

FT Health and the Workplace

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Companies wake up to cost of ill employees

Public and private sectors are investing in health programmes to aid productivity, says *Andrew Ward*

Working as an engineer for British Gas involves a great deal of lifting, stretching and crouching in the course of fixing faulty boilers around the UK.

That might sound like an ideal fitness workout, but for many of the company's employees it can lead to a bad back.

Recognising the problem, the company introduced back care workshops and a range of other measures to help engineers avoid musculoskeletal disorders. The result was a 45 per cent reduction in back-related absences and a return of £31 on every £1 invested in the programme.

Similar initiatives have sprung up across the public and private sectors in recent years, as employers wake up to the cost of poor health in the workplace. More than 130m work days were lost through sickness absence last year in the UK alone, costing an estimated £32bn. Back pain was one of the biggest causes of absence; stress was another.

"People are realising the cost is not just in absenteeism but also lost productivity from employees with health problems who are still coming to work," says Fiona Adshead, director of public wellbeing and health at Bupa, the UK health insurer. "Health doesn't happen in a doctor's surgery; it happens in people's

everyday lives - and the workplace is a big part of that."

Policy makers are also recognising the importance of employers in helping tackle big public health challenges, from obesity to depression. Non-communicable diseases, such as diabetes, cancer and heart disease, account for three-quarters of all deaths worldwide and the number is growing as populations age.

Meanwhile, industrialisation and urbanisation in the developing world are leading to less healthy diets and lifestyles that will greatly increase the reach of preventable conditions previously concentrated in western countries. Workplaces will be a crucial battle-

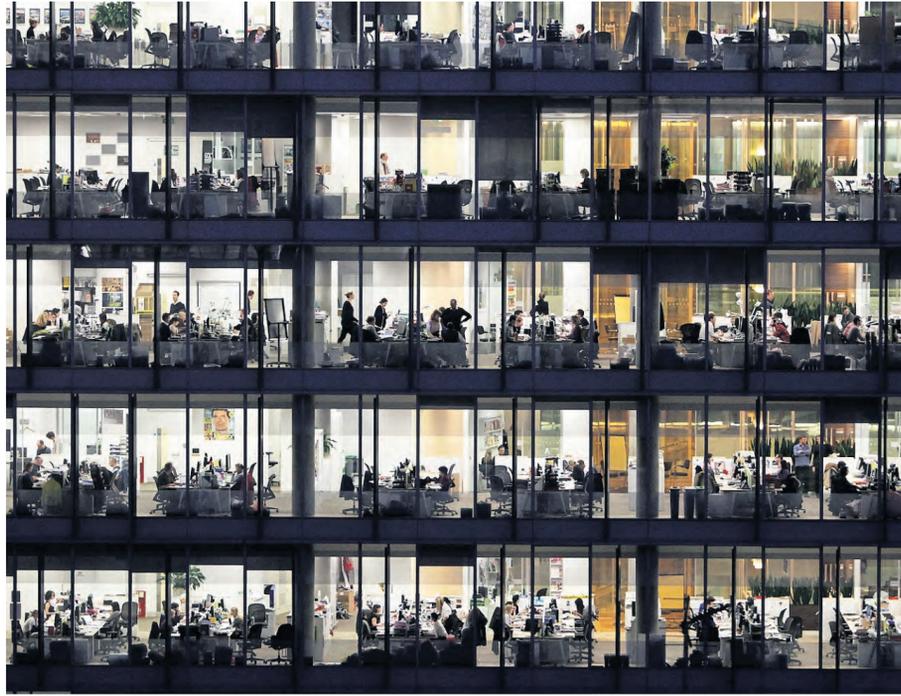
ground in the fight against these diseases - and the heavy costs they impose on health systems and economies.

Dr Adshead argues there is even a role for employers to play in controlling the growing burden of Alzheimer's - a condition that usually arises deep into retirement. "Problems that materialise in older age often have their origins in mid-life when people are working," she says, pointing to evidence of a range of lifestyle factors that could increase risks of dementia.

Many helpful measures have already been widely adopted by employers, such as making canteen menus healthier and providing gym membership and

medical check-ups. First Scotrail, the Scottish train operator, provides physiotherapy, chiropody and massages to its employees and runs awareness programmes on diet, alcohol and smoking. Absenteeism fell from 6.2 per cent to 4.2 per cent after the campaign was launched.

Advocates say workplace health provides a convergence of public and private interests. "The return on the balance sheet by investing in workplace health is, over a five-year period, normally at least double and sometimes triple the amount spent," said Carol Black, an adviser to the UK government on *continued on page 2*



Stuck in the grind: absenteeism and staff coming to work despite health problems are bad for business - Getty Images

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FT Health and the Workplace

Business loses out by neglecting dementia pound

Dementia

Ageing households tend to have plenty of cash, so companies need to adapt themselves to the market, reports *Helen Barrett*

When drivers at Mainline Sevens, a Salford taxi company, received pick-up requests from an elderly customer in the early hours of the morning, they suspected something was wrong.

"He lived alone and would call regularly asking to be taken to breakfast in the Co-operative café," says Glennys Glover, the managing director. "We would take him every morning, then suddenly he was calling at 1am, 2am . . .

"We told him to go back to sleep, that we would be there in the morning as usual, but he would become very upset."

Ms Glover says she suspected he was showing signs of early-stage dementia - and she was right. "We got involved, because it was happening to our customers. We want them to feel secure."

The taxi company signed up to Dementia Friendly Communities, a national scheme led by the Alzheimer's

Society, a charity. Thirty cab drivers were trained in how to recognise signs of the illness - confusion and panic attacks are common symptoms - and how to assist their passengers.

