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Best practice

Companies looking to safeguard their workforce must think beyond preventing ill health and take the opportunity to promote good health

When we consider our health and wellbeing we often think about our diets, our exercise routines — or lack of them — or the last conversation we had with a healthcare professional. We often overlook the place where many of us spend most of our time — and that is work.

This needs to change. Our work environment can have a substantial impact on our health and wellbeing. In 2015, some 440,000 cases of work-related stress, depression or anxiety and about 553,000 cases of work-related muscular skeletal disorders — including back problems, repetitive strain injury to wrists and other similar ailments — were recorded in Britain. In the same period, 23.3m days were lost to work-related ill health, with mental illness and muscular-skeletal conditions accounting for the majority of days lost.

Good health and wellbeing improves what we do at work. Conversely, poor health and wellbeing is often associated with poor work performance. Ill health has a direct impact on individuals, on businesses and the wider economy — costing billions of pounds.

In the preparation of my report, *Public Mental Health Priorities: Investing in the Evidence*, I found that mental illness costs the UK economy £70bn-£100bn every year.

Society's acceptance of mental illness as a problem that we need to address is growing and rightly so. It can have a debilitating impact on people's lives and needs to be treated seriously by all. Yet only about a third of the UK workforce has access to specialised occupational healthcare.

In today's world, with an ageing workforce and the economic challenges we face, it is more important than ever to talk about health at work. Investing time and resource into the health of our working population has clear business benefits. Informed analysis has shown that employees in good health can be up to three times as productive as those in poor health. They can experience fewer motivational problems, are more resilient to change and more likely to be engaged with business priorities.

As well as the economic cost to ill health, we must, crucially, not forget the human cost. Managing and supporting the health needs of those in employment presents an invaluable opportunity to make a real difference to the lives of our colleagues and their families. We know life does not end when we leave the office and neither do the issues that affect us when we are at work.

Even small changes can have an effect on the health and wellbeing of those at work: changes in line management, facilities, company policies and provision of services. Just something as small as providing lockers

and showers for those who want to cycle or run into work can make an important difference.

We should also think beyond preventing ill health and make sure we take the opportunity to promote good health. It is not just about ensuring that the processes of HR departments are robust enough to catch people when they fall, but also about supporting staff with chances to improve their health.

Models of good practice in both the private and public sector are worthy of celebration. London's City Mental Health Alliance has done valuable work raising awareness and creating networks of support for those employed in finance and law who are suffering from mental illness. Business in the Community's Work-Well Model and Public Health England's Workplace Charter, both provide tools for employers

We know life does not end when we leave the office and neither do the issues that affect us when we are at work

to examine their own processes and support mechanisms for employees.

We need models like these to spread across businesses and the public sector. Employers need to push themselves to do more for the sake of their employees and ultimately the performance of their businesses.

Collecting accurate data is a vital first step. You need to be aware of what the problems are so you can design relevant policies that benefit your team. These are best developed in co-operation with the workforce. Different levels of seniority and different divisions in an organisation should feed ideas into the policies in order to support people effectively.

We need to share the methods that comprise good practice, both nationally and internationally, and where there are lessons to be learned we should pay attention. We must champion the successful approaches and efforts that are made.

I warmly welcome this FT special report, which helps us celebrate best practice. I call on all organisations to do all they can to promote and support good health at work.

Getting that right represents a great opportunity both to improve the performance of businesses and to make a fundamental difference to the lives of those working in them. ●

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Lifelines for wellbeing

Britain's Healthiest Workplace survey suggests benefits of workplace health schemes are growing for employees and businesses. By **Andrew Jack**





Six years ago, Purina, the pet food subsidiary of Nestlé, introduced a policy allowing employees at its UK office to bring their dogs to work. The benefits were immediately apparent: the animals prompted conversations between workers who did not normally talk to each other, gave staff a break to walk them and eased stress by being there to be stroked. The experiment has since been expanded to every division of Nestlé's UK headquarters in south-east England. It is one of many steps the company is taking to improve physical and mental health among its diverse workforce at 25 sites across the country.

"We all recognise there are public health issues facing the population, and companies have a responsibility to play a part at work and beyond," says Dame Fiona

Kendrick, Nestlé's UK chief executive. "If staff are happy, we fundamentally believe they are also more productive."

From information and health checks to encouraging customers in its canteens to choose fresh fruit instead of cake, Nestlé wants to encourage lifestyle improvements. It monitors the business case for such measures and estimates that absences from ill health cost it 2.5 per cent of the total payroll.

The company is one of many employers of all sizes – in the private, public and non-profit sectors – that are increasingly paying attention to workplace health. For Simon Stevens, chief executive of NHS England, there are two imperatives. One is to improve the welfare of his own staff – at 1.3m, the largest workforce in the UK – many of whom work under intense pressure over long and antisocial hours. The other is to reduce demand on the National Health Service by developing illness prevention among the general population, early diagnosis and support through partnerships with employers. "There is a shared interest between working-age adults themselves, employers and the NHS to do all we can to help people stay healthy," Stevens says.

These concerns have generated a response from other organisations. Public Health England, an executive agency of the Department of Health, has launched initiatives that focus on issues such as smoking and poor diet, and generally encourage healthier living. Sally Davies, the government's chief medical officer for England, has funded research to identify what makes for the best workplace health programmes.

In the private sector, Nestlé's Kendrick is a member of the Productivity Leadership Group, which, with government, explores healthy working. Meanwhile, Business in the Community, a charity promoting responsible business, has issued guidelines on good ➤

Employees with inflexible hours who are office-based and who face long commutes are less productive and in poorer health

practice. The City Mental Health Alliance has brought together London-based employers in the financial services and legal sectors. Internationally, the global Chief Medical Officer Network is sharing ideas.

Aside from social responsibility, improved health at work is an opportunity for employers to improve productivity through better recruitment and staff retention, greater job satisfaction and less time lost to absenteeism and presenteeism — people coming to work in below optimal health (see article on page 10).

Tim Munden, chief learning officer at Unilever, estimates that across its European businesses, the consumer products group recoups €6 for every €1 invested in health programmes. It has focused on mindfulness and resilience aide nutrition and exercise, in an effort to link employment practices with its philosophy of sustainable living and brands that serve a “desirable purpose”.

For individual employees, health education and health benefits and services (collectively referred to as “interventions”) can improve wellbeing, reduce the risk of illness and reveal medical warning signs more rapidly than would otherwise be the case. All this has the potential for spillover benefits for workers’ families and broader communities.

One problem for decision makers until now has been the absence of high quality data: on the types of different interventions, how widely they are used and by which employees, their impact on participants and more broadly on the workplace.

To bridge this gap, the FT has joined forces with insurer VitalityHealth, which developed Britain’s Healthiest Workplace with the University of Cambridge and research institute Rand Europe, in partnership with Mercer, the human resources consultancy. The aim of this survey is to improve understanding of, and encourage best practice.

This year, a record 169 employers of all sizes and sectors across the UK took part, answering questions on their views and practices. More than 34,000 of their employees replied, offering an unparalleled perspective from managers and staff alike.

While they cannot demonstrate causality, the results — which are adjusted for age, gender, income and other characteristics — are striking. Health conditions among respondents mirror wider trends across the UK, with a clear north-south divide: Yorkshire and the Humber has the highest workplace stress levels, while the North East reports the largest proportion of obese employees.

The public sector reveals the biggest percentage of employees suffering signs of stress, depression and financial worries, not to mention obesity or bullying. It also has the highest estimated loss of productivity from absences and presenteeism.

Health programmes that focus on nutrition are the

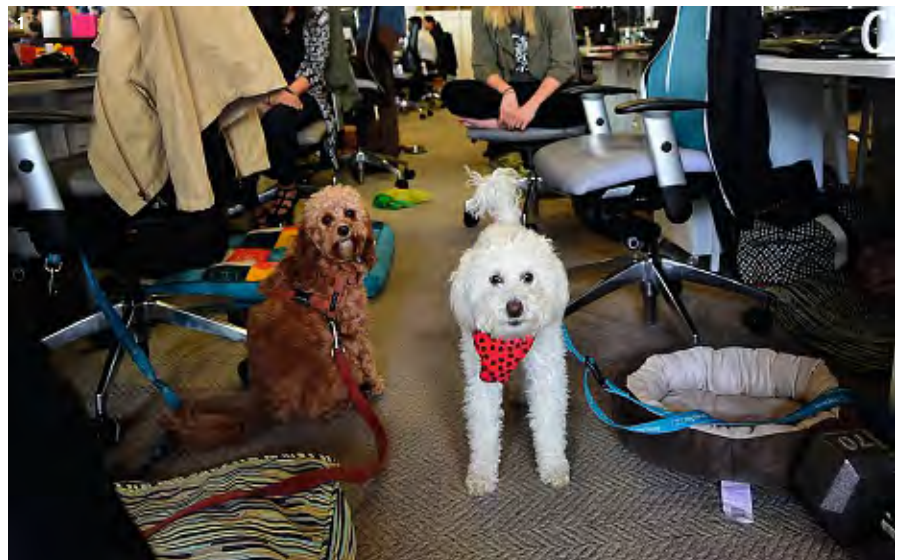
most widely offered by employers, principally through the provision of fresh drinking water and facilities to store and prepare healthy food. Efforts to encourage physical activity, including providing space for bicycle storage and showers so that staff can cycle to work, are also widespread.

Less common, despite the serious problems they relate to, are initiatives such as stress management to support mental wellbeing, and measures designed to tackle the heavy toll of smoking and alcohol. For all health programmes, there is a significant gap between their provision and the awareness, uptake and belief by staff that the initiatives are useful.

Among the most intriguing findings in Britain’s Healthiest Workplace is that employees with flexible hours and the ability to work from home report lower absences and greater job satisfaction, and consider themselves to be in better physical and mental health. Those with inflexible hours, who are office-based and who face long commutes, are less productive and in poorer health.

While good results have many parents, there is a strong correlation between participation in workplace programmes and improved health and productivity (after adjusting for age and other relevant factors). Less presenteeism is reported among staff involved in initiatives to lose weight, exercise more and sleep an optimal seven to eight hours a night.

Participation increases when employers allow staff to take part in health promotion programmes during working hours. Organisations whose senior management take workplace health seriously, by investing in it and measuring the returns, also see better results.





Nomura International, the financial institution, came top of the British Healthiest Workplace rankings among large employers this year. It calculates its programmes – which include free annual health checks for all staff – have saved it nearly 3,000 working days that would have been lost to sickness and NHS appointments.

For an employer, the relationship with employees extends beyond salaries, says Mark Hudson, Nomura's chief operating officer of human resources. Workplace health "is an integral part of our philosophy and how our employees value what we do for them and their families" he adds. "It differentiates us from other employers."

Some studies, notably in the US, suggest companies that offer workplace health programmes may even reap benefits in investor confidence and improved stock market performance. Of course, the fragmented US health system, largely driven by private insurance, creates greater incentives for companies to provide health programmes to reduce premiums and costs.

But considerable scope exists for employers around the world to analyse innovative practices in the US and other countries with different health systems. There is a particular need for senior managers to share with their peers elsewhere and researchers internal information they collect on productivity and health confidentially, to identify approaches that might be in the common interest.

1

Allowing staff to bring dogs to work has been shown to improve communication and reduce stress

2

Encouraging physical activity such as cycling is an increasingly common policy among companies

3

Health programmes focusing on nutrition are one of the most widely offered by employers



3

One longstanding concern has been how to ensure that workplace health programmes go beyond the "worried well" – employees who are already healthier and more motivated – to reach those who really need support. Another is how to address the costs of such programmes for financially stretched smaller employers. One solution could be to provide tax incentives for investment in such health programmes.

Britain's Healthiest Workplace shows that some smaller employers are making considerable steps. Forster Communications, a London-based employee-owned consultancy on social change, performed best among small companies.

It offers staff benefits such as flexible working hours, meetings outdoors and time off to do voluntary work. "The whole company is set up to make staff feel comfortable," says Martin Barrow, Forster's head of reputation practice. "We are strong believers in doing what we preach. We are obliged to report to our shareholders and non-executive directors on how we are making a difference."

Overall, data on health at work are still far from perfect. James Thomas, from the Institute of Education at University College London, who led a team examining workplace health programmes, was able to identify only 24 schemes that were rigorously evaluated and published in peer-reviewed scientific journals. He concluded that while the impact of the initiatives was modest, they were effective, low-cost and offered good value for money. Those that worked best offered employees easy access to them and strong backing from senior managers.

Making a good showing this year in Britain's Healthiest Workplace assessment were several divisions of the NHS. They compared favourably with public-sector employers overall and with some other areas of the economy. Gathering more data from a wider range of workplaces will help improve the results further.

Another useful step will be to monitor groups of employees over a sufficiently long period to raise understanding of how far different programmes affect health and productivity. Nonetheless, it is already clear that investment can produce promising results and that the benefits of workplace health programmes are too great to ignore. ●

Appearances can deceive

Employers may worry about staff going absent but it is presenteeism that really needs to concern them. By Sarah O'Connor

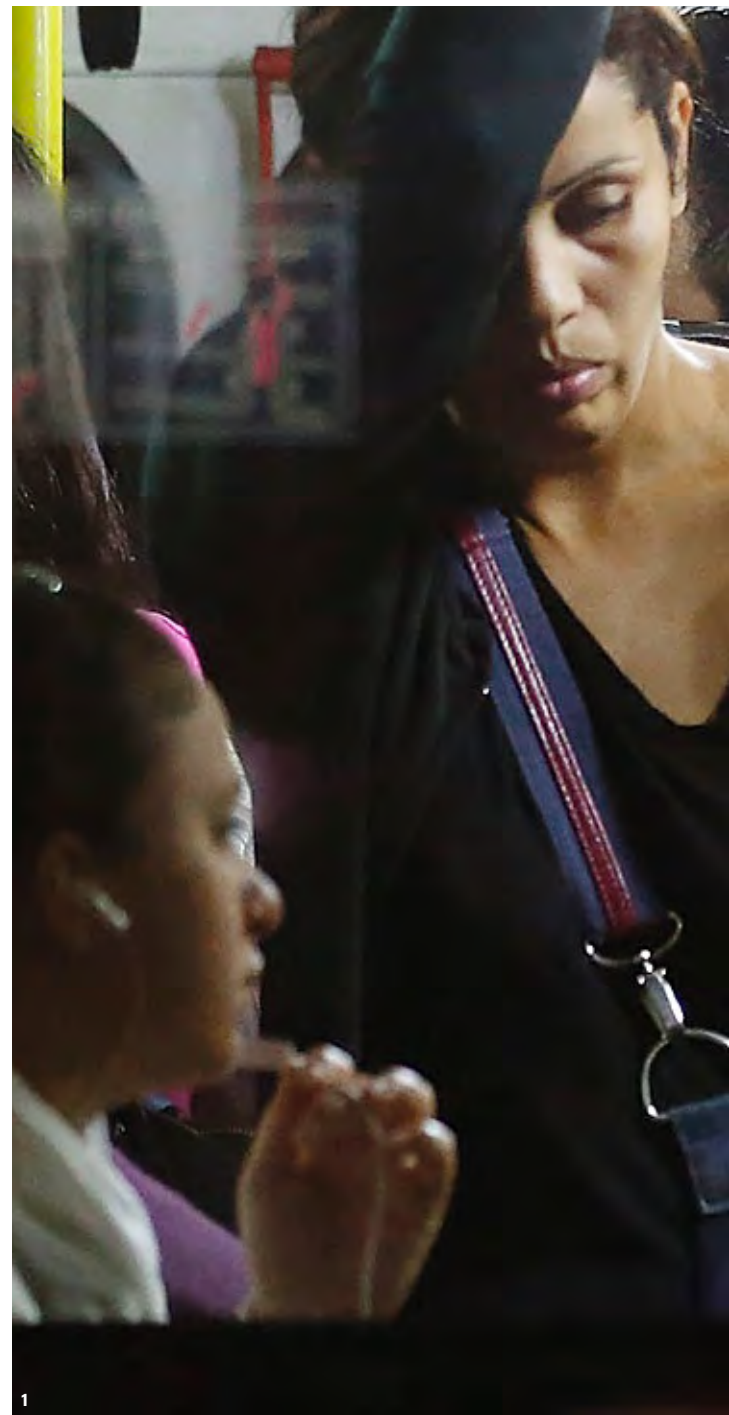
You know your company has a problem with sick staff when you look around the office and half the seats are empty. But when everyone is at their desks, it does not necessarily mean your workforce is in rude health either. A slew of recent research suggests that presenteeism — when people come to work although they are unwell — is a bigger problem for employers than absenteeism. It is also far harder to measure, let alone to manage.

Take the National Health Service, Britain's biggest employer. When it surveyed 11,000 of its staff, it found they were off sick for an average of almost 11 days a year. Yet more than 65 per cent of staff also reported they had come to work at some point in the preceding four weeks when they were sick enough to stay off.

Vitality, the health insurer that compiles the Britain's Healthiest Workplace rankings, has found the same pattern: its UK survey concludes that presenteeism is more common than absenteeism in every sector of the economy. In media (the best performing industry among survey participants) 0.6 per cent of time is lost to absence while 7.4 per cent is lost to presenteeism. The other end of the spectrum is to be found in the public sector, with 1.4 per cent of time lost to absence and 12.3 per cent to presenteeism.

Some employers might wonder why this should be considered a problem at all. Does it not simply show that employees are devoted — or “engaged” to use the language of HR professionals — to their jobs and colleagues? Experts say this is a dangerous way to look at things. As well as the obvious risk that employees with viruses could spread them to everyone else, there is the deeper problem that many unwell workers are struggling with longer-term afflictions like depression that will worsen if they go unaddressed.

“If somebody's not taking the time off when they're ill, it implies they've not discussed the illness with their manager,” says Karen Steadman, a senior researcher at Lancaster University's Work Foundation. “They might not be getting support from the medical profession either, therefore there's a higher likelihood of it getting



‘One of our problems is that even among the people who turn up to work, a big proportion of them are not delivering’

worse, and a higher likelihood of long-term absence or even job-loss further down the track.”

