

MetLife[®]

ORGANISATIONAL RESILIENCE

INSIGHTS INTO AND PRACTICAL IDEAS
FOR BUILDING RESILIENCE IN THE WORKPLACE



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About MetLife Employee Benefits

MetLife UK's Employee Benefits business is growing rapidly building on its strong base among Small and Medium-Sized Enterprises (SMEs) and leveraging its global expertise to provide solutions for multi-nationals.

We partner with advisers, employee benefits consultants and businesses to provide solutions that help them manage the risks of illness, injury or death during the working lives of their employees. Our solutions include the ProActive Protection group income protection policy which takes a proactive approach to preventing absences and helping employees who are unwell to return to work. It aims to understand employee health issues before they become a serious problem and provide the support to enable employees to return to work more quickly.

Our parent company MetLife Inc is the number one employee benefits provider in the US covering nearly 40 million employees and their dependants and with leading market positions in over 20 countries. The UK is a focus country for MetLife's Global Employee Benefits division as part of the worldwide strategy to grow the Employee Benefits business.

We are committed to:

- Delivering on our insurance promise
- Providing excellent service
- Listening to our customers
- Making a positive difference in our communities

At MetLife, we believe employees can be their best when they feel supported and have benefit plans that give them security and peace of mind, as well as physical and mental wellbeing.

And when employees are at their best, businesses thrive.

Foreword **Dr Brian Marien, Positive Group**

Psychological wellbeing is a dynamic state in which an individual is better able to develop their potential, build strong and positive relationships and work productively. Once an organisation has recruited talented, conscientious, capable people, the best predictor of their engagement, performance and commitment is their psychological wellbeing.

Recent advances in cognitive psychology and neuroscience have highlighted how life's ups and downs activate different neural circuits in the brain and create rapid changes in a range of important neurotransmitters. These different neural networks, and associated changes in brain chemistry, can radically alter how we think, feel and behave. This new knowledge is already leading to new ways of building resilience and preventing psychological problems.

Good psychological health, a 'positive mind-set', helps to boost confidence, increase self-belief and unlock an individual's potential. In a large meta-analysis of over 225 academic studies, employees with positive psychological wellbeing have on average 31 per cent higher productivity; their sales are 37 per cent higher; their creativity is three times higher. Psychological wellbeing is also highly predictive of long-term physical health.

The Resilience Survey by MetLife, along with a growing number of occupational surveys, highlights how employees are working more intensely with higher workloads and tighter deadlines. The result is elevated levels of stress and stress related illness.

There are hundreds of studies examining the relationship between stress and work place performance and the findings show that protracted periods of stress are

often associated with self-doubt, worry and rumination that can undermine or de-rail the most capable and competent performers. Stress has a negative impact on our physical health, impairs a range of important executive skills (concentration, innovation, memory, decision making) and powerfully influences how we relate and communicate with others. Prolonged periods of stress, worry, and anxiety can trigger depression. In the UK it is estimated that anxiety and depression account for 40% of underperformance at work, 40% of time off work and 40% of chronic disability.

However, it is also important to remember that some stress is good for us. Most of us need goals, a degree of pressure, or 'stretch', to fulfil our potential. It is also normal to experience higher levels of stress at certain times and the reality is that most of us will get 'stressed', especially when we experience periods of uncertainty, setbacks, or protracted periods of pressure. Being stressed is associated with a wide range of very unpleasant symptoms which can in turn make us feel 'stressed about feeling stressed', amplifying stress level and exacerbating the problem. The aversive impact of feeling stressed makes us dread feeling stressed and only helps to compound the problem.



Resilience is recognised to be a dynamic process that enables an individual to adapt, adjust and restore positive functioning in challenging circumstances such as set-backs, or periods of change and uncertainty.

Resilience is defined as the ability to cope and adapt in the face of setbacks and restore positive functioning even in highly challenging circumstances. So why do some people thrive on adversity, or recover more rapidly when faced with protracted periods of pressure or distressing life events, while others may become stressed, anxious or even depressed? Resilient individuals and teams have been shown to have certain characteristic patterns of thinking, 'an adaptive cognitive style', along with flexible patterns of behaviour when facing periods of intense pressure. The good news is that these cognitive techniques and coping strategies can be learnt. Regular use and practice of these evidence based techniques can help each individual build their own personal resilience 'tool-kit'. Not surprisingly the research confirms that gaining relevant skills can help senior managers support their colleagues. Employees are more engaged and perform better if their managers have a greater knowledge of human psychology and are more proactive.

