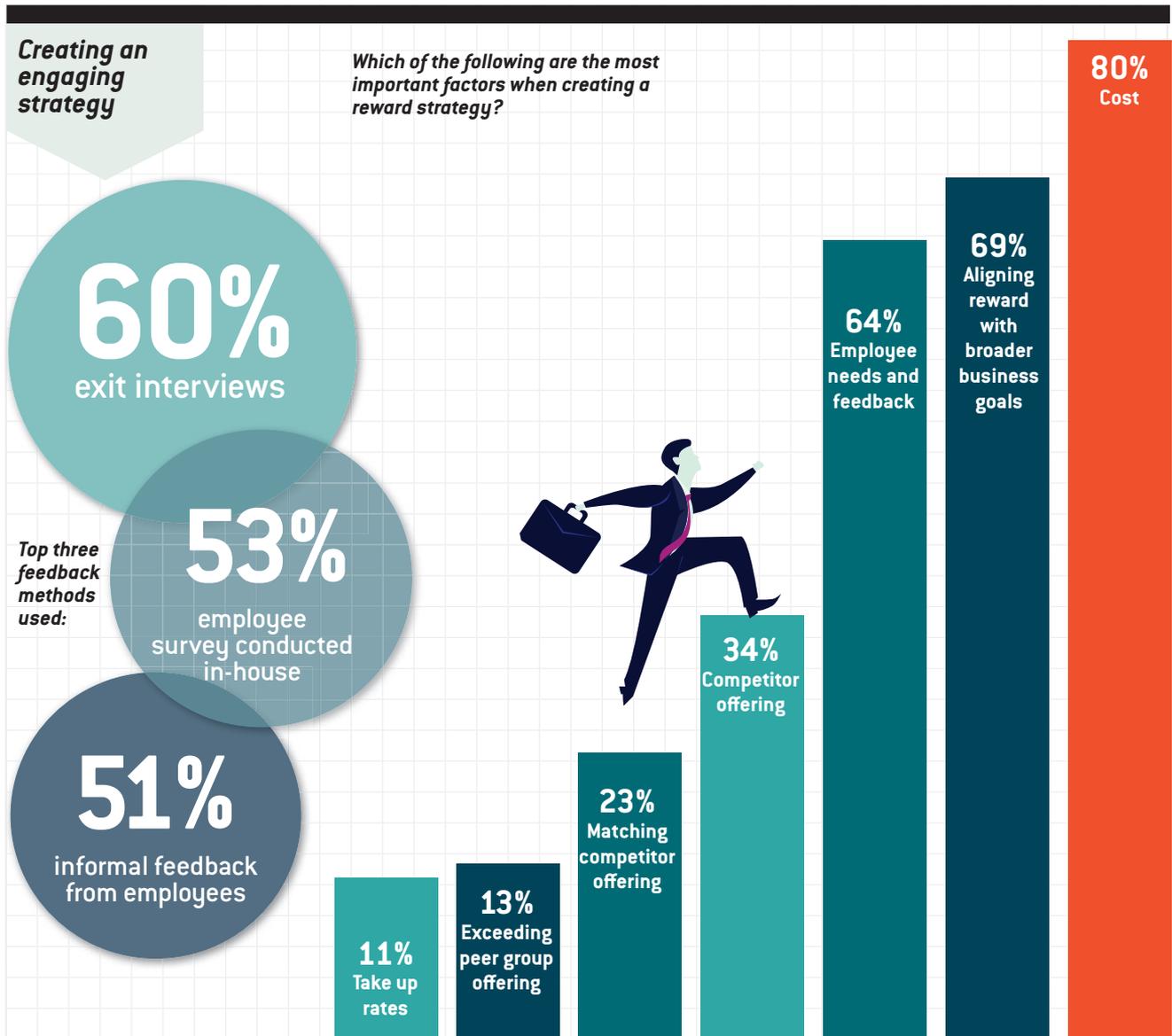
EMPLOYEE ENGAGEMENT

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ENGAGEMENT

Both staff and employers get the most from a wellbeing strategy when employees are engaged with it. In our survey we explored how businesses create engagement, what their priorities are for the next three years, and how they plan to further improve engagement over time



22%
design their
benefits strategy
holistically

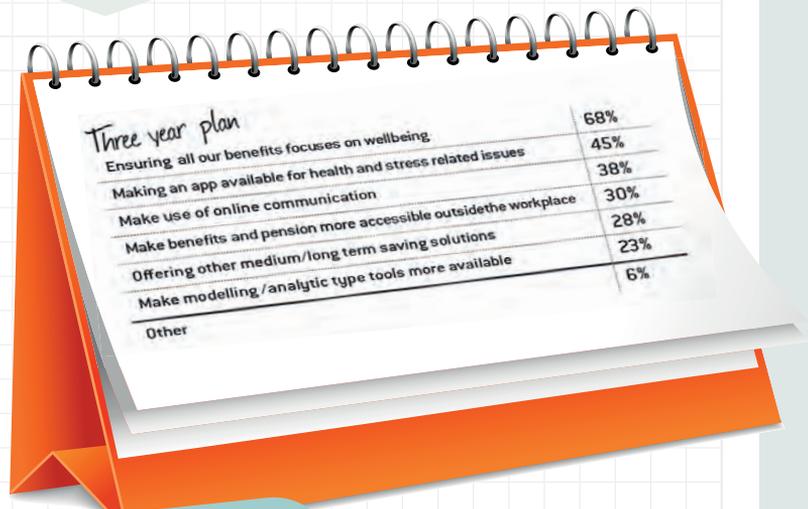
28%
are able to easily
collate data about
the take-up
of benefits

17%
feel that employees
are engaged with
their benefits
offering

80%

get feedback from
staff about the
benefits that
they offer

Which of these
are a priority for
you in the next
three years?