Sir Cary Cooper, president of the Chartered Institute of Personnel and Development, the UK-based professional body for HR, believes high levels of presenteeism also explain disappointing productivity growth in developed countries like the US and UK.

“The magic bullet for me in the productivity debate is not ‘do we have the right equipment, do we have the right IT,’” he says. “One of our problems is that



1 and 2

Staff feeling below-par when at their jobs may explain low productivity growth in the UK and US

even [among] the people who turn up to work, a big proportion of them are not delivering.”

Why do people go to work when they are ill? Research by Eurofound, an EU agency, has found that presenteeism across Europe correlates strongly with long work hours and shift work. It also finds it is more frequent among “high-grade, overcommitted white-collar workers”. Not all the evidence points the same way, though. Vitality’s survey finds that workers who earn less than £30,000 a year are more likely to go to work when sick than higher earners.

The reasons vary by person and organisation, experts say. Senior people in some companies might worry no one else can cover for them. Many of the nurses and midwives surveyed by the NHS were worried that patients would suffer if they were left with temporary cover. “We come in when we’re unwell because ➤

'There are too many bad managers treating people badly, not being socially aware when people aren't coping and the reasons for that'

1

More than 65 per cent of NHS staff reported they had come to work at some point in the preceding four weeks when they were sick enough to stay off

2

Temporary or zero-hour workers on precarious contracts fear absence will cost them money or future shifts

3

A growing number of employers are starting to experiment with ways to tackle presenteeism



temp staff mess things up," one said in a focus group. "They're not the solution they're claimed to be."

Low-paid shift workers might fear absence will cost them money or future shifts, particularly if they are on precarious temporary or zero-hour contracts.

The British Safety Council has warned that pressures on staff might well intensify in the UK after Brexit in sectors of the economy that rely on workers from the EU, such as healthcare and hospitality. "Reduced availability of competent staff would increase the pressure on those that remain, resulting in fatigue and an adverse impact on physical and mental health," says Louise Ward, the BSC's policy and standards director.

The problem is not external pressures but the way managers deal with them, argues Cooper. "The underlying reason [for presenteeism] is we don't have many interpersonally skilled managers, from shop floor to top floor. There are too many bad managers treating people badly, not being socially aware when people aren't coping and the reasons for that, giving them unmanageable workloads," he says.

Some of the ways that employers deal with sickness absence can also prompt more people to come into work when unwell. Take "absence management" companies, which have become increasingly popular among employers keen to become more systematic about absences. These companies run call centres that employees must ring in the morning if they are sick. A nurse in the call-centre will assess whether they are unwell then notify their manager.

The promise of this approach is that it is fairer to

everyone: eliminating both the soft touch of some line managers and the unreasonableness of others. But Steadman says they can simply put people off calling in sick altogether. A research project she did recently for a large employer with an absence system like this showed that "everyone seemed genuinely scared of having to call in. They just felt like they were being judged — it was easier to just go in."

The good news is that a growing number of employers are starting to recognise that presenteeism is a problem. They are also beginning to experiment with ways to tackle it.

Many of these efforts involve wellness initiatives to promote healthy lifestyles at work. Some employers have given workers wearable fitness trackers and challenged them to go running more while others have launched healthy eating campaigns. Wellness programmes are particularly popular in the US where employers are liable for employees' health insurance costs. But large companies in the UK and other countries are also taking an interest.

BSC's Ward thinks the schemes will help. "They support general wellbeing, but also promote a positive culture which supports mental wellbeing too."

Some evidence supports this. When Vitality analysed 4,318 employees who completed its survey in 2014 and 2015, it found that among employees who moved from "obese" to merely "overweight", presenteeism dropped by 25 per cent.

However, correlation does not prove causation. Some experts say wellness programmes fundamentally miss the point that work itself is one of the main reasons that employees become unwell, particularly through stress, anxiety and depression. Employers need to work out what they are doing to cause or exacerbate these problems, and why their employees do not feel able to take sick leave to deal with them.

Cooper runs Robertson Cooper which performs "stress audits" for companies. He is encouraged by the rising level of interest among employers in investigating the question but he fears that presenteeism cannot be fixed until the way managers are recruited and trained is changed. "We're still not recruiting for social and interpersonal skills in managers. We're recruiting for people who hit targets or have technical expertise," he says. He teaches at Manchester University's Business School and admits institutions like his are to some extent to blame. "We give people knowledge of HR, knowledge of marketing, knowledge of ops management, but we don't actually train them in the skills they need to manage human beings. So we're partly responsible too."

This focus on line managers seems part of the secret to success at the University of Aberdeen. Though the public sector comes out at the bottom of Vitality's



rankings, this university ranks as the best in the sector.

Margaret Ross, vice-principal and head of college for arts and social sciences, explains that managers in universities tend to be heads of the departments that often have a vast number of academics supposedly under their wing. The university has changed the system to introduce “academic line managers” who manage a smaller group of people.

Academics can be particularly prone to presenteeism because they work on drawn-out projects and can easily work from home or pop in and out of the university facilities at any time of the day or night.

Ross says the university has made a conscious effort to persuade staff not to work if they are sick, with senior management necessarily taking a lead. “It does come from the top. The principal will say in open meetings, ‘if you’re not well you must go home and look after yourself.’”

Everyone is conscious of the culture that might make the people concerned think otherwise, she says, “but it’s right to stop if they’re feeling under-par.” ●



Percentage of work time lost

	Absence and presenteeism	Absence	Presenteeism
Media/telecommunications	7.9	0.56	7.4
Transportation, shipping, logistics	8.3	0.99	7.3
Manufacturing	8.5	0.96	7.6
Professional services (eg law, accounting, consulting)	9.7	1.12	8.6
Insurance services	9.7	1.44	8.3
Other	9.7	1.11	8.6
High technology (eg electronics, software, information services)	9.8	0.99	8.8
Retail and wholesale (eg shops, bars, restaurants, travel, entertainment)	10.2	1.08	9.2
Healthcare – hospital, clinic or service	10.5	1.25	9.3
Pharmaceuticals and life sciences	10.7	0.73	9.9
Natural resources (eg oil, gas, coal) and chemicals	10.7	0.27	10.4
Financial services (eg banks)	12.9	1.44	11.4
Public sector (eg public authority, education)	13.7	1.4	12.3

SOURCE: BRITAIN'S HEALTHIEST WORKPLACE

Average days lost per employee per year

	Absence and presenteeism	Absence	Presenteeism
Media/telecommunications	20	1.4	18.6
Transportation, shipping, logistics	20.8	2.4	18.3
Manufacturing	21.5	2.4	19.1
Professional Services (eg law, accounting, consulting)	24.4	2.8	21.6
Insurance services	24.4	3.5	20.8
Other	24.4	2.8	21.7
High technology (eg electronics, software, information services)	24.7	2.5	22.2
Retail and wholesale (eg shops, bars, restaurants, travel, entertainment)	25.8	2.7	23.1
Healthcare – hospital, clinic or service	26.5	3.2	23.4
Pharmaceuticals and life sciences	26.8	1.8	25
Natural resources (eg oil, gas, coal) and chemicals	26.9	0.7	26.3
Financial services (eg banks)	32.5	3.6	28.8
Public sector (eg public authority, education)	34.6	3.5	31.1

SOURCE: BRITAIN'S HEALTHIEST WORKPLACE

The stress busters

Openness and support are seen by many employers as the means to improve workplace mental health – and productivity. By **Emma Jacobs**

Daniel Pearson returned to work at EY, the professional services firm, after taking time off to deal with mental health problems and felt “absolutely terrified” of colleagues’ attitudes to his illness and the uncertainty of how to deal with questions about his absence. Yet there was one person who made a difference, helping ease his re-entry to the workplace: his “buddy”.

This was a colleague who had experienced something similar. “He came to meet me with a big smile,” recalls Pearson. “It was so massively powerful not to feel alone when going through this.” The person was there as part of an EY scheme enabling informal conversations and advice. Subsequently, Pearson has acted, too, as a friend to others who have struggled with mental health. “I’m happy,” he says. “The world has moved on a lot. Attitudes are changing.”

In recent years, employers have taken a greater role in raising awareness. As was the case with physical health – with discounts on gym membership, healthy food in canteens and medical checks – employers have realised that addressing mental health matters can boost productivity.

Media group owner Arianna Huffington, for example, describes the business rationale in her book, *Thrive*: “Stress reduction and mindfulness don’t just make us happier and healthier, they’re a proven competitive advantage for any business that wants one.” Will Davies, a lecturer in politics at the University of London and author of *The Happiness Industry: How the Government and Big Business Sold Us Well-Being*, observes that happiness economics, which has developed since the late 20th century, has helped to quantify the proven benefits of wellbeing to employers.

Poppy Jaman, programme director for City Mental Health Alliance, a network of City of London-based organisations that are raising awareness of mental health, says: “The business case for addressing mental health and wellbeing has been established and is now featuring on many boardroom agendas.” Members of the network – which include banks and law firms – are innovating, exploring and

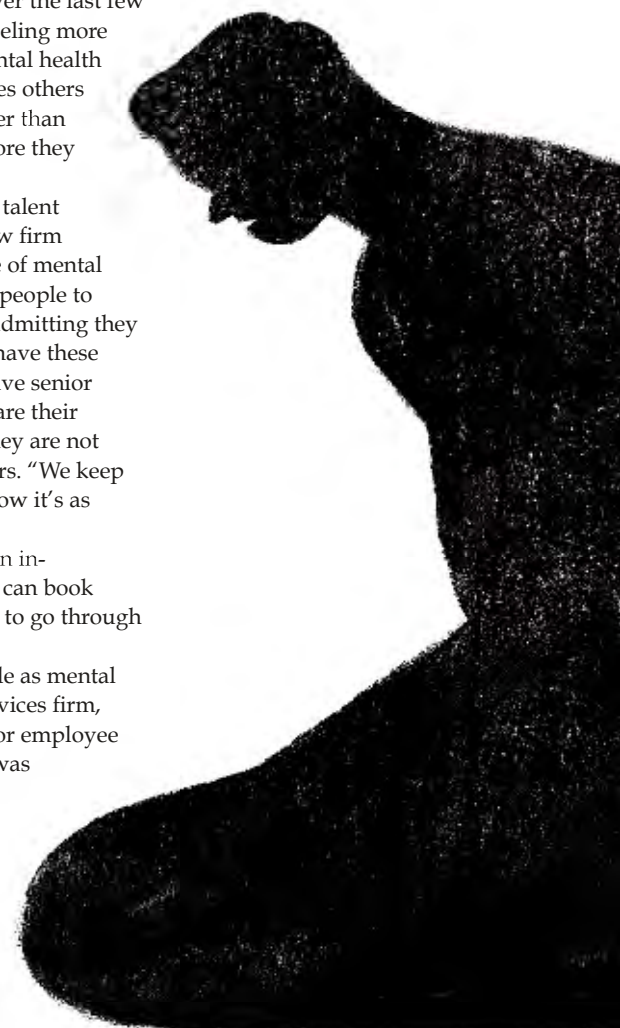
implementing changes to create mentally healthy workplaces. This is a big shift, she says. Companies are increasingly seeking to support employees who are experiencing difficulties with mental health and want to curb stress and anxiety.

Nick Baber, a director in KPMG’s consulting team and a member of the professional services firm’s Be Mindful network, which provides support on mental health, believes that having senior role models who can show that you can still be successful while managing a mental health condition, has been important. “Over the last few years we have seen that individuals are feeling more confident about speaking out on their mental health in the workplace, which in turn encourages others to be open and seek help proactively rather than waiting until their health deteriorates before they request support.”

Kate Richardson-Moore, global head of talent and engagement at Linklaters, says the law firm has made great efforts to “raise the profile of mental health... we want to lift the lid and allow people to open the conversation. People don’t like admitting they need help so we try to make it normal to have these conversations.” Key to that has been to have senior staff attending mental health events to share their own problems so that employees know they are not alone and that it will not affect their careers. “We keep up the consistent messaging so people know it’s as important as going to the gym.”

Another law firm, Hogan Lovells, has an in-house counsellor, with whom individuals can book appointments themselves without having to go through human resources or their line manager.

This year, Beth Taylor took up a new role as mental health leader at PwC, the professional services firm, after the board decided to dedicate a senior employee to it. “We were aware that mental health was becoming a problem. No one is immune from [it]. We do a lot of good things but they are ad hoc.” Much of the work has been on educating people at all levels. One employee spoke





For all the awareness-raising, it is the corporate culture or an unsympathetic line manager that might cause the greatest problems

on a video made for the staff about panic attacks and how it meant that on occasions he was forced to leave meetings. "People are ignorant," says Taylor. "If you haven't experienced a mental health issue, you wouldn't know how to deal with it."

The extent of the problem is alarming. In the UK, the most recent report from the chief medical officer for England, published in 2014, estimates that the number of sick days lost to "stress, depression and anxiety" increased by 24 per cent between 2009 and 2013. The latest Britain's Healthiest Workplace survey found that 73 per cent of employees surveyed have at least one form of work-related stress; 41 per cent have two or more; 20 per cent have three or more. Meanwhile, a report from Rotman School of Management in Toronto, published last year, shows that 41 per cent of employees from a range of industries reported high levels of anxiety. It is not just absenteeism that employers worry about but also "presenteeism", the loss of productivity, when employees come to work despite ill health. In Australia, a report by Medibank, the health insurer, estimated that presenteeism, including all medical and mental health problems, took as much as 2.7 per cent off the country's gross domestic product in 2010.

Some attribute such statistics to individuals being more likely to disclose details of their mental health and companies being increasingly inclined to measure them. However, others say the figures really point to rising rates of mental health problems because of precarious jobs and heavy workloads, as well as technology that demands workers are always on and available, making it impossible to switch off from work.

Britain's Healthiest Workplace found that half of employees surveyed said stress was due to unrealistic time pressure and demands; some 31 per cent said not being consulted about change in the workplace increased stress, while 27 per cent said it was a lack of control over the work that they do. In addition, 5 per cent of employees said they were bullied on a frequent basis and 15 per cent that they had been bullied at some point in the previous 12 months.

Jamie True, chief executive of LifeWorks, a provider of services to encourage employee engagement, believes the key to alleviating employees' stress lies in acknowledging their work. "Typically, employees who feel valued and enriched by their employers will be more productive and suffer less stress."

For all the awareness-raising and good policies, it is the corporate culture or an unsympathetic line

ILLUSTRATION: TOMMY PARKER



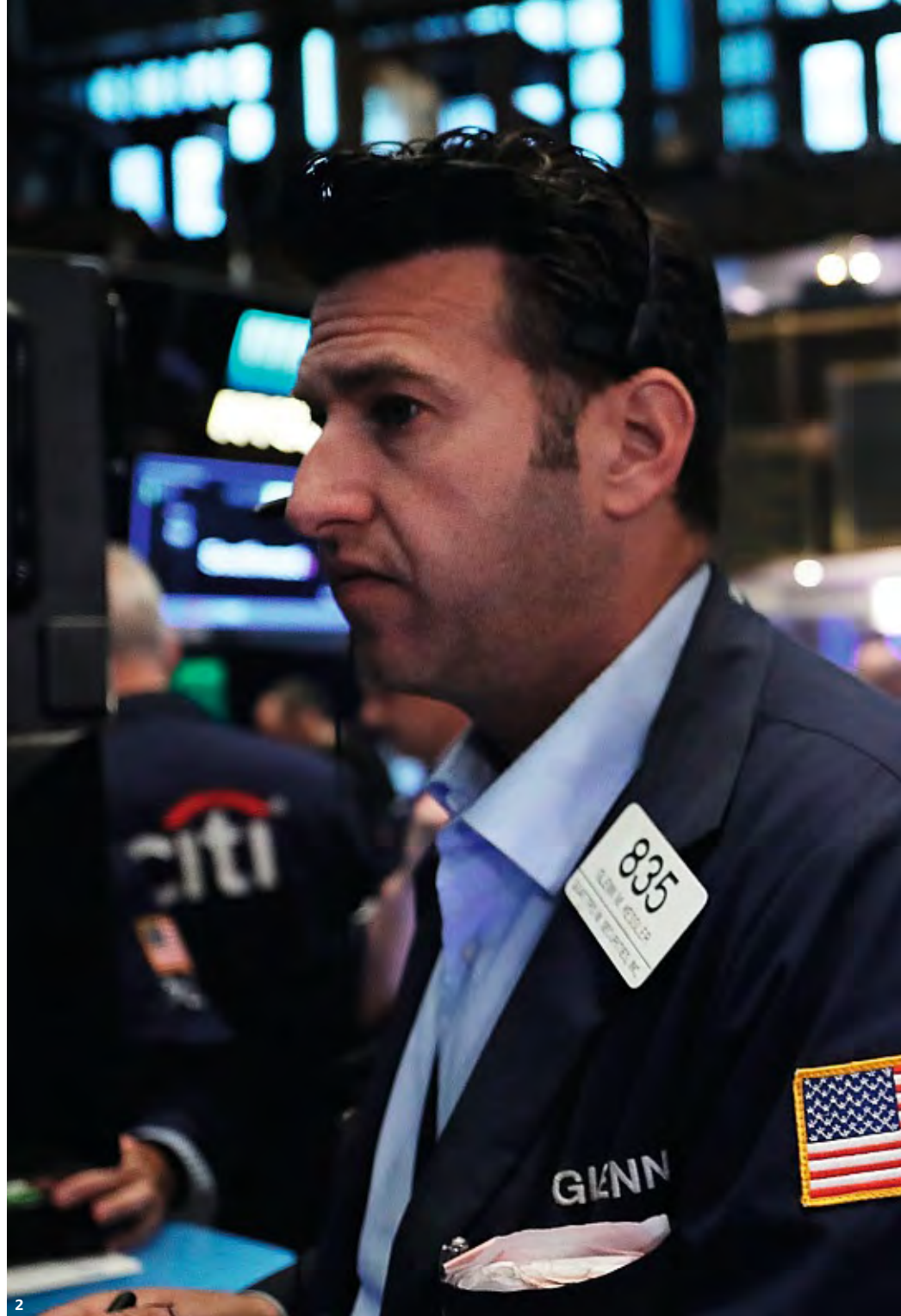
While companies are testing wearable technology to track workers' physical health, how will we react to our moods being analysed?

manager that might cause employees the greatest problems, either in increasing their stress or stopping them from seeking help, lest they be stigmatised. Will Meyerhofer, a lawyer-turned-therapist and author of *Way Worse Than Being a Dentist*, is sceptical about the value of seminars. "They probably work a little, sort of like a Band-Aid works a little to stem the blood spurting at high pressure from a severed artery. It's not really addressing the problem." There is a pretty good argument that a gesture in the direction of doing something is worse than doing nothing "since it makes it look like you're doing something when serious issues are essentially going unaddressed".

