



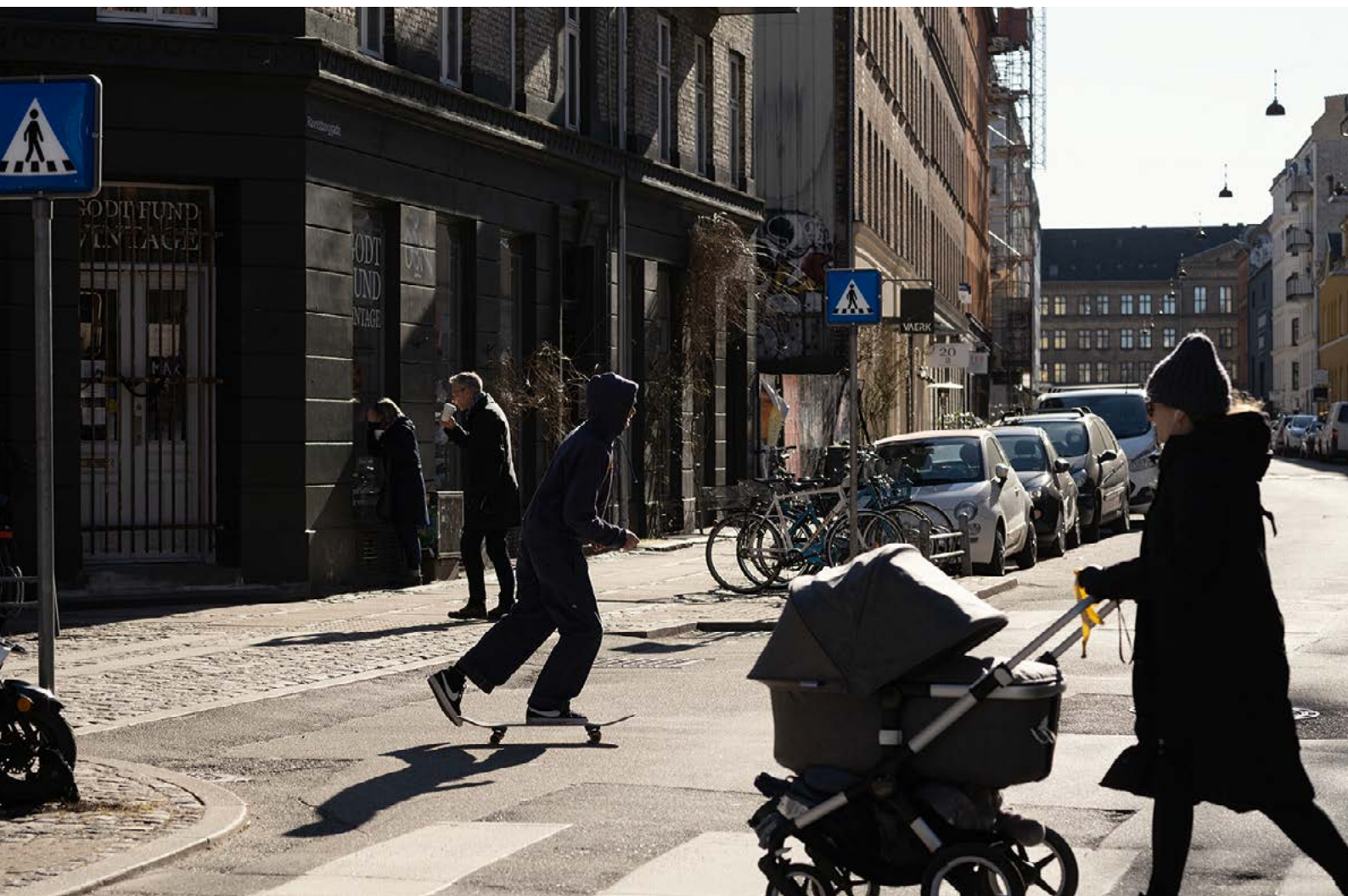
Supporting Mental Health in the Workplace

Allianz Partners Research, Insights and Key Takeaways

October 2021

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Over the last year and half, the world has gone through a series of transformations to protect us against the spread of Covid-19, and everyone's lives have been impacted. These changes have played a significant role on our wellbeing and many of us have struggled with mental and physical health issues during this time.

The health insurance industry has always played a major role in supporting the physical wellness of the global workforce, and correspondingly, employers have been committed to ensuring the physical safety and wellbeing of their employees.

Mental health support is an area of growing importance to many employers, and an area that Allianz Partners has been invested in for many years. But mental unwellness and the provision of such support is often less visible, and not as widely discussed. We all know the importance of looking after one's mental health, but it seems many of us feel much more comfortable discussing the physical aspects of our wellbeing rather than any mental concerns we may have. Allianz Partners sees the value in contributing to a world where employees speak as openly about their mental health concerns as they do of a sprained wrist or fever.