When David Cameron, the UK prime minister, launched the government's Challenge on Dementia in 2012, a programme that aims to bring improvements in care and research by 2015, he asked businesses to sign up to DFC. Some 69 towns and villages are now members of the scheme.

And they are not only acting out of compassion. As the population ages, there is also a compelling business case.

People with dementia and their families often have considerable disposable income.

The so-called "dementia pound" in England was worth £11bn in 2014, equivalent to 1.8 per cent of household spending in England - and the figure is expected to more than double to £23bn by 2030, according to a report, *The Economic Cost of Dementia to English Businesses*, published in July by the Centre for Economic and Business Research (CEBR), a think-tank.

But that proportion is likely to rise significantly, because rates of dementia are expected to soar in coming decades. The average household affected by demen-

tia will spend £16,800 this year. More than 657,000 people in England have the condition, 1.2 per cent of the population. If projections are correct, that figure will rise to more than 1m by 2030.

Worldwide, trends are similar. An estimated 35.6m people had dementia in 2010. This is expected to nearly double every 20 years, to 65.7m in 2030 and 115.4m by 2050, according to data by the World Health Organisation.

As people develop dementia, so they spend less, according to the CEBR. Nearly a quarter of people with dementia say they have given up shopping.

"Without action to make these potential customers feel comfortable, businesses may find their spending goes elsewhere," the report says.

Some large retailers are catching on. Sainsbury's, the Co-operative Group, the Post Office and Asda are among those involved in DFC.

"High street businesses need to change how they interact with their customer base," says George McNamara, head of policy and public affairs at the Alzheimer's Society.

"We want every business involved, because there are different challenges - in pubs, cinemas, museums, for example."

Everyday banking is especially

challenging, he says, with its paperwork and digital security demands. But changes such as replacing chip-and-pin cards - which require memory power - with old-style signature debit cards can mean these customers can bank independently for longer.

Lloyds Bank represents the banking industry on the Challenge on Dementia financial services "champion group", a task force that produced a good-practice charter in 2013.

The cost to Lloyds is hard to quantify, says Graham Lindsay, group director for responsible business and community affairs, but the business case is clear: "We know that the over-55s hold much of the wealth," he says.

But not all businesses are interested. Professor Maggie Pearson, dean of the college of health and social care at Salford university, says local campaigners have found that some refuse to engage.

"It's foolish, because the dementia pound is very strong. They are worried [that customers with dementia] are going to flood through the door and they will have people they can't cope with," she says.

"A lot of people are frightened and they block it out," says Ms Glover of Mainline Sevens. "But if we can't help each other, it really is all over."

High street businesses need to change how they interact with their customers'

Environmental factors and culture have to change to remove stigma

Mental health Positive signs as leading companies sign up to workplace initiatives, writes *Andrew Jack*

As a senior tax partner at EY, David Brewin was used to making important decisions. But it was his assistant who took charge one day in 2010, telling him she had cleared his diary and that he should not argue but get into a car she had ordered to take him to an appointment booked at the Priory, the mental healthcare group.

"Looking back on it, I was resigned, even relieved," he recalls. "She had known I had had concerns, and had noticed me change and become less engaged. I went for two weeks and ended up staying for a month. Ironically, the Priory was one of the sanest and healthiest places I have ever been."

Despite a successful career at the professional services firm, he concedes: "There was always something that wasn't quite right. Big set-piece events were stressful and the job was challenging, but I just pushed on. With a divorce, the breakdown of a relationship and a change in roles, I could no longer find energy or meaning."

A growing number of professionals are speaking about their experiences of depression and anxiety to set an example for others and to encourage employers to take a more active role in protecting mental health in the workplace.

Some estimates suggest one in six employees are affected, and it costs UK business £26bn a year through absenteeism and "presenteeism", when staff turn up but are unproductive. Men aged 40-44 years have the highest incidence of suicide.

Geoff McDonald, a former top executive at Unilever, was surprised when he had a panic attack in the middle of the

night in 2008. He woke up thinking he was going to die, and sought help from his doctor. "The only reason I am still alive is that I was very open about my illness and able to reach out for support."

He contrasts his experience with that of a friend, a banker who committed suicide by jumping off a rooftop restaurant terrace in central London two years ago. "He had a macho personality and couldn't tell anyone," he says. "Depression is in many ways the scourge of the strong. I began to think it was especially important to help men become more vocal about mental illness."

Mr McDonald thinks the economic downturn and pressures of 24-hour communications have increased the risks. "We are expected to do more with less, in a world which is more volatile, uncertain, ambiguous and complex. That is all contributing to people moving from a position of stress to distress and maybe becoming ill."

There are signs of positive change. Since its creation late last year, the City Mental Health Alliance, an umbrella group seeking to promote more active discussion of the issue, has signed up 26 leading companies, banks and professional service firms in London.

Nigel Jones, a partner with Linklaters, the law firm, and vice-president of the Alliance, says: "Physical health is easier to deal with, providing a gym or a good staff restaurant. Mental health is more difficult to talk about."

He says growing awareness of mental illness has brought support for a series of high-profile initiatives. While companies may see a direct financial benefit, he believes interventions are simply "what a good employer should do",



A long day: meeting high performance targets can come at the expense of mental health

regardless of any economic arguments.

Mr McDonald, who is now a non-executive director at Mental Health First Aid (MHFA), a charity that provides training, agrees: "It only takes one suicide in your corporation for you to put the business case aside and ask what you can do."

One response is to encourage senior employees who have had mental health problems to speak out, to tackle stigma, provide role models and encourage others to come forward. Steve Wilkinson, a partner at EY, says training is offered across the firm, as well as a "buddy" system of informal support. "We need more people to talk about it," he says.

