

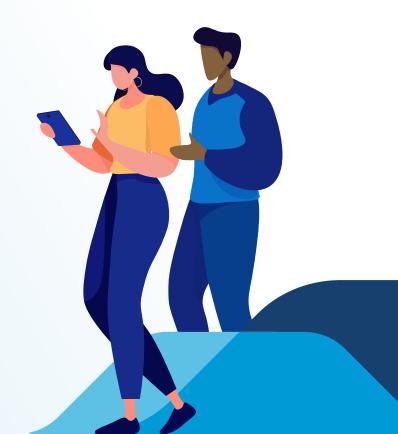


A DECADE OF DATA

SuperFriend's insights into ten years of workplace mental health

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INTRODUCTION

Message from SuperFriend's CEO & CRO

As we mark a decade of dedication to improving workplace mental health through our Indicators of a Thriving Workplace, we reflect on the progress we've made and the journey ahead. SuperFriend was founded with a clear purpose: to enable workplaces to thrive by promoting mental health and wellbeing. A decade ago, after a thorough needs analysis, we realised that a national benchmark for workplace mental health was essential. This led to the Indicators of a Thriving Workplace survey, which has since become a cornerstone of our efforts to measure and understand the state of workplace mental health across Australia.

Over the last 10 years SuperFriend has captured the voices of over 75,000 workers through our survey. This report highlights how this rich dataset fits into the ever-evolving landscape that is workplace mental health. The data reveals some important positives, including increased awareness of the importance of mental health in the workplace, reduced stigma, and a stronger focus on addressing harmful experiences. However, the picture remains complex, with indicators such as increasing rates of psychological injury compensation claims highlighting that some areas still require substantial work. To address the complexities uncovered in our data, we have drawn on insights from our Think Tanks with Allianz. These sessions have provided a platform for in-depth discussions with industry leaders, allowing us to explore emerging trends and challenges. These conversations have been instrumental in building the set of evidencebased recommendations detailed in this report.

As we look ahead, our mission remains clear: to drive meaningful and positive change in workplace mental health. By building on the insights from each of our data sources and deepening our understanding of the challenges at hand, we are committed to creating a future where every Australian workplace fosters mental health and wellbeing. Although challenges persist, the collective efforts of our partners and the broader community inspire confidence that we can achieve our vision.



Darren Black MBA GAICD Chief Executive Officer

Associate Professor Ross lles Chief Research Officer

INTRODUCTION

Message from Allianz's Chief General Manager

Allianz is pleased to partner with SuperFriend in their efforts to improve workplace mental health. We recognise that we are all likely to experience vulnerability at some point in our lives and that it's the role of insurers like Allianz to provide confidence in tomorrow.

With a century-long history in Personal Injury solutions, we have insight into the increasing complexity of workplaces, and sadly we see firsthand the impacts of poor workplace mental health. Our world is changing rapidly, and it has never been more important to invest in research that helps us understand the changing nature of work and health. To this end, we will continue to work with Australian businesses and expert mental health partners to inform and drive positive action.

A lot has changed over the course of the last decade and challenges surrounding mental health in the modern workplace continue to evolve. Over the last five years Allianz has itself invested in research to better understand the state of workplace mental health in Australia. Notably, across Allianz's Workers Compensation portfolio we have seen a significant increase in both the cost and volume of mental injury claims, a 29% increase in claim costs from calendar year 2019 to 2023, and 48% increase in claim volumes over the same period. There is undoubtably growing awareness of the importance of addressing the mental wellbeing of employees, but the challenge continues to be bridging the gap between acknowledging mental health issues and taking tangible action.

The efforts of SuperFriend to capture the voices of over 75,000 workers is testament to their commitment to driving meaningful change in workplace mental health. We are excited to be on this journey of ongoing exploration and are equally committed to creating a future where workplaces foster positive mental health and wellbeing.

With the future in mind Allianz is committed to working with partners like SuperFriend to better understand Australia's evolving workplaces – across all industries, business sizes, and under various conditions – to assist, where possible, in supporting and driving positive change for both employees and employers.



Julie Mitchell Chief General Manager, Personal Injury



Who is SuperFriend?

SuperFriend is a leading workplace mental health for-purpose organisation supported by the Superannuation and Life Insurance industries. Drawing on insights from Australia's largest workplace mental health survey, the **Indicators of a Thriving Workplace** (ITW), we provide practical solutions that benefit workplaces and employees. SuperFriend helps employers of all sizes to meet their legal duty to create psychologically safe environments, particularly in high-risk industries. By providing tailored interventions, we empower workplaces to improve employee retention, wellbeing, and productivity, helping Australians thrive throughout their working life.

A decade ago, we planted the seed of this work with a thorough needs analysis to inform the immediate priorities for SuperFriend's purpose. The standout recommendation was clear: **establish a national benchmark for workplace mental health and wellbeing**. Without knowing where we stand, we can't measure our progress towards a thriving future for all workers. "To create a powerful force for change, and in order to be able to monitor progress, the desired-state must be specific and measurable" – Paul Vittles, Chief Facilitator at the Zero Suicide Society.

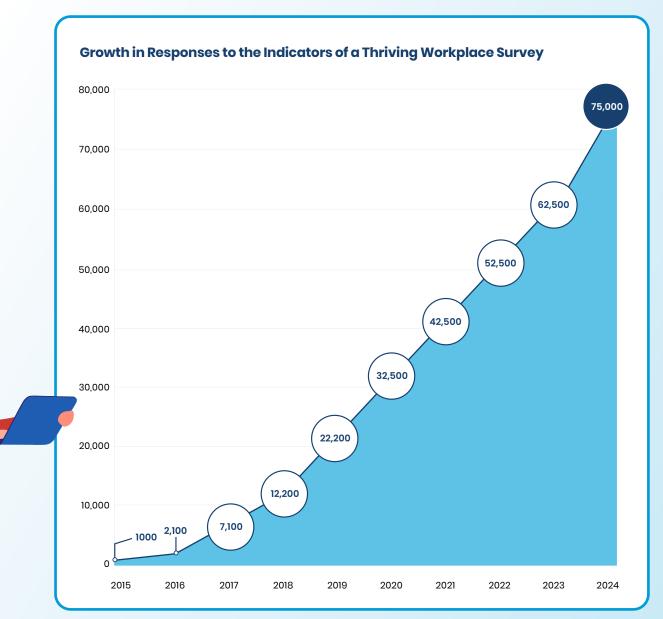
A Decade of Data

Every year for the past ten years, we've listened to the voices of workers nationwide to capture their workplace experiences, gathering over 75,000 responses to our Indicators of a Thriving Workplace (ITW) survey.* This wealth of information has given us insights into the ongoing state of workplace mental health and is invaluable to learn from. In celebration of SuperFriend's milestone, this report will reflect on these trends from both our own data, as well as the overall workplace mental health landscape so that we can look ahead and shape a better future.

* See Technical Notes.

"You can't connect the dots looking forward; you can only connect them looking backwards."

- Steve Jobs



Our Timeline

The process of examining and analysing ten years of data from SuperFriend's flagship annual ITW survey was daunting, but also valuable and rewarding. Our **Timeline** demonstrates the changing nature of workplace needs over this past decade. SuperFriend has been, and must continue to be, responsive to the changing priorities and needs of workplace mental health.