We want to encourage an open dialogue around mental health to help employees better understand that mental health challenges are a normal part of the human experience. To do this, wider awareness is needed as well as acceptance and empathy for those with mental health concerns. Employers can provide significant value by listening to the needs of their workforce and providing them with resources to meet those needs.

This report demonstrates that attitudes are changing towards mental health, and the need for support has never been more important. The pandemic has pushed many of us to consider how we feel, and what actions we take to contribute to our overall wellness. We've become familiar with checking in on each other, as we navigate a pandemic world. Almost every part of our lives has been impacted in some way, from home to work to our social interactions. Despite living through this together, everyone has had their own unique experience.

Allianz Partners carried out this research as part of our investment in the overall health and wellbeing of both our customers and our employees, so that we can better understand their needs, and determine how we can best support them.

If there's a single takeaway from the last 18 months, it's that we don't know what the future holds. But we can control how we listen to, interact with, and support one another during 'normal' times and in the face of adversity.

Methodology

Allianz Partners commissioned Ipsos MRBI to conduct this research amongst expats and nationals living in UK, Germany, Canada, UAE and Singapore. The research was carried out over a period of two weeks in August 2021 among 1,535 respondents across the five markets.

300 interviews were carried out in each market and the sample was split into two groups:

- Expats (n=150)
- Nationals (n=150)

To qualify to complete the survey, respondents had to meet the following criteria:



Respondents undertook a **10-minute interview**, conducted online using **Computer Aided Web Interviewing (CAWI)**.

Respondents had the option to complete the survey in English, German, Arabic or Chinese.



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Five Insights

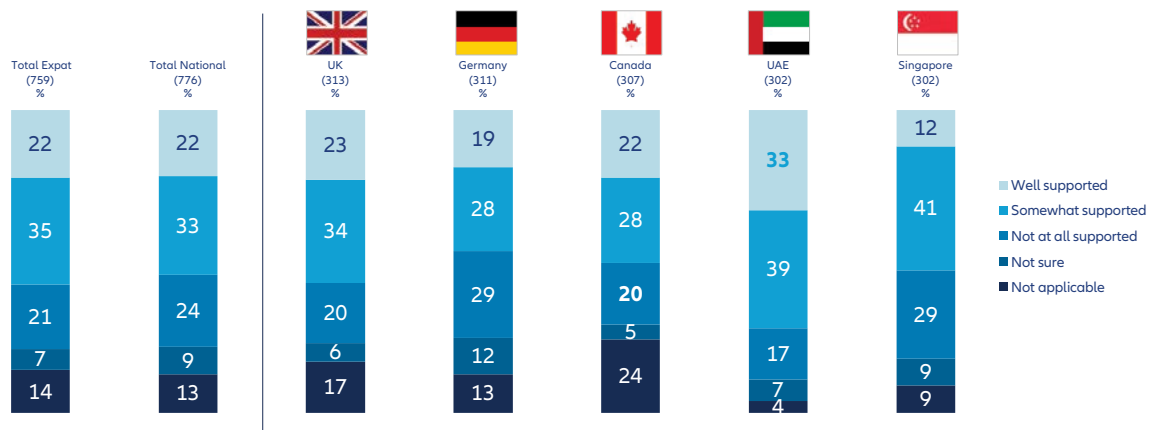
Companies can do more to support employee mental wellbeing

Over the past number of years there's been a rise in interest from employers in providing mental health support and services to their employees, a trend that's likely to continue. However, this research demonstrates that simply providing such supports is not enough. Just 2 in 5 (41% of expats; 42% of local employees) employees feel that the resources provided by their employer during Covid-19 have been sufficient to support their mental health. Many organisations need to listen to the needs of their workforce and provide more appropriate resources to better support them.

When asked if they felt their mental health was supported by their employer during Covid-19, there was a significant disparity between regions. Respondents based in the UAE appear to be the best-supported, with 72% saying they feel somewhat or well supported – which is above the average (55 – 57%), and much higher than Germany (47%) or Canada (50%).

A mixed picture on mental health support from employers – as many felt well supported as felt not supported at all.

Mental health supported by employer during Covid-19



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Q.9 Have you felt that your mental health has been supported by your employer during COVID-19?
 Base: 1,535 Respondents: Total Expat (759), Total National (776), UK (313), Germany (311), Canada (307), UAE (302), Singapore (302)

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What can we learn from the UAE?

It's not surprising that employers in the UAE rank highly in this arena. Last year, Allianz Partners partnered with the Economist Intelligence Unit to develop a white paper to look at digital wellbeing in the context of the future of work. 'The Future of Work and Digital Wellbeing: Protecting Employees in Covid-19-shaped World' (EIU report) showed that 77% of UAE employees felt sufficiently supported by their employer when it comes to their mental health.