It is important employers do not use initiatives to tick boxes or make employees feel they are just a productivity unit. Laura Putnam, chief executive of Motion Infusion, a San Francisco-based consultancy that promotes wellbeing at work, says initiatives to improve mental wellbeing can "suffer from a transactional quality" and make policies seem like it is something "being done 'to' them rather than 'for' them".

Employers must be prepared to respond to changes in the economic and political landscape. Linklaters, for example, has hired a psychologist to run a seminar on uncertainty and how to cope in the wake of Brexit.

Overall, it would be wrong to overstate employers' initiatives. The UK's Chartered Institute of Personnel and Development found last year that about 40 per



1
Factory workers facing heavy or unrelenting workloads may be prone to mental health problems

2
Wall Street traders have to deal with the stress of fast-moving events on a daily basis

3
The UK's vote to leave the EU has caused many people to feel anxious about the future



cent of organisations in the UK were making no effort to address stress in the workplace. Moreover, academic Will Davies is concerned that technology and measuring will become ever more intrusive. We are, he notes, living in a time of supposed “scientific rational exuberance when you can get to workplace problems through objective data. The tech is clumsy at the moment but it will become more normal.” While companies seeking to stem sickness are experimenting with wearable technology to track workers’ steps and physical health, how will we react to our moods being analysed?

Amy McKeown, a senior manager in health, mental health and wellbeing at EY, set up the firm’s mental health buddy scheme. She is optimistic, observing that those companies that get their policies and culture right can encourage employees to seek help early.

“People are,” she says, “making more use of these programmes.” ●

INSECURITY BREEDS ANXIETY

Andre Spicer, professor of organisational behaviour at London’s Cass Business School, says job uncertainty is a prime cause of anxiety at work.

This is the case for those who feel they have no control over their job and those who are on precarious contracts.

“A lot of control over work is lost during restructuring and change, as well as short contracts,” he notes.

This will not surprise

anyone who has read Guy Standing’s *The Precariat: The New Dangerous Class*, which chronicled workers experiencing volatile wages and job insecurities.

A study published in June by Social Science & Medicine looked at 2.7m employees in Italy between 2007 and 2011. It found that those on temporary job contracts were more likely to be prescribed psychotropic medication (mind-altering drugs).

“More days of work under temporary contract as well as frequent changes in temporary contract significantly increase the probability of developing mental health problems that need to be medically treated,” the report stated.

It suggested that policies aimed at increasing labour market flexibility through more temporary contracts should also take into account their cost in terms of employee wellbeing.

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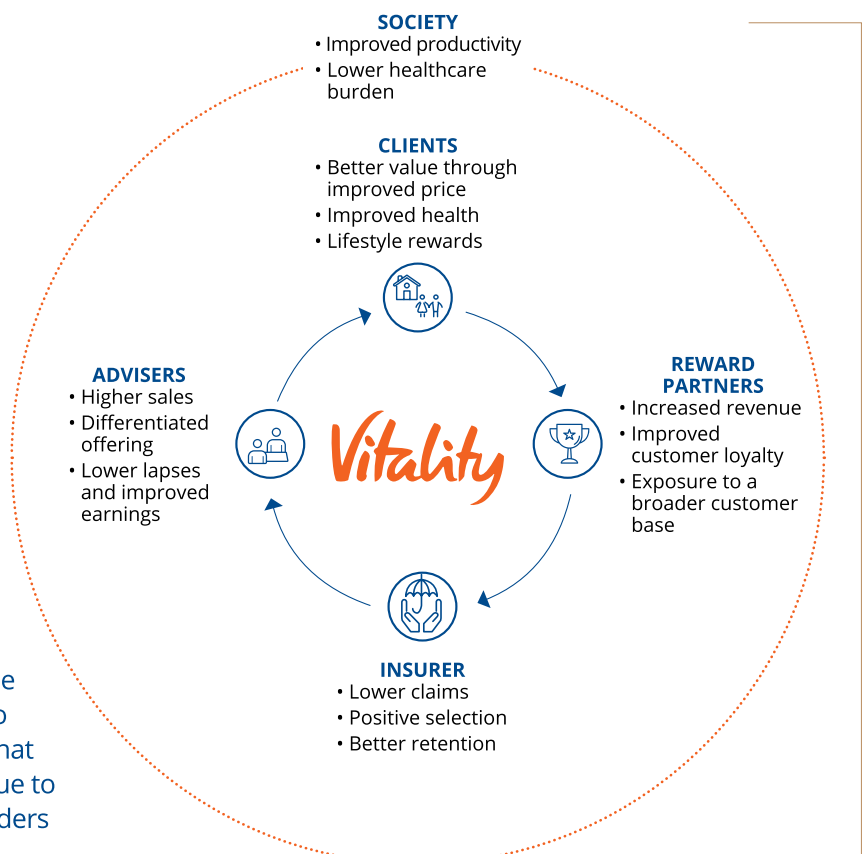


Discovery is a South Africa-based insurer that incentivises people to be healthier, and enhances and protects their lives, using a shared value approach to insurance.

Our Vitality wellness programme integrated into health and life insurance, delivers better health and rewards for members, better performance for the insurer, and a healthier society at large. The success of our model has manifested in partnerships with leading insurers across the world, thus exporting our unique approach to insurance.

The Vitality Network is an alliance of partner insurers that employ the Vitality shared value business model and participate in collective network assets such as global reward partnerships, technology collaborations, as well as academic and media partnerships. To date, Discovery has partnered with AIA in Asia and Australia, Generali in Europe,

Vitality enables a shared value approach to insurance that delivers value to all stakeholders



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Leading insurers across the world are deploying the Vitality shared value insurance model.



John Hancock in the United States of America, Manulife in Canada and Ping An in China – all of whom have evolved as ambassadors and proponents of shared value insurance.

The World Health Organization (WHO) has identified four modifiable behaviours – tobacco use, nutrition, physical activity and alcohol abuse that are significant contributing factors to the rising burden of non-communicable diseases (NCDs) and cause 60% of deaths worldwide. The knowledge that much of the prevalence and cost of lifestyle diseases is attributable to behaviours that can be modified, has resulted in international interest in mechanisms that can be used to alter poor lifestyle behaviours and drive healthy choices.

Individual behaviour plays a fundamental role in the disease burden faced by society

globally. A healthcare-wellness paradox exists in that healthcare is typically over-consumed while wellness is under-consumed. For the insured consumer, the benefit of healthcare is immediate while the price is hidden. Conversely, the price of wellness is immediate with the benefit accruing over the long term.

Vitality is a behavioural wellness solution that helps millions of people around the world get healthier by giving them the tools, knowledge, access, and incentives to improve their health. The programme is based on sound clinical and behavioural science research, and focuses on tackling key areas shown to stem the rise of NCDs – early detection and health screening, and behaviour modification. Vitality has scientifically proven that members who actively engage in the programme live longer and have lower healthcare costs than non-Vitality members. The model guides,

incentivises, and provides members with access to a broad range of wellness and prevention pathways.

Vitality's shared value approach is based on incentivising policyholders to manage their wellness. We design innovative insurance products that emphasise the importance of prevention and wellness, leveraging the insights from behavioural economics in an immediate rewards system that drives positive behaviour change over the long term.

The change in behaviour results in improved profitability for the insurer which in turn is used to fund the incentives that encourage behaviour change – thus creating a virtuous cycle. The impact from a clinical and actuarial perspective is significant. In this way, our model continues to drive shared value: it delivers better health and value for clients, superior actuarial dynamics for the insurer, and a healthier society at large.

“What appeals to me about Vitality is that it enables people to do things that they might never have thought about doing. It’s easy for us to sit on our couches and think that we should be doing more, but where is the incentive? Well, Vitality is the incentive. It’s properly structured, sensible, and proportionate, and provides gentle nudges to help us change our behaviour.”

Lord Sebastian Coe, Vitality Ambassador

www.discovery.co.za

Discovery is an authorised financial services provider.

Rewards for doing it right

Leaders must consult, communicate and show the way if staff are to take part in company programmes. By **Kaye Wiggins**

In January, the 97 staff at the housing association South Liverpool Homes treated themselves to spa days, golf lessons, new trainers and membership of weight loss programmes. And their employer picked up the bill.

This was not a one-off display of festive generosity but part of a wellbeing strategy run by the not-for-profit company. It gives all staff a £200 'wellbeing payment' once a year and the only condition is that they must spend it in a way that keeps them happy and healthy.

Kristene Karaski, a welfare and benefits officer at the organisation, says the wellbeing payments are very popular. "You can spend it on whatever's applicable to you," she says. "I do a lot of running, so I use the wellbeing payment for physiotherapy. Someone who's not as active could have, say, spa treatments. They're not being pigeonholed into activity and exercise; they're using it in a way that makes them feel good."

The payments raise awareness of health and wellbeing among staff, and help create a more engaged and motivated workforce, she says.

They also address one of the pitfalls of many companies' attempts to improve the wellbeing of their workforce: how to raise low levels of employee engagement.

Some 79 per cent of services and facilities offered by companies to improve employee health have a low "awareness rate", meaning that fewer than half of staff know that the benefit is available, according to figures from Britain's Healthiest Workplace, the survey run by health insurer Vitality and research institute Rand.

Even more of these services suffer low take-up rates. Vitality's figures, covering 112 companies and 32,538 employees surveyed last year, show 92 per cent of health and wellbeing services offered by employers had a "participation rate" of under 50 per cent.

The latest Vitality analysis, carried out this year and based on 169 employers and 34,182 employees, found

that just 28.8 per cent of staff at large companies offering discounted gym membership were aware of this offer. Of those, 28.7 per cent took it up.

Healthy options in the staff canteen, bicycle purchase schemes and clinical screening services all had awareness rates of less than 50 per cent, according to the study, which defined large companies as those with at least 1,000 employees.

By contrast, 100 per cent of SLH employees spent their wellbeing payment last year, according to the organisation's HR director Colin Gibson.

Without handing out extra payments, there are other ways for companies to win employees over to their health and wellbeing strategies.

The simplest method, often overlooked, is making sure staff are aware of what is available to them.

"I speak to a lot of companies and ask them what they're doing [about health and wellbeing]," says Louise Aston, wellbeing director at UK-based charity Business in the Community. "A lot of them are doing much, but it's just not communicated in an effective way so many staff aren't even aware of what's on offer."

When a company provides a particular service or benefit, shouting word of it from the rooftops, through emails to staff, a strong presence on the company intranet, company-wide branding of wellbeing programmes and so on, would be a step in the right direction, she says.

Recent data show once employees are aware of a company programme — for example, regarding nutrition or aids for physical exercise — employee participation and health improvement rates tend to be high (see table on page 22).

Matthew Lawrence at insurer Aon Hewitt, says employers should go further by sending specific messages to certain groups of employees. "We're seeing more activity around targeting communications," he

1
Companies have started rewarding employees for having a healthy lifestyle



says. This includes identifying staff who are at risk of ill health because they are not taking a sufficient break from work: "If a company sees people selling back a lot of holiday time, it could send them a message saying, 'it's great that you're taking the opportunity to sell holiday, but think about the importance of having a healthy work-life balance'."

Asking employees what they want from a wellbeing programme is another vital step — and some companies find trade unions to be an important partner.

Peter Simpson, chief executive of Anglian Water, says unions — which represent about 40 per cent of his 4,500-strong workforce — have played an important role in developing the utility's wide-ranging health and wellbeing strategy, which includes health checks, mental health training, alcohol awareness and weight loss programmes.

A health and safety committee made up of union members and other staff representatives helps determine the company's approach and is responsible for approving it. "One of the risks of this stuff is, it can come across as paternalistic — it can come across as a bunch of perfectly fit individuals telling other people what to do," Simpson says.

"But we're on precisely the same page as the unions on this. That reinforces to employees that there's not an ulterior motive. It gives employees confidence in it." ▶

PHOTO: CORBIS/GETTY IMAGES

'It can feel patronising like the employer knows best if they remove bacon and eggs from the canteen and replace it with healthy cereal'



Percentage of staff with nutritional services and benefits (large companies surveyed)

	Access	Awareness rate	Participation rate	Health improvement rate
Access to fresh drinking water	89.5	49.2	97.7	78.4
Access to a fridge	90.6	54.9	84	70.5
Access to a microwave	86.1	54.7	75.7	60.1
Fresh fruit and vegetables in the workplace	76.5	33.7	80.5	79.2
Healthy food alternatives at canteens	81	36.3	75.8	74.7
Healthy eating information	81.5	32.1	51	69.2
Healthy food alternatives in vending machines	35.9	18	57.5	76.8
Dietician/nutritionist services	36.6	8.3	29.1	82.7

Access: Percentage of employees who have access to a particular wellness service or benefit through the workplace

Awareness rate: Percentage of employees who are aware that their organisation offers a particular service or benefit

Participation rate: Percentage of employees who use the service or benefit when they know it is offered

Health improvement rate: Percentage of users who feel that the service or benefit has a positive impact on their health

Hugh Robertson, senior policy officer for health and safety at Britain's Trades Union Congress, which represents 51 trade unions, says programmes developed without workforce engagement "will make people suspicious".

"It can feel patronising, like the employer knows best; for example if they remove bacon and eggs from the staff canteen and replace it with healthy cereal."

Unions, he adds, are often willing to be constructive partners: "If [health promotion] is done positively, with the workforce, it can be great, and can make a difference."

Employers for their part should be prepared to rethink the way their organisation is run on the basis of employees' input into health and wellbeing strategies. After realising stubbornly high absence rates were linked to workplace stress, North Star, a Stockton-on-Tees housing association, gave its officers smaller, more manageable areas to oversee, along with better training to manage disagreements with colleagues.

Jayne McDonald, a North Star housing officer, says such changes are more valuable than conventional health programmes.

"If you have discounted gym membership but you

'If you're a leader you've got a responsibility to be a role model. If you say wellbeing is really important, that's a powerful message'

still have all of the day-to-day stress, you're not happy," she says.

Leadership is essential. "If you're a leader you've got a responsibility to be a role model," says Rachel Suff, policy adviser at the Chartered Institute of Personnel and Development. "If you say wellbeing is really important, that's a powerful message."

For Anglian Water chief executive Simpson, leading from the top is personal. He lost a stone and a half (9.5kg) by joining a company-wide weight loss advice and support programme called "biggest loser".

"It was a genuine opportunity for me [to lose weight]," he says. But it also sent a clear message to staff that he was personally committed to the company's attempts to improve their health. "That enabled people to have conversations with, for instance, the canteen about making sure there were healthy options, and to challenge why some things hadn't changed enough," he says.

Positive signals from the top must be backed up by proper training and resources to enable middle managers to encourage health and wellbeing, says Andre Spicer, professor of organisational behaviour at Cass Business School in London. He warns that this can be tricky. "They [middle managers] are at the tough end, juggling multiple demands," he says. "They're given demands that their team performs. So demands to comply with wellness initiatives can come down as just one more thing to do."

Explaining the business case behind workplace health and wellbeing is an important way to get line managers on side. "We know that employee engagement and

wellbeing are inextricably linked; it's now broadly understood that one without the other can lead to burnout," says BITC's Aston. A further step would be to include health and wellbeing measures in companies' business objectives, with line managers – among others – held to account for meeting them, she suggests.

Offering incentives or rewards for healthy behaviour can significantly raise participation once programmes are in place. Vitality and Rand Europe studied 17 UK companies that introduced rewards for participation in health and wellbeing programmes and found that, on average, the number of employees taking part rose by 12 per cent in 2014-15.

"What's supporting this is a huge amount of research around behavioural economics," says Vitality's director of strategy Shaun Subel. "In health and wellness, even with perfect information, people still behave in irrational ways. And that's where the incentives can come in."

Health insurer Bupa, as part of its offering to companies, gives employees discounts on wearable fitness devices to stimulate an interest in health and wellbeing programmes.

However, it does not link such incentives to actual activity levels. Beth Robotham, the company's UK head of business development, says data from the US, where incentives are more widely used, suggest incentives can have "mixed results".

"It comes down to different types of people and how they are motivated," she says, adding that the use of incentives may not help employers "get to the unengaged, the people that need help with weight loss and their mental health". Tailored support and mentoring may be more appropriate in these cases, she suggests.

Robotham says health and wellbeing programmes should be communicated to staff in a way that shows they are "about people and the things they're interested in, and not just about what the business is interested in".

This has proven effective at South Liverpool Homes, where staff are making plans to spend their next £200 wellbeing payment, due in January. As they do so, it emerges that they do not see themselves as participants in an employee wellbeing programme at all – although the payments are part of a broader programme that includes lunchtime walks, easy access to an external nutritionist and training for managers to talk routinely to staff about wellbeing. Rather, Karaski talks of a "culture" in which staff are "looked after".