Protracted periods of stress can have serious consequences for the individual employee and for the business. Over the last decade occupational and clinical research, fuelled by the rapid advances in the brain sciences, have identified a range of proven 'protective factors' that can help us regain equilibrium, recover and bounce back quicker.

Reducing the risk factors and increasing the protective factors is the key to building greater resilience. Greater resilience, and faster recovery from set-backs, is strongly associated with improved physical health, greater psychological wellbeing and a better quality of life.

Building resilience requires an understanding of several core psychological competencies that can provide the 'vaccine of self-awareness', help to reduce stigma and enable individuals to flourish and achieve their potential. Emotional literacy has been shown to improve mental health. Well-informed, progressive organisations are actively looking to create psychologically informed environments and introduce evidence based resilience programmes that deliver sustainable benefit.

The growing recognition that resilience training and strategies have a positive role to play in the workplace is a welcome development, but we need to turn up the volume on the message so that more organisations can learn about the genuine business benefits on offer.

UNITED KINGDOM

Introduction

Tom Gaynor, Employee Benefits Director, MetLife UK

The World Health Organisation describes stress as “the health epidemic of the 21st century” and there is general acceptance that it is the major cause of workplace absence, with around one in three days of absence being attributed to stress and anxiety.



In chronic cases it can lead to depression and mental health issues, and force employees out of the workplace entirely. At the same time costing employers heavily in terms of lost productivity and replacement costs, as well as funding for treatment through insurance.

Although it's perhaps less well understood how tackling stress and wellness at work can help prevent issues escalating and prevention is clearly better than cure. The best way to do this is through helping individuals to build greater resilience so they can overcome difficulties as they happen, or react to challenges with composure.

Easily said perhaps, but not so easily done. People are not necessarily born with resilience for every situation. However, employees can learn it and employers can play a role as enablers. We believe resilience is a powerful and relatively low cost way for businesses to significantly boost their performance and competitiveness. That is why we commissioned research into the issue and produced this paper.

If we were to isolate a single lever in helping alleviate stress it would be the role of the manager. The Employee Benefit Trends Study¹ that we published in January 2015 showed that when managers are supportive employee engagement rises substantially.

At the organisational level, practical programmes for building employees' mental and physical resilience create foundations for companies to manage through challenge, change and uncertainty.

The need for employers to consider introducing formal resilience training is clear when research shows that a high proportion of employees say they will look for new roles if nothing is done about the levels of stress that they need to endure.

This paper is published against a seven year backdrop of stagnant recruitment and suppressed wages, both of which have





increased stress in the workplace. Productivity has slumped, partly due to lack of investment in infrastructure and industrial automation. At a macro level, though, even the Bank of England is in a conundrum regarding the UK's productivity decline. The latest figures from the Office of National Statistics (ONS) show that in 2013, UK worker output was 17% lower than the average for other leading industrial nations, which was the largest gap since 1992.

So why are people – the engines of the business – so unproductive compared to before? The way we live and work adds to the pressures employees endure and can impede performance. Multi-tasking, previously thought of as a desirable 'capability' of the modern day worker, is increasingly being recognised as a myth and a serious drag on performance effectiveness. At the same time demographic factors are at play. People are tending to start families later in life and to retire well beyond the previous 'normal' retirement age. As a result, working parents face the double challenge of looking after children and ageing parents simultaneously, while having to cope with offspring failing to fly the nest until they are in their 20s and 30s.

Now that the economy is growing again, new challenges are emerging. While the board agenda during the recession was dominated by cost-cutting and survival, the new mantra is productivity and sustainable growth. Skills shortages already exist in sectors such as engineering and technology and this situation is only going to deteriorate; employers will need to find ways to attract and retain top talent as they seek to grow.