It appears that UAE employers provide a strong variety of resources to their employees, such as subscriptions to apps/digital resources; classes; information and extra days/time off. They were also offered counselling and digital team get togethers in line with the average respondent across all markets. We'll look at the most valued support services and the importance of different channels in the next chapter.



A multi-pronged approach is required

The top five supports most valued by employees are: **1. information, 2. digital team get togethers, 3. counselling services, 4. extra time/days off and 5. classes**; but there are some regional differences. In the UAE and UK, employees valued information the most and in Singapore they placed

the highest value on extra days or time off. Respondents in Germany found digital team get-togethers to be the most useful resource, while employees in Canada placed the most value on counselling

Some variation across countries as to what has been considered most useful – extra days off appreciated by UAE and Singapore employees.

Most useful resource

	Total Expat (759)	Total National (776)
Information	12%	12%
Digital team get-togethers	11%	11%
Counselling services e.g. EAP	10%	11%
Extra days off/time off	11%	10%
Classes	5%	4%
Subscriptions to apps/digital resources	5%	4%
Other	1%	2%
Not sure	8%	6%
None of the above	24%	30%

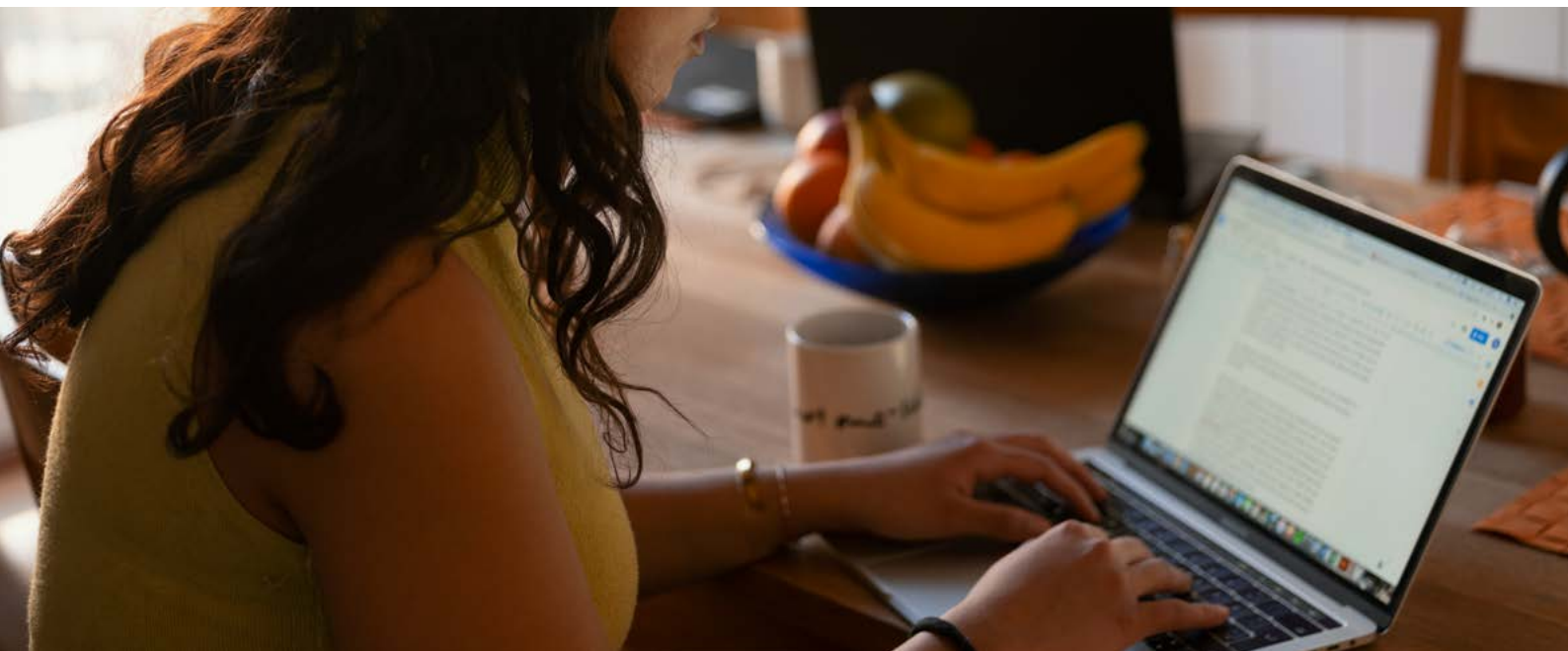
	UK (313)	Germany (311)	Canada (307)	UAE (302)	Singapore (302)
Information	12%	14%	7%	18%	9%
Digital team get-togethers	8%	16%	8%	11%	11%
Counselling services e.g. EAP	10%	4%	15%	12%	9%
Extra days off/time off	7%	5%	11%	14%	15%
Classes	3%	5%	2%	10%	5%
Subscriptions to apps/digital resources	4%	4%	2%	7%	6%
Other	1%	1%	2%	1%	2%
Not sure	8%	6%	8%	6%	7%
None of the above	32%	36%	22%	15%	29%