Mr McDonald cautions that "mindfulness training" alone is not sufficient. "Sending staff on a course is like sticking a plaster on a gaping wound," he says. "We can't address the issue without tackling the environmental factors." He says companies should encourage staff

to take breaks; work from home or away from office distractions periodically; receive better feedback from managers; and be offered tasks that make them feel they are making a positive contribution "beyond growth and profits".

Poppy Jaman, chief executive of MHFA, favours prevention. "Wouldn't it be great if we developed an approach for mental health at work like we have for back problems?" she says. "You could make reasonable adjustments [at the beginning], just as you do in assessing desk space, chairs and footstools."

She too argues for more structural change. "It's ridiculous when companies set very high performance rates. If someone is performing at 120 per cent, that probably comes at the cost of something else. When someone is overperforming, we should not be celebrating but saying 'you are doing way too much and you will burn out.'"

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Companies wake up to the cost of ill employees

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work and health, at an awareness event this year.

Incentives for investment in workplace health are strongest in the US, where employers bear a large share of healthcare costs through employee insurance schemes. Among US employers offering health benefits, almost all large organisations and nearly three-quarters of smaller ones provide at least one so-called "wellness" programme to staff, according to the Kaiser Family Foundation, a health-focused US non-profit group. Such schemes typically include counselling for those with medical conditions to encourage them to stick to their treatments - as well as advice on lifestyle and diet.

More than a third of large employers provide a financial incentive for staff to participate in health programmes and 8 per cent penalise workers financially - based on screening of risk factors such

as weight, blood pressure and cholesterol.

Punitive measures of this kind are less likely to be adopted in Europe, where largely public health systems shield employers from the full cost of ill health. However, there is growing understanding on both sides of the Atlantic and beyond about the case for encouraging a healthy workforce.

There are some positive signs of progress. Days lost through health-related absence in the UK have fallen to an average of 6.6 per employee this year, from 7.6 in 2013, according to the UK Chartered Institute of Personnel and Development (CIPD).

Sceptics believe this could simply reflect an increased tendency to continue working while sick. Frances O'Grady, general secretary of the UK's Trades Union Congress, says: "The real health threat we face is the culture of presenteeism, where unwell staff are

pressed into coming to work by their bosses. This can prolong illness, spread diseases and cause stress."

While overall absenteeism is down, two-fifths of UK companies report increased stress-related absence and mental health problems, including anxiety and depression, in the latest CIPD survey.

It is not clear to what extent this reflects rising incidence of such conditions or simply a growing readiness on the part of employers and employees to recognise a problem previously swept under the carpet.

Either way, the issue is a serious one for business in a knowledge-based era,

130m
Work days lost from sickness absence last year in the UK, costing about £32bn

£70bn
Cost of mental illness to the UK economy a year, or 4.5% of gross domestic product

when employees' brains are many companies' most valuable assets.

About half of long-term absences from work are due to mental issues. Research from the OECD group of developed economies found that mental illness costs the UK about £70bn a year, or 4.5 per cent of gross domestic product.

A group of leading UK employers in April launched a campaign to tackle the problem - including a pledge to help remove the stigma surrounding mental ill health that often deters people from seeking help. Backers included BT, Royal Bank of Scotland and Procter & Gamble.

"Unless prevention is embedded into how businesses manage and nurture people, issues that could be resolved simply can develop into ill health, absence and disengagement," says Louise Ashton of Business in the Community, a charity focused on the relationship between business and society.

Mary Ann Baynton, of Mindful Employer Canada, which promotes mental health in the workplace, says a good work-life balance is crucial for mind, body and soul.

"Overworked employees are bad for productivity. The more they work, the more their productivity declines," she says. "The body and mind are one system. When something is wrong in one part, it affects others."

Yet, doing less work does not always lead to improved health. Many studies have shown that the unemployed suffer more health problems - including mental ones - than those in work and that the longer people stay off work when sick, the less likely they are to return.

Arguably the biggest health priority for employers and policy makers, therefore, should be getting more people into jobs - and using wellness programmes to keep them there.

'Culture of silence' needs to end

The spotlight of this year's World Mental Health day fell on schizophrenia, a disorder that affects an estimated 26m globally, writes *Adam Palin*.

Yet, despite progress in recent years to raise awareness of mental health issues, much has still to be done to overcome "a culture of silence", says Louise Aston, a campaign director at UK charity Business in the Community (BitC).

"Plenty of myths need dispelling," she says.

Poor mental health not only has an adverse effect on people's wellbeing, but can shorten life expectancy by as much as 15-20 years, according to a report from Sally Davies, England's chief medical officer, published this September.

The costs extend beyond sufferers and those close to them.

The report estimated that mental illness costs the UK economy approximately £70bn a year, equivalent to 4.5 per cent of gross domestic product, once absences, productivity losses and benefit liabilities are taken into account.

The report also concluded that mental illness accounted for 70m lost working days in 2013, making it the leading cause of sickness leave in the UK.

"There is clearly a dividend for companies that have a healthy workforce," says Chris O'Sullivan, policy manager at the Mental Health Foundation, a charity.

Among the companies that recognise the benefits of improving the mental wellbeing of its workers is Mars UK, a subsidiary of the US food and confectionery manufacturer.

The group employs some 4,000 people in the UK.

Julie Digby, the group's vice-president for people, says that Mars UK revised its approach in 2011.

The prompt for action was the high levels of stress, anxiety and absenteeism among the company's sales team, she says.

Mars's experience tallies with recent analysis.

According to the chief medical officer's report, the number of working days lost to "stress, depression and anxiety" in the UK rose by 24 per cent between 2009 and 2013, while the number of days lost to "serious mental illness" roughly doubled.

Mars initiated a programme of "resilience" training to improve employees' relationship with stress.