Investing in resilience training will help organisations contribute to the recovering economy. The ONS reports that 131 million days were lost to sickness absence in the

UK in 2013, while the CBI estimates that absenteeism costs the UK economy around £14 billion a year, with sick days alone costing UK organisations £29 billion².

As well as providing benefits to help employees protect their physical well-being, employers need to consider how to reduce stress levels that can lead to health problems including alcohol abuse, obesity and insomnia.

Organisational resilience programmes can help to create stronger businesses, as well as stronger individual employees. Reported return on investment (ROI) measures can include more positive relationships between colleagues, greater trust across teams and an ability to control negative feelings. These measures can translate into stronger employee retention rates as well as a generally happier workplace.

The natural owners of organisational resilience training are those responsible for employee well-being, including human resources departments and benefits professionals. With the support of line managers, visible executive buy-in and role modelling, it will fall to them to understand and foster a culture of resilience and to ensure that they establish meaningful ROI measures from training programmes that are introduced.

This paper provides a forward-thinking focus alongside practical actions businesses can take to create the resilient foundations that will stimulate sustainable business performance. As Chancellor George Osborne said in May 2015, "Let me be clear: improving the productivity of our country is the route to raising standards of living for everyone in this country. Our future prosperity depends on it."

² www.hrreview.co.uk/analysis/analysis-wellbeing/conflict-resolution-mediation-can-decrease-workplace-absence/54037

Chapter 1 Workplace resilience and stress

What does organisational resilience mean and how resilient can a workforce become? One definition is *'the ability that an organisation has to quickly adapt to disruptions while maintaining continuous business operations and safeguarding people, assets and overall brand equity'*.

Resilience has become more important for businesses because of the huge disruption caused by the recession, including the need to cut costs, refocus and reorganise.

Being able to adapt quickly to disruption is particularly important in markets where new business models such as alternative lending and challenger banks in the financial services industry are threatening the status quo. But resilience is not about being tough and hard-nosed for the sake of it. It's much more about being able to bounce back from difficult situations and work for the common good of the team.

MetLife's recent UK Benefit Trends Study shows that employers are increasingly focusing on the impact of stress on productivity. The top concern identified by employers was stress, chosen by 64% of respondents².

There are links between resilience and productivity

Employees who feel stressed, powerless, or unable to see a picture of the future or

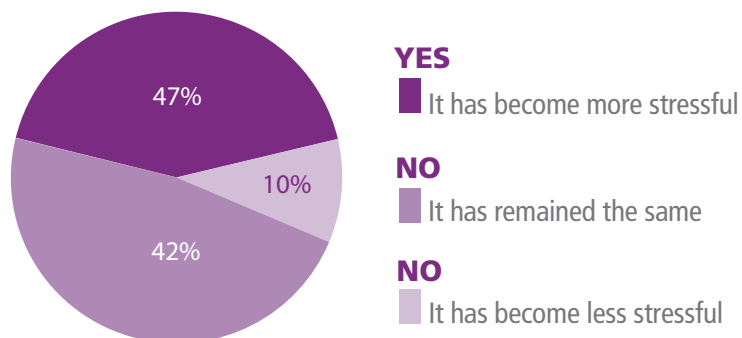
their role within it, are less likely to work productively than those equipped to deal with difficult situations, cope with change and identify the 'bigger picture'.

So given that change is the new normal, how can employers help their staff enhance their resilience and coping mechanisms in the workplace? To start with, it helps to understand what might be creating stress for employees in the first place.

MetLife Employee Benefits research showed that 47% of UK employees³ said that their jobs were stressful. This rose to 55% amongst 18-24 year-olds and 51% in the 25-34 year-old category. In contrast, the equivalent figure for employees aged 55-64 was 36% suggesting that younger workers experience more stress at work than older ones with greater experience.

Is stress getting worse? Almost half (48%) of employees said their jobs had become more stressful over the past year, indicating a rise. 42% said their stress levels had remained the same and just 10% felt their jobs had become less stressful.

HAS YOUR JOB BECOME MORE STRESSFUL OVER THE LAST 12 MONTHS?