Key Trends

As we have reviewed our ten years of data, the SuperFriend team reflected on several trends that have proven to be most meaningful and relevant to stakeholders. Three key areas of change in the workplace emerged:



Shaping What's Next

At the ten-year anniversary of the SuperFriend ITW survey, it is time to learn and reflect on how we have adapted to the dynamic status of mental health of Australian workers. The data generally suggests that things should be getting better, for example that the incidence of bullying is reducing, mental health stigma is decreasing and there are more resources available than ever before, but anecdotally and when looking at mental health outcome data there are signs that things are getting worse. To that end, SuperFriend is improving the sophistication of our national measurement tool and has begun **integrating data from multiple sources** to enable deeper insights into specific high-risk industries and job hazards.

Broadening the Conversation

One way that SuperFriend has sought to broaden conversations around workplace mental health outcomes is to partner with **Allianz Australia's Personal Injury team**. Leveraging Allianz's expertise and insights, this report overlays the national **Allianz workers' compensation claims data** and workforce analysis spanning from 2019 to 2023. This data represents over 108,000 Australian workplaces.

In addition, Allianz has also provided data from their ongoing exploration of the sentiment and experience of Australian workers. This research has been undertaken annually since 2019, engaging in total over 12,000 Australian workers.*

Searching for Solutions: The Think Tanks

While SuperFriend has gathered a wealth of quantitative data to describe WHAT is happening, it is essential to understand WHY we are seeing some key contradictions in the data. In collaboration with Allianz we sought to investigate this paradox with the collective voice of experts and those with diverse and lived experiences, through two Decade of Data Think Tanks. The purpose was to progress the WHAT and WHY conversations to enable informed planning for the future of workplace mental health.

This report is an example of SuperFriend's focus on gathering the best possible evidence to provide actionable recommendations. We continue to innovate our methods of data collection at national, industry and workplace levels and are committed to collaborative approaches to improving all markers of mental health and wellbeing in the workplace.

* See Technical Notes for details about Allianz's research.



Key Trends

Mental Health Awareness and Stigma

Workers with lived experience of mental health continue to report considerable stigma, with the workplace being the most common public life domain to experience discrimination. Under the Disability Discrimination Act, employers are required to make reasonable adjustments at work for those experiencing a mental health condition. However, **one in three workers with lived experience of mental illhealth report being treated unfairly in the workplace**.¹ This can include having their mental health concerns dismissed, being treated as incompetent, or being denied opportunities.

When there is stigma surrounding mental health in the workplace, workers are inherently more reluctant to talk about challenges they may be facing. This reduces help-seeking and limits the role that workplaces can play in supporting mental health. Conversely, a workplace that has open discussions about mental health raises awareness of mental health issues, enables stronger social connections, and more help-seeking.³

As mental health awareness has grown over the past decade, workers have slowly begun to feel more comfortable talking about their mental health at work.

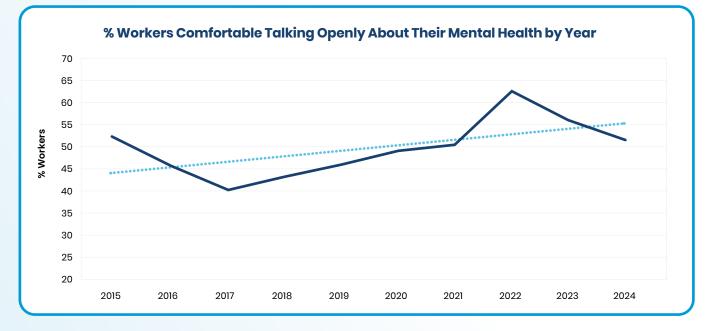


Figure 2: Percentage of people who agree that they feel comfortable talking about their mental health at work/their culture encourages discussion about issues affecting mental health (ITW survey). The dotted line shows the trend since 2015.

22% of Australian workers report that they have withheld information about their personal situation for fear of being perceived poorly by their manager or organisation. Over a quarter of the general population say that they would not want to work closely together with someone who experiences depression.² A decade ago, providing mental health education and training was identified as vital to increasing awareness of mental health conditions and reducing stigma.⁴ Providing training to increase mental health literacy is important to build awareness and the capability to navigate situations when co-workers are facing mental health challenges. **Our data shows that those working in smaller organisations (2-19 people) are less likely to have access to mental health education**, with only 64% aware that their employer provides such education, compared with 71% of workers at large organisations (ITW, 2023).

There has been a steady increase since 2018 in access to mental health education in the workplace.

While insights from the ITW survey demonstrate that mental health awareness and access to training has grown, we still have considerable room to build a more sustainable approach to mental health literacy and education.

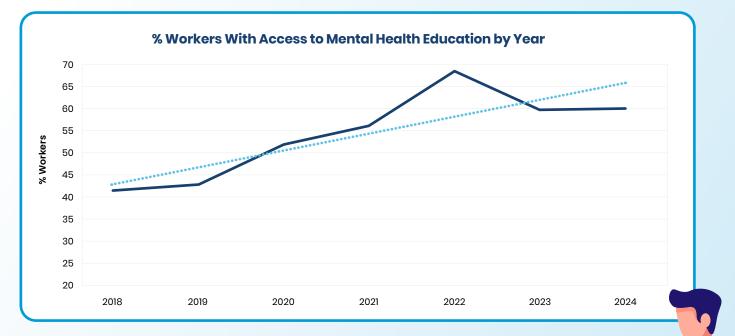


Figure 3: Percentage of people who agree that people have access to mental health education at their workplace (ITW survey). The dotted line shows the trend in data points since 2018.



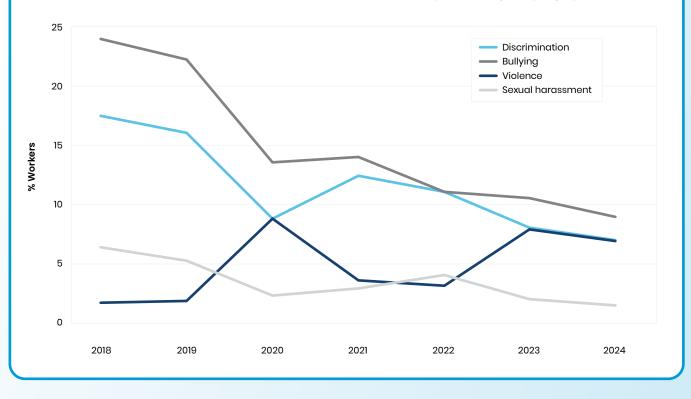
Harmful Workplace Experiences

Harmful experiences refer to negative experiences in the workplace and can include discrimination, bullying, sexual harassment or assault, physical violence, and trauma. **One in four people reported experiencing at least one of these in the past 12 months (ITW, 2024)**.

There has been a clear downward trend in bullying, discrimination and sexual harassment in the workplace, while work-related violence has not seen the same.

Whilst bullying has decreased over the past seven years, it remains the most common harmful experience in the workplace, with one in ten workers reporting bullying in the past 12 months (ITW, 2024). The "State of the Service 2022-2023 report"⁵ outlined a similar pattern in the Public Administration and Safety industry, with a decline in the rates of bullying and harassment for Australian public servants, from 17% in 2014 to 11% in 2022-23.

According to Allianz's workers' compensation data, 76% of all primary psychological claims are resulting from experiences of work-related harassment/bullying, work pressure or work stress/burnout.



Number of Claims due to Mental Stress and % Workers Experiencing Bullying by Year

Figure 4: Percentage of workers who reported discrimination, bullying, violence or sexual harassment in the workplace in that year since 2018 (ITW survey).