“Demographic
analysis and
review of take-up”

What do you plan
to do to improve
engagement with
your wellbeing
benefits in 2018?

“We intend to
communicate them
as a package much
more effectively”

“Health month
communications”

ENGAGING FROM START TO FINISH

A challenge for employers is to ensure that the benefits in a wellbeing programme are actually valued by staff. Our research looked at what companies are doing to maximise employee engagement, writes **Maggie Williams**

In this section of our research, *Reward* asked respondents about employee engagement. We explored how employers gather feedback from staff about their benefits and how they act on that information. We also asked them about their priorities for benefit design and engagement over the coming year.

Eight out of ten (81%) of respondents said that they receive feedback from their employees about the benefits and reward that they offer. However, that's still 19% who aren't collecting any information of this type.

The three most popular forms of feedback are: exit interviews (59%); employee surveys carried out in-house (53%) and informal feedback (50%).

Focus groups (26%), use of third-party consultants (10%) and face-to-face interviews (10%) were other, less widely used choices. A further 5% carry out occasional exercises, but don't collect information on a regular basis.

Companies that were part of a global workforce (rather than just having a UK presence) were slightly more likely to use a third-party consultant (12% compared to 10% for the group overall), but were less likely to use exit interviews as a means of gathering feedback (43% compared to 59% overall).

We also asked respondents to rank a list of criteria in order of importance when it came to creating a benefits strategy. Not surprisingly, cost was the top-ranked factor, by a significant margin, with 62% saying that this was either the most important (25%) or second-most important (37%) factor for them.

Aligning reward and benefits with the organisation's wider business goals was ranked in second place overall – however, the largest percentage of respondents put this in first place (35%). The table (top right) shows all eight factors in ranked order, plus the percentages of respondents who ranked that item first, second or third.

Findings from this question also showed that, although competitor offerings are used as a comparator, very few respondents are concerned about matching or exceeding what's on offer from other companies.

"Exceeding competitor/peer group offering" was ranked in last place by 42% of respondents. Just over a quarter (27%) put "Matching competitor/peer group offering" in seventh place, and others ranked it in 4th (17%), 5th (17%) and 6th (12%) place.

Using demographic analysis as a starting point for benefits strategy is still relatively unusual, but is being used by some respondents. A quarter ranked this criteria in fifth place.

This suggests that demographic analysis is a valid, but not dominant, form of information for them. However, a further 24% ranked it in last place which implies they are not using this technique at all.

FUTURE PLANS

We also asked respondents about the actions they plan to take in 2018 to improve their employees' engagement with their benefits. Most responses related to communication, introducing new benefits or analysis of existing packages (see graph, opposite).

Looking to the longer term, we also asked about priorities for the next three years. We gave respondents a list of items and asked which ones would be important to them over that timescale.

The responses show that wellbeing is a priority, followed by the accessibility of benefits, and using technology to support that. Exploring other types of savings solution was also likely to be a priority for just under a third (30%), but greater use of analysis tools were the least popular item on our list of potential priorities.

The table on page 62 overleaf shows a summary of the responses.

Rank the following in order of importance when creating your benefit and reward strategy

		% AGE WHO RANKED THIS ITEM FIRST	% AGE WHO RANKED THIS ITEM SECOND	% AGE WHO RANKED THIS ITEM THIRD
01	Cost	25	37	17
02	Aligning reward and benefits with organisation's wider business goals	35	8	23
03	Employee needs and feedback	20	27	17
04	Competitor offering	9	9	16
05	Matching competitor / peer group offering	5	7	10
06	Take up and engagement rates	3	5	3
07	Demographic analysis, and then we make assumptions about what's needed	2	2	10
08	Exceeding competitor / peer group offering	2	7	4

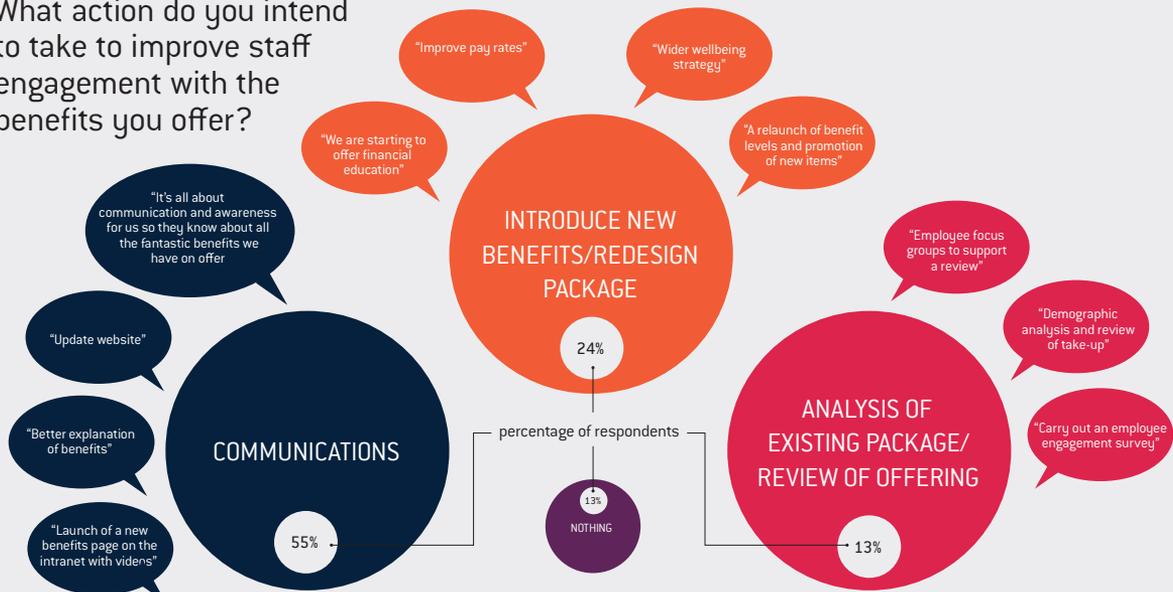
ARE EMPLOYEES ENGAGED?