Q.11 Which ONE resource did/would you find most useful?
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These findings correlate with the negative experiences of employees in those regions. The number one issue experienced by German-based respondents during the pandemic was that they felt isolated. While those based in Canada had the highest level of anxiety

overall. Understanding local and regional issues will help employers deliver tailored tools and resources that are directly relevant.



Employees are most comfortable talking to family and friends

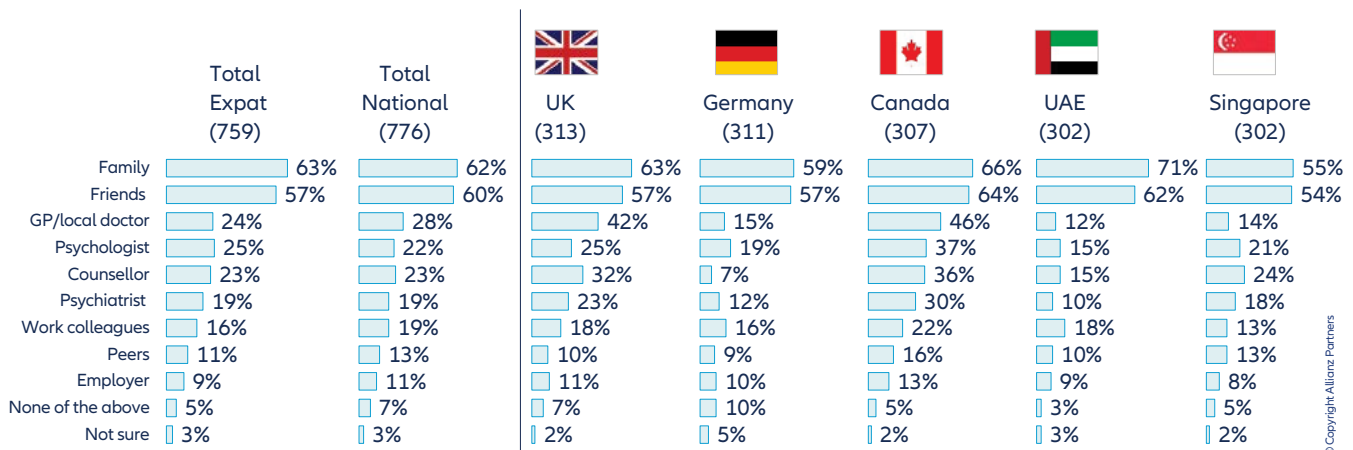
Not surprisingly employees seem to be most comfortable discussing their mental health with those closest to them. 6 in 10 (62 – 63%) say they'd be comfortable speaking to family, and a similar percent (57 – 60%) say they'd be comfortable discussing their mental health with friends. Only 10% of respondents would be comfortable talking to their employer. It's likely that employees still fear negative repercussions in opening up about mental health struggles to employers. There may be fears that they won't be considered for a promotion or included in an upcoming project.

Employers can consider what actions they can take to address these fears, verbally and in actions.

As well as providing HR-based activities like classes and talks, employers should include initiatives which are based around personal relationships e.g., encourage employees to check in regularly with their friends and look out for each other. If a manager believes that a team member may be struggling but they don't want to talk to their manager, ask them if there's a family member or friend that they can talk to. They can also suggest using the EAP service if available and stress that confidentially is protected.

Overwhelmingly, employees feel most comfortable talking about their mental health with family and friends. Only one in ten feel comfortable discussing this with their employer.

Comfortable discussing mental health with



Q24 Which of the following, if any, would you feel comfortable discussing your mental health with?
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Diverse workforces and varied access to services

Every workforce is made up of individual employees that have different levels of comfort when it comes to accessing and using different resources. Employers need to consider the diverse nature of their specific workforce – access to private space in their homes and familiarity with using digital apps/services all play a part in how employees view and use the resources offered to them.