When overlaid with Safe Work Australia's latest workers' compensation data, we can see the opposite trend since 2015-16. **Workers' compensation claims due to mental stress have peaked at just under 11,700 in 2021-22 with a median compensation paid of \$59,534, the highest amount by far across all types of claims.**

More recent data from Allianz has also shown an increase of 61% in the volume of psychological injury workers' compensation claims due to workplace harassment/bullying between 2019 and 2023. This indicates that despite our data sources showing decreasing rates of bullying, lag indicators like claims for psychological injury have remained high thus far.

Another consideration is that we would not necessarily expect a direct translation from exposure to psychological harm in the workplace through to claim. For instance, there is evidence that the most commonly reported reasons for *not making a claim* include that workers did not think their injury would be covered, that they were able to manage it and keep working, or that their injury was pre-existing.⁶ It will be interesting to see whether a downward trend in mental stress claims follows.

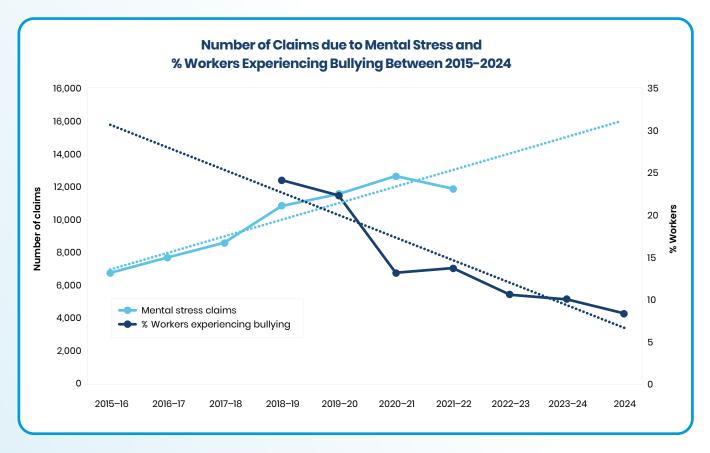


Figure 5: Number of workers' compensation claims due to mental stress (Safe Work Australia) overlaid with the percentage of workers reporting bullying each year (ITW survey) between 2015 and 2024. The dotted line shows a trend line for both since 2015.

The survey has had consistent reports from workers with a mental health condition that their condition is associated with their workplace. **The number of people** who attribute their mental health condition to the workplace goes up drastically to 64% for those who also report a harmful workplace experience in the past 12 months. This indicates a likely direct and causal relationship between exposure to harmful workplace experiences and a deterioration of employee mental health.

The Australian Council of Trade Unions (ACTU) "Work Shouldn't Hurt"⁷ survey found in 2022 that one in five Australian employees reported experiencing a mental health injury in the past 12 months, and that the **Accommodation and Food Services** industry in particular was at high risk. This indicates the importance of monitoring trends in particular industries to identify continuing psychological hazards, for example the increase in exposure to distressed or aggressive customers during and in emergence from the COVID pandemic.

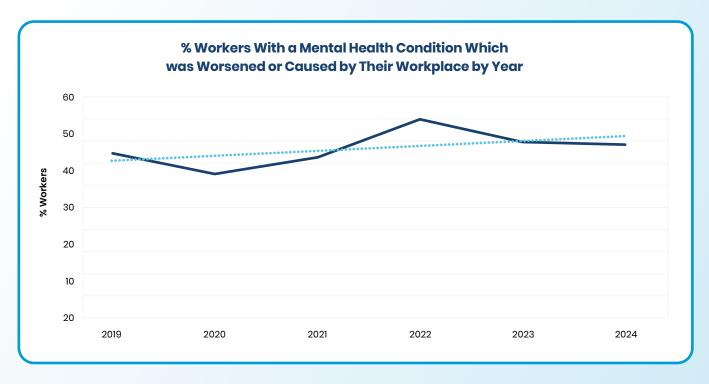


Figure 6: Percentage of workers reporting that their workplace has either directly caused or worsened their mental health condition (ITW survey). The dotted line shows a trend line since 2019.

ITW

Between 40 – 50% of workers with a mental health condition indicate that the workplace has either directly caused or made it worse (ITW survey). Want to understand more about the state of mental health in your industry? <u>Contact</u> <u>SuperFriend about our Industry Snapshots</u> <u>and Deep Dives.</u>

Mental Health Interventions

According to the Australian Institute of Health and Welfare, there continues to be a shortage of mental health care workers.⁸ These shortages are only expected to expand and health professionals themselves are at high risk of mental health conditions and burnout.⁹ Australian Bureau of Statistics (ABS) data indicates that 54% of people with a mental health condition do not access any professional mental health treatment and support services.¹⁰ In spite of these problems, the workplace remains an underutilised source of support.

It is estimated that 80% of the top 500 medium and large Australian companies have an Employee Assistance Program (EAP) in place, but this percentage tends to be lower for smaller organisations.¹¹ Since COVID-19 there has been an increase in demand for EAP services which has required providers to rapidly shift to providing digital support.¹² During COVID-19, one in three workers reported that their employer implemented at least one mental health support initiative such as paid mental health days off (ITW, 2020). Employers have increased awareness of the value of investing in EAP services that support their workers, with the aim of increasing productivity and reducing absenteeism.¹³

Since 2015, there has been steady growth in the proportion of workers reporting mental health supports in their workplace.

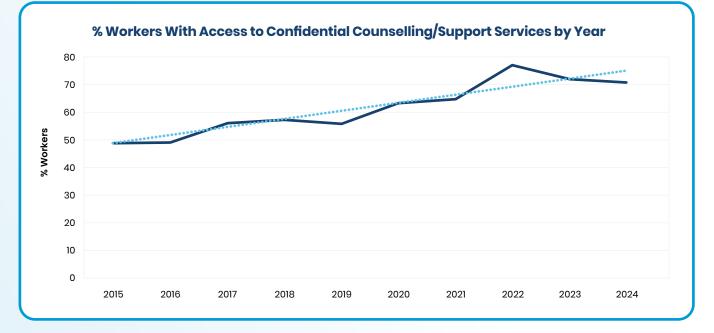


Figure 7: Percentage of the workers who agree that their workplace provides access to confidential counselling/ mental health support services (ITW survey). The dotted line shows the trend in data points over the past decade.





In the last 12 months, only 23% of Australian workers report that they have received direction from their workplace informing where they can access mental health support services.

However, underutilisation of EAPs remains a significant problem with estimated uptake by employees of between 3-8% in workplaces. One of the biggest barriers is a lack of awareness or promotion in the workplace of EAPs, only **58% of workers report being aware of the mental health supports available to them** (ITW, 2024) when in fact, availability is much higher.

SuperFriend conducted a thematic analysis of responses when asked "What actions has your workplace taken to support workers' mental health in the last 12 months?" in 2023. **Over half of respondents mentioned some form of support service or a piece of educational content being introduced.** Some of the most common included:

- Implementation of an EAP that provides free counselling.
- Practical training such as Mental Health First Aid.
- Provision of mental health information such as webinars, workshops, and online resources.
- Other initiatives such as mental health days and wellbeing sessions.

Importantly, individuals said they were unlikely to engage if they feel the workplace programs are not relevant to them. It is essential for workplaces to collaborate with their people when shaping future investments into workplace mental health to ensure that they meet the needs of a diverse workforce.

