



# THE RISING RESILIENT

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How workforce resilience  
will enable businesses to thrive.

**Aon**

## About the report

This report was developed in 2020 based on Aon’s proprietary research and interviews with the organisational leaders and consultants who are shaping best practices around health and wellbeing at work. Thank you to all who took part, in particular:

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The report also includes excerpts from interviews with Aon colleagues across EMEA who are helping their clients to build workforce resilience in their organisations, including:

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Talent Management Director for Iberia & Affinity, EMEA

### Mark Witte

Head of Consulting & Propositions, UK Health

## About Aon’s data

Our data was collected during March 2020 amidst the backdrop of the global coronavirus (COVID-19) pandemic, from survey participants in France, Italy, the Netherlands, Spain and the United Kingdom. We surveyed 500 participants per country, with 20% of each sample consisting of senior decision makers and 80% employees.

A senior decision maker was classified as someone who self-identified as a:

- Decision maker with purchasing ability
- Company owner/founder
- HR Director
- C-suite Member

Employees were classified as anyone in full or part-time employment who is not an owner/senior decision maker in the company.

For clarity, our data points have been rounded to the nearest integer value.

Unless otherwise stated, all data within this report comes from our analysis of this Rising Resilient multi-market survey.

Special thank you to Geoffrey Kuhn, Chief Actuary, Health Solutions EMEA at Aon for his data analysis.

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There is nothing that businesses need more right now than workforce resilience. They need people who can weather storms, who feel secure, productive and motivated in their jobs, and can rapidly adapt to change.

Our research indicates that workforce resilience is a product of investing in the health and wellbeing of your people, but it is not just about making the financial investment. To foster resilience in your people, your approach to wellbeing needs to be intelligently aligned to the needs of the workforce, well communicated, and within an environment at work that allows resilience to thrive.

**While we have been talking** about health and wellbeing for a long time, the connection with workforce resilience was not front of mind. The COVID-19 pandemic has shone an intense spotlight on workforce resilience in a way we have never seen before; leaders are far more aware of the fragility and dependence on a healthy and financially well workforce. Yet while they might feel more exposed now, the reality is that workforces carry this risk all the time. People who do not prioritise their health and wellbeing may be more vulnerable to long-term illnesses (cancers, diabetes, heart disease), and in the case of COVID-19, the greater impact of a new disease. Mental health illnesses like depression – which alone is estimated to cost the global economy north of \$1 trillion<sup>1</sup> – have more recently been recognised but again, the pandemic has brought this into sharper focus. It almost seems implausible to think that convincing leaders to consider wellbeing as more than an exercise in compliance was ever a struggle. But it was; and for some, it still is.

When we began this conversation about workforce resilience at Aon, we could not have predicted how significant it was about to become, and how quickly and sharply it would come into focus.

There were already many challenges facing business leaders. From potential damage to brand and reputation, to the ongoing complexity of talent acquisition, retention and development at a time of accelerated change – though many of these pale into insignificance compared to meeting the challenge of the global economic slowdown caused by COVID-19. Against this backdrop, our consultants found that ‘wellbeing’ is often a misunderstood concept – seen as important, yet nebulous, difficult to connect to tangible business value. This is somewhat unsurprising given that despite almost all employers offering something to support employee physical and emotional wellbeing, only 30% of employees are resilient. In many ways, wellbeing has not worked enough for businesses to feel its value. Yet as our research shows, wellbeing is an intrinsic part of the solution to the challenges that all businesses face today, it is a key enabler that delivers resilience.

To varying degrees across the globe, organisations are compelled to invest in, and care about, the health and wellbeing of their staff. At the most basic level, health initiatives are prescribed by proxy through government legislation. However, sometimes the attitudes of the workforce, the competition for talent, and visionary leadership drive businesses to go beyond what is simply required and think creatively about what their people need, what they want, and what will help.

Part of the challenge is shifting the conversation from health and wellbeing as a discretionary spend, a nice-to-have or perk, to understanding its ability to impact the very resilience of the organisation. It is about knowing that smart, strategic investment in the health and wellbeing of your people is more than good housekeeping; it is part of what makes a business thrive.

But that is the crux – it has got to be meaningful, and it cannot be just a buzzword. We need to move beyond the low-hanging fruit of ergonomic chairs, gym memberships and the latest app – because while access to these offerings is important, they will only get us so far. Diverse employees have diverse needs, and the right support is going to differ person-to-person, so we cannot rely on a top-down approach to benefits design. Instead, we need to create a future of work where organisations deliver well-rounded wellbeing across the physical, social, emotional, professional and financial needs of their workforce. Businesses fall short in part because there is a communications gap between what is offered to employees, and what they are engaging with. Bridging this divide is as much about leadership as it is about dialogue with your workforce. We require leaders who view resilience as central to good, sustainable business – and are willing to share the responsibility of achieving it with their people.