When we asked respondents whether they believe their employees are engaged with their pension and benefits offering, responses were mixed. Only 5% said that they strongly agreed with this, and a further 35% agreed. However,

43% were neutral and a further 17% disagreed, suggesting that they either don't know what their employees think, or believe that some or all of the workforce are not fully engaged.

That makes a total of 60% of respondents who were either neutral or disagreed that

What action do you intend to take to improve staff engagement with the benefits you offer?



“Wellbeing is a top priority, followed by accessibility of benefits and technology”



employees are engaged – which shows that there is still much to do to ensure people understand and value what’s on offer to them.

However, some respondents simply do not know how effective their benefits are. We asked for their response to the statement: “We are able to easily collate data about the take-up of all of our benefits and pension.”

Almost a third (30%) either disagreed (20%) or strongly disagreed (10%) with this statement, and a further 27% gave a neutral response. That leaves less than half (43%) of respondents who feel that they are able to gather together all of the data about benefits take-up in their organisation (23% agreed, and 20% strongly agreed).

Given the challenges that respondents face in pulling together data about disparate benefits, it’s not a surprise that only 40% are designing benefits holistically. Twenty-three

per cent agreed and 17% strongly agreed that they design reward and benefits strategy holistically, with 38% being neutral about this and 25% either disagreeing (13%) or strongly disagreeing (8%).

Finally in this section, we asked how familiar respondents feel their teams are with trends in HR and benefits technology.

The results showed that the majority are familiar (46%) or very familiar (8%), with a further 23% remaining neutral. Only 23% felt that they are not familiar (20%) or not at all familiar (3%) with what is developing.

This is reflected in respondents’ confidence about their team’s ability to make decisions on reward and benefits technology. Over half (57%) felt confident or very confident in making technology decisions, compared to 13% who did not feel confident, and 30% who were neutral. ■

EMPLOYEE ENGAGEMENT: Q&A

Reward asked two industry experts for their views on benefits strategy, why employee feedback matters when it comes to building better engagement, and how technology is driving the future of reward

THE PANEL



Dipa Mistry Kandola,
head of flexible benefits
services, LCP
[DMK]



Charles Cotton,
performance and reward adviser, Chartered
Institute of Personnel and Development
[CC]

WHILE 81% OF RESPONDENTS IN REWARD'S SURVEY SAID THAT THEY COLLECT FEEDBACK ON THE BENEFITS THAT THEY OFFER, THAT STILL LEAVES 1 IN 5 WHO AREN'T. WHAT ARE SOME EASY WAYS ORGANISATIONS CAN START TO DO THIS - AND WHY DOES IT MATTER?

DMK: First, take a step back and look at why some employers might not be getting feedback from their employees. Many organisations have lean budgets, limited resources and are juggling increased costs, such as health benefits, flex, pensions savings and wellbeing. The effect of scaling back salary sacrificed benefits has not helped, together with recent increases to automatic enrolment pension contributions.

Experience from our clients tells us that many organisations are revisiting their reward package to understand what employees want and to better align their benefits strategy with business goals and future needs. For example, we are seeing many clients businesses change with the advancement of the digital age, meaning they are recruiting from new sectors and therefore need to realign their priorities to drive future business growth. At initial stages in such a process, there won't be too much for

employees to give feedback on, but once the strategy is in place, there should be plenty of opportunities for employees to feedback.

One of the most effective ways for companies to gather feedback on benefits is through focus groups, asking open questions to a small number of employees to stimulate collaborative discussions and get qualitative feedback. If it's not physically possible to get groups of employees together to do this, there are also options such as Yammer (a social networking tool used for private communication within organisations) and in-house blogging tools that can be used to get people's views.

The same methods can be used to promote the total reward package. When an employee has been with a company for a while, they can forget about the breadth of what's on offer.

CC: Using focus groups is definitely a good way of collecting feedback. You could also run an online survey that is emailed out to employees, and use some background information such as age or gender to help analyse their responses.

However, there isn't much point in creating and running a survey if you are not going to analyse the data and act on the findings. It's important to consider the role that reward is

“Employees may not know what’s on offer, so HR teams need to start raising awareness”

playing, and get strategic about it, to understand what the organisation is achieving from offering certain types of benefit and how much it is costing.

Employees may not know what’s on offer, so HR teams may need to start working on raising awareness. Then, employees will be able to give you more informed feedback.

ACCORDING TO OUR SURVEY, TWO OF THE MOST POPULAR METHODS OF GETTING FEEDBACK ARE THROUGH INFORMAL CONVERSATIONS WITH EMPLOYEES, AND IN EXIT INTERVIEWS. IS THIS ENOUGH? WHAT ARE SOME OF THE PROS AND CONS OF AN AD-HOC APPROACH TO FEEDBACK?

DMK: I’m surprised to see exit interviews being so widely used as a source of feedback. Once an employee is working out their notice period in a job, psychologically they’ve already checked out. Are you likely to get balanced feedback?

That said, there are some useful questions you can ask. If employees are regularly telling you that they are going to be better rewarded (for example, variable pay elements such as bonuses, or pension contributions, or a better all-round benefits package) it’s time to take action. This can be particularly important in sectors where competition for talent is fierce. Similarly, this can be a useful opportunity to pick up benchmarking information about what other companies are offering.