In 2024, Allianz asked Australian workers and managers which support measures their organisation should commit to, with the top responses including:

- Opportunities for open and transparent conversations about individual workplace needs (39%).
- Establishing clear communication channels to voice workplace concerns (39%).
- Creating an environment which is inclusive, empathic and emotionally intelligent (36%).

In 2024, Australian workplaces reported a planned average spend of \$38,770 in diversity, inclusion and mental health programs; equating to some \$27.8 billion across Australian business in the next year. Indicators of a Thriving Workplace



Want to understand the mental health and wellbeing of your workforce? Our workplace diagnostic tool is anonymous for employees yet still has the ability to target specific areas for improvement. Check out our video on the **Thriving Workplace Index.**

THE THINK TANKS

Shaping the Future of Work

The information SuperFriend has gathered over the past 10 years gives rise to several questions, underlining the need to understand the WHY behind some of the contradictions seen across data sources. Gathering a group of experts to discuss our findings provided the opportunity to explore the current and future state of workplace mental health.

The Think Tanks were held in July and August 2024 in Melbourne and Sydney respectively. We presented some of our data to lead a **series of discussions with industry leaders, experts and those with lived experience**. 41 participants represented 14 different organisations to discuss the current and future state of workplace mental health. The starting points were **mental health awareness and stigma, harmful workplace experiences and mental health interventions**.

This was considered amidst ongoing and increasing external pressures and a shift in employee expectations around the role of work, recognising that organisations are now also navigating the most diverse workforce Australia has ever seen. Talks then progressed to describe the **potential for advances in mental health at work over the next 10 years**. The conversations were recorded, transcribed and analysed for common themes, which informed a set of future priorities. Each of these themes have been described below as priorities arising from the collective voice of the Think Tank participants in the context of SuperFriend's five **Domains of a Thriving Workplace**.

SuperFriend has developed actionable insights for 4 different stakeholder groups: Government industry, employers, managers. Integrated effort across all these areas is needed if we are to see an improvement in workplace mental health outcomes.

We are making a call-to-action for all involved to boldly rethink work-related mental health and create workplaces where workers can thrive. SuperFriend acknowledge the individual as an essential stakeholder, however the focus of this report is on initiatives beyond the level of influence of the individual.





SuperFriend Perspective

- Emphasise human connection and belonging particularly remote workers, in decisionmaking.
- Foster a culture of trust and safety where mental health can be discussed openly without fear.
- Promote psychological safety and break down stigma through role modelling and consistent support from all organisational levels.

Connectedness

by involving all employees,

Government

Promote & Fund Community Programs

Government can help build stronger social connections through promotion and funding of community programs and mental health services, education and public awareness campaigns, and regulating social media to protect vulnerable populations.

-**Employers**

Use a range of methods for communication with and between employees

A mixture of online platforms, in person gatherings, phone calls and personal written communication provide the opportunity to strengthen relationships in ways that suit individual preferences.

Conduct regular mental health check-ins

Clearly communicate that mental wellbeing is a priority to create an environment where employees feel safe discussing mental health. Programs improving cultural and generational awareness will foster an inclusive environment where everyone feels they belong.

View the Allianz guide Raising Awareness and **Encouraging Conversations.**

Industry

Leverage networks, forums, events

Use peer networks and initiatives effectively to impact mental health. Industry forums and events foster the exchange of innovative solutions, while cross-company collaborations can enhance workplace wellbeing.

· 288 Managers

Role model positive wellbeing and vulnerability through sharing of own experiences

Sharing personal mental health and wellbeing stories including when and how they seek support, and encouraging their teams to do the same, can normalise discussions and reduce stigma.

Foster avenues for open and confidential discussions

Create opportunities for team members to discuss mental health, both openly through team meetings and confidentially through established channels. Handle mistakes thoughtfully to encourage workers to take chances in order to boost innovation and creativity.

Read SuperFriend's article on Building a Connected Workplace: Strategies to Combat Employee Loneliness.

Share Allianz' How to Navigate Crucial Conversations: A Guide for Employees with your workforce.

SuperFriend Perspective

- Enhance practical, real-world training for managers to improve their connection with employees.
- Promote leaders based on people management skills rather than technical expertise alone.
- Reduce managerial burdens to allow for more focus on empathetic leadership and expand support beyond the manager level.

💼) Government

Implement and enforce regulations around employee wellbeing programs

Recent legislation emphasising employer responsibility for psychological hazards in the workplace is an example of action in this area. A complementary approach could offer incentives to companies committed to enhancing employee wellbeing through leadership and management practices.

Launch awareness campaigns to highlight leadership's role in employee wellbeing

Facilitate partnerships between government, industry, and academia to develop leadership models focused on workplace wellbeing. Provide accessible resources like toolkits and guidelines to aid implementation of best practices.

🔁 Employers

Support leaders with tools and resources

Proactively address mental health concerns within their teams. Examples range from industry-specific training and resources through to the incorporation of Al-powered insights to guide leaders through difficult conversations and alert them to potential issues early.

Find out more about our Mental Health Essentials online training.

۞ Industry

Establish and promote best practice guidelines tailored to specific industries

Focus on leadership strategies that support mental health and workplace wellbeing. The development of industry-wide benchmarks for effective leadership and employee wellbeing will help in evaluating the effectiveness of these strategies and measuring their progress.

<u>Read our Building Thriving Workplaces booklet to gain a</u> useful framework for leaders, industries and workplaces.

Facilitate sharing of information and offer consulting support

Develop industry-specific resources to support leaders across the sector. Highlighting success stories across the industry provides inspiration and examples for others to follow.

(283) Managers

Participate in training and facilitate access to mental health resources

Recognise, celebrate and participate in mental health initiatives within the team. Ensure that employees are aware of and have access to mental health resources and support services.

Read our articles on Advancing Women in Leadership and How Can Leaders Promote Mental Health & Wellbeing in their Teams

<u>View the Allianz guide How to Navigate Crucial</u> <u>Conversations: A guide for Managers and explore the Allianz</u> <u>Unpacking the New Diverse Workplace resource</u>

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SuperFriend Perspective

- Implement riskbased mental health assessments to proactively address stressors, particularly in high-risk industries.
- Tailor mental health training to companyspecific policies and ensure managers have the time to participate.
- Integrate mental health into overall job design and align it with broader health and safety strategies.

Safety

宜) Government

Continue addressing barriers to clinical care

Barriers include shortage of qualified mental health professionals and long wait times. Boost mental health literacy and reduce stigma through developing public awareness campaigns. This could increase people's confidence in accessing help for themselves and others. Support workplaces as potential avenues for improving mental health and wellbeing.

🖻 Employers

Continue to develop, communicate and enforce no-tolerance policies

Particularly related to violence, bullying and harassment in the workplace, building psychological safety training into all ongoing onboarding and compliance training for managers will ensure the fundamental principles are understood.

View the Allianz guide Fostering a Positive Culture

िंगे Industry

Utilise knowledge around different peaks and troughs of stress

Address for variations by industries and design strategies to mitigate these risks. Develop education around industryspecific psychosocial hazard assessment and intervention.

Embed education on psychosocial hazards into industry qualification programs

Focus on high-risk industries. Preparing employees for known risks helps them better identify and safely navigate possible stressors.

(283) Managers

Lead by example, lead with trust and encourage autonomy

It is important to be responsive when employees raise concerns in the workplace and communicate in ways that ensure people feel heard and valued.