Ms Digby says: "The working world is busy and will continue to remain busy. Our programme is all about being proactive."

A course - initially attended by sales associates - was designed to ask participants to look



Chris O'Sullivan

at different responses to stress and to re-evaluate how they cope.

Employees learn how to avoid "mind traps" - cognitive mistakes such as avoiding ruminating over a problem - that prove self-defeating.

The classroom training, now offered to all employees as part of a personal development programme, is supported by internal occupational health managers as well as external specialists.

In parallel, managers were taught to spot common early signs of mental ill health in staff, particularly stress and anxiety.

Beyond detection of problems and their possible referral, Ms Digby says line managers have also been coached in how to use "sensitive communication" when discussing mental health with employees.

Within a year of launching the programme, employees reported an improvement in their sleep and stress levels, as well as their performance at work.

Records showed that absenteeism due to mental health issues fell to almost zero, Ms Digby says.

While absenteeism is a concern for employers, it is estimated to account only for one-third of the mental health-related costs borne by businesses, adds Mr O'Sullivan at the Mental Health Foundation.

Two-thirds of costs arise from "presenteeism" - attending work despite illness.

"As you can imagine, people are often concerned about disclosing their anxieties in the workplace," says Mr O'Sullivan.

Mars UK has established a confidential 24/7 helpline, and also helps staff who require counselling or psychiatric services to get fast-track referrals.

Mars is a member of BitC's Workwell initiative, which aims to give mental health the same status as physical health at work.

Other Workwell affiliates include BT, Friends Life and Procter & Gamble. Given the success of the resilience training, Mars has launched a global initiative to improve the wellbeing of its entire workforce, which would in turn be expected to return benefits to the company in terms of worker engagement and productivity.

"It's a win-win situation," says Ms Digby.

FT Health and the Workplace

Poor metrics put health programmes in peril

Fit for purpose? While some decry the value of employee health schemes, others think campaigns are badly executed, say *Chris Newlands* and *Madison Marriage*

Perceived wisdom holds that a healthier workforce is a more productive workforce. But for every study that appears to show that fitter staff perform better, another finds that the benefits to a company of promoting well-being at work do not outweigh the costs, with the result being zero improvement in absenteeism and performance.

Rand, a US think-tank, is one such naysayer. It raised its head above the parapet on the subject in January, issuing an attack on the body of research backing the introduction of workplace health and fitness schemes.

Over a seven-year period, the think-tank assessed 67,000 workers participating in the healthy living programme of PepsiCo, the US-based drink and snack-food company, and concluded from the results that so-called "wellness" programmes designed to promote better health are not economically worth the effort.

PepsiCo's lifestyle management programmes that specifically address lack of exercise, bad eating habits and smoking were shown to reduce sick leave taken by employees by an hour a year, but this only resulted in a saving of 50 cents in healthcare costs for every dollar spent.

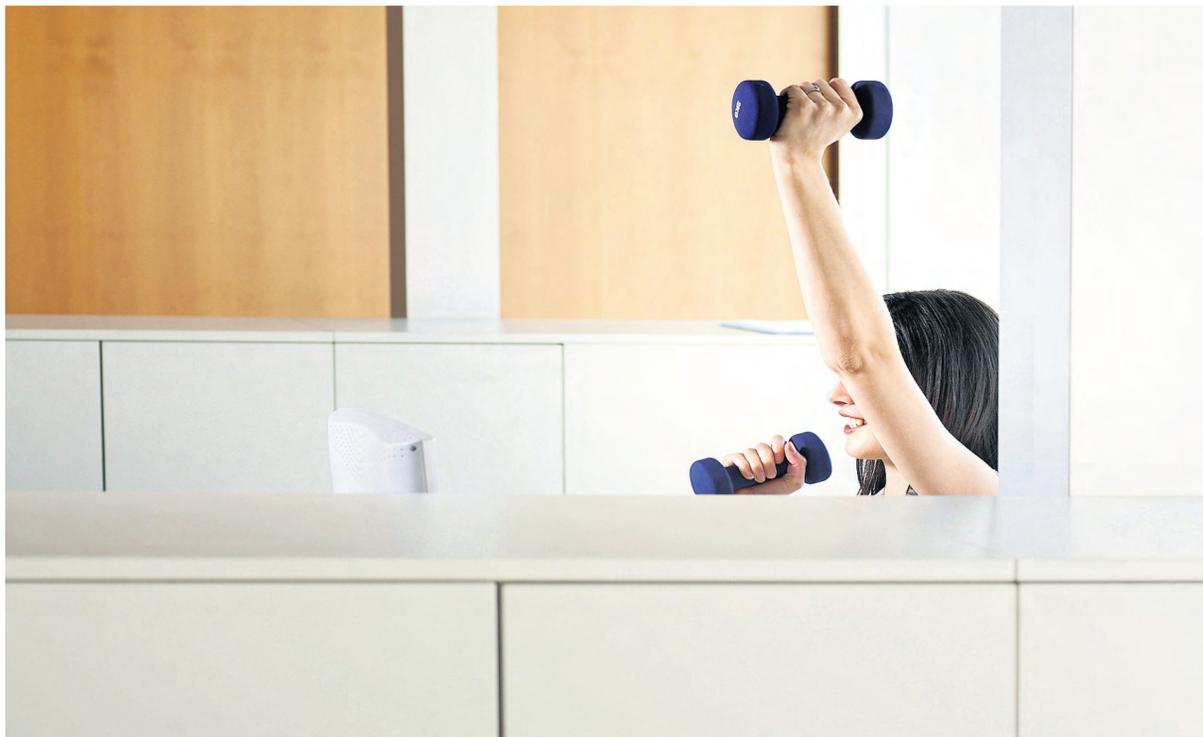
"The savings generated by this benefit are not enough to make the programme pay off financially," the think-tank reported.