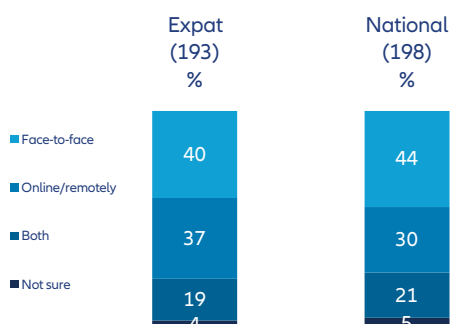
Over the last year and a half, employees have been forced to live a lot of their lives through a digital lens. While this has offered more flexibility to some employees, it has not been of benefit to everyone. Age is a consideration when it comes to the use of digital tools. The *EIU report* found that 27% of employees over 45 years of age highlight technology and connectivity issues as their greatest struggle while working from home, compared with just 16% of respondents aged 18–24.

The preferred method of accessing services varies. Among those who attend counselling, there is a slight preference for face-to-face sessions (40% expats, 44% nationals) versus online sessions (37% expats, 30% nationals).



There is a preference for face-to-face over online/remote counselling, although among expats the preference is marginal.

Preference for face-to-face or online/remote counselling



UK (68) %	Germany (66) %	Canada (90) %	UAE (111) %	Singapore (56) %
46	48	56	33	29
31	26	21	47	39
16	21	19	19	27
7	5	4	1	5

Q21 Do you prefer counselling services face-to-face or online/remotely or prefer both equally? Please Base: All who used mental health counselling before Covid-19 or during pandemic (391)

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The benefits identified of using online/remote counselling services were 'privacy', 'convenience', and 'reduced risk of contracting Covid-19'. However, most employees agreed that 'in-person contact/sharing the same space' was the most appealing thing about face-to-face counselling, followed by 'private location'. Some employees, such as those living in shared accommodation may not have a private space in which they feel they can speak freely. This reflects the findings of the *EIU report*, which stated that one-quarter of respondents found distractions in surroundings to be their top issue while working from home. With that in mind, employers should look at recording certain assets, such as classes or information sessions, which can be accessed after they are 'live' due to distractions at home or connectivity issues. And any counselling services offered should include the option for both face to face and online sessions.

The *EIU report* also found that almost half (48%) of respondents struggled with aspects of their jobs involving engaging with others online, such as reading personal cues (38%) and building rapport (32%). So, it shouldn't be a surprise that this cohort have a similar level of difficulty using online tools to discuss, support and promote their own mental health and wellbeing and favour a face-to-face service.

While the preferences for support services didn't differ significantly between expat and local respondents, employers do need to consider the needs of different cohorts of staff when it comes to tailoring support services e.g. different generations/age categories; support for mothers returning to work etc. Employees need a variety of mental health supports, and **there is no 'one size fits all' approach.**



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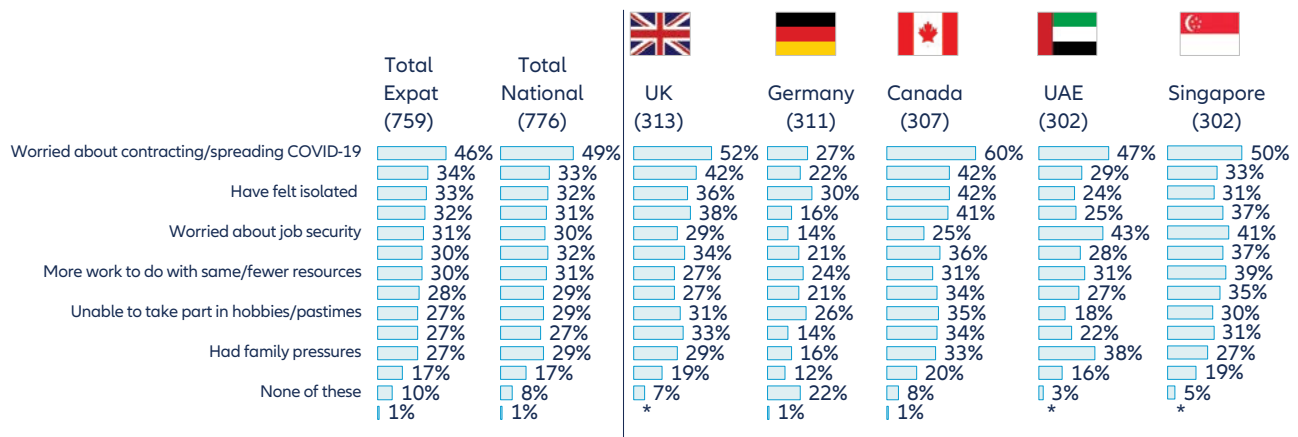
Employees want help losing those 'Covid pounds'

Weight gain is a significant concern for a third of respondents, the second most prevalent concern after 'fear of contracting/spreading Covid-19'. One third expressed concern over

being unable to take part in sport/physical activity during the past 12 months, which could be a contributing factor to the weight gain.

The lack of schooling/education, social interaction and sport/physical activity were the biggest challenges faced by children during COVID.