Perhaps the lesson here is that, though most employee health and wellbeing programmes are designed with business benefits such as reduced sickness rates and improved employee engagement in mind, employee buy-in rises when such programmes have the look and feel not of a human resources strategy, but of a perk. ●

1
Staff should be consulted on changes to their canteen menus

2
Asking employees what they want from a wellbeing programme is a vital step



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Traditionally insurance companies have provided health and medical plans that provide financial assistance to people when things go wrong. But now AIA is turning this thinking on its head with a game changing approach that encourages and rewards people for staying healthy and not getting sick in the first place.

Unhealthy behaviours, unfortunate results

Across Asia more and more people are being affected by what many refer to as affluenza - diseases related to increasingly sedentary lifestyles, richer foods and over indulgence resulting from rising incomes.

According to the World Health Organisation, the principle causes of affluenza are:

4 unhealthy behaviours :
unhealthy diet, lack of exercise, smoking, excessive alcohol.

These in turn are leading to **4 chronic diseases** : cancer, diabetes, respiratory and cardiovascular problems

These four diseases alone now account for **60%** of all premature deaths worldwide.

MOVING TOWARD A NEW AGE OF WELLNESS.

Affluenza is really the result of people become more prosperous. And its attendant problems can be a danger. But in truth, rising wealth actually provides greater access to all the tools and services people need to ensure that their wellbeing keeps pace with their improving financial situation.

The AIA Vitality programme is an innovative way to help people make everyday healthy choices more easily and rewards them for consistently doing so.

A programme of this nature is critical as the region continues to experience rapid economic growth and higher disposable incomes, while more and more people are being affected by lifestyle-related diseases. By driving product innovation in this way, AIA has gone far beyond a simple discount or loyalty plan and is genuinely helping to change behaviour and offer real health and wellness solution to members.



DOING THE RIGHT THING

AIA believes that encouraging people to get healthier is not just the right thing to do, it also makes good business sense. While the company provides some of the most extensive and comprehensive health protection products, in truth AIA doesn't want to see anybody get sick at all.

Illness can devastate families, undermine a country's economy, stretch medical resources and in the end there are no winners. AIA would rather invest in keeping people healthy.

CHANGING BEHAVIOUR

AIA Vitality uses a combination of financial incentives and behavioural science to achieve sustainable change.

The programme is designed to enable members to be accountable for their own health and provides in-depth health, nutrition and fitness assessments, educational content, and long-term rewards by encouraging members through a three-step process to: Know Your Health, Improve Your Health, and Enjoy the Rewards.

The fitter people get, the more rewards they enjoy. Benefits range from lower insurance premiums, to lifestyle rewards such as travel discounts, cinema tickets, and other gifts.

LOOKING AHEAD

AIA Vitality is changing people's lives in a positive way that hopefully will have long-term effects not just for the insurance industry as a whole, but for the countries and societies that AIA serves.

Not only does good health help people become more energetic and more productive, it also reduces the financial burdens that ill health places on individuals, their families and the economy as a whole.

In Asia, AIA Vitality is helping to get people on the move and reap the rewards of good health not just in living more vigorous day-to-day lives, but also by enjoying the physical, financial and lifestyle rewards the programme offers.

Anatomy of a workday lunch

Illustrations by **Scott Chambers**

Exercise is good, but diet is at the core of physical and mental strength. A healthy lunch enables employees to return to work at their most productive, properly refreshed, fed and hydrated.

Socialising with colleagues and friends over a meal can also help, yet lunch breaks are often squeezed by work pressures and high costs. Employers have a role to play in subsidising food, providing canteens and permitting a pause in working hours. We asked FT correspondents in four global cities — Paris, Tokyo, Mexico City and Nairobi — to assess the changing workday lunch. ▶





ROBERT WILLIAMS IN PARIS

To judge by fairly recent lunchtime developments, you might think that Parisians have succumbed to the 21st century trend of grab-and-go in the Anglo-Saxon mode. Pret A Manger, the UK sandwich chain has grown to 17 stores in the Paris region in just four years since crossing the English Channel. Cojean, the upscale fast food company, has four locations in walking distance of the FT's Paris bureau not far from the Elysee Palace, the president's official residence. These are just two of an array of outlets providing ready-made lunches that have sprung up between the city's traditional pavement cafes and brasseries.

Parisian workers, however, are doing their best to hold fast to their traditions in how they use their lunch breaks. They usually eat in pairs or small groups and are much more likely – far better, surely, for the digestion – to sit at a table, even on days when they are pressed for time.

"The days of one-and-a-half or two-hour lunches are gone," notes Stéphane Klein, head of Pret A Manger for France. "But this remains a moment of conviviality." People remain attached to the old and balanced formulas of "entrée-plat" or "plat-dessert". The average Pret customer purchases a little under three items, as opposed to just over two in the UK.

That said, time is becoming increasingly pinched. "I have to keep an eye on my watch," says one middle-aged diner taking lunch with four colleagues on the *terrasse* at one of the Cojean outlets. "Some of the brasseries have healthy options but I can't always risk getting stuck with slow service."

Even at the George V hotel's legendary three-star restaurant, now directed by Christian Le Squer, hostesses are quick to tell you that at lunchtime, you can be in and out in under an

hour. French labour law requires many companies to subsidise either a canteen or meal coupons for employees by as much as 50 per cent. Even when employees bring a packed lunch from home or take food back to their offices, they are much more likely to eat with colleagues in a meeting space or kitchen than to gobble food down at their desks. Eating at the desk does not just go against cultural norms – it's officially forbidden by many companies for being "unhygienic".

When I visited the canteen at the headquarters of the French pharmaceutical multinational Sanofi in the 8th arrondissement, the dining room was brimming with workers chatting in groups while they ate.

"At our location in New Jersey about half of people would take their lunch upstairs to eat at their desks," says Jack Cox, the pharmaceutical group's head of media. In Paris, his co-workers tease him when he eats in front of his computer, calling it his "American lunch".

Fixing meetings between 12:30pm and 2pm is still a no-go in France, he adds. Certainly if you are thinking of arranging anything between 12:30 and 1pm, you may be advised to reconsider. Half of the French population is eating at that time, according to a 2010 study by the sociologist Thibaut de Saint Pol.

"The lunch break for French workers appears to be incompressible," argues Anne Lhuissier, a sociologist at the French National Agronomic Research institute. Even if many French workers say they feel pressed for time, some 77 per cent still take more than 30 minutes for lunch, says a survey of by the lunch voucher company Edenred. This compares with 27 per cent in the UK.



KANA INAGAKI IN TOKYO

Half an hour before the clock strikes noon, employees at the Japanese online retailer Rakuten are forming queues at the canteen, determined to grab a healthy but tasty meal without paying a penny and wasting an extra minute.

Among the 8,000 employees that regularly use the canteen is 41-year-old Keiko Yataka, who plans to be back at her desk in 20 minutes. She claims she does not bother to keep track of her calorie intake and it does not take long to figure out why. In front of her is a tray of low-fat healthy Japanese dishes: grilled fish, tofu, a bowl of rice with barley and, not least, *natto* (foul-smelling fermented soybeans). “I want to get out of the office but I do not have time,” she says, adding she has lunch at a restaurant once a month at best.

Located at the residential outskirts of Tokyo, the stylish canteen managed by Rakuten, a Japanese rival to Amazon, has the feel of a Silicon Valley internet start-up. The food, from Japanese rice bowls, Chinese noodles, Italian pasta, to Thai and Indian curry, caters to users from more than 60 countries. Vegetarian (though no vegan) and halal options are available along with fruit, freshly baked bread and biscuits. Three meals a day are provided essentially for free and menus include calorie, fat and protein data that can be checked on a smartphone.

“It is challenging to meet everyone’s needs,” says Yuki Tokaji, who helps to run the canteen. More than 70 per cent of Japan’s large companies have canteens. Those such as Rakuten increasingly focus on healthy dishes to reduce consumption of calories, salt and fat. Reducing health risks such as obesity and diabetes are viewed as imperative.

“To keep healthcare costs at a manageable level, it is necessary to ensure that employees stay healthy,” says Koji Nishikubo of the University of Yamanashi, who does research into work canteens.

Japan has one of the lowest rates of obesity — at less than 4 per cent of adults — among OECD countries. But long working hours and late night drinks have led to higher cholesterol and blood pressure, particularly among middle-aged salarymen.

Workers, thanks to time pressure and tighter purse strings, often turn to ready-made food at convenience stores, says Nishikubo. Japanese men spend an average of less than ¥600 (\$5.9) and women below ¥700 for lunch, according to a Shinsei Bank survey in June.

About 35 per cent of Japanese men bring in home-prepared lunch boxes. The figure has been gradually dropping as more women go to work and have no time to make meals for their husbands.

Tanita, a healthcare equipment maker, urges all its workers to wear a device that measures their steps and calories and overweight employees are encouraged to go to the gym. Lunch at its canteen contains less than 500 calories and is comprised of chewy food to make employees satisfied with smaller volume. Tanita’s canteen recipe books have sold more than 5.4m copies in Japan.

The company has reported a 10 per cent drop in annual medical costs for employees since it launched a healthy food programme in 2009. “Work productivity rises,” says Tomonori Ueki, head of Tanita’s canteen business. “Corporate profits also increase.”



JUDE WEBBER IN MEXICO CITY

Clutching a styrofoam container, Diego Delgado hurries towards Mexico City's Chapultepec park. It is lunchtime and he is looking forward to eating the national staple, corn tortillas, with the meat stew he has just picked up from a café.

He eats out most lunchtimes. "Mexico has a very strong food culture," the communications co-ordinator at a nearby digital cultural centre says. "Employees at all levels go out. Some pay 250 or 300 pesos (\$14-\$16) per dish, some 100 pesos and some 20 pesos... It's a social event."

Near Delgado's workplace, there is no shortage of eateries — a vegan taco stand, a fruit bar, two ladies dishing up tortillas a dozen ways. Grabbing a sandwich at your desk sounds like madness to a Mexican.

By the time lunchtime rolls around — usually at 2pm or 3pm — a typical employee has already nipped out for a mid-morning coffee or snack. "You always see people eating — you don't have to be hungry. There are more and more healthy options but there should be more vegetarian food and salads."

Mexico has tried, without much success, to establish "five-a-day" programmes to encourage consumption of fruit and vegetables says Héctor Bourges Rodríguez, a high-ranking nutrition expert at the Mexican health ministry.

Diabetes is the top cause of adult death in Mexico, which leads the world in child obesity and is second only to the US in adult obesity. Taxes on junk food and sugary drinks "do not seem to have made much impact yet," Bourges says. "People do not eat more than 90g per head of fruit and vegetables a day when they should be eating 400g."

His father and grandfather, in the 1940s and 1950s, used to

come home every day for lunch. "The city was smaller then. There were only 3m people." Metropolitan Mexico City now has nearly seven times that.

Jesús Rodríguez, a systems administrator, has a 90-minute commute. He praises his employer, bank BBVA Bancomer, which has just moved its headquarters to a gleaming tower on the city centre's Reforma avenue, for its subsidised canteen. "Lunch costs 30 pesos, or maybe 25 — soup, a main dish, a salad and a fresh fruit drink. It's cheap and balanced."

Unesco recognises Mexico's fine traditional cuisine as an "intangible heritage of humanity" but its large neighbour, the US, is the natural home of fast food and the skilled marketing of it. When McDonalds opened for Mexico City business some 30 years ago in an upscale area of the capital, the event attracted large crowds.

Verónica Bueno, an insurance manager in Mexico's second city of Guadalajara and who is visiting the capital for meetings, says a 90-minute lunch break in her home town is standard. "I'm the boss, so I ensure everyone takes it."

Most people look puzzled at the notion they could skip lunch and they feel little pressure from their bosses to do so.

"You can't not eat," shrugs Martha Esquivel. Her managerial post at the attorney general's office comes with a two-hour lunch break perk which she is taking in a tiny restaurant that spills out on to the street. Then again, Mexico has some of the longest working hours in the OECD and she is expected to be in the office from 9am until 10pm.

Greasy taco stands — on nearly every street corner — do some of the brisk trade. But whatever the menu, as Delgado says, "lunch is sacred."



JOHN AGLIONBY IN NAIROBI

To gauge how lunchtime is changing in Nairobi go no further than Moktar Daddah Street in the heart of the central business district and the 150-seat Java House. It is part of a 41-outlet chain whose chief executive, Ken Kuguru, describes it as a casual diner-cum-coffee shop with an African feel.

People eat a variety of sandwiches, Texmex, salads and local fare such as fried chicken and *ugali* — cakes made out of maize flour and hot water. It is full virtually every work day, in spite of the average bill per person being about Ks800 (\$7.8). Most city workers earn about Ks40,000 a month. “It’s pricier than the lower class can afford,” says Kuguru, “but you sit down and get pampered. And Kenyans like that. “You could get a similar meal across the street for Ks300 but the quality wouldn’t be the same.” Aspiration is important, the desire to treat yourself at least once a week, if not here then perhaps at a nearby mall.

For most people in Nairobi, however, the most prevalent lunchtime fare remains the food they bring with them from home — “whatever’s left over from the previous night’s dinner,” according to Kui Kinyanjui, who works for Safaricom, Kenya’s dominant telecommunications company. “Pretty much everyone does the same — some carbs, meat and veggies. When I started working I used to go out for lunch a lot more. Now it’s much more al desko.”

Auma Owono, who works in the legal office at the city’s KCA University, says eating out is not only too expensive to manage every day, but is also not considered that healthy. “When people want to eat healthy food, they bring it in from home,” she says. “My problem is I’m obsessed with fries and so I go and look for them a couple of times a week.”

As for time pressures on the digestion, lunchtime continues to be a fairly relaxed affair for many Kenyans. “Two-hour lunches are still pretty common”, says Owono. “People like to socialise and so they go with the flow. The problem is they might not be able to work in the afternoon.”

Daniel Szlapak, the Africa director for Branch International, a fintech start-up, says he does not worry about how long his 30-odd staff take for lunch: “We don’t watch hours, we watch matrices and goals.” The start-up world is very different to his previous one, the hotel industry. “It’s a lot more loose.”

Szlapak believes lunch is not to be skipped. “It’s important because if you don’t eat, your productivity falls in the afternoon.”

Bigger companies like Safaricom and KCA University have cafeterias. Kinyanjui says her office canteen food is “edible” but mass produced. “So, it’s not something you’ll run downstairs for.”

Some of the old standards prevail. Owono says some of her colleagues like to go to the canteen, both because they only want to spend Ks200 and because it is the easiest way to get Kenyan staples. “If they haven’t had their *ugali* some people say they haven’t eaten.”

Other culinary cultures are butting their way in, not necessarily with anything healthier to offer. “Tuesday is pizza day — two for one,” notes Owono.

Whatever it may bring, Nairobi’s dining out culture is likely to expand. “The middle class is growing strongly and the number of new restaurants entering the market is enormous,” says Kuguru. “I spent 10 years in China and what I’m seeing now is what I saw at the beginning in China.” ●

The winners are...

An extensive survey of companies and staff identifies Britain's healthiest workplaces, writes **Andrew Jack**

Britain's Healthiest Workplace was developed by VitalityHealth, the health insurer, and is determined in partnership with the University of Cambridge, research institute Rand Europe, the Financial Times and human resource consultants Mercer. It is the largest survey to identify the links between an employer's commitment to workplace wellness and employee health, wellbeing and productivity.

All employers with a workforce of at least 20 in the UK – from the public, private and non-profit sectors – are eligible to participate. They register and complete an online questionnaire describing their approach to health promotion and the wellbeing services and benefits they may offer. Staff fill out a confidential health assessment covering a broad range: lifestyle; behavioural, clinical and mental risk; stress and productivity and the extent to which staff may feel engaged in their employers' programmes. Employers receive an overall health report. Employees receive one with recommendations addressing the individual risks they may be facing.

Britain's Healthiest Workplace has been running for four years, with over 400 employers and nearly 100,000 employees surveyed during that time. In 2016, a record 169 employers and 34,182 employees took part. The data – split between small, medium and large organisations – show which workplaces harbour the UK's healthiest employees, judged by risks relating to smoking, nutrition, physical activity, body composition and mental health. Scores for the healthiest employer assess culture, workplace stress and the provision and use of wellness facilities and services. An average of the two rankings determines the overall healthiest workplace. Read more about some of the winners on page 44.

Britain's Healthiest Workplace is overseen by an advisory board including Professor Dame Carol Black, principal of Newnham College, Cambridge; Dr Justin Varney, Public Health England; Professor Stephen Bevan, The Work Foundation; Steve Boorman, Empactis; Professor Cary Cooper, Manchester Business School; Andrew Jack, Financial Times; Professor Theresa Marteau, University of Cambridge; Professor Martin Roland, University of Cambridge; and Shaun Subel, VitalityHealth.



BRITAIN'S HEALTHIEST WORKPLACE

Nomura International
(Large)

Adidas UK (Medium)

Forster Communications
(Small)

HEALTHIEST EMPLOYER

GSK (Large)

Adidas UK (Medium)

Eversholt Rail (UK)
(Small)

HEALTHIEST EMPLOYEES

Nomura International (Large),

Sweaty Betty (Medium)

Forster Communications
(Small)

MOST IMPROVED WORKPLACE

Home Retail Group (Large)

Berkeley St Edward (Medium)

Tendeka (Small)

Company size key

Large: 1000+
eligible employees;
medium: 250-999;
small 50-249

For more results see ft.com/health-work



Life beyond the cubicles

Much contemporary workspace is the result of lazy thinking and is making us ill.

By Edwin Heathcote

Office work is deeply unnatural. And the contemporary commercial interior is the physical expression of humanity's deracination. This codified, alien and yet almost universal environment has become the default interior for most of our lives: an artificially lit, artificially heated and ventilated volume in which we peer at a screen funneling endless information and communication to a brain in a body sandwiched between desk and ergonomic chair.

The protagonist in Mike Judge's 1999 cult satire *Office Space* spells it out: "We don't have a lot of time on this earth! We weren't meant to spend it this way! Human beings were not meant to sit in little cubicles staring at computer screens all day, filling out useless forms and listening to eight different bosses drone on about mission statements!"