SuperFriend Perspective

- Support shorter work weeks and flexible work arrangements to enhance employee wellbeing.
- Regularly consult employees about their preferences to create a more empowered workforce and improve job satisfaction.

Work Design

🗰) Employers

Design processes and systems with creativity and courage

Encourage organisations to be brave and creative with how they design their workplace, systems and task allocation. For example, there is growing support for shorter work weeks, such as 30-hour weeks or four-day work weeks, particularly in high-stress industries like Health Care.

🔅 Industry

Tailor solutions to role types and their needs

Solutions must be designed to industry-specific role types, mental health risks and psychosocial hazards. Establishing methods of sharing information can expand the impact of successful approaches.

(AB) Managers

Promote flexible work arrangements

This should be designed thoughtfully keeping in mind fitment for the business as well as a person-centred approach. Consider how work performance is assessed, for example, based on outcomes or outputs rather than hours working or time spent.

Read our articles on Work Design: How workplace flexibility is dividing the Australian workforce and Chronoworking Explained

View the Allianz guide Driving Motivation through Structure

SuperFriend Perspective

- Establish consistent mental health metrics to measure the effectiveness of wellbeing programs.
- Customise wellbeing programs to meet the specific needs of different employee groups.
- Treat wellbeing programs as long-term commitments rather than superficial initiatives, ensuring they are fully integrated into the workplace culture.

🟛) Government

Increase investment in mental health education in high-risk industries

High-risk industries include Health care and Education. A potential approach would be to fund and mandate the creation of national digital mental health platforms that offer 24/7 access to telehealth services, AI conversational tools and Industry specific mental health training.

ූී) Industry

Industry-specific Employee Assistance Programs (EAPs)

They would be able to offer a comprehensive range of services tailored to the unique needs of each sector. These programs can collaborate with stakeholders to share data on mental health trends, enabling detailed annual analysis and accurate identification of evolving sector needs.

Workplace mental health certification programs for businesses

This can incentivise organisations to prioritise the wellbeing of their employees. Externally visible markers that acknowledge the work of an organisation to create a mentally healthy environment mean they are better placed to attract a wider talent pool.

🔁 Employers

Manager participation in mental health training programs

Training is often ineffective if not tailored to company-specific policies and if managers lack the time to participate. It is critical to ensure managers' workloads allow them to participate.

Meaningful mental health metrics development

It is important to measure effectiveness of wellbeing programs, and track progress against industry benchmarks. Aim to customise wellbeing programs to suit the specific needs of your organisation and be willing to discontinue initiatives that do not produce results.

<u>Read about the Thriving Workplace Index, a practical</u> <u>diagnostic, benchmarking and assessment tool for</u> <u>workplace mental health.</u>

(283) Managers

Prioritise capability building within the team

Establish one-on-one sessions with all team members and build personal development plans to support the team to achieve these goals.

<u>Share our free Wellbeing Check-In Module so that team</u> members can review their wellbeing, get practical tips and create a personalised self-care action plan.

<u>View the Allianz guide Designing a Collaborative Mental</u> <u>Wellbeing Program</u>

Conclusion

Reflecting on a decade of data, we can see the progress made based on the **input of more than 75,000 Australian workers**. This retrospective is complemented by forward-looking insights from our Think Tanks, highlighting the need for multi-level strategies to foster mentally healthy workplaces. Collaborative approaches are needed if we are to improve the current state of workplace mental health, and our **partnership with Allianz is an example of how working together can benefit all parties** with an interest in helping people to thrive at work.

This report highlights the **critical importance of measuring our progress** and marks another evolution of the **Indicators of a Thriving Workplace** survey, which will now collect data across four separate waves in March, June, September, and December. This approach provides a dynamic view of workplace mental health, capturing how it fluctuates throughout the year and reflecting the varied environments of individual workers. For instance, we can now explore whether finance workers experience increased stress during the end-of-financial-year period or if retail workers face heightened pressures leading up to Christmas. Consequently, the data presented in this 2024 report is preliminary. SuperFriend is poised to deliver a comprehensive analysis of a full year's data collection next year, offering richer insights and more robust conclusions around peaks and troughs in worker wellbeing over the year.

By deepening our understanding of ongoing challenges, we are committed to building a future where every Australian workplace promotes mental health and wellbeing. This is essential amidst ongoing and increasing external pressures, a shift in employee expectations around work, and organisations now navigating the most diverse workforce Australia has ever seen. Despite the hurdles, the collective efforts of our partners and the broader community fuel our confidence in achieving this vision. How does your workplace measure up? Want to improve mental health and wellbeing within your workplace and industry?

SuperFriend offer a simple evidencebased framework and a variety of tools and resources including:

- Thriving Workplace Index: discover employee experiences, assess workplace mental health using national and industry benchmarks and gain actionable steps for improvement with our comprehensive diagnostic tool.
- SuperFriend Think Tanks: address workplace challenges, exchange insights and foster collaboration.
 Each event generates a qualitative report with clinical expertise and actionable mental health strategies.
- Psychosocial Hazards THINK Workbook: support leaders in their legal duty to provide a psychologically safe environment with this practical, interactive guide.

The Evolution of the Indicators of a Thriving Workplace

How the Seed was Planted

"As an external consultant, it was a joy to work with SuperFriend a decade ago because they wanted to break new ground in workplace mental health, plug key gaps in the data, and provide the practical support businesses and managers needed.

We studied the embryonic literature on the characteristics of mentally healthy workplaces. I facilitated two key stakeholder workshops in Melbourne and Sydney on these key indicators and I designed a questionnaire around them, with Instinct and Reason carrying out the very first survey.

SuperFriend was very effective in communicating the survey results, and highly impressive in its longterm commitment - not just commissioning a oneoff survey but establishing an annual survey and investing in it. SuperFriend partnered with relevant experts - I passed on the baton to researcher Paul Di Marzio and statistician Scott Maclean to carry out more sophisticated analysis of the data. It also considerably increased the sample size for more robust analysis by sector and to have even greater practical value. Ten years ago there was a huge gap and SuperFriend filled it. In 2024 it's more a case of there being a few remaining holes, more opportunities to build on the strengths of ITW, and potential to break new ground again. For example, I'm currently working with the British Standards Institute developing what will hopefully become an ISO Standard for Suicide Prevention.

In 2024 we're now more used to talking about 'mentally healthy' working environments and even 'psychologically safe' workplaces, but it's still rare to have workplaces where suicide prevention is openly discussed, until there's a preventable death sadly. In thriving workplaces, no topic would be taboo or stigmatised, and sensitive, supportive conversations would take place."

Paul Vittles

Chief Facilitator at the Zero Suicide Society



Continued Growth

"Working on the Indicators of a Thriving Workplace research with SuperFriend has been one of my favourite projects. It addresses a topic of significant relevance and importance. This helped me understand it in a more detailed and holistic way. It also demonstrated how using research effectively can make a meaningful difference in the people's lives.

Even after we concluded working on this, I continued to follow the project's evolution with great interest. I've always been impressed with SuperFriend's passion and commitment to using evidence-based insights for making a critical contribution to the narrative and understanding about workplace mental health and wellbeing in Australia. I also admire how SuperFriend continues to be thought leaders on the topic. Thank you for the opportunity to work together."