Across our client base, we are seeing progressive organisations do exactly that. Each year, more people are moving past the tokenistic, low-engagement (and therefore low-value) perks and embracing a strategic approach to health and wellbeing that encompasses their people and business strategies. These forward-thinking businesses are seeing real value on investment from their health and wellbeing initiatives; making them better placed to retain talent, adapt to change and have a happier, healthier and more productive workforce.

This report celebrates those organisations that are aligning their purpose, people strategy and approach to health and wellbeing at work to deliver real workforce resilience. It explores the stories of businesses that have invested in their people and have since dealt with grave uncertainty and unprecedented change.

We also hope it provides a pathway forward – showing that together we can shape the new world of work as one that recognises businesses’ vital role in our future wellbeing. This is not a short-term fix at a time of crisis, it is a long-term strategy to improve workforce resilience. We invite you to consider a longer-term transition into a new type of organisation – the Rising Resilient.

**Andrew Cunningham**  
Chief Commercial Officer, EMEA  
Health Solutions, UK | Aon

<sup>1</sup> Mental health in the workplace, WHO, 2019

# Introduction

Workforce resilience is created where the environment at work is one in which people can better adapt to adverse situations, manage stress and retain motivation.

Strategic investment in health and wellbeing initiatives, driven by clear, compassionate and visible leadership, and empathetic dialogue between employer and employee are critical to delivering workforce resilience.

**At its core, there are three indicators of workforce resilience:**

1

A fundamental sense of security at work

2

A strong sense of belonging with the employer

3

The adaptability and motivation you need to reach your full potential

These are not just positive attributes for businesses when faced with crisis. Organisations that take a proactive approach to creating resilience through meaningful health and wellbeing initiatives outperform their peers in terms of productivity, quality of work, talent acquisition and retention – and crucially, their people are happier at work because of it all.

While wellbeing programs are widespread and continue to expand – with 80% of employers agreeing that they see wellbeing as beneficial for their organisations in the long run – employees consistently struggle with resilience.

32%

of employees are resilient

42%

of employees do not feel secure

52%

do not feel a sense of belonging

55%

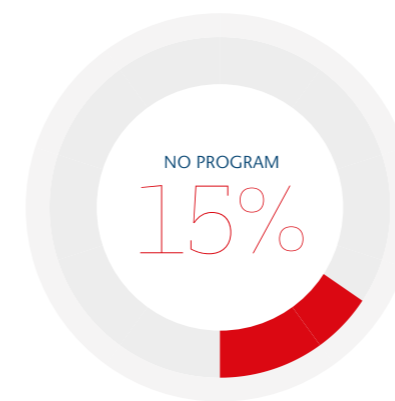
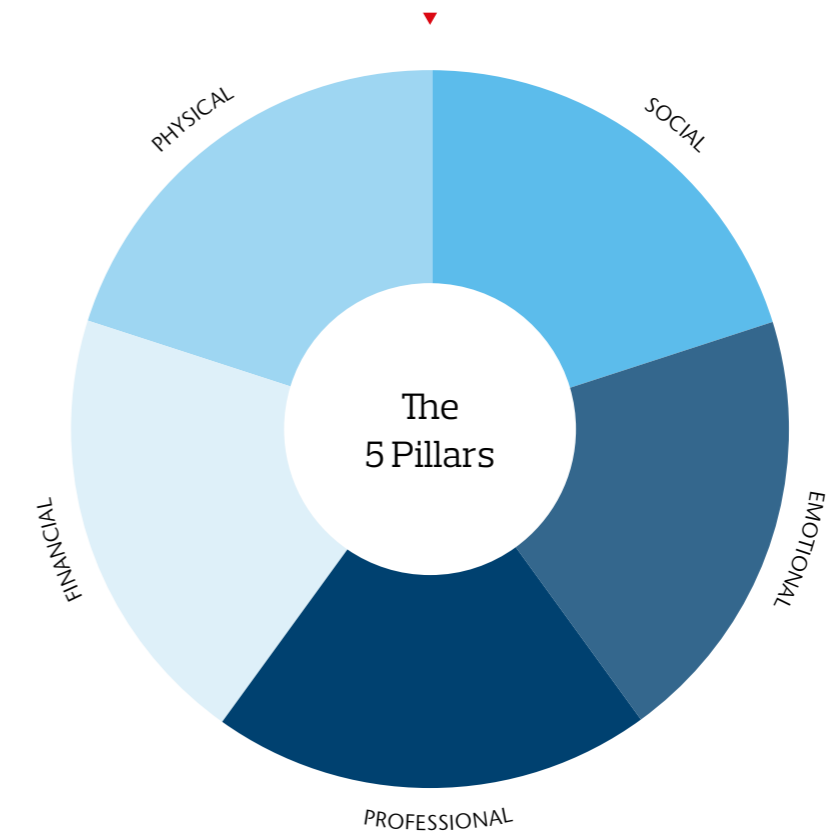
do not feel that they can reach their potential