Frequent, ongoing opportunities to give formal and informal feedback, are essential. Engagement is a two way street and these opportunities should also be worthwhile to the employer, reinforcing culture, values and everything that is provided as part of the organisation’s “package”.

In our own organisation, we’ve introduced LCP CARES (Clients Always Receive Exceptional Service), an articulation of our culture and promise, which serves as a framework for how we interact with each other and our clients. We use Yammer to share insights and examples of how our people have gone above and beyond to help clients which can serve as a blueprint for exceptional client service. We also share experiences on what makes LCP a good place to work, how to make it even better and to publically recognise and thank our people for their hard work. This also cascades through to the wider benefits offering.

CC: Ad hoc feedback is better than no feedback at all. However, it won’t give you a fuller picture of how your strategy is performing. If you are asking staff at the exit interview stage, are you also asking candidates in interviews about

what’s attracting them to the company and the role of benefits within that? Financial, quantifiable benefits are often discussed, but it’s also important that other aspects such as flexible working and opportunities for development and training are explored.

Feedback can then contribute to the ongoing process of benefits design and rollout, followed by impact assessment. If you’re offering something that isn’t valued, it might be worth reconsidering whether it’s right for your staff.

TECHNOLOGY IS AN INCREASINGLY IMPORTANT FACTOR IN BENEFITS DESIGN, BUT 45% OF RESPONDENTS WERE EITHER NEUTRAL, OR NOT CONFIDENT THAT THEIR TEAM WERE FAMILIAR WITH THE LATEST TRENDS. DOES THIS MATTER?

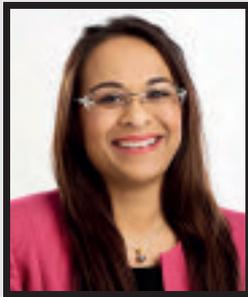
DMK: Over the last 10 or so years, technology has been one of the biggest topics of conversation in the benefits, pension and reward industry. Strategy, engagement and technology need to work together to achieve both the outcomes the organisation expects and gain continued buy-in from employees. Using technology effectively can result in better user journeys and more insightful analytics. Technology comes into its own when it’s used to help make benefits meaningful to individuals and their personal and financial goals, like timely nudges around pay day to encourage people to pay more into their pension pots.

The cost of technology has come down significantly in recent years. As such there’s a risk that new initiatives get introduced without in-depth thinking about how these stitch together in terms of employee experience and meeting company goals. Understanding from the outset how technology can help to achieve strategic business objectives will help ensure budgets are better spent.

A lot will also depend on business sector. It’s about finding and understanding the technology that’s most relevant to your business, workforce and culture.

CC: There is lots consider when it comes to technology, including communicating to employees, making sure they are aware of the benefits that are being offered to them and also to help to assess the impact that benefits are having. Technology may also be able to help employees make better and quicker decisions about their benefits choices, and the consequences of those. However, you can’t always rely on technology alone to raise awareness or get messages across, it needs a blend of online and offline methods. A priority for HR teams is thinking about how best to use technology in the communications mix. ■

EXPERT VIEW



A PERSONAL TOUCH

Individuals respond to a personalised approach to employee benefits, wellbeing and pensions. Technology can boost engagement, if it delivers the right message says **Dipa Mistry Kandola**, head of flexible benefits services at LCP

Benefits, pensions, wellbeing and more recently savings technology in the workplace should create a user experience that engages employees in the context of their personal lives. Elements of fun and gamification can keep people interested and using technology on a regular basis.

Individuals generally want to interact with technology in a way that is relevant to their lifestyle, not just to receive business information that may or may not be relevant at that particular moment. Fitness apps are a prime example of people using technology to get feedback on personal goals. That's where workplace technology needs to be rethought and revamped – to provide personal and relevant content to employees, and thus drive engagement.

Considering how benefits relate to employees in their daily lives is one of the key areas that employers need to address. To really drive engagement we shouldn't just be using technology to shout about what great benefits and pensions are on offer, but instead focus on how these elements of the offering weave into employees' lives.

Employees will have certain, individual goals – such as trying to stay healthy or manage their budget, or saving for a house or a new car. If technology, such as gamified goal-driven interfaces, can help individuals to realise personal ambitions, while at the same time communicating all of the great stuff an employer does, we can achieve true engagement.

Introducing greater personalisation means employers also need to consider how to measure and increase engagement. There needs to be a move away from staff surveys and take-up stats and more emphasis on qualitative focus groups, looking at wider issues that resonate with the needs of the demographic.

This qualitative information should be considered alongside analytics, such as page clicks and number of logins, to help HR understand what people really value and engage with.

Personalised user experience is the ultimate goal, but benefits technology still has to deliver for HR teams. In the past, systems have been very good at providing

analytics and management information (MI), but often these work in silo. There is now demand for a holistic approach to technology. This not only provides streamlined processes and functionality, such as Human Resources Information Systems (HRIS) and payroll – which saves time and cost – but also delivers a better user experience, combining personal aspirations with messages the employer wants to communicate.

Striking the right balance between user experience and the business's requirements can be difficult. That's why it's so crucial to have a bedrock HR platform – a solid foundation – to build all of your other technology from. If employers want true engagement, businesses need to think about layering technology.

It could be that at the front end there's a really user-friendly wellbeing app, but behind it are other layers that provide the MI HR needs, such as details from the HRIS (headcount, job function) and information from the benefits technology (take-up, number of interactions). Not only would this help ensure technology is meeting user and business requirements, but by securing the foundations of a HR platform, employers can future-proof from both a strategic and technology perspective.

