

# Stay Well:

## A Guide to Workplace Wellness For Difficult Times

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Information supplement  
brought to you by  
Desjardins Financial Security

The rules of engagement  
The importance of communication  
Work-life balance on a budget  
Planning for retirement  
in difficult times

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At CMHA, our vision is mentally healthy people in a healthy society. We know that reaching out is the first step toward well-being. Making connections with families, groups, decision-makers and **with you**, CMHA is a powerful force for mental health in Canada.

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This Emerging into Light symbol of resilience and recovery reminds us of the importance of making connections to ensure good mental health.



EMERGING  
INTO  
LIGHT



Over the last seven years, we have asked Canadians about their health – mental, physical and financial. We have asked them to tell us about their challenges as workers and parents, in their communities and families. What we have learned has been invaluable in helping to understand and support our clients and customers across the country. It has also given us critical insight into our employees and how we should be supporting and engaging them.

So when it came time to conduct our health survey this year, it seemed clear that we needed to look at the ways that the recent economic uncertainty has impacted the Canadian workplace. This year, we decided to examine employers and employees separately, to determine if and where there were gaps between the two. And the results were fascinating.

For example, 43% of employees were concerned about losing their jobs and 61% felt that employers were using the recession as an excuse to cut jobs, while in stark contrast, 70% of employers told us that they were maintaining or increasing their workforce. In another

example, most employees felt that the recession was likely to go on for 21 months, while more than half of employers said it would be over within a year.

As you will learn in this booklet, these different perspectives can have harmful, long-lasting consequences for businesses if

they are ignored. But thankfully, we have brought you some solutions.

Engagement, communication, leadership – these are factors that are important in any economic context but are even more critical today. As we hear from Michael Howlett, President of the Mental Health Commission of Canada, “We need to have the same attitude to our employees in bad times as in good.” These words of wisdom are the basis for the success of any business.

**Richard Fortier**  
Chief Operating Officer, Desjardins Financial Security



For the last year, the topic dominating both the headlines and the water cooler has been the global financial crisis. While our financial institutions have weathered the storm comparatively well, many Canadians are feeling the effects – in their bank accounts, their workplaces, personal and family lives or simply in their level of anxiety.

## Weathering the storm: how has the recession impacted Canadian workers?

Desjardins Financial Security (DFS) has conducted an annual survey on the health and wellbeing of Canadians, particularly in the workplace, for the last four years. In 2009, it seemed critical to examine how the current climate was changing the environment of workplaces and the wellbeing of workers.

### Money still the top stressor

Not surprisingly, the majority of Canadians feel that their stress levels are as high (47%) or higher (36%) than they were this time last year. As with every previous survey that DFS has conducted on the topic, more Canadians cite money as their greatest source of stress than any other issue. But money is likely only one factor: Canadians who rated their work environment as being somewhat or totally negative were more likely to say that their stress levels

were higher. Those same people were also much more likely to say that the recession was harming their mental health. In addition, health concerns and family issues were often cited.

### Stress hurts job performance

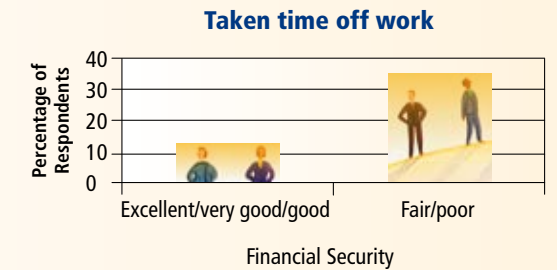
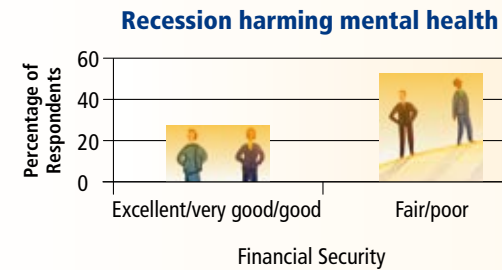
Given the recent economic climate, it is not surprising that people are worried about their financial security and the possible loss of their jobs; 42% of Canadians felt that their financial security was fair or poor and 43% totally or somewhat agreed that they were concerned about losing their job. But often employers don't see the implications of a stressed-out workforce to their organizations.