Importantly, resilience requires a culture of self-awareness and responsibility where the employer provides the employee with the tools to help to manage their health and wellbeing – combatting a suite of issues ranging from

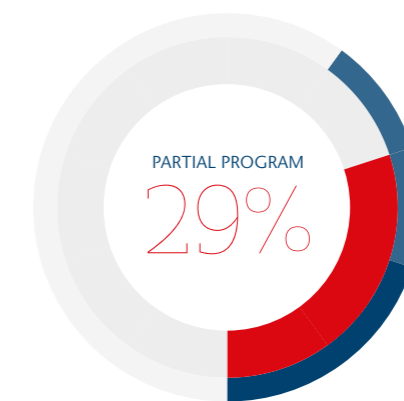
chronic conditions, to financial wellbeing, mental health issues, presenteeism and more – and employees use those tools to make lasting change. Critically, it puts the employee in control of their own wellbeing.

Our research shows that greater investment in wellbeing is linked to greater levels of resilience, but it needs to be a broad program, encompassing four or five pillars of wellbeing.

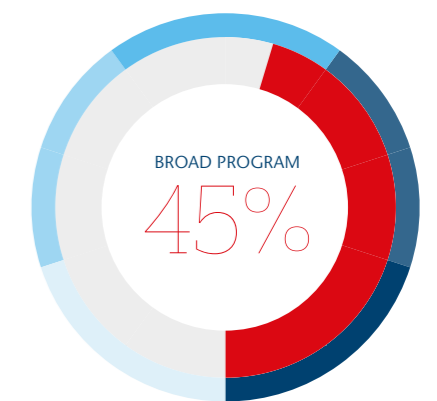
As your program of wellbeing broadens, your likelihood of resilience rises.



Only 15% of employees are resilient within organisations that do not offer health and wellbeing initiatives.



Resilient employees rise to 29% within organisations that offer partial health and wellbeing initiatives.



Meanwhile 45% of employees within organisations with broad health and wellbeing are resilient.

Workforce resilience lives and dies with workplace culture and leadership style. It is deeply personal and connects cultural and socio-economic factors, making it changeable by age, gender and location. It enables employees not just

to weather change, but to be more motivated, productive and produce better quality work than their peers. In short, every business needs employees who have it.

# Why workforce resilience matters

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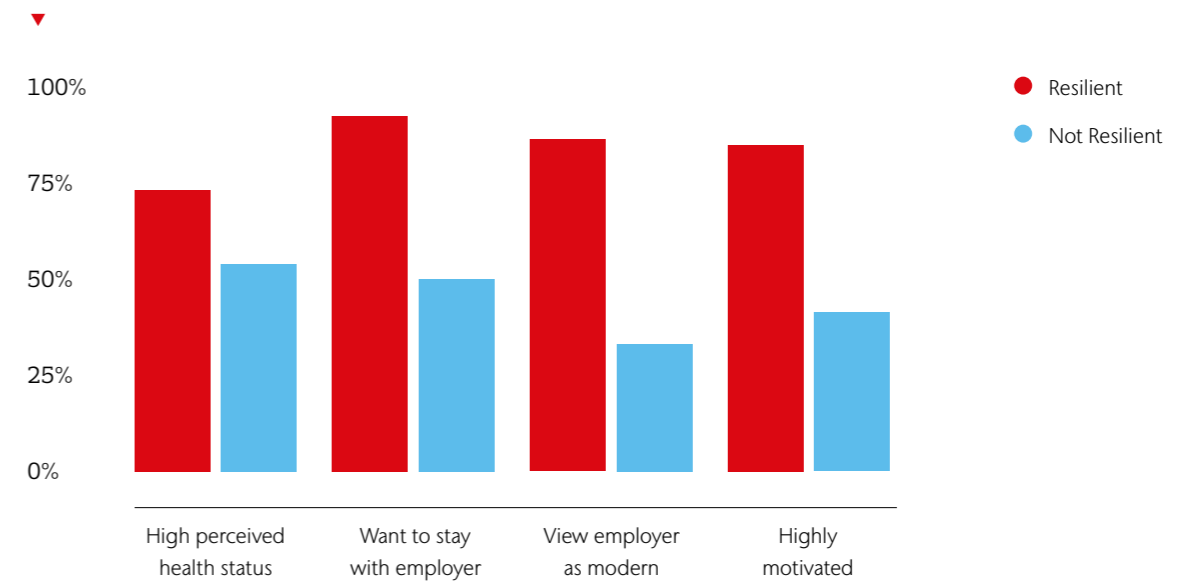
Organisations with resilient workforces can see value delivered to employers through improved sentiment, bottom line measures (attraction, retention, productivity) and employee outcomes that contribute to their ability to do great work.