As with any technology, it needs to be considered within the context of an organisation's strategy, goals, demographics and culture. HR needs to understand levels of trust in the technology provided by their employer in order to get engagement. Employers then need to take time to secure buy-in before spending a great deal of time and effort introducing new systems in the benefits space.

Considering how employees interact with technology from a user perspective, within the context of the business's strategy and culture, will enable organisations to have a benefits offering and supporting technology that is future-proofed and measurable.

Employers need to rethink their approach to technology in the workplace by assessing levels of understanding and attitudes toward tech and by combining personalisation and an element of gamification within platforms to drive employee engagement. ■



REACHING THE RELUCTANT

No matter how enticing the programme of health and wellbeing benefits on offer, there is sometimes a percentage of employees who don't know where to start. **Sam Barrett** finds out what can be done to encourage more people to take up the benefits they are offered



A health and wellbeing programme can create a buzz in the workplace, with employees regularly rating these initiatives among their favourite benefits. But, even where an employer provides a fully-funded programme, there will always be some people who choose not to engage and participate.

There are all sorts of reasons for this. “Some employers think that wellbeing is all about medical insurance and other health benefits, but it’s much more than that,” says Jack Curzon, head of scheme design at Thomsons Online Benefits.

“Health and wellbeing needs to include everything from fitness and nutrition through to mental health and financial wellbeing,” he adds. “If a programme is too narrow, it just won’t be relevant to everyone.”

There can also be an unhealthy dose of scepticism around a workplace wellbeing programme. Paul Roberts, corporate health specialist at IHC, says that some people just won’t want to be involved.

“Employers will encounter resistance from some of their staff,” he says. “They’ll question why they are being told how to sleep and or to drink less or stop smoking. It is a personal choice but, given the amount of time spent at work, it’s a great place to communicate health messages.”

Another group might already be looking after themselves outside of the workplace, so may not feel they need to get involved. For others, memories of five-mile cross country runs in their school PE kit may serve as a major barrier to getting involved in anything health-related.

ENGAGE TO CHANGE

But reaching out to as many employees as possible is important. In most workplaces, around 15% of employees will be healthy, while a further 10% are either acutely or chronically ill.

The remaining 75% fall into the at-risk category: they do not have any significant health issues but they do have lifestyle behaviours that, if left unchecked, will result in poor health in the future,” says Charles Alberts, senior consultant at Aon Employee Benefits. “The more of these individuals an employer can encourage to make changes, the greater the benefit.”

Although some of these people will want to improve their health, understanding the workforce is key to designing a programme that connects with as many of them as possible.

Alberts says this often requires additional work. “Absence and claims data tends to focus

on those who are already ill,” he says. “It can often be worth investing in an online health risk assessment to get more information about the risk profile of a workforce.”

These run through a variety of health-related questions and, as answers are confidential, it can be a good way to obtain an honest overview of workplace health.

Alberts says: “Incorporating these issues into a programme will help to make it relevant to as many employees as possible.”

GO ALL INCLUSIVE

Whether a programme sets out to make improvements in one or more health areas, it’s important to consider everyone’s needs. “Employers need a broad range of initiatives,” says Roberts. “Health and wellbeing isn’t just about the fit, the fabulous and the rich: it needs to be accessible to all abilities.”

As an example, take an employer who wants to encourage more activity. Alongside running groups for the more athletic, lunchtime walking groups can encourage more people to clock up their weekly exercise requirements.

Roberts adds: “I work with a housing association that wanted to increase the amount of exercise its people took, so it introduced walking meetings. It had a 20-minute route that made it easy to bring some activity into the working day.”

This choice can be broadened out even further. Curzon explains: “We offer a reimbursement account through our benefits platform. This gives employees some money to spend each month on something that can help their personal health and wellbeing.”

Rather than stipulate how this can be spent, employees say how they want to use the money each month and claim it back through the platform. “It’s completely personal: we don’t even have a list as that can exclude things,” adds Curzon. “I’ve used mine on running shoes, horse riding, spinning classes and this month, as I have a baby on the way, it’s gone on antenatal classes.”

But even with this level of flexibility, Curzon admits that 100% participation can be elusive, with his firm notching up a take-up rate around 85%. “It’s impossible to get everyone to take out a benefit, even when an employer’s offering free money,” he adds.

MAKE IT FUN AND EASY

As well as making it relevant, making it easy and fun to participate in a programme will help to reach more employees. Simple steps, such as allowing staff to take a longer lunch break or flex their hours can be all it takes for them to feel they can go to the gym or cycle to work. >

“Health and wellbeing isn’t just about the fit, the fabulous and the rich: it needs to be accessible to all abilities”

» For example, Roberts says that one of the most cost-effective measures for improving workplace health and wellbeing is to install a shower. “If employees know they can have a shower when they get to work they’ll be much more likely to cycle in or go for a run at lunchtime,” he explains.

Competitions can also turn a chore such as notching up steps or losing weight into something more fun, especially where employers make it a bit more sociable by pitting teams against one another.

But, as Mike Blake, compliance director at Willis Towers Watson, explains, it’s important not to make it all about being the best. “If you’ve a top 10 leader board, it might be great for those in the top 10 but you risk alienating everyone else,” he explains. “This can be very negative when employees outside the top 10 are those that are likely to be making the most improvement.”

Another way to engage as many people as possible is to run some of your initiatives in working hours. Letting employees go to a health fair or try a mindfulness session instead of working will always boost participation.

Iain Thomson, director of incentive and recognition at Sodexo Engage, agrees, but says there are ways to encourage employees to adopt healthy behaviour outside of work, too.

“Roll out benefits to family members, as this will encourage more people to get involved,” he explains. “The line is becoming increasingly blurred between work and home, and this is particularly the case with health and wellbeing.”

HEALTHY ENCOURAGEMENT

Many organisations will see engagement increase over time, especially where some employees are actively involved in health and wellbeing initiatives.