Paul Di Marzio

Head of Research at SenateSHJ

Ongoing Evolution

The Indicators of the Thriving Workplace continues to capture the many voices of Australian workers across different demographics, industries and organisations and we are excited for the next evolution – our next steps have already begun! This year, SuperFriend began work to collect seasonal data so we can evaluate trends over the calendar year. Doing so will allow us to strengthen our understanding of the workplace mental health landscape, potential pressure points during the year, and how we can encourage positive workplace environments to grow.

Associate Professor Ross Iles Chief Research Officer at SuperFriend





Workplace

of a Thriving

Our Timeline: Ten years of reflection on workplace mental health

The following timeline shows the past decade from both a **national** and **SuperFriend lens.** Above the line are highlights and lowlights from the national mental health landscape and below it, are insights and actions from SuperFriend's data.

Over 256,000 workers were receiving the Disability Support Pension due to psychological illness which prevented work.¹⁵

The impact of mental health conditions on productivity was in the spotlight, with psychological illness now the most common long-term condition preventing work.¹⁶

National 'state of play'

SuperFriend's ACTIONS & INSIGHTS

SuperFriend conducted the first Indicators of a Thriving Workplace (ITW) survey, with over 1,000 participants.

A comprehensive literature review and consultation with key stakeholders was used to imagine the optimal mentally healthy workplace.

2015

An initial set of 38 indicators were developed to define what a thriving, desiredstate workplace looks like and determine a national benchmark score.

Poor mental health in the workplace costing Australia as much as \$12.8 billion a year due to absenteeism, presenteeism and workplace injury.⁷⁷

Community mental health initiatives were growing. 1 in 5 workers participated in R U OK day activities, with evidence that these have a positive impact on mental health conversations and helpseeking behaviours.¹⁸ Best practice guidelines under the Work Health and Safety Act did not yet detail the responsibility of employers to identify psychosocial hazards and manage risks to mental health in the workplace.¹⁹

2016

Only 14% of workers agreed that their organisation had managers committed to promoting the mental health and well-being of staff (ITW, 2016).

SuperFriend's ITW survey demonstrated that whilst mental health awareness was growing, action was NOT being prioritised. Given the burden on the mental health system, the workplace remained an underutilised avenue for mental health support.



SuperFriend's 38 indicators were grouped into four Domains, each summarising a different dimension of a Thriving Workplace. The Domains provided a framework to measure workplace mental health.

Small organisations (2-19 employees) had scores higher than other organisations for all Domains except **Policies and** Practices. This highlighted the strength of Leadership and Connectedness in small businesses but some work needed in the more formal processes.

Between 2015 and 2017. the Connectedness and Leadership Domains consistently scored above the other two, Capability and Culture, and Policies and Practices. There was also a universal downward trend in Domain scores over these years.

Policies & Practices — Capability & Culture

Figure 8: Scores from the ITW survey between 2018 and 2021, including the five Domain scores and the Overall Thriving Workplace Score. See Technical Notes for further info.

The Productivity Commission estimated that the cost of mental-ill health to workplaces had increased to \$16.6 billion in 2018-19, up from \$12.8 billion in 2015-16.²³

The Ahead for Business program was launched by EveryMind to provide targeted resources for the many small businesses in Australia to support the mental health of their employees.

There was a diverse range of organisations dedicated to supporting mentally health workplaces.

2018

The Federal Government announced \$12 million of funding for the National Workplace Initiative, through the Mentally Healthy Workplaces Alliance, to develop a nationally consistent approach to mentally healthy workplaces. This included three core pillars: Protect, Respond and Promote.

INDUSTRY INITIATIVE: Construction

MATES in Construction celebrated a decade of suicide prevention through their on-site community development programs. During this time, they had trained over 10,000 workers to recognise at-risk workers and support the mental health of their colleagues, with an estimated reach of 120,000. Suicide rates in this industry had fallen by 8% since the program began.

Number of deaths by suicide peaked at 3,377 during 2019, or 13.2 per 100,000 persons. Men accounted for three of every four of these.²⁵

A Productivity Commission inquiry examined the effect of mental health on people's ability to participate in work and the wider community.²⁰ The Commission urged an amendment to WHS policies and regulations so that psychological health and safety is regarded with equal importance as physical health and safety. Safe Work Australia noted an overall declining trend in workers' compensation claims, but that claims due to psychological injury had the opposite. Over 10,000 claims for psychological injury were recorded that year.²⁷

The most common causes were attributed to:

Work related harassment and/or workplace bullying (25%), work pressure (22%), exposure to workplace or occupational violence (12%), and exposure to traumatic events (6%).

Allianz's 2019 Awareness into Action whitepaper found that four in five (85%) employees think their managers are more likely to believe their need for time off is genuine if they say it is for a cold or flu rather than mental health related.²⁸

National 'state of play'

2019

SuperFriend's ACTIONS & INSIGHTS

85% of thriving workers agreed that they were optimistic about the state of mental health and wellbeing in their workplace (ITW, 2018).

The University of Queensland reviewed the efficacy of SuperFriend's research methods including the reliability and validity of the ITW survey. Based on their findings the Domain framework was refined to enhance our approach. This year's data was used for a segmentation analysis of the most thriving workers, allowing insight into the practices and environments of the best-performing workplaces. This was in line with the Promote pillar to 'Recognise and enhance the positive aspects of work that contribute to good mental health.'

Two in five workers with a mental health condition reported that their workplace had either worsened or caused it (ITW, 2019).

The ITW survey sample size grew to 10,000 nationally each year, enabling the ability to gather deeper insights into specific industries (19 ANZSIC industry groupings). Nearly one in three Health Care and Social Assistance workers reported that their job was highly stressful, and that their top stressor was their patients/customers/ clients. (ITW, 2019). The top three highest risk industries for claims due to psychological injury were Public Administration and Safety, Education and Training, and Health Care and Social Assistance. When combined these industries made up approximately two thirds of all claims in 2020-21.²⁹

The COVID-19 pandemic began in Australia with two distinct waves of cases starting in March and June, with a disproportionate impact in Victoria due to higher case numbers and extended lockdowns. Unemployment peaked at 7.5% in July.³⁰ Initial impacts of the pandemic increased levels of psychological distress in adults aged 18-45 years, before stabilising the next year. An increasing amount of people accessed subsidised mental health services that year, 33% of these via telehealth, which had not previously been subsidised.³¹ Allianz workers' compensation data demonstrated that primary psychological claims had increased by 80% since 2017. The most commonly reported negative behaviours impacting mental health were: ineffective or unfair management (39%), workplace culture (33%), bullying and harassment (24%), and organisational structure (24%).³²

INDUSTRY INITIATIVE: Arts and Recreation Services

In response to a high prevalence of mental health problems among performing arts workers, the Arts Wellbeing Collective was first founded in 2017. During the pandemic this group advocated for funding for the many workers in this industry left without employment. They also pivoted to increase their digital delivery of mental health support resources.

2020

National 'state of play'

SuperFriend's ACTIONS & INSIGHTS

70% of workers intended to stay with their current employer, but only 20% were motivated to work hard because their job was interesting and important (ITW, 2020).