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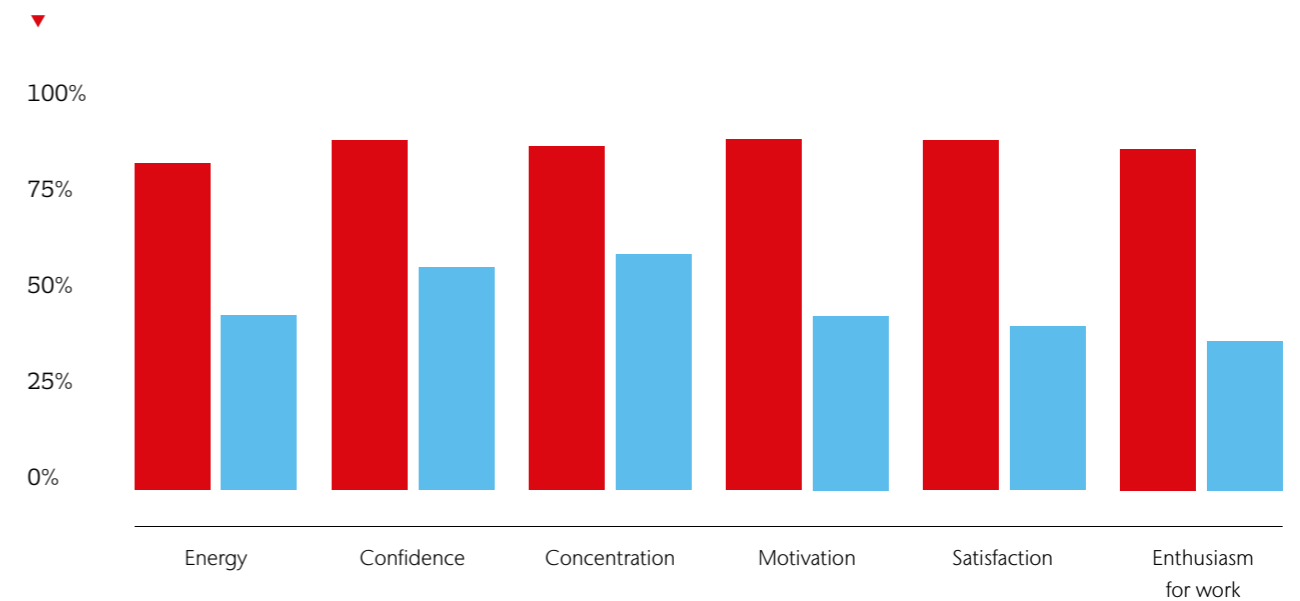


Without looking at workforce resilience as a whole picture – from leadership, through to employee engagement and the design of health and wellbeing initiatives – individual, unconnected efforts to care for the people within an organisation fall flat. Subject to imbalance and irrelevance by design, and obscurity through lack of good communication.

WHEN BUSINESSES DO GET IT RIGHT, THERE IS MUCH TO GAIN.