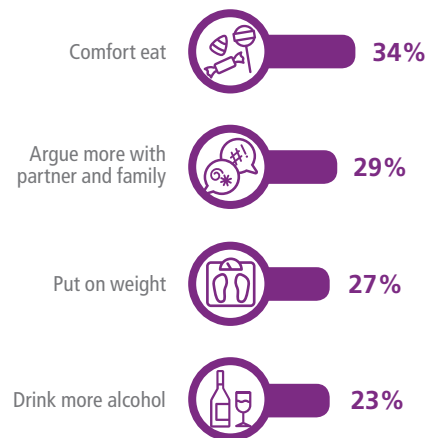
² MetLife UK Employee Benefit Trends Study, as before

When we asked employees about the cause of their stress they often attributed it to other people – effectively issues outside of their control. The survey found that the elements of employees’ roles that cause them most stress include ‘colleagues not doing their jobs properly’, ‘achieving performance or financial targets’ and ‘being understaffed’. Lack of staff is the biggest cause of extreme stress.



The challenges of balancing work and home life today for employees can be significant. But while domestic issues can contribute significantly to workplace stress and sap resilience, workplace issues themselves are more significant for the majority, of which 54% say that they find work life more stressful than home life at 19%.

WHAT HAS WORKPLACE STRESS CAUSED YOU TO DO?



Good mental and physical health are essential for wellbeing. Conversely, poor mental and physical health are strong indicators of forthcoming stress-related episodes, sub-standard performance and absence from work.

Organisations need to understand how to spot the red flags amongst their team members. They can look at practical ways to improve health and resilience, stress management and in turn expect to see engagement and productivity improvements as a result.

Our research² among employees demonstrates that employers recognise the issue of workplace stress and are making an effort to promote health and well-being at work with a range of measures outlined below

- 
20% Counselling services
 20% of employees have access to employee assistance programmes such as telephone or counselling services
- 
12% Health advice
 12% of employees are offered access to health advice
- 
10% Workplace medical advice
 10% of employees are offered access to workplace medical advice
- 
9% Gym membership
 9% of employees are offered paid for or subsidised gym membership
- 
8% Extra holiday
 8% of employees are offered extra holiday on top of contractual entitlements
- 
7% Workplace Gym
 7% of employees have access to a workplace gym

However, the fact that almost half (49%) of employees said that their employer offers no specific benefits aimed at promoting health and wellness at work, exposes a potentially huge gap in the need for employers to take measures to improve resilience through mental and physical wellbeing. Implementing some of these measures need not be expensive either, as access to advice services does not necessarily involve substantial investment.

Stress has an impact. People react in different ways in order to cope. Some say it causes them to argue with partners, drink more and comfort eat. However, some have taken to exercise and healthy eating.

Chapter 2 Work, employment contracts, social contracts and work/life balance

Changes in the way we work have been accelerated by new technology and flexible working legislation. It is now generally possible for employees to work anywhere at anytime, whether you're checking a smartphone on the train or working outside of work hours.

It's a mixed blessing for both employers and employees, since while work never stops, and employees are always available, it can have a detrimental impact on work/life balance.

Getting a sensible balance between home and work life is important because it means employees have time to rest and recharge with family and friends. How far the pendulum swings between work and home should be part of the social contract between employer and employee: there have been examples of companies that do not allow staff to monitor emails when on holiday, but others that expect them to be available for work even outside contracted hours. Around 13% of employees who work at weekends outside their contracted hours say they do so because employers expect to be always on call.

All employees face a range of stresses and strains in their lives, and they are not all to be found in the workplace. When thinking about work/life balance, it's important to factor in the need for employees not just to spend time away from work, but also to potentially discuss home and family problems as part of a wellness or resilience programme. Our research with employees suggests that this is not something that people feel they can do at work.

Just 31% of employees said that they were able to discuss the impact of home life stress with managers, while a higher proportion (42%) said that they could talk about home problems with colleagues.

The mantra that 'it's good to talk' is more enthusiastically adopted by younger generations than more reticent middle-aged employees, a fact that managers and employers should bear in mind when offering help and support to their teams. Many UK workplaces are now home to five generations from baby boomers delaying retirement to millennials eager to find a way on to an increasingly inaccessible housing ladder. While 39% of 25-34 year-olds said that being able to discuss the impact of home life stress or issues with managers would make their work life easier, only 21% of 55-64 year-olds agree. Women (32%) would also be more likely to value discussions with managers about home-related problems than men (28%).