"Emotional wellbeing is more important than ever when the economic downturn has such a significant impact on

employee engagement," says Dr. Anita Teslak, a psychologist and Executive Vice-President of Adler International Learning, as well as a trustee on the board of the Psychology Foundation of Canada. "Companies are seeing a reduction not only in the quality of customer service, but in team work and work quality with an increase in health costs."

**According to the survey, employees who feel that their financial security was fair or poor:**

- are more likely to feel that their mental health is being harmed;
- take more time off work as a consequence of their work environment and;
- say that they are less productive.



These results demonstrate that if employers may feel that their employees' personal financial troubles were not their concern, they should think again. Dr. Teslak notes "If people have financial issues, it's going to affect their work. They may be there – the seat may be warm – but it impacts their potential and their performance."

### Protect your work environment, protect your productivity

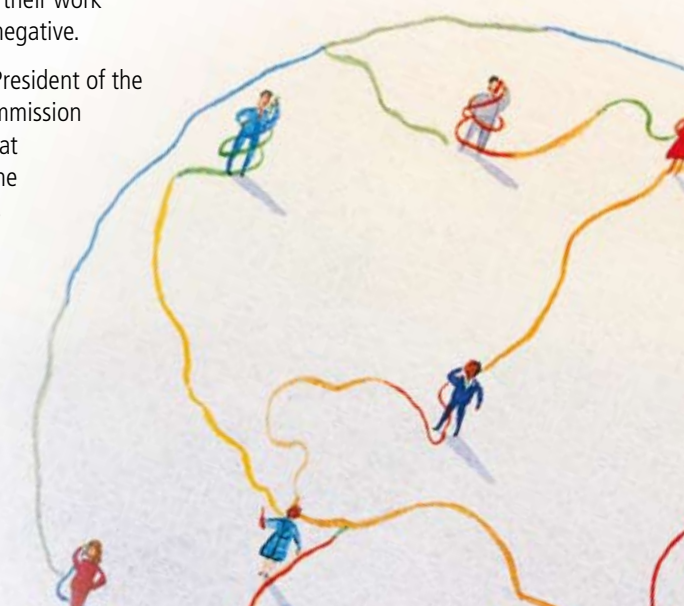
In addition to absences and productivity, the DFS survey data showed that employee engagement was also significantly impacted by stress among employees. For example, among those who felt their financial security was good, 13% said that they were less engaged in their work since the recession, but that number increased to 34% among employees with fair or poor financial security.

Although an employer may not be able to improve the financial security of their workforce, employee engagement is also impacted by factors that can be greatly influenced by a proactive employer. Another result demonstrated that 7% people with a mostly positive work environment said that they were not engaged in their work, but that number jumped to 55% of people who felt their work environment was negative.

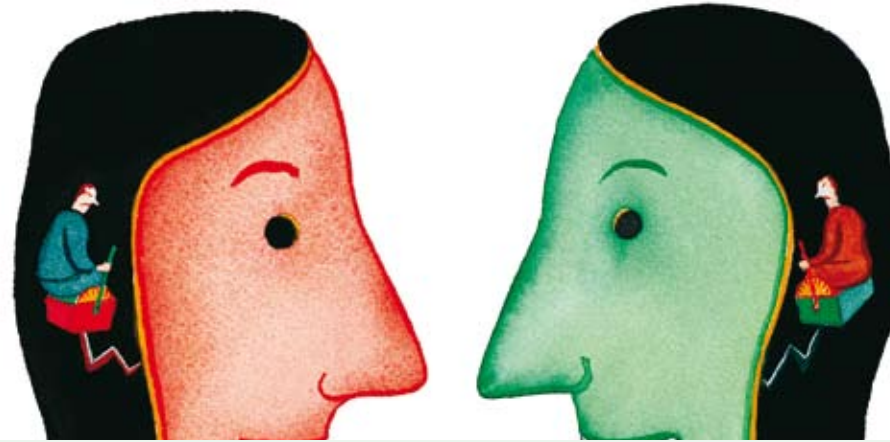
Michael Howlett, President of the Mental Health Commission of Canada, says that it's critical to get the employee wellness on management's agenda. "First and foremost is recognizing the issue," he says. "Management should make the mental health of employees

10 to 15% of their discussions, asking questions like 'What can we do to focus the conversations in the office on the positive?' 'How should we address presenteeism and absenteeism?'"