BENEFITS OF A RESILIENT WORKFORCE FOR EMPLOYEES



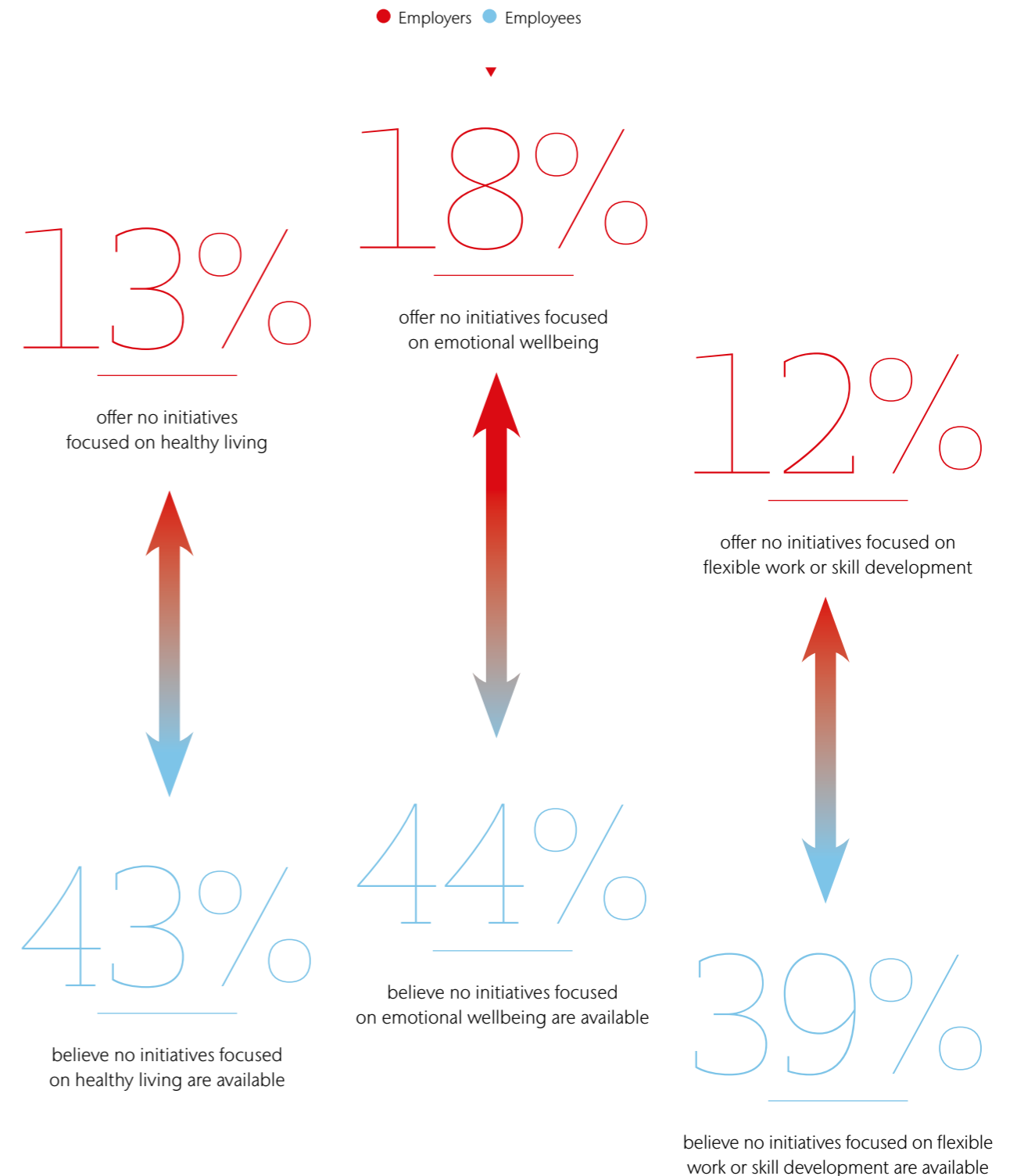
# Why wellbeing often falls short

Throughout this report, we share the frontline stories from leaders who have overcome challenges to ensure that their programs of health and wellbeing truly matter. From the involvement of leadership, to the alignment and consistency of the approach with the organisation's purpose.

Yet again and again, we heard that communication was one of the biggest challenges to effectiveness. In fact, our research supported this – showing that employers typically offer twice as many initiatives than employees feel are available to them.

Our data showed a consistent gap between the employee perception of what is offered to them and the realities of what senior decision makers claimed to deliver. While only 13% of employers said that they do not offer any initiatives focused on healthy living, 43% of other employees believed that their organisation did not offer them any support in this area.

THE COMMUNICATION GAP BETWEEN WHAT IS OFFERED, AND WHAT IS VISIBLE





# How to build workforce resilience

Developing resilient employees is complex. It requires balancing many different factors, and the recipe for how to do it well is evolving just as your people are.