Demands on time from family members can be unexpected and create stress for working families, whether it's an accident at school, problems with childcare or the need to take care of ageing parents. Almost a third (31%) of both male and female employees said that responsibilities for children could have an impact on working hours.

A smaller number (6%) said that responsibilities for parents could impact their working day, but this is likely to rise along with the ageing UK population, as more employees have parents living into their 90s and beyond.

DO YOU HAVE RESPONSIBILITIES TO FAMILY MEMBERS THAT IMPACT WORKING HOURS?





As working parents choose to start their families later in life, more and more employees are likely to find they have dual responsibility for child and elder care. The lack of affordability when it comes to getting on the property ladder in many regions adds a further dimension as more people in their 20s and 30s remain at or return home to live with their parents.

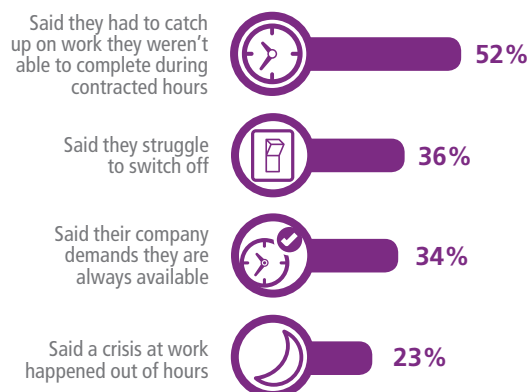
Weekends off work are part of many employees' contracts, but our research told us that work regularly disturbs weekends for nearly 10 million employees who are contracted to work Monday to Friday. Our research shows 66% of employees are contracted to work Monday to Friday and yet nearly half of them have had to work at the weekend in the past year with the consequent impact on family life and getting away from stress at work.

The average number of weekends where work has intruded is eight, but 14% of employees - equivalent to around 1.4 million people - say that they have had to work 21 weekends out of 52.

While men are more likely to be disturbed by work at the weekend, women find it harder to switch off when they are meant to be relaxing on Saturday and Sunday. This creeping condition of uncontracted, unpaid weekend working can lead to unnecessary stress, impaired performance and ultimately absence.

It is the responsibility of employers as well as employees themselves to ensure that workloads are properly planned for and prioritised. Over-bearing workloads are the main reasons for weekend working, with 58% of women and 42% of men saying that they use the weekends to catch up on their task lists. Crises disturb the weekend for 23% of employees, but 13% simply said that their employer wanted them on call 'at all times'.

When we asked employees "Why was your weekend disturbed by work?"



The stresses of home life, requirements from employers to work uncontracted hours and 'always on' technology are conspiring to put huge pressure on today's employees. It's time for employers to take a new look at their expectations from staff and the impact that unnecessary stress can have on productivity and staff retention.

Chapter 3 Stress and recruitment

The recession that began in late 2007 had a significant impact on the recruitment plans of many UK organisations as full time equivalent (FTE) freezes began.

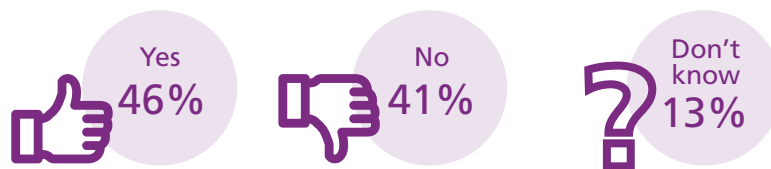
Cost control has been the order of the day for nearly eight years and recruitment moratoriums have become common place with many businesses taking the decision not to replace leavers and even to make redundancies across the board.

The impact on the employees that remain has been significant. While logic would suggest that a smaller workforce would be overwhelmed with work, what we have seen is a significant productivity decline for the UK as a whole. This lack of productivity will start to cause real competitive challenges for businesses as the recovery continues and the labour market starts to tighten, putting pressure on wages and the resultant prices organisations charge their customers. It is imperative, therefore, that solutions are found. A good place to start would be to unearth the causes of stress in the workplace.