“‘Member-get-member’ is the most effective way to increase participation in a health and wellbeing programme,” says Roberts. “Some employees will be sceptical about an employer’s motives but, when they see others benefiting, it can make them want to join in too.”

For additional encouragement, he advocates recruiting health champions. These individuals can be from any part of the business but will be up to speed with all the benefits on offer and be able to talk to colleagues about the benefits of participating.

Encouraging line managers to become involved can also work well. “Where line managers are able to talk to their people about health and wellbeing and signpost them to relevant benefits and initiatives it will drive take-up and help to create a culture of wellness,” says Thomson.

This approach can be particularly effective for mental health initiatives. “Training a line manager to spot the early signs of a mental health problem can help someone get the necessary support before it becomes a major issue,” he adds. “There’s still so much stigma around mental health: this can help to overcome it.”

However, while the experts recommend companies focus on encouragement, they all steer clear of making any initiatives compulsory. Roberts says this is used in the US, where excesses are slapped on a medical insurance policy if the employee doesn’t make improvements to their health, but he’s not convinced it works.

“Use positive incentives such as a prize draw or an extra discount if they sign up to a fitness initiative,” he explains. “Give them more reasons to adopt healthy behaviours.”

MEASURING IMPROVEMENTS

With some people not wishing to take part, benchmarking corporate health can become problematic. “If an employer offers discounted gym membership and it only gets taken up by those who already go to the gym, I’d argue that it hasn’t really made a difference,” says Blake. “However, if it’s engaging a growing number of staff members with a range of different initiatives, then it’s definitely worth monitoring improvements.”

Keeping tabs on what works can also help to develop initiatives that reach out to more and more employees. And, as the programme gains momentum, employers can gain further traction by asking their staff, through surveys or focus groups, why they do not want to participate and resolving any issues they raise.

Ultimately though, Roberts says that any sign of improvement should serve as a green light to carry on.

“Employers shouldn’t become obsessed with trying to engage the last man standing,” he adds. “They need to think of the metrics and aim for the next point of improvement. Improving the health of any staff member will bring significant benefits.” ■

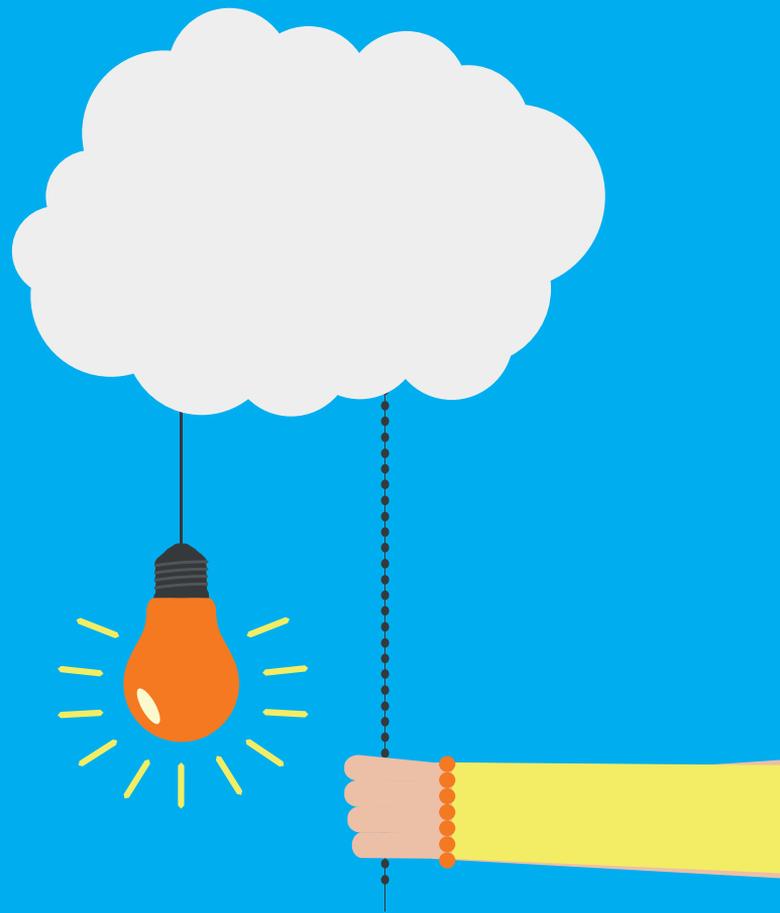
“One of the most cost-effective measures for improving workplace health and wellbeing is to install a shower”