Throughout this report, we share the insights of leaders who are approaching these factors through technology, empathy, personalisation and more, both before and during COVID-19. On top of the tactics shared by these leaders, our research also finds that there are key themes leading to a greater chance of having resilient employees. Each of these factors increases the likelihood of resilience within your workforce, but you need a combination of them since no one item alone is the answer. These include:

LIKELIHOOD OF AN EMPLOYEE BEING RESILIENT

	HIGH	LOW
Level of wellbeing program	45%	15%
Strength of social connections	45%	14%
Supportiveness of the work environment	49%	3%
Level of professional development programs offered	54%	10%
Support for employee growth mindset	47%	10%

As the World Health Organisation sets out in its Health 2020<sup>2</sup> policy framework, resilience ‘is shaped by the availability of supportive environments’ which ‘are essential for people to increase control over the determinants of their health’. At work, businesses must

step up and create that perfect environment for resilience to thrive. This means understanding the context and content for delivering effective health and wellbeing programs and initiatives, along with the 10 factors that are currently affecting and influencing workforces today.

<sup>2</sup> Health 2020: a European policy framework supporting action across government and society for health and wellbeing.

## The 10 factors



Encouraging health-positive behaviours



Protecting physical health



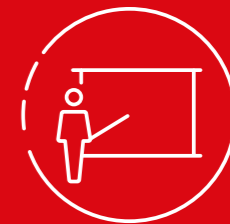
Delivering clarity and purpose



Operating with compassion and engaging community



Supporting mental health in the modern day



Fostering adaptable skills



Sharing responsibility and control



Developing financial security



Embracing inclusivity



Understanding and managing employee expectations

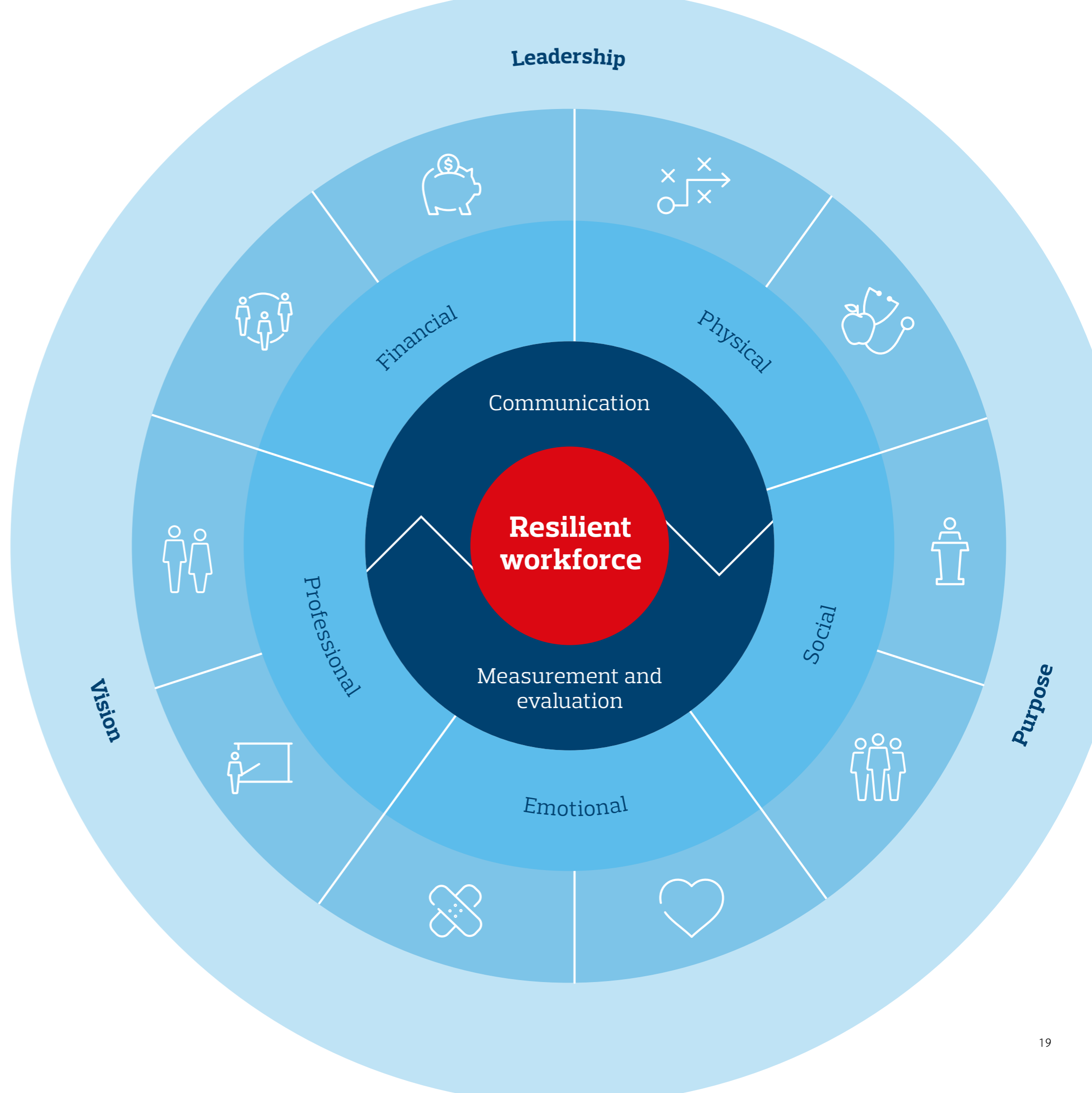
# The environment for building workforce resilience