Constant change and reorganisation have taken their toll on the morale of employees. The loss of colleagues through redundancy programmes and the fear that they could be next can only sap energy from teams, while reallocation of work and responsibilities creates stress and a sense of powerlessness.

According to our research, nearly half (46%) of employees say that recruitment freezes have left them feeling under-resourced and under-staffed at work. The same proportion (46%) believe that their organisation has not recruited enough since the economic downturn began, with 40% saying workplace stress would be reduced if employers began to take on more people.

HAS YOUR ORGANISATION RECRUITED INSUFFICIENTLY SINCE THE DOWNTURN SO YOU FEEL UNDER-STAFFED AND UNDER-RESOURCED?






As the economy recovers, employers are likely to begin recruiting as they seek to rebuild their organisations. This will need to happen in a careful and controlled way so that growth is steady and sustainable. This provides the perfect opportunity for employers to look at implementing measures to help them build the foundations upon which the organisation is being renewed as new talent joins.

The renewed movement of talent raises the question of skills shortages high on the agenda. As employers compete for the top performers who can drive their businesses forward, attracting and retaining high performing employees will remain a strategic business imperative.

WOULD YOU CONSIDER LEAVING YOUR CURRENT ROLE IN THE NEXT 12 MONTHS IF STRESS LEVELS DON'T IMPROVE?

Our research told us that employees want employers to take some kind of action: almost a third (31%) said that they would consider leaving their current role within the next 12 months if stress levels in their organisation did not improve. Younger employees aged 18-24 are more likely to change roles (37%) than 55-64 year-olds (21%) who are nearing retirement. The relatively high proportion of "Don't know" responses could be an indicator of the uncertainty still felt amongst employees in terms of job security and their willingness to stay in a job although it is stressful.

	 Yes	 No	 Don't know
18 - 24	37%	34%	29%
25 - 34	48%	38%	15%
35 - 44	53%	36%	11%
45 - 54	48%	42%	10%
55 - 64	43%	43%	14%
65 +	36%	53%	11%

RESILIENCE AND RECRUITMENT

As well as considering investment in a resilience programme that would help all employees cope with stress more effectively, employers could consider building resilience into their recruitment strategies. Along with considering whether potential recruits have the technical skills, experience and aptitude for a particular role, employers could consider whether they have the strength of character to cope with the variable stress levels that go with different jobs.

This could involve an exploration of how well potential employees are likely to be able to respond positively to challenging situations and people, how empathetic they would be to other members of the team and how likely they would be to build trust with colleagues and customers. While there are different definitions of resilience, the ability to demonstrate emotional intelligence rather than a cut-throat focus on one's own success is normally a better measure of whether an individual will cope with stress – and help colleagues through it too.

It's important to note that one size does not fit all when recruiting for resilience. A situation that could cause stress for an employee used to working behind the scenes in the back office might be an exciting opportunity for an experienced field sales manager, for example.

However resilience is measured, indicators suggest that the majority of employees do not feel that employers provide new staff members with sufficient information to understand the stress involved and the personal resilience required for the role. Almost half (49%) of employees said that recruits were not properly prepared for their new role, compared to 31% who said that they were and 20% who were unsure.

Economic indicators suggest that growth and productivity are now top of the board agenda, rather than cost reduction. Recruitment and employment levels are up, as is general business confidence. The steps that employers choose to take next to build the frameworks for sustainable business growth will be crucial.

Chapter 4 Employer support

The past few years have seen the introduction of different approaches to resilience training for some enlightened organisations in the UK.

From simple recognition approaches where managers give meaningful thanks to their employees for their contribution to the company's success to more formal cognitive behavioural training (CBT) and positive psychology, there are a number of ways in which employees can be helped to think differently and positively about their personal situation and the role they play in their organisation.

Resilience training may require a rethink of performance management and aspects of leadership which tend to focus on goals and improvements rather than on coaching people to help themselves by focusing on the positives and providing authentic support and creating the conditions for collaboration that enable employees to bring their best selves to work. Stress impedes our ability to think clearly, so training that enables employees to visualise stressful situations and how they overcome them can have a positive impact on productivity.