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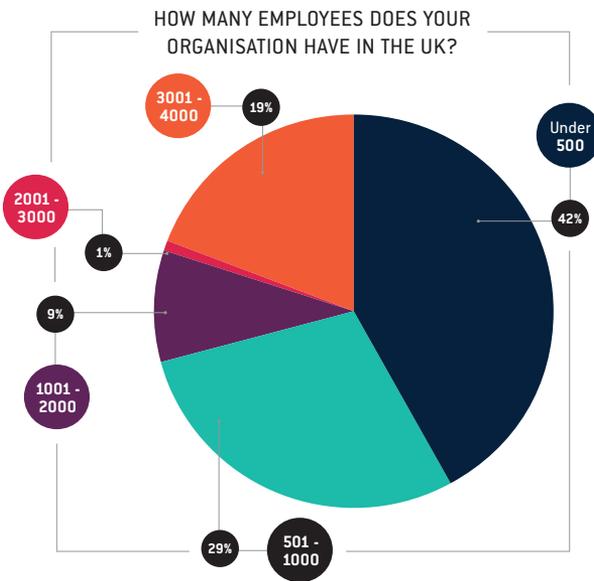
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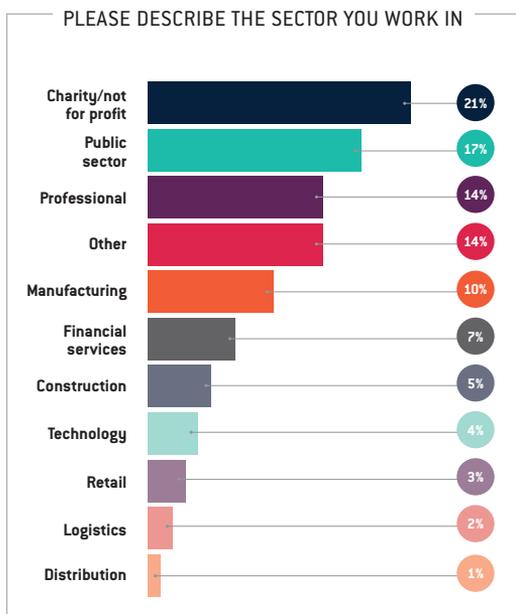
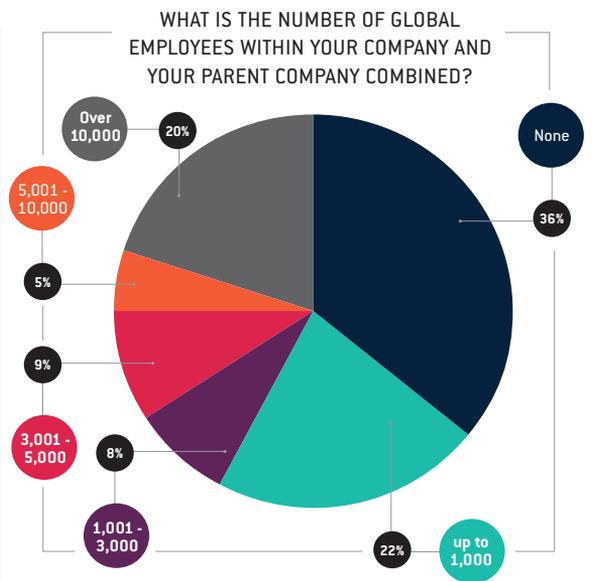
ABOUT THE RESEARCH

The research in this report was carried out by Reward during February 2018. We asked 100 HR and reward practitioners for their views on a variety of wellbeing-related topics, using an online survey. The following graphs show a breakdown of the audience:

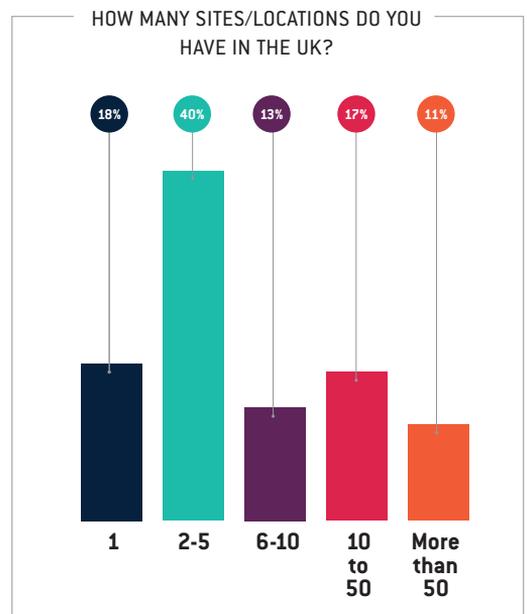


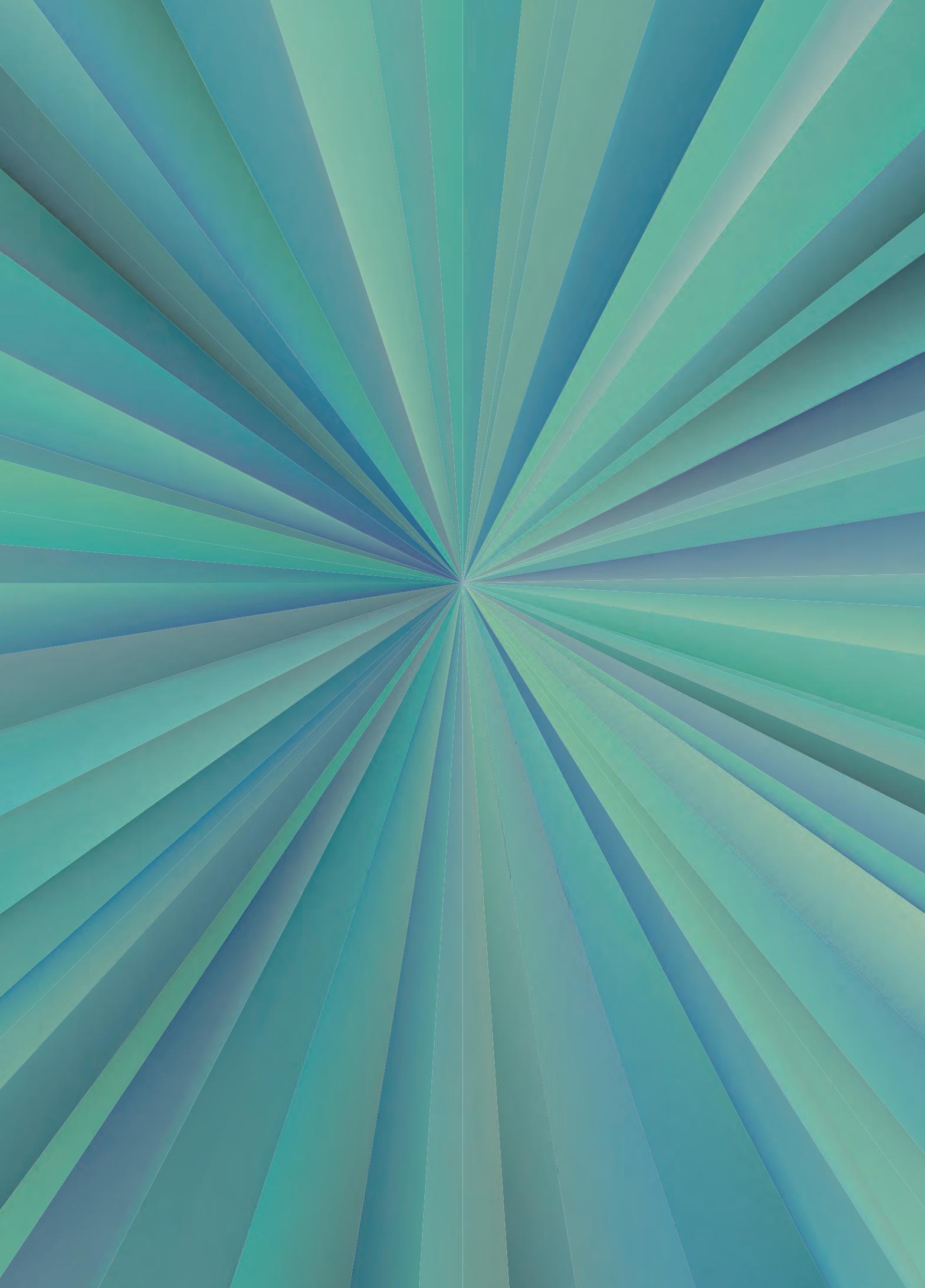
DO YOU HAVE RESPONSIBILITY FOR BENEFITS OUTSIDE OF THE UK?