Taking those first steps are not easy, Howlett acknowledges but he sums it up this way: "Not having a good mental health package for your employees is not the best business decision."



# Seeing Eye to Eye: How employers and employees view their workplaces



**Many Canadians would agree** that the recent economic downturn has had an impact in their workplace. But new survey results demonstrate that we're far from unified on our perception of what that impact has been. Desjardins Financial Security recently surveyed both workers and employers to get their perspective on the current global financial situation and what they learned will get employers, managers and human resource professionals talking.

The survey results have shown that employers and employees simply don't see eye-to-eye on some critical issues when it surveyed both groups in the wake of the recent financial downturn. And while these gaps are not insurmountable, they should be addressed to ensure a productive and engaged workforce.

## Work-life balance

As an example, employees were more likely to feel that the recession has had an impact on their work-life balance: 46% felt that it had changed, while only 33% of employers felt that the work-life balance of their employees had been affected. Why the disparity? Employers may well feel that, unless

there have been layoffs or other direct fall-out to their organization, an economic crisis has little impact on the day-to-day lives of their workforce, but the employees themselves may be absorbing a broader anxiety and connecting it to their own workplace situation.

Whether or not these concerns are based in an organization's economic reality, it is important for employers to understand their employees' attitudes, as they have a direct impact on productivity, according to Dr. Anita Teslak. "If you know your employee you will be able to know whether they're engaged or checked out, you will be able to monitor for unusual absences and provide resources, options and solutions. It's a proactive stance versus a reactive position."

Despite the gap between employers and employees on the nature of the recession's effect on work-life balance, there is good news. Most employees surveyed (62%) felt that their employer was doing enough to support work-life balance. "Employees understand that they themselves have a role to play in preserving their work-life balance," according to Michele Nowski, Director of Disability at Desjardins

Financial Security. "They generally feel that their employers are doing what they can to help."

## Job security

"When it comes to job security, our survey shows that there is a gap between what workers are thinking and what their bosses think they're thinking," notes Alain Thauvette, Vice-President of Group and Business Insurance at Desjardins Financial Security. "And that gap can be very problematic for productivity."

This gap is demonstrated by results that indicate that 61% of employees feel that employers are taking advantage of the current recession by cutting staff. In sharp contrast, 70% of employers say that they have maintained or increased their workforce since the start of the recession. And, despite the 43% of employees who are concerned about job loss, the vast majority of employers (78%) report that their organization is in good, very good or excellent financial health. In terms of perceptions of job security, employees and employers are diametrically opposite in their perceptions.

One way to reassure employees is to make it clear that their contributions to the organization are valued, according to Michael Howlett, President of the Mental Health Commission of Canada. Reflecting on his time as a business owner, he says "We took the time to explain to the staff what the direction of the company was, and how each individual's job contributed to that." Senior management at his firm met with employees of the company in small groups to convey this message personally. After the meetings, "the change in the morale of the office was amazing," Howlett says.