Discussions about how resilience can help create a more productive workforce have even extended into the education debate, with those shaping the curriculum concentrating on how to build 'character' that will enable children to bounce back from difficult situations as well as to reach higher academic standards.

An important aspect of resilience training is helping employees to 'reframe' how they expect other people to act towards them.

These assumptions can be deeply engrained from childhood and can result in non-productive relationships in the workplace or with customers and partners, but can be addressed with some simple CBT exercises.

What should employers expect as an outcome from investing in resilience training? The measures can vary across organisations but can generally be grouped into categories such as positive thinking, improved physical health and higher productivity/lower attrition in the workplace. It is quite simple to test the "before" and "after" with simple employee surveys and using focus groups.

Stress, depression, negative thoughts and emotional reactions can all be managed more efficiently by people who are equipped with techniques from resilience training sessions and employers are perfectly positioned to deliver these in the workplace. As we saw in the data:

4 in 10 employees said they had seriously considered resigning because of the stress in their job in the previous 12 months

Less than half (42%) of UK employees believe that their employer is doing enough to help them deal with work pressure, which is why practical action is so important.



Summary and conclusions

Stress remains a major problem for organisations in the UK and looks set to remain an issue unless employers step in to help employees cope with modern work and life better than many feel they do.

New pressures will emerge over the next few years as companies in the private sector rebuild their businesses and as the public sector wrestles with budget scrutiny and the impacts of deficit reduction programmes on what's available for investment.

Employees' energies are wearing thin, having lived and worked through the challenges and uncertainties of a major recession, many are ready to leave their current roles if nothing is done to help ease the pressures that they face. With skills shortages looming and talent set to become hot property, employers who want to retain their best people will need to take action.

While lots of organisations are already providing services to help employees deal with stress, many could do more. Where employers do begin to offer resilience training to their workforce it will be important to factor in the need for people to discuss issues relating to their home life as well as in relation to work, and to be flexible to help employees respond to the strains that looking after children or ageing parents can create.

Resilience training can help employees overcome negative feelings and deal more effectively with stressful situations. Not only does investment in organisational resilience training demonstrate a duty of care to employees, it helps the business as a whole operate more efficiently by preventing sub-standard productivity, lack of engagement and disaffected employees. It can also help employees unite around a common purpose – recognising that they are all part of one team and being alert to the signs of stress and strain amongst colleagues and having the means to step in and help that wouldn't otherwise be available to them had they not had training as a group. If businesses are to grasp the green shoots and take advantage of the recovering economy, building strong foundations built on resilient teams of people will be critical to their success.

Practical actions businesses can take include:

Conducting a stress audit: a temperature check of where and why employees are feeling stress will help determine the level and type of support that can be provided. This can be part of a broader organisational health survey so that employees don't feel that management is seeking out particular issues.

Creating a supportive leadership culture: Supportive managers are crucial and teaching managers how and when to flex their leadership styles will help them tune in better to employees' changing needs and help employees. Understanding employees' own natural working styles is a very effective way of building cohesiveness and understanding within teams and can be done at no cost other than an hour or two of time.

Developing and implementing an internal communications programme: employees feel more engaged when they understand the vision and strategy their company is following and what their role in it is. The communication programme should be as much about listening as sharing and should empower employees to talk about what concerns them. Sharing the concerns across

the company and creating action groups can further embed a culture of involvement.

Resilience training: resilience training helps tackle the root causes of stress rather than waiting for it to take hold and then addressing the issues. Training programmes are designed to give employees the techniques for coping with stress and therefore minimising its occurrence and impact.

Using your employee benefits: Some insurance contracts have elements of support within Employee Assistance Programmes and MetLife's ProActive Protection goes further with a range of wellness solutions. A healthy workforce will be more resilient. Simple steps such as monitoring absences and identifying more resilient staff to mentor others can help.

Having a clear, consistent and well understood flexible working policy: flexible working can bring significant benefits not just to employees but to their companies as well. A supportive management culture is essential for it to be effective and the two combined can relieve significant pressure on employees and enhance their engagement and performance.

Want to find out more?

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