Much the same as in previous economic downturns, SuperFriend found trends indicating that workers were more likely to remain with their current employer. However, concurrent to this there were indicators of low job satisfaction. With the huge shift in working environment due to the pandemic, most employers recognised the need to step up and support their workers. Nearly one in three reported that their workplaces had implemented initiatives to support mental health, including paid mental health days off, sick days for casual workers and longer break times (ITW, 2020). SuperFriend recognised the need for a workplace level measure for employers to benchmark themselves against industry and national standards, signalling the development of the Thriving Workplace Index. Workers' compensation claims due to psychological injury were associated with a median of 34.2 weeks work lost, and \$58,615 in received payments, the highest ever recorded.³³

The National Mental Health and Suicide Prevention Plan was released, demonstrating a commitment to supporting mental health and suicide prevention.³⁴ Compounding this lack of engagement was that 40% of Australian workers were feeling an expectation to work longer hours due to COVID-19.

In 2021, 69% of Australian to target t employees reported that mental he their employer had not program had a conversation with business of them about their mental had signif health since the start of the emotional pandemic.³⁵ COVID-19.

feeling an expectation to wor longer hours due to COVID-19. Beyond Blue was funded to target their NewAccess mental health coaching program towards small business owners who have had significant financial and emotional pressures since Beyond Blue's free program was accessed more broadly by over 30,000 people, with 7 out of 10 people reporting a significant reduction in depression and anxiety symptoms. It was also made available through workplaces within the **Public Administration and Safety** industry and represented a new pathway for people to access mental health support.³⁸

National 'state of play'

SuperFriend's ACTIONS & INSIGHTS

The ITW survey revealed that the three most poorly managed psychosocial hazards nationally were Workload, Recognition, and Change Management, which represented priority areas for improvement in the workplace.

Alongside our Domains, SuperFriend's ITW survey was extended to cover all 14 psychosocial hazards, as outlined by Safe Work Australia's Code of Practice.

2021

Over half of Australian workers had experienced at least one major workplace change in the past 12 months, such as a restructure, merger or implementation of new technology. This included as many as four in five workers from the Information Media and Telecommunications industry in line with constantly evolving technology. Those who did experience a change were more likely to attribute their mental health condition to the workplace. (ITW, 2021). Between 2018 and 2021 there was a gradual increase across the five Domain scores. By far, the Connectedness Domain remained the highest scoring. The Policy Domain saw the largest increase by 9% during this time period.

INDUSTRY INITIATIVE Manufacturing

The Australian Manufacturing Workers' Union launched their MATES in Manufacturing program, based on a blueprint of the successful MATES in Construction peer-to-peer suicide prevention program. An evaluation of the program found very positive outcomes including increased mental health literacy and increased confidence in help offering to peers.³⁷

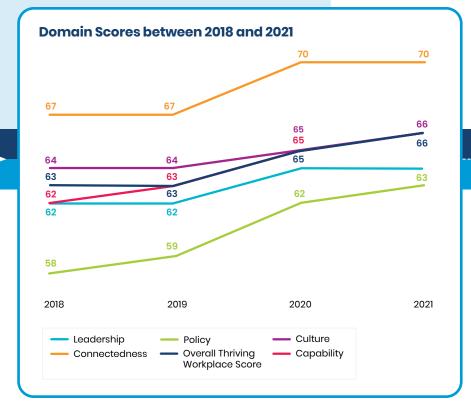


Figure 8: Scores from the ITW survey between 2018 and 2021, including the five Domain scores and the Overall Thriving Workplace Score. See Technical Notes for further info.

8.5 million working-age Australians (or 43% of the population aged 16-85) had experienced a mental health condition at some point in their life.³⁸

After-effects of major disruptions to our work and social lives due to COVID-19. including stay at home orders, remote learning, shutting down of non-essential services and social distancing, had clearly compromised the mental health of Australian workers.

This was evident in the continuing high levels of psychological distress in young adults, as well as in both the Accommodation and Food Services and Health **Care and Social Assistance** industries.39

Allianz workers' compensation claims data showed a 17% increase in the rate of psychological injury claims since pre-pandemic.

It also indicated that 85% of workers who had experienced psychological injuries were requiring time off work, further exacerbating workplace challenges with staffing.40

Driven by high levels of burnout the trend 'quiet quitting' emerged, signalling the disengagement of many workers from the workplace. It was evident particularly across Gen Z and younger Millennial workers.

Beyond being an indicator of Low Recognition, Poor Management Support, and poor Work Design, it was also associated with low levels of wellbeing in the workplace.41

One in five workers nationally reported suffering a mental health issue due to work in the past 12 months, with Education and Training and Retail Trade industry workers at the highest risk.42

2022

National 'state of play'

SuperFriend's ACTIONS & INSIGHTS

In recognition of the changing nature of work, the Work Design Domain was introduced. The Capability Domain shifted to better reflect employer's obligation to support the mental health of their employees.

SuperFriend adjusted the five Domains of a Thriving Workplace in response to the evolving landscape of workplace mental health incorporating the latest legislation and academic research

The Thriving Workplace Index (TWI) was piloted as a diagnostic tool for workplaces to assess their internal Domain scores, psychosocial hazards, and mental health outcomes.

This tool enables comparison of workplaces to national and industry benchmarks, as well as to identify priority areas to implement mental health and wellbeing initiatives.



3.4 million Australians saw a health professional due to mental health concerns in the last 12 months and 38% of all GP consultations in a week included a mental health component. ⁴³

In April 2023 there were changes to the Australian Work Health and Safety Regulations which introduced a legal requirement for employers to assess, control and minimise all risks to worker psychological health and safety. This increased the responsibility employers have to provide a mentally healthy environment for their employees.⁴⁴ The impacts of COVID-19 on the workplace were still lingering with workers demanding more flexibility and autonomy. One in three Australians who work from home reported that they would quit their job or look for another if their employer required them to work fulltime from an office.⁴⁵ 9.5% of Australian workers changed jobs over that year impacting employers with significant hiring and onboarding costs, and lower productivity.⁴⁶

Allianz data demonstrated that while 60% of surveyed managers believed their organisation had "gone above and beyond" to provide a mentally healthy workplace, just 33% of employees shared the same sentiment. Signalling the need for a realignment of employer approach and worker expectations.⁴⁷

2023

National 'state of play'

SuperFriend's ACTIONS & INSIGHTS

38% of Australian workers reported experiencing high or very high levels of psychological distress (ITW, 2023).

SuperFriend introduced additional measures to the ITW survey to better understand the relationship between the Domains of a Thriving Workplace and important workplace and mental health outcome metrics such as burnout, psychological distress, retention and productivity. Absenteeism due to poor mental health was high with one in five workers taking at least one day of leave in the past month due to their mental health (ITW, 2023).

By far, intention to stay was lowest in the **Accommodation and Food Services** industry (60%), followed by **Retail Trade** (67%). Retention was relatively high in the Health Care and Social Assistance (73%) and Transport, Postal and Warehousing (75%) industries (ITW, 2023).

Informed by data from the ITW, SuperFriend developed a number of **Industry Snapshots** and **Deep Dives**, to provide industry-specific insights.



Allianz found that the number of active Allianz Workers Compensation Primary Psychological claims had increased by 47.5% over the last five years. Based on claims from 155,000 there had been a collective loss of 655,000 days of work per year due to work-related psychological injury.⁴⁹

The World Health Organisation cited loneliness as a global health priority, launching a new Commission on Social Connection.⁵⁰ Workplace loneliness is demonstrated to have an impact on absenteeism, presenteeism and overall workplace productivity.⁵¹ There is evidence to suggest that some of the most vulnerable workers are executives, senior managers and in particular entrepreneurs or small business owners.⁵² Allianz data also demonstrated that while 85% of managers believe they show empathy and compassion to the personal circumstances and challenges of their team members, 54% of Australian workers do not share this sentiment.⁵³

2024

National 'state of play'

SuperFriend's ACTIONS & INSIGHTS

One in two of our youngest generations at work (Gens Y and Z) were either 'at risk' or experiencing burnout (ITW, 2024).