PwC, the consultancy, reached a similar conclusion in a 2009 study looking at the exercise and dietary habits of public sector workers at four local authorities in the UK.

It found that although "other research has shown the beneficial effects of diet and exercise on health", there was no discernible difference in exercise habits of those who took a high level of sick leave compared with those who did not.

These findings raise important questions about the benefits of investing in health and fitness initiatives, which have increasingly become the norm for large companies.

Roughly half of US employers with at least 50 workers offered a healthy



Stretched: work fitness programmes need to be more accurately targeted — Alamy

working programme in 2012, according to Rand. This figure rises to more than 90 per cent when considering firms with more than 50,000 workers.

But those in the pro-fitness camp believe the reason why critics think there is little point to workplace health schemes is simple: they have totally miscalculated the cost of ill health to business.

The argument is that while the outlay on company health initiatives is easy to calculate, the losses caused by staff sickness do not consist of easily decipherable entries within a company's balance sheet and, as such, are greatly underestimated.

Alistair Peck, a principal at Mercer,

Living for now What's in it for PepsiCo in the UK and Ireland?

With more than 5,000 employees in the UK and Ireland, PepsiCo says it is "committed" to creating an environment that encourages a healthy lifestyle, despite criticism of its wellbeing scheme.

Its strategy, according to Kimberley Swift, PepsiCo UK health and wellness manager, is based on four pillars: diet and hydration; quitting smoking; exercise; and mental resilience. She says: "We have invested significant time and resources in health and wellbeing initiatives and have seen a really positive effect on our employees."

Last year, PepsiCo partnered with iGlobalWellness, a supplier of corporate health

programmes, to offer 1,000 employees a "stay active challenge" in which they were issued with accelerometers and received points based on increased activity levels.

Staff participated in teams of five and their points were added up and swapped for prizes. "It has been a resounding success," says Ms Swift. "Over 11 weeks, average activity rose 77 per cent, smashing our 50 per cent target."

To doubts that the programme is not cost-effective, she responds: "Healthier, happier employees create a great working environment that encourages productivity."

which advises companies on the health, wealth and performance of their staff, calls this "poor metrics".

"Most organisations do not capture the true cost of ill health and capture only the increased direct spend on health initiatives. But the impact of ill health is not a neat single line on a company's P&L. The positive benefits of increased productivity and lower employment costs linked to health must be captured if a true evaluation is to be made."

Companies that have been willing to suspend belief and plunge into spending on healthcare without a "cast iron guarantee of return" have typically witnessed a return on investment of 3:1, according to Mr Peck.

A recent report by the Confederation of British Industry, a UK business association, indicates that the returns on such an investment could be even higher. New health and wellbeing policies at Royal Mail Group, the postal company, generated a 500 per cent return on investment over three years, according to the CBI.

There is also a sense that the negative findings of some studies could be a reflection of poorly executed corporate fitness campaigns that primarily appeal to employees who are already fit and active, rather than those who need it most.

The assumption is that if companies addressed that imbalance, they might see a better return on investment.

Kimberly Jinnett, executive vice-president of the Integrated Benefits Institute in San Francisco, says: "Even the best fitness intervention may not affect absence, job performance, work disability or broader work outcomes, if the only ones targeted by the programme are the [healthy] employees who come to work every day."

Mr Peck of Mercer agrees that more accurately targeted fitness programmes are imperative. "Well-intentioned but poorly researched initiatives will have limited impact - simply placing a bowl of fruit in an office will not create a culture of healthy eating."

Virtuous circles: two wheels are proving good for the workforce

Cycling

While companies are keen to encourage commuting by bike, many employers are worried about safety issues, reports *Robert Wright*



Cycling safety

"Cycle Superhighways", developed under London's mayor, Boris Johnson, were intended to promote cycling for a low cost. But, after a series of deaths, many believe they have increased the risks as well as the number of riders.

London employers have started a campaign to call for segregated routes. Some are involved because their employees have been killed or badly injured biking on London's roads, says Chris Kenyon, founder of the CyclingWorks campaign.

Many contend that only solid separation from motor traffic can provide proper protection.

But the process of introducing "Dutch-style" infrastructure, such as that proposed on some London routes, is controversial. Opponents are worried about the impact on speeds for non-bike traffic.

Ms Lukin explains how Time considered participating in an annual challenge organised by Transportation Alternatives, a cycling and pedestrian advocacy group, but decided against it.

"We didn't want to have an official cycling team because it is midtown Manhattan and it's tricky," she says. "The legal team were concerned that, if it was a company initiative and there was an injury, it would be the company's responsibility."

Time does supply secure bike parking - as required under New York City law - but just a handful of employees use it.

Caroline Samponaro, Transportation Alternatives' director of campaigns, says the state of streets is a particularly urgent problem. New York, which has about the same population as London and similar traffic levels, suffers twice London's annual road deaths.

At Canonical, meanwhile, there is less worry about what would happen if employees started cycling and far more pressure from those who are. The owners have become vocal about the need for segregated cycle paths in central London after the London Chamber of Commerce, a business group, opposed them, saying they would harm business.

Mr Kenyon decided it was time to go on the record about how important the paths are to his business, and entered into discussion with other companies. A series of employers, including Deloitte, a professional services company, Knight Frank, an estate agents, and some of London's biggest hospitals have backed his campaign, called CyclingWorks.

This reflects a changing sense of employers' responsibilities. While Mr Kenyon says some have voiced legal concerns of the kind that Ms Lukin articulates, others feel under pressure to improve their environmental performance and encourage more environmentally friendly modes of transport.