Experiences over the past 12 months



Q3 Over the past 12 months, which if any of these have you experienced?
 Base: 1,535 Respondents: Total Expat (759), Total National (776), UK (313), Germany (311), Canada (307), UAE (302), Singapore (302)
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The pandemic increased sedentary behaviour

Most respondents worked from home during the pandemic for some or all of the time.

Last year's *EIU report* highlighted the fact that working from home led to prolonged periods of sitting without regular breaks, something that's linked to a wide range of health complications, including poor cardiovascular health and increased risk of diabetes.

Working from home has also disrupted many employees' routines which resulted in some negative habits such as snacking more at home and not eating as healthily (Allianz Partners 'Work From Home' Report).

There's an opportunity for employers to create a range of health-focused initiatives such as low-calorie meals in canteens and company-wide step challenges/online exercise classes with at home and in-person access available.



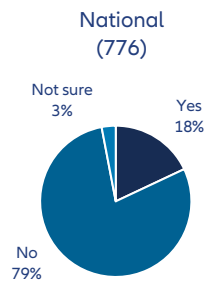
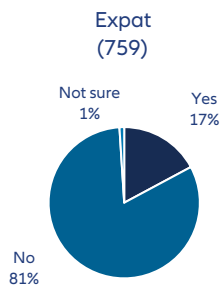
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Need for increased education and awareness around EAP and counselling

Prior to the pandemic, less than one-fifth of employees used counselling services, with approximately 3 in 5 of those continuing to do so throughout the pandemic.

Around one in five employees had used mental health services before COVID.

Preference for face-to-face or online/remote counselling



	UK (313) %	Germany (311) %	Canada (307) %	UAE (302) %	Singapore (302) %
Yes	15	16	24	23	10
No	84	79	75	74	89
Not sure	1	5	1	3	*

Q.17 Did you use mental health counselling services before COVID-19?
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10% of those who had never used counselling services before began to do so during the pandemic. Considering that almost half of all respondents (47% nationals, 44% expats) became more aware of their own mental health during this period, we feel that much more can be done to raise awareness and increase uptake of these particular services. Do employees have to spend time searching for an email or inside a portal to find the EAP service telephone number? Visibility needs to be regularly reinforced and key contact numbers need to be easily and instantly accessible.

Invest in education and awareness

Less than a quarter (23%) of respondents feel comfortable discussing their mental health with a counsellor, which may mean that employees don't know enough about employee assistance programmes (EAP) or counselling. Beyond providing these services, employers need to invest in

education and awareness campaigns around these services, and the wide variety of life scenarios where they can help. As most employees are not comfortable discussing their mental health with their employers, it's important that counselling and EAP services are not seen as an extension of the organisation. Employees must be assured that such services are fully confidential. That the company will not know who has accessed the service.

Lead by example

Mental health supports can be presented as positive tools for self-care. Many employees may feel that such services are not relevant to them or are reserved for 'worst-case' scenarios. Leaders can demonstrate the benefits by sharing with employees that they use these services to protect their wellbeing and promote a healthier lifestyle.



There's never been a better time to move things forward

Many employees are still dealing with the mental health challenges of the pandemic and the need for support has never been greater. Almost half of those surveyed are more aware of their own (and others') mental health and nearly one-third are more comfortable talking about it than they were pre-pandemic.

Our 'Expat of 2020' research highlighted that 53% of expats consider health and wellbeing a greater priority as a result of Covid-19. People are more aware of and more open to supporting their mental health than ever before, and employers have a real opportunity to gain traction in this environment.

While working from home has been a disrupter to many employees' lives, there have also been some positives - better sleep, more time for family, more time for hobbies, no commute. Working from home can support a more diverse and inclusive workforce, improve business performance and support employee engagement and retention. The *EIU report* showed that 83% of employees with a disability said they could work because of the option to work wholly/partly from home. It also benefits mothers' wellbeing and productivity significantly, offering increased flexibility in working hours to accommodate schooling and childcare commitments. As many organisations look ahead to create sustainable, hybrid ways of working, there's an opportunity to keep some of the best of both scenarios.

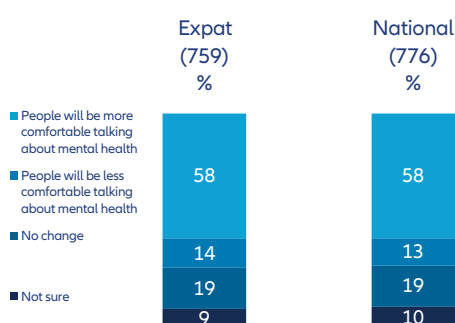
The stigma of mental health is reducing

Overall, around one-third of respondents say that they've felt more comfortable discussing their mental health in the last 12 months than previously, which is a very positive development. But this jumps to 6 in 10 respondents when asked if they think employees will be more comfortable

talking about mental health in the future. This could be in part due to family and friends checking in on one another during the pandemic, and a general rise in discussion around mental health and wellbeing, at home, at work, on traditional media and social media.