## Communication is key

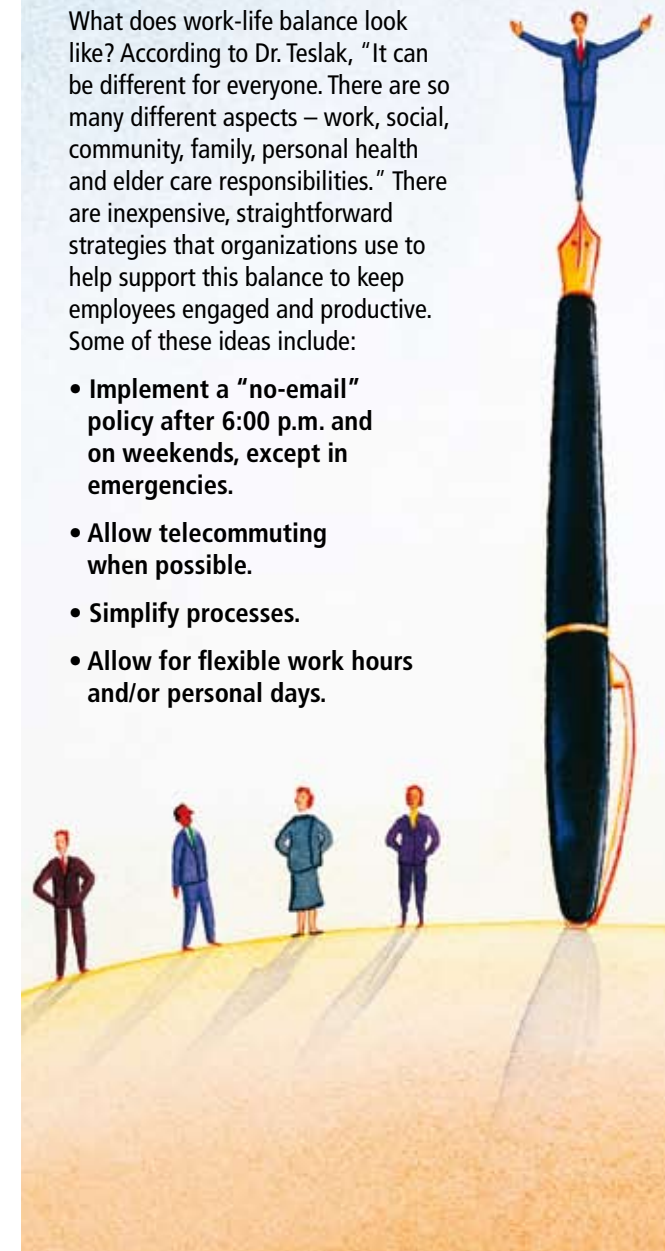
How do employers get the best from their workforce? Communication is the single most important factor, even in difficult times. "Communicate that everyone's in the same boat, to normalize it," advises Dr. Teslak. "It's important in how you deliver the message. Focus on it being about everyone being in it together, about connections and a sense of community."

Employers must also remember that communication is a two-way street. "Employees need to take part in decision-making," says Dr. Teslak. "You need to have people bought in, because if they don't buy-in, they check out."

## Work-Life Balance Strategies

What does work-life balance look like? According to Dr. Teslak, "It can be different for everyone. There are so many different aspects – work, social, community, family, personal health and elder care responsibilities." There are inexpensive, straightforward strategies that organizations use to help support this balance to keep employees engaged and productive. Some of these ideas include:

- Implement a "no-email" policy after 6:00 p.m. and on weekends, except in emergencies.
- Allow telecommuting when possible.
- Simplify processes.
- Allow for flexible work hours and/or personal days.



# 88%

OF CANADIAN EMPLOYERS  
DON'T TURN THEIR BACKS  
ON THEIR EMPLOYEES'  
NEED FOR BALANCE IN LIFE\*

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\* 88% of Canadian organizations believe in supporting their employees' right to a balance between work and personal life. Source: Health is Cool! A 2009 survey by Desjardins Financial Security.

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# Being engaging – on a budget

**Over the last decade,** employee engagement has been recognized as a critical success factor for any organization. Both fostering it and measuring it can be challenging as neither the inputs or the results are easily quantifiable. In basic terms, engagement is as the extent to which employees feel a sense of ownership over their job and connected, in a larger sense, to the organization they are a part of and their contribution to its success.

Understanding employees – their values, motivations and concerns – is critical to fostering engagement, according to Michael Howlett, President of the Mental Health Commission of Canada. Seeking outside expertise to undertake research can be an important part of a strategy to foster engagement. “Most corporations have to find

someone they trust to survey their workplace,” he suggests.