On top of that, Mr Kenyon says the health benefits for cycle-commuting employees seem to outweigh the injury risks. Employees who cycle take far fewer days off sick, he says.

The crucial point is that employees who travel by bike should not face the risk they currently do on many big cities' streets, Mr Kenyon says. More and more are seeking help from their employers to mitigate the dangers.

"We have to stand up for the rights of our staff to safe transport," Mr Kenyon says. "The vast majority of this relates to what our employees are asking for."

Cyclists coming to the Time-Life Building, on Manhattan's Sixth Avenue, often face a battle along crowded, unpredictable streets.

Not surprisingly perhaps, there is little official promotion of cycling for employees of Time Inc, the building's tenant, since the company's lawyers are concerned about encouraging commuters to ride on such for-bidding streets.

Teri Lukin, Time's director of health services, says only a "handful" of its hundreds of employees cycle to work.

In London, meanwhile, Canonical, a software developer, employs so many cyclists that Chris Kenyon, its head of sales, says the most common questions from employees when the office relocated related to cycling.

North London cyclists wanted guidance on a safe route across the Thames to the new office in Southwark on the south bank. Mr Kenyon is now organising a coalition of employers with cycling employees to call for rapid implementation of new cycling infrastructure plans.

These contrasting stories illustrate how, despite a sharp growth in cycle commuting in recent years in both London and New York, employers' enthusiasm for the practice differs sharply.

It also remains clear that both cities have considerable scope for further growth. Although cycle commuter numbers doubled in New York between 2007 and 2011, and in London doubled between 2001 and 2011, neither city is likely to topple Copenhagen from its position as the world's leading cycling city. There, nearly 40 per cent of journeys to work and education are by bicycle. In London, according to the latest UK census, 3.9 per cent of trips are by bicycle, while in New York 1 per cent of residents regularly commute by bike.

Rosie Downes, campaigns manager for the London Cycling Campaign, says there is "huge potential" for more Londoners to start cycling to work. "Many won't do so because they find our streets too dangerous to cycle," she says. "Tackling barriers to cycling through

redesigning our streets and providing ample and secure cycle parking makes good sense for businesses that want a healthier and more productive workforce."

At the heart of whether employees are prepared to ride to work is the state of each city's roads. Many big cities sought in the middle of the 20th century to shape themselves to the needs of the car. Motorways bulldozed through inner-city neighbourhoods while the displaced people often moved to distant, car-dependent, low-density suburbs.

While cities have made halting efforts since the 1970s oil price shocks to improve conditions for cyclists, most campaigners believe safety fears continue to discourage many would-be cyclists, leaving the field disproportionately to the fit and the fearless.

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FT Health and the Workplace

Growing interest in adventure sports mirrors rise in wealth

Exercise Sociable sports that require teamwork not competition are catching on, says *Avantika Chilkoti*

Round the back of a college auditorium in Matunga, central Mumbai, a handful of young people are crowded around a yellow plastic climbing wall. Two figures hang from the structure, while others stand on multicoloured crash pads below shouting instructions: where their friends should move next and how to improve their balance.

Bouldering, like many other non-competitive sports, is becoming increasingly popular in India, as the growing middle class becomes interested in health and fitness.

Sociable sports that require teamwork rather than competition are catching on in particular among an urban population eager to escape the stresses of daily life and meet new people.

"When I came [home] from college, I used to play on the PC and I got fat... I used to get bored," says Anogh Jadhav, 18, who now climbs five times a week in Matunga. "All this group are fun."

Bouldering is a form of rock climbing that usually involves heights below 15 feet. That means climbers do not require a rope – just climbing shoes and chalk to dry their hands – making it a simple and accessible sport.

Cricket and football remain the most popular forms of exercise in India, where many people also play badminton and squash. But bouldering is among a handful of non-competitive sports that are gaining prominence.

Large corporate houses are catching on, using these non-competitive activities to help with team building.

At Tata Steel, for example, executive trainees are sent on an adventure programme with the Tata Steel Adventure Foundation. For 15 days, the group of 30-35 graduates works together trekking in the Himalayas, for example.

"It is expensive but we do that for employees, as these are activities that go

towards ensuring stronger employee engagement," explains Kulvin Suri, a company representative.

Matt Powell, an analyst at SportsOneSource, who studies the US market, says: "There are a lot of alternative kinds of fitness happening. Many of them I would describe as social fitness activities, meaning that you're doing them in a group."

Climbers, for example, advise one another, setting new routes to challenge their peers. "People help each other," says Praveen CM, 28, a champion climber who is an instructor at Equilibrium, a gym in Bangalore. "You learn the technique I have, and I learn the technique you have."

The gym, located in India's IT capital, has some 600 members. It draws the city's large population of young professionals, who climb during their lunch break or straight after work, paying just Rs150 (\$2.50) for a day pass at the gym.

"Climbing is one thing that comes from your ancestors – it's inbuilt," the instructor explains.

As income levels rise and the urban middle class looks to spend time outdoors, interest in adventure sports is rising. But India has long been a hub for these activities, with the Himalayas in the north and the Western Ghats near the commercial capital of Mumbai.

Nowadays, many people plan trekking trips with friends at the weekend, or join an organised group to meet new people. Be it a day's hiking or a longer holiday, most amateur groups are mixed in terms of gender, age and ability, with people supporting one another along the way.

"Trekking and being healthy is catching on with the young crowd as well as the old," says Abhijeet Mhatre, founder of Letscampout.com, which organises day treks near Mumbai for Rs999 a head. "It's grown by leaps and bounds."

The group's revenues have rocketed



People who had never thought of trekking, see pictures of their friends having a good time, then they want to try it

from about Rs1m in 2010 to more than Rs20m in the financial year just ended, and it now has 12 campsites around the state of Maharashtra.