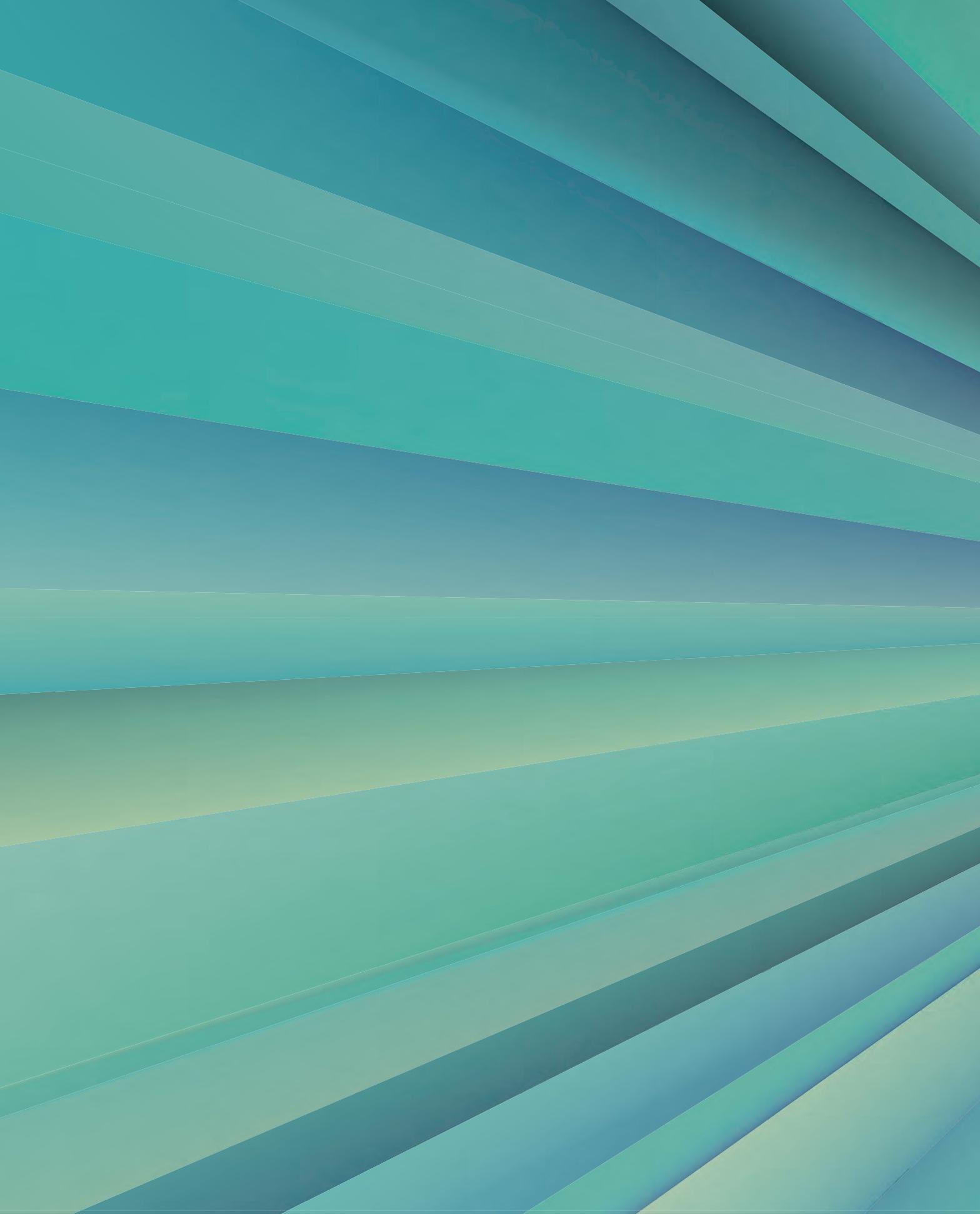
YES: 19%



NO: 81%







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