Dr. Anita Teslak agrees that research can definitely support an engagement initiative. “Know your people,” she says.

However, she adds a note of caution. “Employers will do a survey, they’ll get this feedback and then they’ll sit on it,” she points out. “That’s actually more detrimental than not doing the survey at all. If you delay acting on it, you’ve actually diminished trust and six months or a year later, the employees have moved on and have different concerns. If you survey your employees, you need to follow through. You need to put it into action.”

In the current economic context, most organizations are not in a position to invest significant resources into employee engagement, particularly if

it involves hiring expensive consultants to conduct surveys or develop strategies. So how can organizations ride out the current financial storm, without sacrificing their employees’ wellbeing? “We need to have the same attitude to employees in bad times as in good,” says Howlett.

After three decades in the corporate world, through good economic times and bad, Howlett is able to understand the seemingly competing pressures that employers face – of meeting the needs of employees and making ends meet. But he suggests that these pressures are actually not in competition at all. In his experience, “successful businesses realize that they must be partners with their suppliers and partners with their employees.”

## FOR EMPLOYERS

How can employers create positive work cultures, particularly in difficult financial times?

- **Greet your employees.** “With a smile!” adds Dr. Teslak.
- **Say thank you.** It costs the organization nothing to show appreciation but it can have tremendous benefits.
- **Be present and listen.** “When someone’s in front of you, don’t pull out your blackberry,” Dr. Teslak advises.
- **Give opportunities to give back.** Create a program to allow employees to volunteer for favourite charities during work hours.
- **Share positive stories.** Dr. Teslak suggests incorporating these opportunities into meetings by asking questions like: “Tell me about a positive experience you had at work this week,” or “Tell us about something you’re proud of.”
- **Conduct “stay interviews.”** Too often, employers wait until employees are leaving before asking them for feedback. Ask employees what they like about their work and what could be improved as part of the evaluation process.

## FOR EMPLOYEES

Employees also have an important role to play in keeping the workplace positive. According to Dr. Teslak, “Everyone in a workforce needs to foster commitment and trust. It’s about mutual respect and reciprocity in relationships. There must be a sense of a collaborative effort.”

- **Don’t make assumptions.** “Check things out, ask the questions,” advises Dr. Teslak.
- **Be flexible and open-minded.**
- **Don’t work in silos.** “Reach out and connect,” says Dr. Teslak.
- **Be aware of how your behaviour impacts others.** One individual’s negativity can harm a whole team.
- **Speak up about how you feel.** “How often does someone say, ‘I didn’t say anything and I wish I had,’” notes Dr. Teslak.

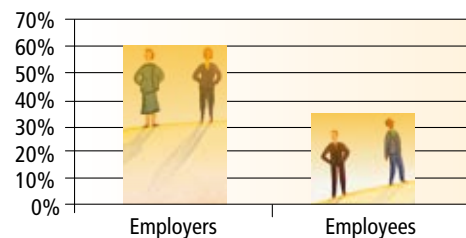




## The question no one asks: How are leaders doing?

An organization's leadership sets the tone for the organization, for better or for worse. And for many organizations, tough economic times put a great deal of pressure on leaders. When DFS surveyed employers, one of the most concerning results was how many felt that their mental health had been harmed by the recent recession, particularly as compared to survey of Canadian workers in general.

**Recession harming mental health**



"Employers have a lot of responsibility for their workforce and they're aware of the implications their actions might have," says Dr. Anita Teslak. "They also know that the landscape is changing constantly. Employers recognize the impacts of financial downturns on their employees' families – and the viability of their enterprises."

The well-being of employers is critical to the health of an organization because anxious, stressed or distracted leadership can set the tone for an entire workplace.

"Employers and managers have a tremendous impact on the wellbeing of everyone working for them," says Michelle Nowski, Director of the Disability Department at Desjardins Financial Security. "If the leadership of an organization is in trouble, the entire organization is in trouble. Employers need to take care of their own wellbeing and model good practices for their staff."