SuperFriend responded to a changing landscape to refine our metrics of burnout, as well as measure loneliness and co-morbid physical health conditions. In addition, data was collected more frequently to provide insights into how workplace mental health fluctuates during a year. Recognising significant challenges in the Education and Training industry, SuperFriend developed an Education white paper, providing recommendations to address low recognition, and high levels of burnout and workload. The Thriving Workplace Index (TWI) was refined to become more tailored and customised, and launched for the first time.

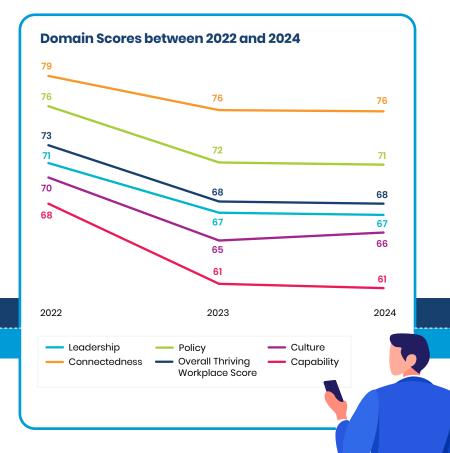


Figure 9: Scores from the ITW Survey between 2022 and 2024, including the five Domain scores and the Overall Thriving Workplace Score. See Technical Notes for further info.

Technical Notes

Indicators of a Thriving Workplace (ITW) Survey

SuperFriend's flagship annual survey was run for the first time in 2015 as a national and industry benchmark for workplace mental health. It collects data every year from workers in 19 different industries and is weighted across four variables (age, gender, industry and location) using the latest ABS statistics.

The most recent iteration includes over 100 questions that measure psychosocial hazards, the five Domains of a Thriving Workplace and a range of mental health outcomes. Alongside this, a wealth of personal demographic (for example, vulnerable groups such as those under financial stress or identifying as LGBTIQA+) and workplace information (for example, incidence of harmful experiences and workplace policies) to allow the analysis of many different cohorts.

Over 100 Questions



Think Tanks

The two Decade of Data Think Tanks were held in collaboration with Allianz (Melbourne on 30th July and Sydney on 6th August 2024). Attendees were presented with the key findings from our Decade of Data analysis. Discussions from small groups of up to five people were recorded and transcribed. The questions asked prompted participants to reflect on the current state of workplace mental health, and propose the future of work:

- What is your initial response to this information?
- What are we doing well?
- What needs to be done better?
- How do we do it?
- What do the next 10 years look like?

Fourteen organisations represented various industries and sectors across the nation. Across the 2 sessions, a total of 41 participants took part. Some of the participants included:

- David Costigan, Allianz
- Carolyn Morey, The Wellbeing Outfit
- Lauren Brignull, Allianz
- William Mai, Allianz
- Georgie Drury, Metluma
- Vicky Little, Specialisterne Australia
- Melissa Elliot, Sydney Opera House
- Sharlene Ramirez, NRMA
- Damien Yabsley, NRMA
- Ashleigh Molnar, InCheq
- Richard Gabriel, Allianz
- Ivana Petovic, Allianz
- Kathi Boorman, One Door Mental Health
- Sonny Bui, LAMAworks

A heartfelt thank you to everyone who participated in our Think Tank events—your time, insights, and voices have been invaluable. If you're interested in hosting a Think Tank for your organisation or industry, we'd love to collaborate. Please reach out to SuperFriend!



Allianz Australia workplace mental health research journey

Allianz workers' compensation claims data comprises active primary psychological claims from 2019 and compares their outcomes, volumes and costs over a five year period to the end of 2023. The data represents over 108,000 Australian workplaces from across all Allianz portfolios including; Underwritten Workers' Compensation in Western Australia, the Northern Territory, the ACT and Tasmania, the New South Wales Managed Fund (for both private and public sector employees) and the Victorian Managed Fund.

Allianz has also provided data from their ongoing exploration of the sentiment and experience of Australian workers. This research that has been undertaken annually since 2019 engaging in total over 12,000 Australian workers. It has been commissioned by Allianz and conducted by YouGov in accordance with the Australian Polling Council standard.

The 2024 survey results presented in this report provide a nationally representative sample comprised of 1613 employees (middle managers and below) and 513 managers (senior managers and above) in Australia aged 18 years and older. The study was conducted online between 24 April 2024 and 6 May 2024. Following the completion of interviewing, the data was weighted by age, gender and region to reflect the latest ABS population estimates. Across is an excerpt of the findings.

The Priorities of Australian Workers in 2024

- **39%** Improved opportunities for open and transparent conversations about individual workplace needs, such as mental health and flexible working conditions
- **39%** Establishing clear communication channels to voice workplace concerns (i.e., negative culture, bullying, harassment)
- **36%** Creating an inclusive, empathic, and emotionally intelligent environments to improve workplace culture and relationships
- **35%** Adequate and equal remuneration for employees in the same position, regardless of age, gender, ability etc.
- **33%** Training sessions for all employees to raise awareness about diversity, inclusion, mental health and unconscious bias
- **26%** Bespoke career progression and development plans for all employees
- **26%** Introducing a "Mental Health Officer" or similar for guidance and tips to help managers approach discussions with diverse employees
- **25%** Accessibility plans and office spaces to suit various employee ways of working (i.e. designing for diversity & sensory rooms or spaces)
- 24% More inclusive hiring processes to support the pool of diverse talent

Figure 10: Survey responses gathered by YouGov and commissioned by Allianz capturing the perspective of 2,126 Australian workers and managers who were asked "Which, if any, of the following measures do you think your organisation should commit to, in order to improve support for diverse needs in the workplace?"



Explore our workplace mental health hub: Workplace Mental Health | Allianz Australia

Glossary

Five Domains of a Thriving Workplace

Domains are each a summary score of multiple indicators that represent characteristics of a thriving workplace.

Leadership comprises how managers enable their teams to achieve shared organisational goals.

Connectedness refers to the quality of interpersonal relationships in the workplace.

Safety describes the processes put in action so that workplaces are free from harassment, bullying, discrimination and violence.

Work design is the way that roles, tasks and responsibilities are organised.

Capability is about equipping the workplace with skills and resources to support mental health.

Thriving Workplace Score is an average of the five Domains (Leadership, Connectedness, Safety, Capability and Work Design) and gives an overall measure of how mentally healthy a workplace is.

Psychosocial hazards are aspects of work that have the potential to cause psychological harm and may lead to physical harm.

Mental Health Outcomes

Burnout is a syndrome resulting from chronic workplace stress that has not been successfully managed.

Psychological distress is the experience of nonspecific symptoms of stress, anxiety and depression. High levels of psychological distress have a strong association with anxiety or affective mental health conditions.

Employee retention is the degree to which an organisation retains their current employees. The goals is to minimise turnover and keep the most productive and highly valued employees.

Intent to stay is an indicator of employee retention and is measured by whether workers intend to stay at their current organisation over the following 12 months.

Absenteeism or sickness absence is defined here as any time an employee does not attend work at scheduled times due to psychological distress.

Job performance is considered here as the degree to which an individual achieves their maximum possible productivity at work.



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