This model demonstrates how organisations can create the supportive environment for workforce resilience. This can be achieved by:

- Driving employee engagement through internal communications and a feedback loop of measurement and evaluation that enables the business to assess the needs of their workforce.
- Creating a wellbeing strategy that delivers a suite of workplace benefits, policies, programs and initiatives that provides employees with choice and flexibility across all five pillars of wellbeing.
- Understanding and adapting to the 10 factors that are shaping employees' interpretation of health and wellbeing activities.
- Emboldening the approach through clear leadership, vision and connection to organisational purpose that makes the offering feel genuine and meaningful.

Through the experiences of organisations that are already fostering resilience in their workforce, along with the results of our survey, this report will guide you through the challenges and opportunities of building resilience in your workforce.

Read the articles exploring the factors of workforce resilience on [aon.com/risingresilient](https://aon.com/risingresilient)



# The rising tide

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Stood atop an active rig on an oilfield in the North Sea, there is nothing more important than your physical safety.

From undergoing rigorous health, safety and first-aid training before you even board the helicopter that will take you to the platform, to the personal protective equipment you will wear on-site, the physical fitness assessments, and even the amount of sleep you have had; working in this environment will mean that you and your employer have taken immense precautionary steps to ensure your physical safety. **Yet physical safety is only one piece of the puzzle. If organisations want employees who are capable of managing their own health, mental as well as physical, and to benefit from the risk reductions that come with that – they need a resilient workforce.**

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SECTION

Since the establishment of the Health & Safety at Work Act (1974) and the subsequent European Framework Directive (1989/391/EEC), employers have had a heavy emphasis on physical health and safety.

Beyond regulatory compliance, physical health has been a simple equation to sell into businesses; fewer sick days meant more working hours, fewer critical events, fewer litigation suits. Moreover, these attributes are easy to measure and therefore evaluate the immediate impact of – they are a no-brainer for both the business and the employee. But it is also true that mental health plays a significant role in our safety and wellbeing in the workplace; poor mental health has been linked to increased error rates, accidents, poor decision-making and deterioration in planning and control of work<sup>3</sup>.

These are the very challenges that the energy sector is now tackling with full force – embracing employee wellbeing beyond physical safety. Amid the backdrop of a seismic shift from their long histories as petrochemicals organisations to grappling with a more sustainable future in energy, these businesses are also undertaking an internal revolution in their approach to employee health and wellbeing. They are evolving from their traditional focus on compliance-orientated health and safety, towards a more human take on wellbeing that encompasses greater dimensions of health.

There is mounting pressure for all businesses to adopt this new way of thinking about health and wellbeing. From the data telling us that depression and anxiety can be attributed as the cause of US \$1trillion per year lost in productivity<sup>4</sup> to the expectations of new and existing employees, the impetus for change is clear.

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However, understanding the wider context and complexities of employee health and wellbeing is critical to devising wellbeing strategies that actually work.

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<sup>3</sup> Mental health and work: Impact, issues and good practices, G. Harnois and P. Gabriel, WHO/ILO, 2000

<sup>4</sup> Mental health in the workplace, World Health organisation, WHO, 2019

**Though while so many employers agree that wellbeing is beneficial, only 30% of employees surveyed are resilient, suggesting that many employers still have a long way to go towards embedding their wellbeing strategy into the business to make it effective.**



#### Supporting mental health in the modern day

Ronnie Draper, former General Secretary of the Bakers, Food and Allied Workers Union in the UK, commented that a growing number of employment negotiations within his union were related to mental health – but cautioned that employers need to understand that grappling with mental health is about more than managing workload:

*'You can have stewards and health and safety officers telling management about internal causes of stress – but companies need to take into account peoples' private lives and what is happening to them at home; whether mental health or financial stresses.'*



#### Understanding and managing employee expectations

In a post-pandemic world, more businesses will need to adopt this view to meet the shifting expectations of the workforce. The energy giants are certainly not alone on this journey; the results of our Rising Resilient survey found that 94% of employers offer something today to support employee physical and emotional wellbeing, while a further 55% say that they will increase the number of initiatives they offer in the future.