Social media are helping drive interest in these sociable sports as internet penetration rises in India. The young climbers in Matunga say they heard about the facility on Facebook and many trekking groups credit their growth to their online presence.

"People who had never thought about trekking see pictures of their friends trekking and having a good time, then they want to try it," says Asif Ebrahim, managing director of Nature Knights, a group organising adventure activities in India. "Social media have a large part to play in influencing people."

The convivial nature of these activities may be driving demand but the rising interest in these sports also comes down to economic development – India's rising wealth and open economy. Diving is the perfect example, as interest in the sport is growing rapidly.

On expeditions to exotic destinations, including the Andaman and Nicobar Islands off the east coast of India or Lakshadweep off the west, divers take to the sea in small groups.

"Diving is a buddy sport," says Anees Adenwala, who runs Mumbai-based Orca Dive Club and has taught more than 2,000 divers over his career. "You're looking after your buddy and your buddy is looking after you."

But India's growing interest in diving comes down to access. Just as climbers claim it was difficult to find good shoes in India until recently, trekking groups say quality tents were once difficult to find. Mr Adenwala says safety is crucial and he still imports a lot of equipment.

Diving, which requires everything from wetsuits to face masks, remains an expensive hobby. But as India develops, many people are willing to spend lavishly to enjoy a sport that takes them to exotic destinations to mix with new people. "There are many rich people in this city," Mr Adenwala adds.

The only way is up: bouldering – both outdoors and in the gym – is gaining prominence in India – *Alamy*



Deepika Mehta says demand for classes has rocketed in India

Yoga Popularity sparks revival at home

Celebrities, from Sting to Madonna, have popularised yoga in the western world – and these endorsements have triggered a revival in India, the birthplace of the practice.

"People might start because they see someone famous or beautiful doing it," says Deepika Mehta, a well-known instructor in Mumbai who regularly features on television programmes about fitness.

But, she explains, they stay because they appreciate the benefits of the combination of workout and meditation.

Yoga participation in the US has increased an average 6.5 per cent annually in the past five years to 24.3m people in 2013, according to data from the Sports & Fitness Industry Association. And a vast business has emerged to serve the fashionable pursuit.

Matt Powell, an analyst at SportsOneSource, estimates that the US fitness and yoga apparel industry was worth \$500m in 2013, up from \$350m in 2010.

As the practice becomes popular in the western world, so the Indian public are also returning to yoga.

Ms Mehta, who was introduced to yoga after an accident, has trained many of India's best-known models and actors eager to keep in shape, including Bollywood royalty, Aishwarya Rai. And the instructor has seen demand rocket.

She takes classes around the city, charging some Rs6,000 (\$100) for a course of three lessons a week over a month. Her training is at the top end of the market, so the price means that yoga remains fairly affordable in India.

Ms Mehta comments: "Especially in the urban areas, it's almost a functional need."

From canteen menus to monitoring vital signs

Employer action

There are many measures that companies can adopt that will improve staff wellbeing and productivity, reports *Naomi Rovnick*

Employees at BP's UK operations may not have noticed, but their diets are getting healthier. Starting last year, the oil major's chief medical officer, Richard Heron, has been quietly reducing salt and calories in meals in the staff canteens.

This is part of a wider project that Dr Heron has spearheaded: to create a healthier workforce by gathering data on employees' lifestyles and encouraging them to exercise more and eat better, via targeted incentive schemes.

BP's actions are not entirely altruistic. There are clear financial benefits for companies that focus on staff wellbeing. Sick leave and working while unwell costs companies 7.8 per cent of their yearly wage bill on average, according to a study of 82 British businesses conducted by Cambridge university, think-tank Rand Europe and PruHealth, the health insurer.

The situation is worsening. The study, completed this year, found that nearly two-thirds of the 82 companies' 250,000 employees have habits that put them at risk of illness.

"Absence rates and health insurance are business costs," says Dr Heron, who is also president of Britain's Faculty of Medical Leadership and Management. "Also, companies that demonstrate they care [about staff] see higher levels of engagement, better retention rates, less absenteeism and more alignment with company values."

Shareholders should be aware of this issue too, says Greg Levine, director of corporate vitality at PruHealth.

"At some stage," he says, "I hope to see companies discussing their wellness

credentials in their annual reports."

According to Wolfgang Seidl, partner at Mercer, healthcare costs constitute up to 10 per cent of payroll at US companies and 3.9 per cent in Europe.

PA Consulting, a management consultancy, has taken the idea of gathering employees' health data one step further. The company has developed what it calls a "healthcare patch", a monitor the size of a 10 pence piece and resembling a plaster that doctors or employers can ask individuals to wear. The patch then monitors heartbeat, body temperature, blood oxygen levels and lung functions.

PA intends to commercialise the product for use in the pharmaceutical and medical industries, and to ask its own staff to wear patches so their statistics can be accessed by the company.

"Many of our people use wearable devices already," says Emma Hardaker-Jones, global head of human resources at PA. "As I walk around the office I see 30-40 per cent of people are using [them] to track things like their energy levels, their sleep."

When asked if being asked to wear the patch may be viewed as intrusive, Ms Hardaker-Jones says: "We are an employee-owned business, so if we can educate people about the benefits to them of these data, that they could help us save costs, this is a positive opt-in."

Dr Heron says 85 per cent of BP's UK staff have volunteered to take part in health checks. From analysing anonymous data, he realised that more than half the workforce "had an opportunity to improve their weight", he says.

Dr Heron then started pilot schemes such as offering weight reduction counselling to staff whose body mass index is above 25, the NHS criterion for considering someone overweight. It seems to be working. "We've seen some early indications at about six to 12 months of sustained loss in weight," he says.