The pandemic has increased openness to talking about mental health, with around six in ten employees believing that people will be more comfortable discussing their mental health in the future.

Mental health in the future



Country	Sample Size	More comfortable	Less comfortable	No change	Not sure
UK	313	64	6	18	12
Germany	311	39	15	34	11
Canada	307	63	5	21	11
UAE	302	65	24	7	4
Singapore	302	61	18	13	8

Q.26 Following the pandemic, do you think people will be more or less comfortable talking about mental health IN THE FUTURE?
Base: 1,535 Respondents: Total ExPat (759), Total National (776), UK (313), Germany (311), Canada (307), UAE (302), Singapore (302)
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*Small base size

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Bringing This To Life

We've shown that there's never been a better time for employers to invest in health and wellbeing supports and services to ensure a sustainable and productive workforce. Employee mental health has a direct financial impact on

business. In the US, as many as one million employees miss work every day due to stress, which translates into an annual loss of US\$150–300bn for employers (*EIU report*).

What can employers do to support their workforce?

Support needs to be visible:

- It's not enough to tell employees that certain supports and services are available. Time spent on education and bringing real examples to life will help employees understand why, when, and how they might make best use of each service, depending on what's happening in their lives. There also needs to be regular awareness building rather than a 'one and done' approach to informing employees about these services.
- Members of management can take the opportunity to lead by example and share their experiences of needing help and using support services. Showing that it's okay for everyone to do so.
- If an employee is comfortable discussing their own mental health journey, they should be given a platform to share their story via a case study, interview or townhall.
- Specific team meetings can be dedicated to discussing what's available and allowing employees to ask questions about how they can be accessed.
- Internal intranet portals can have dedicated pages for accessing supports.
- Employers can bring in experts to explain when and how to use mental health and wellbeing services. This can be done at townhall meetings, or via video or audio-based interviews.
- Employers are encouraged to be transparent, emphasising that they'll know how many employees use a service, but not who uses the service or how it's used. Emphasising that it's fully confidential is paramount.



Support needs to be accessible:

- Get the basics right. Does every member of staff know where to find the EAP telephone number? Is it in a poster, on their log-in page and on the intranet? If they can't find it easily, they won't use it.
- Employers need to acknowledge that employees have different accessibility issues.
- Supports should be provided via online/digital means as well as in-person.
- Classes (such as fitness, yoga etc.) need to cater to all levels. This may mean having beginner, intermediate and advanced options for each.
- Employees may not have time to access classes during lunch hour due to work or personal commitment, so there should be a mix of evening and weekend classes.
- Expert talks should be recorded so that employees can access them again or at other times.

Support needs to be varied and multi-pronged

- If there's a core understanding of the workforce and their differing needs, the best level of support can be provided. This could be done via anonymous survey.
- No single support will address everyone's needs. Provide a strong mix of online and in-person services as well as different types of support, such as counselling, information sessions, physical exercise, subscriptions to digital apps, social meetups, expert advice and insights, time off, volunteer time, healthy eating options, training for employees to become mental health first aiders etc.
- Combine HR based support services as well as those based around personal relationships e.g. encourage your employees to watch out for each other. If someone doesn't want to chat to a manager or colleague, ask whether there's a friend or someone in the family they trust.
- Physical health is very important for mental health. There's an opportunity for employers to create a range of supports specifically to help those wishing to get back to a healthy weight e.g., low calorie meals/healthy options in canteens, team step challenges via a fitness app, financial supports towards weight loss programs, talks from a nutritionist.