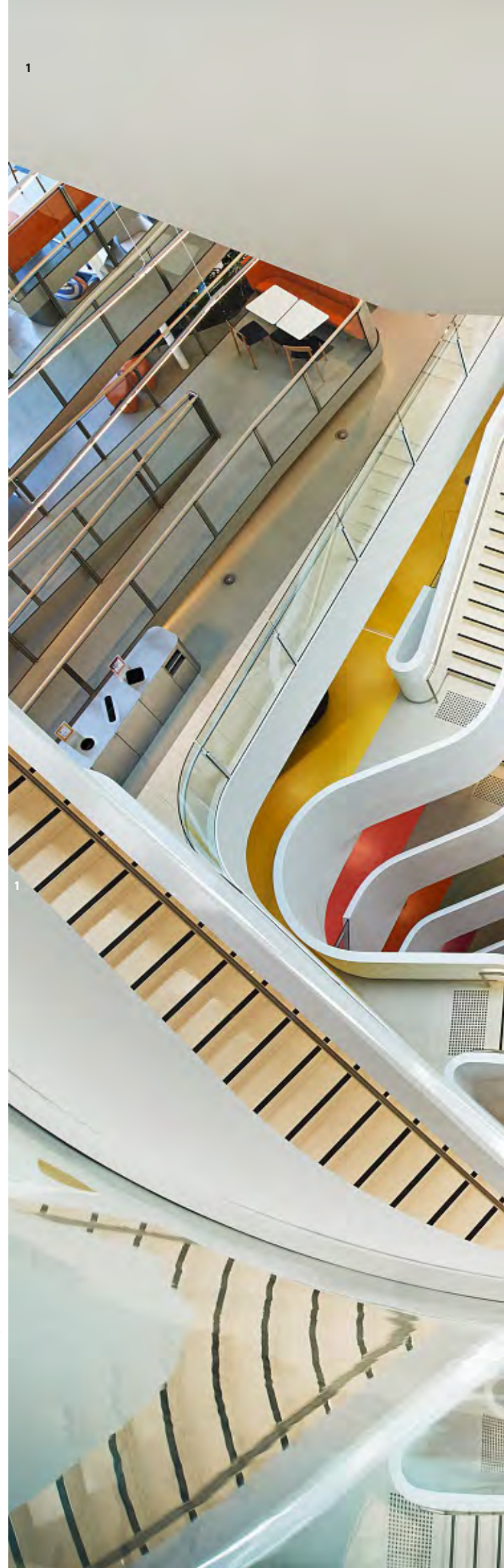
We might think that because we have become inured to it, the contemporary office interior is a fait accompli, an inescapable horror of everyday life. But it is not. It

1 and 2

Medibank's Melbourne headquarters features a sci-fi swirl of stairs and various collaborate areas



2



PHOTOS: EARL CARTER/HASSELL



is an accumulation of outmoded ideas, governed by old technologies and the lazy, conservative thinking of commercial landlords and corporate executives. And what is more, it is making us ill.

From obesity and backache to migraines and insomnia, the office really is ruining our lives. We sometimes conflate work with the environment in which we do it, but that is a mistake. Sure, the work might be dull, but the place in which we do it need not be.

The seductively cool offices of the big tech giants (so brilliantly parodied in Dave Eggers' novel *The Circle*) have introduced us to the notion of office as playground. This is the space of loungers and pool tables, bean bags, free snack bars, yoga rooms and chill-out spaces. This is an office world for kids straight out of college unburdened the realities of corporate life.

The other version is the innovation lab. This is a science building for the overqualified who are taken to be anti-social nerds and therefore need to be forced to socialise on stairways and in corridors and canteens. The idea with both these types of space is that employees are encouraged to get up from their workstations and wander around, bumping into each other — which creates the conditions for the serendipitous exchange of ideas. Both environments are, without doubt, healthier than the traditional landscape of cubicles and terminals, but are they good enough?

Ultimately, what all these work environments are doing is to attempt to keep employees there for longer. A free healthy food bar? Sounds good — but it means employees do not need to leave the office. Same for yoga classes or gyms. Google's Tel Aviv offices have artificial beach and their London offices have beach huts. There are offices which turn into cocktail bars at six in the evening and others where slides replace stairs.

The real problem though is not that offices are fun — it is control. Corporations have commissioned endless reports, all in an attempt to understand how working environments can help productivity and the one thing they inevitably find is that employees feel more comfortable, more valued and happier if they have some control over their immediate environment.

This control can often be satisfied by something relatively menial-sounding — it might be the ability to choose types of furniture or the position of their desks. It might be control over lighting or temperature — and most often it is the seemingly simplest of things — the capacity to be able to open a window.

But it is that simple desire which highlights the problems of the contemporary office. The modern office is, almost invariably, a sealed box. Whether it is a sleek city-centre glass slab or a suburban campus, the big office building tends towards the monolithic. And it is the fine tuning of its servicing that is often the problem. One employee's fresh air is another's draught. One ➤



1 and 2

The White Collar Factory in London's Silicon Roundabout has planned for a rooftop running track and interiors like high-ceilinged lofts

3 to 5

Dutch design studio RAAAF came up with a diverse landscape of surfaces against which to lean, on which to sit, stand, recline or even lie

employee's relaxing lighting is another's dinginess. The problem with offices, as we're all too aware, is other people.

So what can be done to make a healthier workplace?

In terms of architecture it can be those simplest of things. Stairs are clearly healthier, for instance, than lifts. But they tend to be hidden in fire-proof, compartmentalised concrete cores. The trick, apparently, is to make them visible, to encourage people to use them. The most visually striking recent example is Medibank's Melbourne headquarters. Its interior is a sci-fi swirl of stairs, a spiralling geometry of wonderful complexity. The client, a health insurer, demanded that architects Hassell provide an exemplar healthy building. Employees are free to move around the building and work in a series of different environments through the course of a single day. They can work outside on a lawn or standing on balconies, in collaborative spaces or at a conventional desk. Stairs are everywhere but there is also a huge sports hall and a barrage of indoor plants to help the building breathe.

A new tower in London under construction on London's Silicon Roundabout takes healthy architecture in another direction. Responding to a huge rise in bike usage, developer Derwent's White Collar Factory designed by architects AHMM, begins with massive



provision of bike storage and changing rooms with showers to accommodate cyclists. There is also a running track planned for the roof and, most remarkable of all in a contemporary commercial building — openable windows. With interiors designed to resemble the high-ceilinged lofts more characteristic of this area than generic office space, the idea is to create more characterful, less corporate spaces.

There are myriad little things that matter. A view of the sky which gives a direct connection to the weather and the time of day as well as natural light. Trees, plants, a little green — all have been proven to reduce stress. And

Employees feel more comfortable, more valued and happier if they have some control over their immediate environment

natural materials. The artificiality of the office and the absorption in the world of a screen can be, at least partly, countered by tactile, familiar materials.

Most companies pay very little attention to architecture. Others make a real effort. Pharma group Novartis builds its campuses using the very best contemporary architects – its astonishing Basel site has buildings by Frank Gehry, SANAA, Herzog & De Meuron, Tadao Ando and Rem Koolhaas is a virtual architecture museum. In the UK, the Maggie's Centres for cancer care are conceived not only as places about wellbeing for patients but for staff too. Gardens, terraces and architecture by big names are part of an effort to connect healthcare, work and well-being.

There is only a certain amount that architects can achieve with the structure of buildings, but so much of the comfort is dictated by the immediate landscape of stuff in our workplaces. The German innovations of the 1960s, the Bürolandschaft (the “office landscape”) changed everything. From the hierarchical office represented in Billy Wilder’s magical 1960 movie *The Apartment* in which rows upon rows of clerks sit in an almost infinite perspective of boredom while executives occupy luxuriously private corner offices guarded by secretaries, the Bürolandschaft was an escape into an organic world of equality. The regimentation was broken down into a looser, open plan in which employees were



grouped in teams and freer to move around. That layout itself became bastardised into the endless landscape of cubicles of modern open plan offices.

The open plan is, despite these well-intentioned origins, not a happy or healthy environment. Everyone hears everyone else’s phone calls, the noise is intense, the layout and climate fixed. Dutch design studio RAAAF recently proposed a radical, conceptual alternative. Angular, almost geological, it is composed of irregular volumes which create a diverse landscape of surfaces against which to lean, on which to sit, stand, recline or even lie.

The standing table has become a fixture recently, particularly in Scandinavian offices where meetings are now regularly held standing – apparently people keep presentations and discussions shorter and more efficient if everyone is vertical. Which brings us, ultimately to the corporate crux. A healthy worker is a happy worker. A happy worker is more productive. The architecture of the office emerged from Frederick Taylor’s influential ideas about the scientific management and about productivity and from Henry Ford’s ideas about efficiency and the factory production line. Distances moved were reduced, workers were encouraged to be efficient by staying in their place.

The evolution of the office has historically been one of compromise between privacy and communality, between being monitored and being free, between management and independence. The most beautiful or playful offices are not only about making the work environment better, they are about ensuring workers don’t need to leave – and spend even their free time at the office.

Sometimes the healthiest workplace is one you can easily leave. In the 1980s, US corporation ConAgra identified Jobbers Canyon, a historic district in Omaha, Nebraska, as the ideal site for their new campus headquarters. They destroyed the old warehouses and historic buildings and built a bland, ugly office. Last year they announced they were moving to Chicago’s Merchandise Mart because it transpired that people like to be in lively, historic urban districts. Sometimes, the healthiest thing for a workplace is to be able to walk out and socialise with people you do not have to work with all day. Sometimes the city outside is the most important element of healthy corporate architecture. Which is why it is so curious that the hugely innovative tech firms are all still building corporate suburban California campuses. They have not caught up yet. ●



Wearable incentives

While technology offers tantalising opportunities to monitor staff health, it has its limitations.

By **Tim Bradshaw**

As an outdoor clothing company based in Southern California, Patagonia does not need to do much to encourage its employees to be healthy. Its founder, Yvon Chouinard, wrote a memoir entitled *Let My People Go Surfing* – and surf they do, with some perfect beach and waves right in front of their offices in Ventura.

“Patagonia approaches wellness differently than almost any company that I’ve seen,” says Dean Carter, who joined the company as vice-president of human resources a year ago, after stints at Sears, the department store group, and watchmaker Fossil. “We don’t have a wellness director or programme. There are no ‘Eat Broccoli’ signs around the building. It is so embedded into what we do.”

Yet when it comes to fitness tracking, Carter says he has a “fascination” with wearable devices such as Fitbit. Typically associated with people who need to get more exercise rather than the outdoor types who work at Patagonia, he believes that health-monitoring technology could be used to measure broader activity and health levels of his workforce.

What it can do “is get a digital imprint of what wellness looks like”, he says. “Is the organisation stressed out? What is the positive endorphin release of a morning of surfing and how long does that last? That’s really interesting to me.”

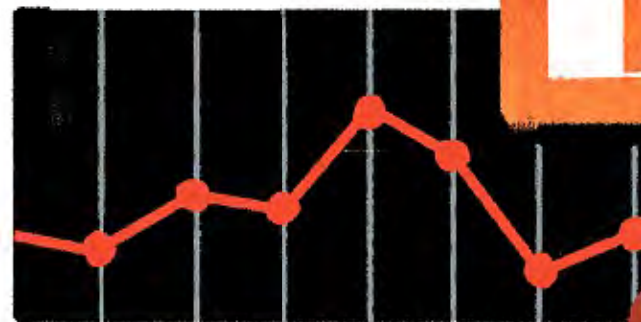
Patagonia has not yet bought any fitness trackers for its staff but a growing number of companies are investing in wearable technology as part of their corporate wellness programmes. After Fitbit, the market leader in such wearables, began to offer its internet-connected wristbands and step counters to businesses six years ago, its group health division had raised its number of customers to more than 1,000 in 2015. These included 70 of the Fortune 500.

“What we give [employers] is access to real-time data on a corporate dashboard to get visibility into the health of [their employees],” says Amy McDonough, who runs the Fitbit’s group health division. Managers can break that information down by location or department and

set tasks – either competitive or co-operative – to motivate employees, for example, to move more.

Other tech companies are eyeing the market. Apple has bolstered its sales team and is working with corporate wellness groups to incorporate its Watch into employers’ workplace health schemes. “The explosion of what are now known as wearables and smartwatches,” says Tal Gilbert, the Vitality Group’s chief product officer, has generated “new ways of getting into people’s day-to-day lives and encouraging them to be more active”.

Technology analyst group Gartner forecasts that by 2018, some 2m people will be required by their employer to wear fitness trackers. In particular these will include groups like firefighters, paramedics, industrial workers and airline pilots, where monitoring such as health, sleep and stress levels is critical to their safety and performance. ➤



15,971

15,972



2

4

DAILY CALORIES 1708

99.8F

58

15,973

WARNING

15,973

BP gives employees a lower-deductible on their health plan if they walk 1m steps in a month, validating the results using trackers

Not every employer has such a pressing incentive to manage the health of their workforce but sometimes even something as simple as encouraging office workers to get up from their desks can be enough to prompt an investment in wearable technology.

“One of the challenges is that our employees sit all day,” says Jason Russell of software giant SAP, who has a responsibility for promoting to employees the benefits of workplace wellness. He says he was alarmed by research last year that claimed “sitting is the new smoking” in terms of its potential effect on health.

SAP recently offered its staff the opportunity to buy a subsidised Fitbit tracker. “We didn’t want to make it completely free,” says Russell.

“But at the end of the day we wanted to encourage people to participate.” More than 2,500 employees signed up in the first week and he says the company is on course to easily beat its target of enrolling 20 per cent of SAP’s north American organisation in the scheme. “Being a data-driven tech company, from a demographics standpoint we think it’s going to connect with our employees.”

SAP is one of a growing number of companies that hope they may eventually be able to improve their staff’s health enough to lower healthcare costs. Russell admits, however, that “measuring that over a long time is definitely challenging.”

Others might put it in stronger terms. Without better integration of these consumer devices into medical systems at hospitals or doctors’ surgeries, using wearables in wellness schemes is “just a facade”, says Yuri Teshler, healthcare practice head at high tech consultants Moor Insights & Strategy. In other words, it is no good if, for example, data on how many steps a person has taken stay in the HR department when the rest of their health information is with their doctor.

“The only people it works for are the people who don’t need it,” Teshler adds. Indeed, a 2014 study by US non-profit group Rand, found that only between one- to two-fifths of eligible employees typically participate in corporate wellness schemes.

Healthier and wealthier staff are those more likely to do so. “Wearables have done very little to change the behaviour of those individuals they actually need to change. Part of the reason is nobody is looking at the problem holistically.”

In essence, broader approaches are needed as companies experiment with ways to ensure that



PRIVACY CONCERNS ARE HARD TO SHAKE OFF

For employers, the idea of a dashboard giving them a view of the activity and sleep levels of their staff may sound like a novel insight into the inner workings of their company. However, staff members are not always keen to share intimate health details with their managers.

“One of the biggest issues is that employees don’t like to enrol into these [corporate wellness] systems because they don’t want to be monitored. That’s a massive barrier,” says Yuri Teshler, at analysts Moor Insights & Strategy.

He adds that even inside large healthcare systems and multibillion-dollar hospital networks, employees do not trust workplace health programmes that use wearables to collect personal data.

“They are petrified,” he says. “They know that your health data is more valuable than your financial data.” If even the people who are on the front line of healthcare do not want to hand over their personal information, he says, “that tells you something.”

Amy McDonough, vice-president of Fitbit group health, says the fitness tracking company treats privacy as “paramount”.

“Any employee who participates in the programme has actively consented to share a subset of the data collected by Fitbit with their employer,” she says. This includes steps, distance moved, active minutes and floors climbed. Sleep data is available only in aggregate, stripped of any individually identifying information. “We recommend that employers

only get the amount of data they need.”

McDonough adds that two-thirds of employers are willing to share wearable data with employers in exchange for better programmes or lower healthcare costs.

At corporate wellness provider Vitality, employees gain points depending on how much exercise their fitness trackers show they have been doing. These points are then turned into airline-style “status” and it is this broader metric, not precise step counts, that managers can see.

“They see that John is ‘gold’ [status], not how John got to ‘gold,’” says Tal Gilbert, Vitality’s chief product officer. “We are not marketing or selling that data.” Although as he adds: “I’m not sure everyone in this space is taking that view.”



employees — especially the least healthy ones — become and stay motivated to use the wearables. Some corporate wellness schemes offer financial incentives to encourage usage of fitness trackers, such as Amazon vouchers or the opportunity to win prizes if they pass a certain step count.

BP gives employees a lower-deductible on their health plan if they walk 1m steps in a month, validating the results using trackers.

At SAP, Russell hopes that the community aspect of Fitbit — which lets users compete on weekly tasks or continuing daily step counts with both colleagues and friends outside work — will encourage greater use. “What we are hoping is the natural competitive spirit comes out in people,” he says.

At Patagonia, Carter believes that a healthy office culture, however, requires more than just a wristband. “I’m excited about what technology can bring but you have to start with the community,” he argues. “If you are trying to get a Fitbit to drive the wellness programme, it’s putting the cart before the horse.” ●

1

A series of frequent exercises can offset the cost of an Apple Watch for some

2

Fitbit began to offer its internet-connected wristbands and step counters to businesses six years ago



Tale of two systems

The UK and US take different approaches to healthcare but both realise that healthier workplaces make sense. By **Andrew Jack** and **Neil Munshi**

When Simon Stevens was working in the US, his employer United Healthcare provided incentives which prodded him to lose three stone in weight – some 42lb or about 19kg – through an improved diet and more exercise. Now in his role as chief executive of NHS England, he hopes to prompt a similar result for others in the UK.

“I’m a personal example of how workplace health can be effective,” he says. “There’s a lot of evidence from a lot of employers that these things can make big shifts across the workforce. If I had to write a book, the title would simply be ‘eat less rubbish’.”