Dr Heron has also ensured that BP's staff canteens encourage employees to choose healthier options. For example, he says, if someone buys nine low-calorie meals in a row, they get the 10th free.



Costs of insuring a healthier workforce

Tony Powis, the chief executive of employee benefits at insurance broker Willis, says insurers can sometimes offer better deals to companies whose staff are in good health.

He says: "Insurers look favourably on employers that adopt a risk management strategy on wellness in the workplace."

There is no one-size-fits-all way to do this, he adds, explaining: "The wellness strategy needs to be identifiable by industry sector. For example, if you look at banks, the big issue is workplace stress."

When companies approach an insurer to claim they have improved employee health, Mr Powis suggests, they must provide data to demonstrate not only that their staff's diet and health have improved, but also that they are controlling absences and have early intervention programmes to manage lifestyle-related diseases.

US companies are "leading the pack" in this regard, says Mr Powis. "What you see a lot of is obesity management, for example healthy food choices with a cheaper price tag, organised weight loss clubs and competitions, walking clubs."

Willis calculates that companies that properly manage absence will save 5-10 per cent on income protection policies. He adds that the ability to present data showing that employees are becoming healthier will be treated favourably by private medical insurers, who may offer a 5 per cent discount.

Mr Powis adds that employers should not forget that healthier staff will make fewer insurance claims, leading to a saving in premiums over time.

Thirst for latest technology helps boost the benefits of exercise

Sports technology

Professional innovations rapidly filter down to the commercial cycling market, writes *Barney Thompson*

With a high-grade carbon composite frame, electronic gears, a transmitter that records wheel-speed data and a profile that makes it look like a barracuda hunting for its next meal, the Giant Propel Advanced SL 0 is the kind of machine that has cycling aficionados applying for new credit cards.

And for £8,499, a bike that not so long ago was the preserve of professionals can be yours as you tackle the challenge of the weekend race or the daily commute. "We sell one of those about every five or six weeks," says Ian Manzano of Cadence Performance, a bike shop and café in Crystal Palace, south London.

The success of athletes such as Bradley Wiggins and Victoria Pendleton has done more than spark huge interest in cycling in the UK. It has made us mad for technology. For today's executives, cycling is the new golf – just with more opportunity to show off expensive kit.

Where spending several thousand pounds on a bike was once considered wildly extravagant, now it is all too easy.

Flick through the pages of bike magazines and you can find (as an unscientific sample): a De Rosa SuperKing for £5,349, a Genesis Zero for £4,499, a Trek Emonda for £7,800 or a Colnago C60 for £7,999.

According to the market researcher Mintel, bike sales by value rose from £639m in 2008 to £745m in 2013, while the volume of bikes sold dropped over the same period by 13 per cent to 3.2m a year – showing that cyclists are spending more money on each machine.

Much of the latest cycling technology has been pioneered in

the fields of aerospace and Formula 1, where combining lightness and strength is paramount. Professional riders and engineers then experiment and adapt the technology to seek an edge, however small, over their rivals.

And it is not long before those innovations leak into the commercial market. "The latest equipment is beta-tested on the pros," says Roly Seaton, store manager at the Cycle Surgery bike shop and repair centre on the edge of the City of London. "But it trickles down through the ranges [of high street models]."

Mr Seaton leads the way to a back room of the shop and puts a sleek, black Parlee Z3 on to a mechanic's stand. The first thing he points out is the bike's main material. "Carbon frame, carbon fork, carbon stem, seatpost, rail on the saddle, carbon fibre spokes," he says, pointing to all the parts. "It all means less weight but the same strength."

And this is just the Z3, which has been around for a few years – subsequent models have shaved a few 100 grams off the frames until they weigh well under a kilogramme.

But to cycling fanatics, carbon is old hat. With technology now widespread on the market, Ben Spurrier, head of design at Condor Cycles, says the focus is on ever greater specialisation and precision alongside the introduction of new components. This is probably why choosing the frame first and setting up the components according to the buyer's physical type, fitness and budget is becoming so popular.

When it comes to the design of high-end carbon bikes, Mr Spurrier says, manufacturers and riders now differentiate between "aero bikes" for road racers – machines designed to cut through the air more efficiently – and bikes for riders who spend all day climbing mountains, where the emphasis is on making everything as light as possible to minimise the pull of gravity.

As for components, the refinements are never-ending. "One of the most popular developments in recent months is the use of disc brakes, especially for commuter and loaded-up touring bikes, which need all the stopping power they can get," says Mr Spurrier. Disc brakes are mounted at the wheel hub, with pads squeezing on the disc to slow the wheel's rotation, as opposed to clamping on to the rim of the wheel itself.

"Day after day of stopping at traffic lights and riding in the wet and the mud mean wear and tear on the traditional brake pads on the rim – and that area of the wheel itself. But a brake at the hub is more out of the way."

But while this is fine for those with the cash, bike retailers say the biggest sellers are the £500 to £1,000 aluminium-framed bikes. This is in no small part down to the government scheme that allows tax breaks on bikes up to £1,000. "The cycle-to-work scheme has made a huge difference," says Mr Seaton. "£1,000 gets you a really good road bike, or a hybrid and a load of safety kit."

You can avoid paying to upgrade your groupset – the collection of components that includes gears, shifters, chain, derailleurs and cogs – by keeping them clean and well maintained.

And for about £150 you can get an expert to check your posture, technique and saddle height, which is probably a better investment than spending a few thousand pounds more to go up to the next model. And as one bike salesman wryly put it: "If you really need to lose a few kilos from your bike, it's probably quicker and cheaper to go on a diet."