Key Takeaways

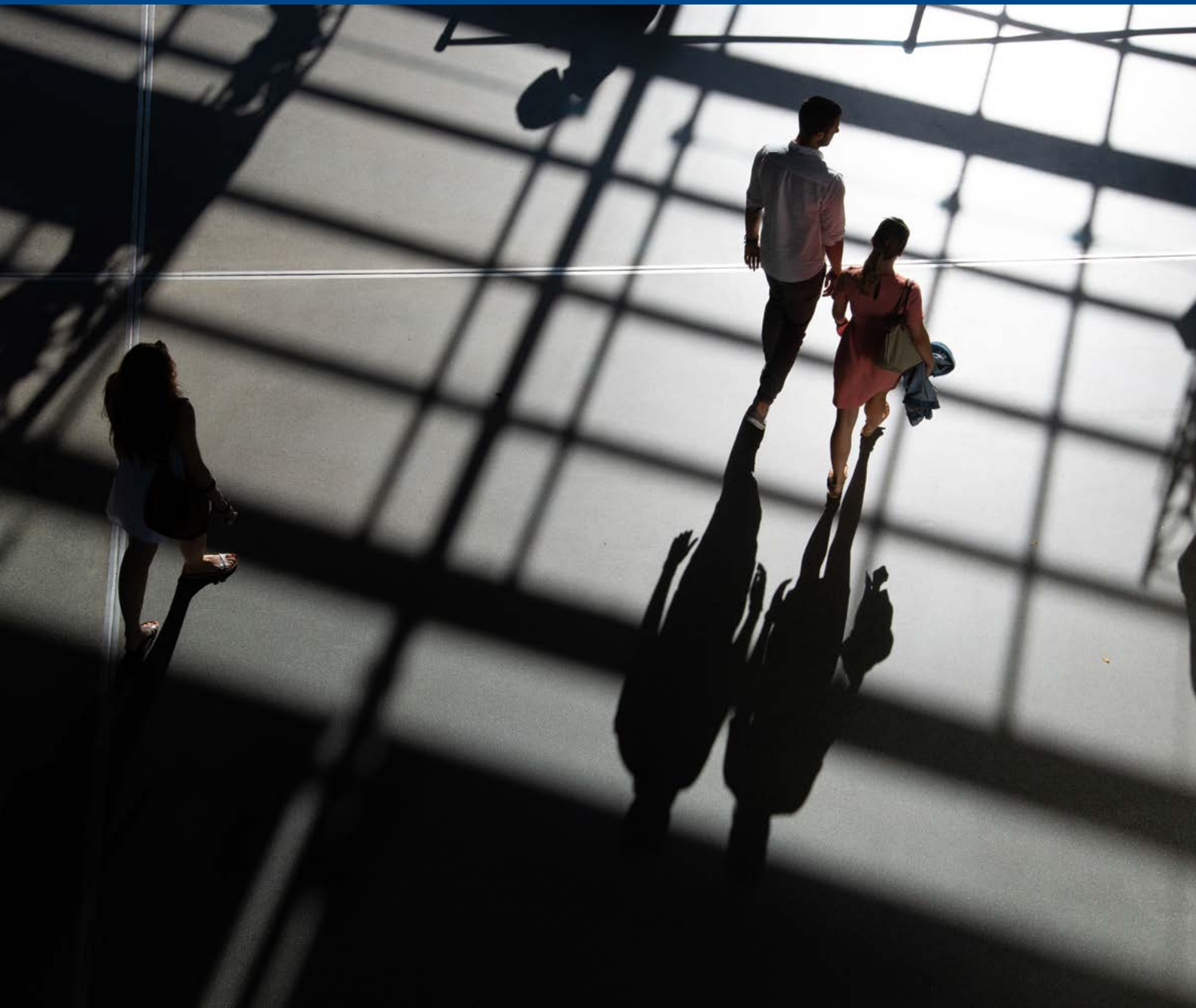
The pandemic accelerated a greater awareness of mental health and employers have been stepping up to provide more support, but there's more that can be done. The good news is that there's never been a better time to do it and to make progress. There's greater awareness around mental health, more openness and a higher priority is now placed on health and wellbeing.

While the needs of expat and local staff are very similar, consider taking a more tailored approach to different cohorts of staff, as their needs do differ. For those coming out of lockdown a few pounds heavier, helping staff lose weight will not only be welcomed by those who'd like some help, but having healthier and fitter staff will protect

productivity, reduce potential chronic conditions and resulting healthcare costs.

It's clear that simply providing services like EAP and counselling isn't enough. There needs to be more education and more awareness around when and why someone would use these services. Confidentiality and anonymity need to be emphasised so that people feel safe picking up the phone.

The widescale introduction of hybrid working gives us the opportunity to take the best from home working and office-based work and provide a more balanced and healthier solution for all staff – mentally and physically.



Conclusion

There is good news to be taken from this report; employees are more willing to discuss their mental health – a trend that is likely to grow over time. It's clear that the pandemic has accelerated a greater awareness of mental health, and individuals are placing more of a priority on their mental health and wellbeing.

However, there is a clear disconnect between employees experiencing mental health issues and accessing services. Although it's evident that employers across the globe have been stepping up to provide support, a lot more that can be done to ensure employees are using and benefitting from these supports.

Everyone is different; and everyone has their individual methods in which they monitor, manage, and improve their own mental health. Many employees may be unaware of

the supports their employer has to offer, or it's possible that their preferred avenue for support may not be available to them.

Despite lockdowns and restrictions, the pandemic has brought employees together through shared experience. Employees have become more aware of not just their own mental health but that of others around them, which could result in a greater understanding of the importance of mental health in the future.

The single biggest takeaway for employers is that now, more than ever, there's an opportunity for employers to add real value to their employees' lives and contribute to a society that is more open when it comes to discussing mental health and wellbeing.