Stevens has been stepping up his activities in two different fields: persuading employers and their staff to take more responsibility for their health and ease the burden on the NHS; secondly, to do far better by the NHS’ own workforce. With more than 1.3m staff, the NHS is the UK’s largest employer.

“The health and working habits of people aged 18 to retirement have an enormous impact on their wellbeing at that point in their lives, and shapes whether they will have a healthy retirement,” he says. “We often think of the NHS as particularly looking after older, frail people but the reality is about 40 per cent of our budget, £40bn a year, is spent looking after illness for working age adults.

“Because of our tax-based NHS, we rightly don’t burden employers with those costs directly. But one of the flip sides is sometimes we’ve neglected the workplace as a setting for health improvement. A lot of progressive employers have clocked the fact they have done many things that are good for their business and their staff to help prevent illness that would otherwise make its way to the NHS.”

He stresses that he is not arguing for a US-style private health insurance system in the UK. But the fact that costs in the US are so high and continue to increase, means the healthcare costs of workers have become a matter looked at not just by a company’s human resource director but also are “a top pressure for the chief financial officer to review each year”.

UK employers could draw on more such innovation

from abroad. He adds: “The whole area of ‘behavioural economics meets the psychology of health’ is fertile territory: what individuals do, how their environment is structured – the canteen, the ability to run at lunchtime, the physical stresses and strains of manual work, the ergonomics of the workplace.”

Stevens points to three important areas where employers could lessen the burden of ill health in the workplace. The first is musculoskeletal conditions including back injuries, often linked to poor posture and excessive desk-bound work, as well as sprain-inducing manual jobs.

The second is obesity and diet. “The biggest cause of the UK’s avoidable ill health has become poor diet, relegating smoking to second place,” he says. He argues that working environments themselves encourage poor lifestyle habits and diets, contributing to conditions including heart disease and Type 2 diabetes.

The third area is stress, anxiety, depression and other common mental health disorders. There is growing awareness of this, he says, “and the need for positive mental health interventions, not just in professional service firms but in blue collar and other sectors”.

Uncertainty remains about how to tackle the problems and how to support and motivate employers – especially smaller ones with more limited resources. That is why he has called for tax incentives such as a national insurance rebate.

“Particularly for small and medium-sized enterprises, there might be a case for looking at whether incentives would be useful, given they often lack the human resource infrastructure,” he says. “If we can prove the case through programmes that employers are putting in place that they help their businesses and have a wider benefit for the NHS, there is a strong case for the Treasury.”

He sees scope for the NHS to draw on its own expertise to advise employers and to acknowledge good practices. He could envisage, he says, the NHS providing an official standard for healthy workplaces “doing the full battery of interventions shown to be effective”.

Stevens concedes that the NHS must still do more



1
The NHS is the UK’s largest employer with more than 1.3m staff

2
Simon Stevens, chief executive of NHS England



‘Progressive employers have clocked the fact that many things are good for their business and help prevent illness burdening the NHS’

to improve its own reputation and working practices. Public Health England, a government body, estimates the cost of staff absence to the health service because of poor health is £2.4bn a year. Staff surveys highlight complaints about stress and being bullied.

The NHS has not always had a very good track record in looking after its own staff’s health, he admits. “At a time when we want to retain our highly qualified staff to deal with the pressures,” he says, “we have a strong economic imperative to get this right.”

Within the NHS, he is creating what he describes

as “the world’s largest employee health incentive programme”, at a cost of £450m. It aims to combat employee stress, provide physiotherapy, push for more employees to have flu vaccinations and reduce staff obesity.

The latter goal includes plans for a “sugar tax” from next April to raise the price of sugary drinks in NHS staff canteens and hospital shops, stopping advertising, and in some cases banning the sale of food and drink high in sugar, salt and fat.

Healthier and lower cost alternatives are to be offered in staff canteens. “We kicked out cigarettes in hospital shops and now we are acting to tackle the obesogenic environment.”

Other measures the NHS has taken include the appointment of a board-level director and senior clinician to promote workplace health programmes. Training for line managers concentrates on tackling the stress and other mental pressures experienced by staff. ➤



1 to 3
President Obama's Affordable Care Act encourages companies to improve staff health



What is Stevens doing to maintain his own health? “Rather than drive or take taxis around London, I tend to walk to the tube or bus stop. These little changes mean you can quite easily add in 30 minutes walking a day.”

Turning round the health of the general UK workplace will not be easy. Beginning with the NHS – a case of ‘physician heal thyself’ – is a step in the right direction. *AJ*

Earlier this year, Johnson & Johnson issued a challenge to its employees to walk as many steps as they could in 30 days. Over 35,000 signed up, using a mobile app to create teams and track their progress.

Peter Fasolo, executive vice-president and chief human resources officer, says the participation of nearly 30 per cent of its employees is evidence of the culture the healthcare and consumer company has sought to foster for much of the 120 years since it was founded. In the mid-1970s, the \$70bn company became one of the first in the US to institute a wellness programme, which has evolved over the years into one of the country’s

Wellness programmes have proliferated as employers seek to boost productivity

most innovative, including classic elements like fitness centres and health screenings but mixing in modern twists like wearable activity trackers and a focus on mindfulness.

“We know that we need to make really strong investments in prevention and sustaining a very healthy and productive and highly engaged workforce in health and wellness,” he says. “It makes good sense to invest behind your employees, but it also makes really good business sense.”

Wellness programmes have proliferated in the decades since Johnson & Johnson first implemented one, as employers seek to boost productivity, lower absenteeism and control healthcare costs. President Barack Obama’s signature healthcare law – “Obamacare”, or the Affordable Care Act –



Historically, the schemes were ‘very directive’ with people telling other people what they needed to do

contains provisions that encourage companies to offer such programmes, and there has been a significant increase over the past few years as the act has been implemented, according to analysts. They evolved, like Johnson & Johnson’s, from a primarily one-size-fits-all, top-down approach (a company for example telling employees they should try to lose weight or stop smoking) into more-tailored and holistic programmes that attempt to address individuals on a local level.

Fasolo points to data backing up Johnson & Johnson’s investment. For every dollar spent on wellness and health, the company recoups close to \$4 in lower absenteeism and increased productivity, while employees’ triglyceride, body-mass index, cholesterol, activity and stress levels “blow away the [national] benchmarks year after year”.

But despite their seeming ubiquity, firm data showing the benefits of wellness programmes are surprisingly scant. “There’s not a lot of evidence that workplace wellness programmes actually reduce healthcare costs or improve health,” says Katherine Baicker, professor of health economics at Harvard University’s TH Chan School of Public Health. This is partly because the type of employee who participates in a walking club or goes to the gym is “very different from those that don’t”, making it difficult to test whether the walking club improved health or the people who join walking clubs simply lead healthier lives.

But employers may also offer such programmes “to make the job more appealing or just because employees

like having those programmes”, she says.

That is the main reason employees at Zappos, the online shoe store, can earn points for health-related activities — from exercising to training for a marathon to going to the eye doctor — that they can redeem for sporting goods and gift cards, says Kelly Maher, the company’s wellness co-ordinator.

“We’ve always had an employee-first mentality here. It wasn’t necessarily to drive down claims costs or to get a return on investment, it was something we knew was important for our employees,” he says. “We want them to be healthy and we want them to be happy.”

The offerings started off as mostly fitness based. But over the past year or so, Zappos has begun to focus on other aspects of its employees’ lives, including their mental health — with an on-site counsellor — and financial needs.

They are part of a trend that has seen employers take a more holistic approach to their employees’ wellbeing. Paul Coppola heads the development and implementation of the wellness programmes that insurance company Aetna sells to its clients. He uses that word “holistic” a lot when describing both what Aetna offers its employees and the products it provides for its customers.

“Our focus is really holistic when we think about wellness and focuses on individuals,” he says. “Individuals’ physical wellbeing, emotional wellbeing, mental wellbeing, financial wellbeing and social wellbeing.”

A big part of the shift toward that approach is an emphasis on mindfulness. “We find a lot of strong success when we focus on stress, because it’s often an underlying factor in people’s health — when an individual is dealing with being overweight, it’s not just that they’re struggling with weight,” he says. “We’re trying to go deeper. That often goes to stress, a big cause of depression, which causes people to become isolated and a lot of times weight is a product of that.”

Historically, wellness programmes were “very directive, very focused on people telling other people what they needed to do”, he says. Now the focus is on individual needs.

Employers cannot expect to see results overnight. The benefits of a wellness programme can only be seen over the course of years, Coppola argues.

Fasolo says it is the longevity and depth of Johnson & Johnson’s commitment to its wellness programmes that have made them successful for both the company’s employees and bottom line.

“You have to be all in with your employees,” he says. “This can’t be a short-term fix, it can’t be a cost play... we’re going to save money — if you go in with that mentality, you will fail. You have to be all in on a long-term investment.” NM ●



Beneficial scanning

Why companies have more incentives to provide healthcare. By **Gill Plimmer**

Last year, about 100 employees at the global healthcare company GSK's offices in Rio de Janeiro noticed they were developing thick rib-like fat deposits on their thighs and arms, each about 5cm apart.

The lesions were accompanied by a tingling and burning sensation in some employees. Others reported feeling more tired than usual. The employees – mostly administrative and IT workers – were diagnosed with semicircular lipoatrophy, a relatively new condition that affects sedentary office staff and is thought to be caused by a combination of poor office furniture, encouraging pressure on the spine and other parts of the body, as well as proximity to electromagnetic equipment.

As a global healthcare multinational GSK knows better than most that businesses pay a price when illness strikes. The company had successfully cut the number of days lost to injury and illness over the past decade, installing a range of programmes from driving tuition for employees in India – to help improve their safety on the roads – to offering vaccines to staff in Asian countries.

GSK acted quickly – and successfully – to remedy the outbreak of semicircular lipoatrophy, replacing furniture, cabling and introducing two-hour breaks. Nonetheless, the disease led to an increase in staff absenteeism in 2015 compared with previous years, providing a clear reminder to the business of the costs of workplace illness.

According to the International Labour Organisation (ILO), there are 270m occupational accidents and 160m occupational diseases each year, costing businesses about \$2.8tn in lost working time and costs for treatment and rehabilitation.

Furthermore, more than 2m people lose their lives each

year through accidents and diseases linked to their work.

The growing awareness of the cost of ill health to business has spawned a multitude of programmes aimed at promoting employee wellbeing, with nearly 75 per cent of employers believing it is their responsibility, according to a US survey by consultants Aon Hewitt.

Many such as GSK, one of this year's Britain Healthiest Workplace winners (see page 31), recognise that investment in employees is good for the health of the business, boosting morale and productivity.

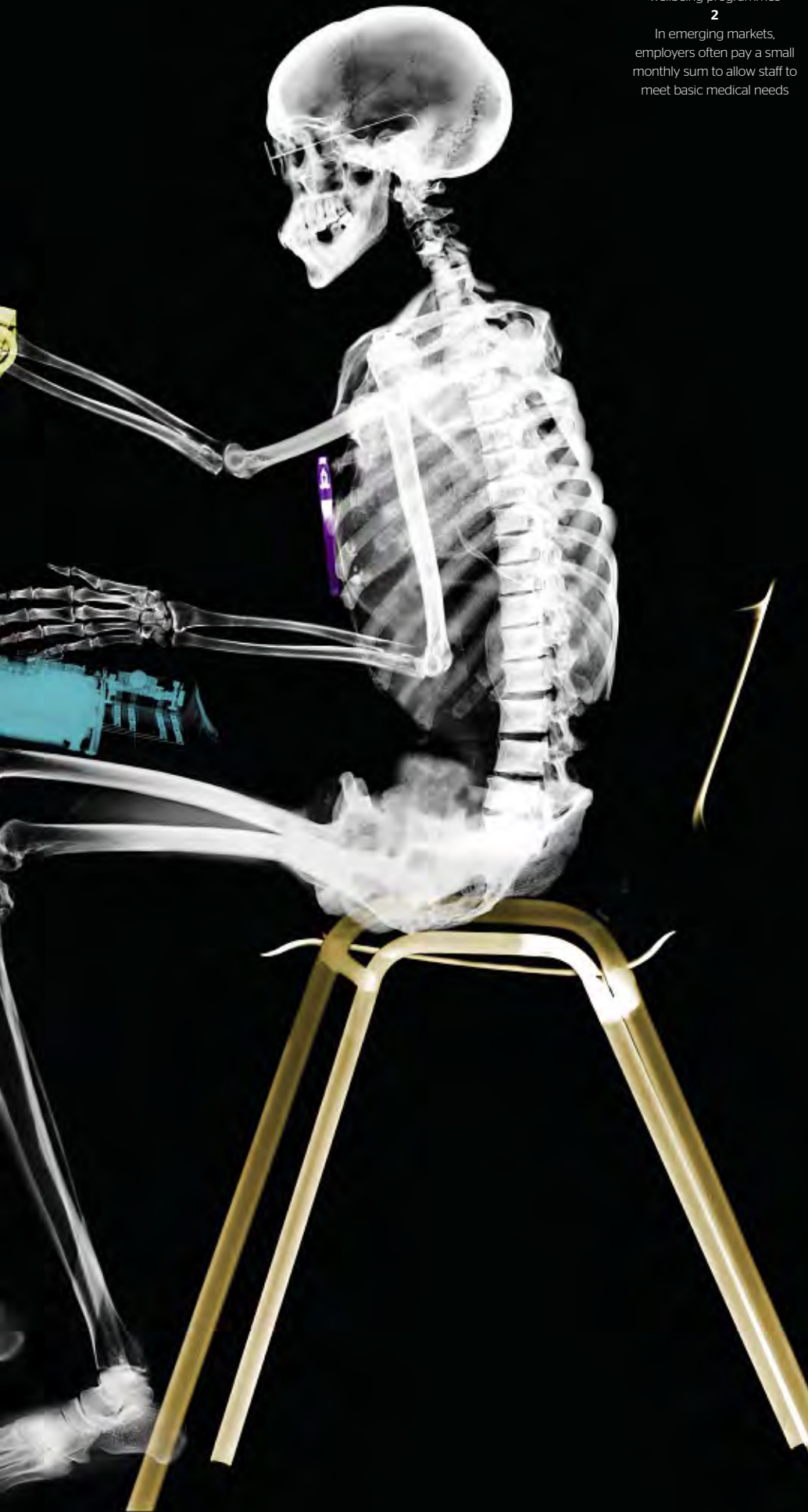
Ron Joines, medical director in GSK's environmental health and safety group, says: "When we began to examine our flagship programmes, we found they offered good outcomes for health and organisation culture, leadership, engagement and productivity. It became a catalyst for even greater investment."

Companies most active in healthcare tend to be in countries where state-funded provision is weaker and employers have legal obligations to look after staff's medical needs. In emerging markets, employers often pay a small monthly sum to allow staff to meet basic medical needs.

"In Poland, Romania or India it can take all day to see a doctor so a system which enables an employee to see a doctor or to get tests done immediately is valuable to employee and employer alike," says Max Hotopf, chief executive of Healthcare Business International, which provides research and conference services.

**'No doctor will say
'hates line manager' in
a sick note'**





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The growing awareness of the cost of ill health has spawned various employee wellbeing programmes

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In emerging markets, employers often pay a small monthly sum to allow staff to meet basic medical needs



2

Nonetheless, even a country like Finland, which has a well established state medical system, has seen the development of Terveystalo, a large occupational healthcare group. Employers commission it to provide employees' medical care, in recognition of the fact that this improves staff satisfaction and performance.

Forward thinking companies may have preventative programmes, such as the provision of vaccines and encouraging staff to give up smoking or to exercise to combat obesity. The advantages can be considerable. Britain's Healthiest Workplace analysis indicated that employees who moved from being obese to overweight reduced their average presenteeism — showing up at work in a state of sub-optimal health — from 9.2 per cent of productive time lost to 6.9 per cent in the space of a year.

Many UK employers, not least small and medium-sized companies, rely on the state-run National Health Service to take care of the healthcare needs of staff. Acknowledging the strain on the NHS, some employers, particularly larger ones, may see a need for their own schemes to give staff more rapid treatment. Employer-funded private insurance schemes, however, have declined from 3.04m policies at the end of 2009, to 2.99m at the end of 2014, say healthcare consultants LaingBuisson.

The ILO warned this year that longer working hours and lower wages meant workplaces were "becoming ever more stressful". Companies may end up paying the price.

Dame Carol Black, a senior policy adviser on work and health to the British government, sees "nothing soft and fluffy at all about investing in workplace health". Improving employees' sense of wellbeing helps a company's bottom line, she says.

She emphasises a need to bolster workforce morale so that employees feel they are highly valued and will therefore go beyond the call of duty in satisfying customers' needs. Although good practice is difficult to define, she describes it as offering some flexibility and control over working hours and the pace of work, as well as the decisions that affects staff.

"You can do all kinds of things to improve productivity but if you have a disaffected workforce, it's very difficult," she says. Workplace health is more than putting bottles of water and fresh fruit on the

PHOTOS: NICK VEASEY/GETTY IMAGES



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1 and 2
Employers who recognise the benefit of providing healthcare services include businesses that sell the merits of fitness to customers

Average days of productive time lost per employee per year

Income	Due to absence and presenteeism	Due to absence	Due to presenteeism
£150,000 or more	20.6	1.8	18.8
£120,000 - £149,999	19	0.9	18.1
£90,000 - £119,999	20.7	1.7	19
£80,000 - £89,999	21	1.4	19.5
£70,000 - £79,999	23.9	2.2	21.7
£60,000 - £69,999	23.9	1.7	22.2
£50,000 - £59,999	24.9	2.3	22.6
£40,000 - £49,999	27.3	2.7	24.5
£30,000 - £39,999	27.5	2.5	25
£20,000 - £29,999	29.2	3.1	26.1
£10,000 - £19,999	33.8	4.6	29.1
Less than £10,000	27.1	2.9	24.2
Prefer not to say	24.4	2.8	21.6

SOURCE: BRITAIN'S HEALTHIEST WORKPLACE

table and ticking a box, she argues. "If you really want a healthy and engaged workforce you want the chief executive and the board involved."