What can leaders do to protect their own wellness and consequently, that of the rest of their organization? Dr. Teslak has two specific suggestions for leaders of organizations:

- Surround yourself with the right people. "Recognize your strengths and areas where you need development and then bring the right people around you to address the gaps," she says.
- Always look for opportunities for learning and growth. "Any leader who looks at a learning opportunity and says 'I know this already' is devastating to an organization," according to Dr. Teslak. "Leaders must be open to learning."

## Mastering your future today

As RRSP deadlines approach, Canadians are confronted with the paralyzing dilemma of how to approach their retirement planning. Many have seen their retirement savings eroded and their confidence in the markets undermined over the last two years. While experts indicate that the economy is on a slow path to recovery, it may take Canadians even longer to return to 'business as usual' when it comes to saving for their futures. In fact, DFS' recent retirement survey indicates that 29% have lower confidence in financial institutions than they did a year ago.

"Obviously, many Canadians are concerned by what's happened in the markets recently," says Michael Aziz, Regional Vice-President for Investment Products at Desjardins Financial Security. "However, when it comes to retirement, they still need to create a plan to get them where they want to go."

According to Aziz, irrespective of the state of the economy, there are some basic financial planning tips that all Canadians must keep in mind as they prepare for their retirement.

- **Create an overall budget.** You'll be better able to meet your retirement goals if you make a monthly budget, including your savings plans, and stick to it.
- **Don't leave money on the table.** If your employer provides a pension plan with matching employee contributions, it makes sense to take advantage of that opportunity.
- **Review your portfolio as you get closer to retirement age.** Depending upon your circumstances, you may wish to make changes.
- **No matter your age, ensure a diversified portfolio.**
- **Use resources available to help you achieve your goals.** Desjardins Financial Security offers a range of free online simulators at [www.desjardinsfinancialsecurity.com](http://www.desjardinsfinancialsecurity.com) to help tailor your retirement goals to your specific life circumstances.

"Retirement age will come, whether we're ready or not," notes Aziz. "The best way to enjoy these years is with security and comfort. And that takes some planning."

# Stress: It's not "all in your head"

Often, people think of stress as a purely psychological phenomenon. In fact, much research has shown that there are significant physical impacts of stress, particularly over the long term. The Desjardins Financial Security health survey results indicate that as a result of a stressful work environment, a third of Canadian workers have experienced loss of sleep, headaches, muscle aches and other physical tension.

Other physical effects of stress are harder to identify but can be even more dangerous. Chronic, unrelieved stress increases levels of the hormone cortisol which, over time, can:

- suppress immune response, making the individual more prone to infections;
- increase abdominal fat which can in turn lead to increased risk of heart attacks;
- increase blood pressure;
- lead to blood sugar imbalances;
- decrease bone density and muscle tissue.

To lower the body's levels of cortisol, regular relaxation practices are important. From yoga to listening to music to exercise, the possibilities are endless. Find an activity you enjoy and some time set aside for you to relax each day.



## Additional Resources on Workplace Wellness

Desjardins Financial Security's "Health is Cool" web site:  
[www.healthiscool.ca](http://www.healthiscool.ca)

Psychology Foundation of Canada:  
[www.psychologyfoundation.org](http://www.psychologyfoundation.org)

Public Health Agency of Canada – Workplace Health:  
[www.phac-aspc.gc.ca/chn-rcs/wh-smt-eng.php?rd=work\\_travail\\_eng](http://www.phac-aspc.gc.ca/chn-rcs/wh-smt-eng.php?rd=work_travail_eng)

Workplace Health Promotion Project, The Health Communication Unit, University of Toronto:  
[www.thcu.ca/workplace](http://www.thcu.ca/workplace)

Canadian Centre for Occupational Health and Safety:  
[www.ccohs.ca](http://www.ccohs.ca)

Dr. Anita Teslak:  
[anitateslak@sympatico.ca](mailto:anitateslak@sympatico.ca)

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FOR LIFE

KIDS  
Stress  
TOO!

DIVERSITY  
in Action  
Adapting Mental Health Services  
for Newcomer Families

The Psychology Foundation of Canada would like to thank Desjardins Financial Security for their support of our Workplace Mental Health Program.



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