Strong middle management is crucial. "A doctor's note will nearly always say that their patient's back packed in," says Black. "But most people leave their job because they feel bullied or don't like their line manager. No doctor will say 'hates line manager' on a sick note."

In the UK, although mental health problems account for the majority of workplace illness, musculoskeletal conditions rate second, particularly for manual workers. They cost the economy in 2013 more than 30m working days, according to official figures.

Many days are lost across all pay levels to absence and presenteeism (see table) and such problems are likely to increase as people extend their working lives, in part because of cuts to pensions, says Aon Hewitt. In 2014, 10 per cent of over-65s were in work compared with 5.5 per cent in 1992. Employers who recognise the benefit of providing healthcare services include some of those that sell the benefits of fitness to customers. Head office employees at sportswear chain Sweaty Betty are offered the chance of such as exercise classes and other activities.

Both Sweaty Betty and sportswear and equipment manufacturer Adidas UK are among this year's Britain's Healthiest Workplace winners in the medium-sized companies category. Adidas UK noticed musculoskeletal problems were rising, so it now offers physiotherapy and chiropractor services to staff. Among other benefits, it organises bowel cancer screening. Adidas says the results have been staggering. Its average employee takes 2.5 sick days per year compared with an industry average of about six.

At GSK, about 80 per cent of staff with semicircular lipoatrophy have recovered since they were diagnosed. It confirms that with employee health and wellbeing "a business priority for us, the healthier, stronger and more resilient our business will be". ●



2



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THE SCIENCE OF HEALTHY HABITS



AIA VITALITY IS INCENTIVISING LIFESTYLE CHANGES TO REDUCE ILLNESS AND INCREASE WELLBEING

We all know that eating better, exercising more and getting to bed early is good for us. But as much as we promise ourselves to get to the gym more often and skip dessert, most of us need a little help.

Helping people to take charge of their health

Now AIA is providing the help we need to improve our health and wellbeing. The revolutionary AIA Vitality programme scientifically uses specific incentives to get us to improve our overall fitness and shape up by changing our day-to-day lifestyle habits.

Clearly you can't prevent people from getting sick altogether, that's why we have insurance. But the fact is that the biggest causes of premature death nowadays are diseases brought about by our own behaviour.

THE AFFLUENZA EPIDEMIC

In the Asia Pacific region as people become more prosperous they are leading increasingly sedentary lives. This lack of exercise is often exacerbated by poor diets, increased alcohol consumption, smoking and other risky habits. These habits lead to what has often been described as affluenza – literally a lifestyle of overindulgence that leads to obesity, heart attacks, diabetes, cancer and respiratory conditions.

But if most people know that their behaviour is bad for them and they do it anyway, how can you get people to change their habits?

CHANGING BEHAVIOUR

The AIA Vitality programme uses behavioural economic principles to drive changes by incentivising good health practises with knowledge, rewards, privileges, and financial benefits to help members build up sustainable habits that become second nature.

A LITTLE CHANGE DELIVERS A LOT

The changes don't even need to be that extensive. Simply increasing one's level of physical activity by as little as 20% can reduce the likelihood of being admitted to the hospital by a massive margin.

The more a person does of course, the more the benefits escalate. And this is why AIA Vitality can play such a critical role, by helping people to measure their progress, and providing access to professional support along with genuinely exciting incentives.

A LIFETIME OF VIGOUR AND GOOD HEALTH

By incentivising people to change their behaviour AIA Vitality is helping people to form lifestyle habits that can not only last a lifetime, but even potentially extend that lifetime with the added benefits of increased energy and vitality to help them enjoy their lives more fully at every level. There is no downside to good health, it just takes a little time and a regular dose of AIA Vitality.

AIA Vitality

Further advantages

Changing lifestyle habits not only offers wonderful benefits in terms of people's immediate day-to-day health and vigour it can also lead to massive advantages even if a person does get sick.

Three simple changes like eating more healthily, being a little more physically active and ceasing smoking can cut the risk of heart related diseases by 80% and cancers by 40%.

Source: World Health Organization, Oxford Health Alliance



Hard-hat feelings

In jobs from building to banking to law, we need to spot the signs of mental illness. By **Judith Evans, Harriet Agnew and Emma Jacobs**

Dave Lee reached a crunch point in 2006. He had built his way up and made a good career in construction, reaching the level of contracts manager, despite an unpromising start in which he spent his teenage years in and out of jail.

But even as the Brighton-based builder apparently made a success of his work life, he was deeply unhappy and dependent on alcohol. "I was married with two kids, and that's when I realised I had to choose between drink and the family."

Approaching this problem with his enterprising spirit, Lee read a series of books, attended workshops, met therapists and eventually became the author of *The Hairry Aarsed Builder's Guide to Stress Management*.

"There's a lot of anger within the construction industry and behind the anger is frustration and depression.

"There's the targets, the deadlines, the worries about being late delivering and having enough money. It's a male environment. No one talks about their feelings."

In starting what he calls a "self-development journey" back in 2006, he became part of an emerging trend. Brian Rye, national officer at the construction workers' union Ucatt, says: "In recent years there's been a much more serious approach to dealing with mental health in the workplace. It's been a serious topic of conversation in construction."

The industry in the world's wealthier countries has an improving record on physical safety: in the UK the rate of fatal accidents has almost halved from nearly 300 per 100,000 workers in 1996-97 to under 150 in 2015-16. The figures in the US and Australia have also been on a downward trend.

While hard hats and safety managers are now ubiquitous, in recent years it has dawned on industry leaders that workers will not be truly safe unless their mental health is protected as well.

According to the Australian organisation Mates in Construction, workers in the industry are six times more likely to die from suicide than from a workplace accident.

Builders have a "significantly elevated risk" of suicide, along with farmers and police, although not as high as general labourers and cleaners, according to a review

of studies on suicide published in the British Journal of Psychiatry in 2013.

Rye says workplace stresses specific to the industry may contribute to mental health conditions. "In construction, your work finishes when the current job finishes, so there's financial stress with regards to continuing work. Then there's the bad weather.


"Sometimes people don't get paid at Christmas because there's no holiday pay, then the job freezes up for two or three weeks in January — these are sets of circumstances that don't apply in other work environments."

The prevalence of men in construction may itself skew the numbers: according to the Samaritans, men in their 30s to 50s from "disadvantaged backgrounds" are the group with the greatest suicide risk.

Progress is being made. Dan Labbad, chief executive of international operations at Lendlease — an Australian-based construction and property company that employs 13,000 people — said his company has introduced a series of mental health initiatives over the past two years.

It has trained more than 400 people as "mental health first aiders", who are taught to spot early signs of problems, guide people towards the right support and reduce stigma around mental illness. Lendlease allows workers to take one extra day off per quarter as "wellbeing leave", which senior executives are encouraged to take as an example to juniors.

Labbad says it is too early to see, in data terms, if the company's initiatives are having an effect, although he



**‘There’s the targets, the deadlines,
and the worries about being late
delivering. It’s a male environment.
No one talks about their feelings’**

expects that any success in improving mental health will improve productivity as well.

Lee, the Brighton builder, now runs a company, Building Site to Boardroom (BS2B), which offers training to construction and other companies in how to promote wellbeing among workers — so far entirely funded by himself and his colleagues. This focuses on the values of personal responsibility, integrity, authenticity and equal dignity.

“We don’t talk about mental health, we talk about inner wellbeing,” he says. “You don’t label a builder ‘mental’.”

Language is important: “We talk about taking personal responsibility. It’s not ‘you’re making me angry’ but ‘I’m feeling angry’. There’s a difference.”

He met BS2B’s managing director, Andy Dean, at a wellbeing workshop: “It’s unusual to meet a builder in that environment. It’s all middle England, older people with time and money on their hands for personal development.”

Dean says the response within the construction industry has been positive but “it’s more of a struggle at the senior level where people are a bit more guarded.

“Because it’s their company they think it’s something they are doing for the workers but mental health is about everyone. Anger is anger. It doesn’t matter if you’re a managing director or a ground worker.”

Dean, a qualified therapist who also runs building sites, says he uses simple measures with employees such as “taking time for talking in the morning, having a ▶



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cup of tea and sharing our day before. I found if I gave people 20 minutes or half an hour in the morning to unload, they weren't carrying that throughout their day and they were more switched on, more pleasant."

The property industry, closely linked to construction, is looking to follow where builders are leading. Gordon Edington, a former president of the British Property Federation, helped organise the industry's first symposium on mental health after a former colleague, the senior surveyor and executive John O'Halloran, took his own life.

"He left behind a lot of pain and absolute disbelief. It made me start to think about the subject as I realised that, like one in six of the population, he had mental health problems — although I had no inkling," Edington says.

"The construction industry is doing a great deal, but the property industry is fairly behind the times on issues like this."

Edington would like to start a trend for mental health-related training among senior executives, which he believes is essential for a change of workplace culture.

Lee and colleague Dean, are soon to move to working on their mental health project full-time after attracting the attention of senior figures in construction.

"We've been talking to policymakers and to the top federation within the industry," he says. "They're saying: 'We think you're part of the solution.'" *JE*

Ten years ago Brian Heyworth suffered from a severe psychiatric breakdown after struggling with depression since his teens. He spent time recovering in hospital and at home. Then six months after his breakdown Heyworth was hired by HSBC, where he is now head of financial institutions.

Driven by his own experience, Heyworth is part of a growing movement that aims to improve how banks identify and deal with people who have mental health problems, as part of an increased focus by society on health and wellbeing in their widest sense. He says: "Physical, mental, psychological and emotional health are all intertwined. It's not just a medical issue for companies, it's about culture, productivity and efficiency."

The intense working culture in banking is well-documented: long hours, short deadlines and relentless travel schedules. In such a pressurised environment, high alcohol consumption and recreational drug use are common ways of winding down, both of which can take their physical and mental toll.

Many people in banking were left traumatised by the market crash and financial crisis of 2007-08. Since then, the inherent industry pressures have been compounded by the added strains of mass redundancies, dramatic bank restructuring and more onerous regulation. There has been a spate of suicides among financial services workers, and work overload may have contributed to the death of a summer intern at Bank of America in 2013.

The statistics are stark. Mental ill health costs UK employers an estimated £26bn a year, according to London's City Mental Health Alliance. Jobs in financial services are 44 per cent more likely to lead to stress-related illnesses than the average UK job, according to 2014 research.

An increase in stress and anxiety disorders in the City was the reason why the Priory Group, the UK's largest independent provider of mental health services, opened its first psychotherapy centre in London's financial district, in November 2014. The number of new patients

1 and 2

Financial services roles are 44 per cent more likely to lead to stress-related illnesses than the average UK job

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Andy Murray is one of several athletes who use sports psychologists



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In such a pressurised environment, high alcohol consumption and recreational drug use are common ways of winding down

increased by over 100 per cent between January 2015 and January 2016, and it is signing up, on average, more than 70 new patients a month.

Against this backdrop, banks are waking up to the fact that they need to do a better job of looking after employee wellbeing.

“From a mental health perspective, we’ve stepped up our efforts over the past five years,” says Sally Boyle, international head of human capital management at Goldman Sachs. “It’s now seen as just as important to look after people’s mental wellbeing as their physical wellbeing, and we’re keen to de-stigmatise mental illness.”

Goldman Sachs is among the banks that are educating their managers on the potential signs of early mental illness — as often people are reluctant to raise the matter before it becomes too late.

Banks need to address the phenomenon of presenteeism, agrees Judith Mohring, lead consultant psychiatrist at Priory Fenchurch Wellbeing Centre. This is when people do not stop working even when they are ill and can carry on up until the point where they have to be hospitalised. Mohring says: “In a competitive environment, people don’t want to go off sick. There’s a huge investment in keeping face.” She estimates that presenteeism costs corporate productivity twice as much as absenteeism.

Mental health is just one part of the picture of wider health and wellbeing. As part of a greater focus on this, banks including Goldman Sachs, Citi, Morgan Stanley, BNP Paribas and Standard Chartered are offering employees the services of psychologists, counselling and GPs; as well as screening sessions for breast cancer, melanoma and high blood pressure. They are organising educational sessions on themes such as resilience, sleep and parenting. They are bringing in experts to teach their employees techniques like cognitive behavioural therapy, mindfulness, as well as acceptance and commitment therapy, a form of CBT.

Citi recently launched a free service called Babylon for all of its UK employees, which allows day and night access to a GP. Morgan Stanley’s global health and wellbeing programme ran one education event a week last year for its employees. BNP Paribas recently launched a trial with Biobeats, a digital health business, and insurers Axa, that uses wearable technology to study stress.

Many of the techniques banks are using to measure health indicators and help improve executive performance have parallels with the world of sports coaching. The fact that high achievers within the world of sport — such as British tennis player Andy Murray, who won his second Wimbledon title in July, and Britain’s Olympic gold medal-winning cycling team — have used sports psychologists, has helped make these practices more acceptable, according to medical professionals who work with bankers.

Standard Chartered has used heart-rate monitors on hundreds of its managers as part of a leadership training programme, to look at how variables such as diet, exercise and jet-lag effect decision-making. Samantha ➤



A push to improve working practices is being driven by the millennial generation

King, global head of executive development at Standard Chartered, says: “For banks, the data-based approach is far more likely to lead to a shift in behaviour than just a conversation around wellbeing. It’s a big reality check when you see your own data in front of you.”

While technology can be a useful tool for managing health — with wearable devices, meditation apps and fitness trackers all growing in usage — it can also be a source of stress in itself. The ubiquity of smartphones means that the line between work and leisure is increasingly blurred, and people are rarely completely switched off.

Phil Hopley, a consultant psychiatrist at Cognacity, which specialises in mental wellbeing, says: “We look at how to get people to successfully engage with digital technology and make it work for them, rather than the tail wagging the dog. Often instant contact and availability becomes a stress rather than a refinement for the way we work. We help challenge those mind traps where people believe that unless they respond immediately to an email or a message there will be a negative consequence.”

A push to improve working practices in financial services, particularly investment banks, is also being driven by the millennial generation. Where once banks feared losing people to hedge funds or private equity, now the lure of the tech world presents an additional threat. This has put them under pressure to improve working practices for juniors and introduce initiatives like “protected weekends” — one designated work-free weekend a month.

Goldman’s Boyle said: “We’re competing against organisations such as tech firms that provide different working patterns. The millennial generation is less accepting of the long hours that for previous generations were seen as a rite of passage.”

Banks’ working practices have also been brought into sharp relief because, post-crisis, progression is slower and pay is lower. Tara Swart, a neuroscientist and leadership

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Could Ally McBeal’s hallucinations in the eponymous 1990s legal drama have been a result of mental illness?

coach, says: “Banks are still way behind Google, Netflix and Facebook but they’re definitely realising that you can’t work people to death just because you pay them lots.”

Experts believe that a happier and healthier workforce at banks will boost their bottom line. Hopley says: “The thing that a lot of leaders haven’t quite grasped is that if you get this right — and it’s not just about making your employees feel good, although it is that as well — the benefits you get in productivity and creativity are huge.” *HA*

Will Meyerhofer, a lawyer turned therapist based in New York, sees a steady stream of clients from his former profession and believes there is something about law firms that harms employees’ mental health.

First, there are the hours, which he describes as “ungodly”. Working late nights and weekends, regularly, is normal. Then there is the “insane” competition. He views US law schools as creating a form of “indentured servitude” because of the high tuition.

Even more than that is the burden of expectation that law school creates. “A lot of kids head off to law school, thinking ‘well, law, as an academic subject, is sort of interesting’. Then they get into a firm and do work that is entirely different and often repetitious and tedious.

“It sinks in that they don’t really enjoy this work and are questioning whether this is even the right profession for them.” But by then they are working around the clock in an intensely competitive atmosphere.

Nigel Jones, senior partner in Linklaters, who has been a wellbeing champion for the past six years as well as helping to set up the City Mental Health Alliance, disagrees with this characterisation. He concedes that the workplace can be high-pressure and populated by people who demand high standards of themselves, which can make it hard to admit they are not coping. He does not think it is unique, however, in having a long-hours culture.

One aspect of the work that lawyers share with bankers and professional services firms is that they are vulnerable to their clients’ whims. In other words, it does not matter how many policies you put in place to stop employees feeling pressured to reply to emails late at night, for example. Such a rule can simply be derailed if a client demands an answer. That is why, Jones says, it is important to have a forum like the CMHA — where law firms can talk to their clients, often other businesses in London’s financial centre — about mental health matters and aim to ensure they can have some form of agreement on best practice.

David Shields, head of diversity and inclusion at law firm Herbert Smith Freehills, argues that it is important for team leaders and partners to understand the implications for stress of how work is allocated — for example by sending late-night emails or having to take a Blackberry on holiday.

Also very important is “allocating work and monitoring it in order to balance out peaks and troughs,” he says. It can be just as stressful working on a deal for a very long time as it is being engaged on a series of high-adrenaline shorter contracts.

Herbert Smith Freehills has mental health mentors for all levels of its business. Shields says that by taking the problem into practice groups, “we can localise it more”. *EJ* ●

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HOW DOES AIA VITALITY WORK?



First you sign up for the programme with an insurance plan that suits your needs. Then the programme is based on a 3-step process: Know your Health, Improve your Health, Enjoy the Rewards.

This is based on the scientific principle of what you measure you can improve.

FIGURING IT ALL OUT

Step one is simply to figure out where you are now — your AIA Vitality Age. What is your fitness 'age' if you like, how is your health in general, your weight, cholesterol, blood pressure etc. AIA Vitality provides access to partners who work with you to establish your benchmark starting point.

These partners include health professionals, trainers, dieticians, gyms, anti-smoking programmes, whatever you need.

THEN THE NEXT STEP IS TO FIGURE OUT WHAT YOU NEED TO DO TO IMPROVE YOUR NUMBERS.

This of course is highly personal and what one person requires will be very different to someone else. And this is key. It's not about how fit or healthy you are compared to anyone else, but about how you improve your own health.

AIA Vitality provides a variety of online tool and partner discounts to help making health improvements easier.



Reaping the rewards

Now comes the best part. Measuring the results and getting rewarded. As you improve your health status, drop your weight, and exercise more you can earn points. As you build up points you can enjoy benefits for all sorts of things from trips to the movies, to holidays overseas, cruises and attractive gifts and, of course, lower premiums on your insurance.

As you get healthier and fitter, your status improves from Bronze to Silver, Gold and Platinum and your rewards escalate too. But of course these rewards are just the icing on the cake. The real reward is that you personally are getting fitter, healthier, trimmer and more vibrant. Your AIA Vitality Age will be coming down. So by one measure at least you will be getting younger!



Tension relief

Promoting yoga and involving employees in team sports is what several companies in India and Hong Kong do to soothe stressed workers. By **Mark Wembridge** and **Amy Kazmin**

In a calm bay not far from the skyscrapers of Hong Kong's bustling downtown, hundreds of office colleagues are sweating it out together for a common cause — propelling their “dragon boats” as quickly as possible across a finishing line several hundred metres away.

Built in the shape of large war canoes and holding 20-strong crews, dozens of dragon boat teams compete each June for the right to be crowned the best rowers in the Chinese territory's Tuen Ng (Dragon Boat) festival.

The Chinese who began the festival two millennia ago are unlikely to have envisaged how the competition has evolved into an example of workplace health consciousness, with many teams comprised of colleagues from banks, legal and accounting firms, airlines, consulates and financial services groups within the city.

Such is the festive spirit of the event that a crew from Hong Kong Disneyland dressed in costumes from the movie *Mulan*, while others gave their teams pun-laden names such as “Allen & Oar-very”.

“Dragon boating is the epitome of team sports,” says Alastair Kelly, relationship head for Asia Pacific at Dealogic, a data provider group that each year enters a team in the festival.

“You can't have any single superstar who rows harder than everyone else, otherwise the whole team's rhythm is thrown off. You win or lose as a team — there are no individual awards.”

Having recognised the benefits of organising exercise for its staff outside of work, Dealogic pays for its dragon boating employees to leave work early on eight Fridays leading up to the competition to train — an arrangement that not only took them to the 2015 final, but which the company says has enhanced workplace cohesion.

“You spend a lot of time around people in the office, and people work a lot better together if they get along well,” says Kelly. “Organised sporting events are fantastic for enhancing the work environment and keeping staff on board — it's a big contributor towards reducing attrition. You don't then have to go through

the process of having to hire new people all the time.”

Such benefits are of particular importance in Hong Kong. A global business hub with limited inner city green space for individuals to exercise, the city harbours one of the world's most unforgiving work cultures.

The former British colony recently topped a survey of 71 global cities for the world's longest working hours and scored among the lowest for vacation days taken.



PHOTOS: AP; GETTY IMAGES



1 and 2

The Central Rat Race, above, and dragon boating competitions, below, are some of the work-organised events in Hong Kong

Hong Kong employees toil for an average of 50.1 hours each week and only take 17 days of annual paid holiday, according to UBS' annual prices and earnings study, which collected data from 15 sectors including business, construction and education.

This compares with a mere 30.8 hours a week and 29 days of paid annual vacation for Parisians. In London, the averages are a 33.5 hours per week, with 25 annual vacation days.

But despite other stresses such as severely unaffordable housing and regularly polluted skies — courtesy of the industrial belt of mainland China's nearby Pearl River Delta — Hong Kongers are surprisingly eager to exercise outdoors. The sight of

Hong Kong employees toil for an average of 50.1 hours each week

local people of all ages out doing tai chi and other routines is a familiar one.

CBRE, the US-listed property group, is among the biggest proponents of work-organised exercise in Hong Kong, sponsoring teams for sporting events including a run up the city's 118-storey ICC skyscraper, a 24-hour foot race around Victoria Peak, a touch rugby tournament, the British Chamber of Commerce five-a-side football competition, and the Central Rat Race — an obstacle race around the city's downtown with participants carrying a briefcase.

"We have more than 1,000 employees at CBRE Hong Kong, so sport is a fun way to get to know colleagues that you would not normally work with," says Tom Gaffney, CBRE's managing director for Hong Kong, Taiwan and Macau.

Exercise "creates a sense of community, which simultaneously ensures that colleagues are more inclined to work together as a team", he adds. "Many colleagues have become close friends through work, so they love another reason to get together outside of work hours."

One of the most oversubscribed workplace-organised sporting events in Hong Kong is the annual Moontrekker — a particularly challenging but popular race that tests the willpower and the knees of participants on the daunting hills of Lantau island. Starting in the late-evening, headlamp-wearing runners and walkers attempt to complete the 43km or 30km courses before sunrise.

The event, whose sponsors include British bank Barclays and CBRE, includes many work-organised teams — with a team from the Financial Times' Hong Kong office finishing runners up in the 43km corporate event in 2014.

At Dealogic's Hong Kong office, where some 50 per cent of the 100-strong staff partake in a range of company-organised exercise programmes, staff have formed a committee to expand their sporting activities. The group's Hong Kong committee is also looking to replicate the success of its Tokyo branch, where staff participate in a weekly running club whose route takes them around sites such as the Imperial Palace.

Although organising such events come with a financial cost to companies, the World Health Organisation says the returns outweigh the outlays. The UN body describes workplace health programmes as some of the "best options for prevention and control of non-communicable diseases and for mental health".

This is particularly relevant in a place like Hong Kong, where the tough work ethic has contributed to an inflated rate of stress among employees. A 2015 survey by the Hong Kong government's Occupational Safety and Health Council found that one-quarter of the territory's employees showed levels of depression and anxiety — double the global average.

Gaffney says there is "no doubt that work-sponsored exercise is a great return on investment for CBRE, as employees are able to bond together through a social and healthy activity". **MW**



In India, meanwhile, a growing number of employers and employees are looking to ancient cultural forms as a means of combating stress and keeping healthy. Some have surprised themselves with how effective this step into tradition has been. As a boss, Abhay Aima had the reputation of being a disciplinarian taskmaster. Part of senior management at India's HDFC Bank, he is a graduate of the National Defence Academy. "Even if it meant heartache for me and other people, the trick was achieving what you wanted to achieve," he says.

Aima says he changed profoundly in 2013 after attending a three-and-a-half day programme on "inner engineering" at the popular Indian spiritual guru Jaggi Vasudev's Isha Foundation. The busy banker came away with a 21-minute daily routine of yoga postures, breathing exercises and meditation, which he says has helped him overcome the anxiety and palpitations that used to plague him.

"If you ask me today, 'when did you last lose your cool,' I really have to think," he says. "For me, and everybody around me, it has been a drastic change."

Since then, Aima has been a quiet but determined advocate of bringing the same techniques — called Shambhavi Mahamudra — to other HDFC employees struggling with workplace stress. As the world marked the first International Day of Yoga in June 2015, about 450 HDFC employees were given a 90-minute introductory programme to Isha's yoga techniques.

Those interested in greater depth were given financial support by the bank to help cover the cost of the extended course, something many accepted. Aima saw it as an investment that could help his employees "declutter their mind", and boost their concentration and focus. "It is a productive tool for corporates," he says. "I'm not looking at it from a spiritual point of view, but from a commercial point of view."

In sectors like banking, finance and information technology, many Indian companies are looking to yoga and other techniques rooted in ancient Indian traditions to help their harried workforce better cope with the physical and mental strains of their jobs and India's stressful urban living.

Prime minister Narendra Modi's government —

1 and 2

Indian companies are looking to yoga and other techniques rooted in ancient Indian traditions to help their workforce

3

Hong Kongers are keen on outdoor exercise



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which successfully appealed to the UN to designate an annual International Day of Yoga — is also actively promoting the adoption of yoga as a way to improve health and fitness in a society where obesity, diabetes and heart trouble are taking a growing toll.

"Our company's senior leaders are extremely supportive of helping people be more fit," says Kalpana Maniar, information chief at Mumbai-based financial advisers Edelweiss Capital, which offers yoga classes to its employees, as well as less traditional activities like Zumba dance fitness sessions.

The Royal Bank of Scotland has provided its employees in India with introductory yoga courses, as part of stress management training. Many companies, especially in the booming IT industry, provide regular yoga courses on site to interested workers.

Some even hold their management retreats or executive off-sites at upmarket ashrams — centres of yogic study. One such is the Isha Foundation's headquarters in Coimbatore, where training in yoga postures, meditation and breathing can be combined with more standard corporate business.



‘It is a productive tool for corporates. I’m not looking at it from a spiritual point of view, but from a commercial point of view’

“The work pressure at the companies has become so much and we’ve got so many different health issues,” says Arun Mehta at the Isha Foundation. “We get people with diabetes at 30 or 35,” he notes. “Companies look at yoga for the welfare of their employees.”

Yoga’s physical postures and breathing exercises help stretch and strengthen muscles and improve blood circulation. It is a means of stilling a busy mind, which can help improve concentration.

Grandhi Rao, billionaire founder of infrastructure group GMR, used to make his private yoga teacher, Chow Siddhartha, available for individual sessions with members of his top management team.

Now based in India’s IT capital, Bangalore, Siddhartha runs a business that brings yoga into different corporate settings across India, both through



providing regularly onsite classes, or sometimes through one-day, intensive yoga-training off-sites.

“From all over India, IT guys come to Bangalore and after three years they start suffering back pain. Most companies do not train their employees on ergonomic posture. They don’t know what should be the height of their computer. The muscles of the spine become weak.”

Siddhartha is a trained engineer who left his job with Indian Railways to study seven years at the Vivekananda Yoga University. This was after suffering severe back pain as a result of bumping around on bad roads in remote areas on his motorbike to oversee track repairs.

From his experience, and from working at the back pain clinic at the yoga university, Siddhartha is convinced that yoga can work wonders for employees suffering from too many hours in bad posture at their desk. He is even pursuing a PhD in yoga.

Despite yoga’s deep roots in India — and the deep cultural resonance it carries — he says young corporate workers are not automatically ready to embrace it, even when they are suffering physical discomfort from too much sedentary work. Siddhartha says he is often called in by companies to try to convince young employees of yoga’s potential benefits and drum up sufficient interest for classes.

“Human resource managers are very keen to introduce yoga solutions but they have to convince the employees,” he said. “They are modern, educated youth and they want proof of everything — scientific evidence that yoga works.”

At Edelweiss Capital, Maniar persuaded the company to sponsor long-term courses for its employees to practice Isha yoga. It staged an “inner engineering” workshop once in the company cafeteria and at an elegant conference centre on an island just off Mumbai. The results, she says, have not just been in employee physical health, but also in the mental wellbeing of employees, both of which improved their work performance.

“My team members who were part of the programme benefitted immensely,” she argues.

“I saw how their collaboration skills had improved. They had a better perspective and were better able to deal with ambiguity, because they were more accepting of themselves.” AK ●

FRANS VAN HOUTEN

Chief executive, Philips



A duty of care

Large and small companies alike can do a great deal to help employees juggle career, relationships and their health

Should one of your employees have a physical or mental health problem, I would argue that it is as much something for the employer as the individual to contend with.

A recent Philips study revealed that more than 80 per cent of patients believe employers bear at least some responsibility for preventing poor health — 88 per cent of healthcare professionals agree.

Compassion, together with contractual responsibility for one's workforce, is a mark of a top employer. Every cent we invest in keeping employees safe and well in the workplace is as vital and considered as any investment in our business.

Given the amount of time employees may spend at work, it is not realistic for us to cram all our "healthy" living into our remaining waking hours.

Nearly a fifth of people surveyed in the study say "not having time" was the main reason for not doing more to manage their health. We need to enable employees, wherever possible, to capitalise on pockets of time during the day.

The study also shows just over two-fifths of people believe stress has the most significant impact on their health. Work can be stressful and the workplace should offer people chances to change and reinforce behaviour that supports a healthier life.

Small changes, over time, can make a difference. Employers can assist employees in looking after their health by giving guidance on energy management, sleep and healthy eating, working relationships and helping maintain a sense of purpose at work.

All are vital in wellbeing.

Many activities start on a very local level, often thanks to employees, and we highlight these in our other areas of operation around the world. This keeps things relevant for employees and helps meet their needs, wherever they live and work.

It helps to start simple and build on progress. A bowl of fresh fruit next to the drinks machine or water fountain may reap easy dividends. Organised strolls at lunchtimes or other company-sponsored events can get people outdoors. Once that fruit bowl needs refilling daily — or the lunchtime stroll becomes a regular event — a start can be made in offering employees things they need to more actively manage their health.

That might mean encouraging workplace exercise; offering sit-stand desks and flexible workspaces — or communal areas that encourage

walking, face-to-face interaction and collaboration. Offer classes in movement and dance, sleep or nutrition and meditation, and take steps such as install a health kiosk — the kind that measures your weight, height, BMI and body fat ratio. Wherever Philips has installed the kiosks, more than half our staff have used them. Nearly the same number return for repeat tests.

We have seen that when people are valued at work, self-esteem grows. That is as vital as any gym or medical care programme. Mental health problems affect all of society but often remain hidden. So it is important to look beyond absentee or employee performance data to identify possible signs.

Given the amount of time employees may spend at work, it is not realistic for us to cram all our "healthy" living into our remaining waking hours

Managers have an essential role to play in this.

Large and small companies alike can establish employee assistance programmes that promote benefits like courses in mindfulness, working relationships, work-life balance, financial planning and emotional resilience.

It is vital that a company's culture shows a willingness to invest in employee wellbeing, with no stigma or penalty attached to prioritising good health. The Philips study shows that almost a fifth of people who never visited a healthcare professional when they had a medical reason to do so said they were "uncomfortable taking time off work".

For employers, this should wave an immediate red flag. Even given the wholly negative effect on morale, it is a reliable indicator that productivity will be sub-optimal.

Concrete targets concentrate the mind. There is a saying that careers, relationships and health are like three balls each of us has to juggle. The career ball is made of rubber and can bounce back, even when dropped — the other two are of glass.

All of us have a duty to help our employees juggle with care. ●

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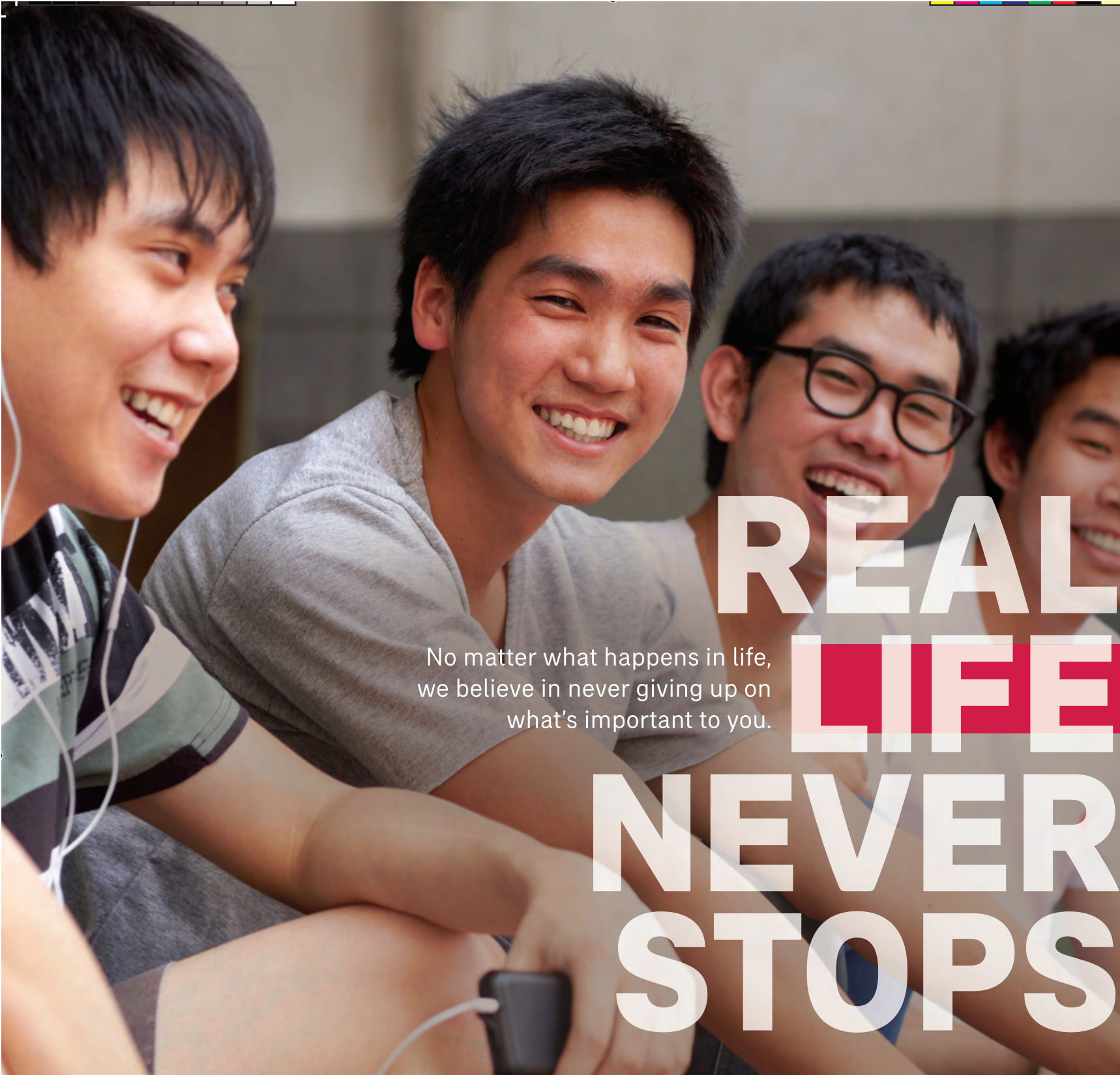
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