# More than just more, it has to matter

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While understanding of the importance of wellbeing is on the rise, there is still significant work to be done to shake off dominant thinking that has shaped the past century of workforce health in order to create resilient workforces that are fit for the future.

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It is almost paradoxical to think that in an era where businesses have promoted the concept of unlimited holiday, the second most commonly-cited data source used to inform health and wellbeing strategies is still tracking leave and absence. Though this metric may offer some important insights, particularly if you work in a hazardous industry, our research also found that employees who are the recipients of health and wellbeing initiatives at work are 35% more likely to take days off for illness and injury, suggesting that absence might not be simply a signifier of ill health, but also indicate whether the culture of the organisation enables the employee to feel that they can take the time off if they need it.



In order to see a genuinely impactful value on investment for employers and employees alike, it is crucial that wellbeing strategies are multi-dimensional and inclusive – not a broad shopping list of disconnected benefits and perks.

While physical health initiatives are likely to help to improve an employee's overall state of health, emotional wellbeing initiatives such as sabbaticals, mental health first-aiders and even encouraging employees to take their lunch break, can have an impact on their ability to reach their full potential at work, and have positive mental health outcomes (increased happiness, confidence and mental energy levels). It is therefore key that businesses assess the needs of their workforce and business to design a strategy that aligns the interests of both parties and ensures that the approach is accessible, manageable and meaningful. Katherine Conway, Aon's Head of Diversity & Inclusion, explains how what you know as an employer or leader is often only the tip of the iceberg:

*'Most of the employee is invisible to the employer. But by creating a diverse, inclusive space you lower the waterline, and everyone gets to know everyone better.'*

The COVID-19 coronavirus pandemic may have thrust workplace health into the spotlight, but leading organisations have already begun to recognise that smart, strategic investment in health and wellbeing is more than good housekeeping.

Mike Lie-A Lien, Health Manager at Vanderlande, a partner for value-added logistic process automation in the Netherlands – shared how their strategy has improved recruitment:

*'We have found that our employee-centric approach has attracted the kind of employees we are looking for – those who are engaged, healthy, and share our values. This attitude continues throughout their employment with us.'*

Moreover, Vanderlande recognises that, in order to truly deliver an employee-centric approach to health and wellbeing, the means of delivery must adapt over time in tandem with the needs and expectations of their employees.

In a sense, if you desire a resilient workforce who are adaptable to change, your approach to health and wellbeing needs to reflect that ongoing adaptability.

Through biannual employee surveys, Vanderlande aims to gain insight into what is working, and what is no longer serving their workforce. Pivotal to engendering this approach, Mike explains, is the fact that their 'board is very engaged in how we develop these strategies, and our management team are invested in making them work.' As Mike indicates, implementing health and wellbeing initiatives alone is not the answer – but rather, for wellbeing to be effective it requires engagement throughout the organisation.

**Employer's top three reasons for increasing their investment in health and wellbeing:**



**Bas Van der Tuyn**  
Health Leader, Aon Netherlands

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'If you want to survive in a perfect storm as a company, you need to have a workforce full of vitality, who are able to be flexible enough to handle all the forces of the world around us.'  
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# A tidal force

We are in the eye of the storm. Prior to COVID-19, progressive employers across the globe had already begun investing more in their people, encompassing more dimensions of wellbeing, and asking big questions around how to enable their people to bring their whole selves to work – with 'employee experience' quickly becoming the latest buzzword.

While workplaces grapple with the immediate challenges of their pandemic response, fundamental realignments of our individual and collective priorities are taking form, and barriers that had once prevented progress are being ripped away.

Astute leaders prepare for uncertainty. They analyse their investments and map their course; they have a plan B, C, and D.

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When it comes to finance, businesses are well versed in the strategies and tactics of building resilience.  
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Industry has developed insurances, assurances, liability management and protection – all tools that help businesses weather storms. Leaders know that the coordination of these strategies, tactics, and tools will deliver resilience. Yet when it comes to the resilience of the workforce – the single largest asset of a business – employers have all too often provided tools without strategy, or interventions that take a one-dimensional approach to caring for people.

**Daniel Heimsoth**

Group Lead Health Solutions, Aon Germany

'In Germany, it isn't common, with the exception of pension plans, that an employer is part of the financial lives of their employees. This creates a national culture where people don't see their employers as a source of help – but this goes against everything we know about creating wellbeing – and we see it working very well in other countries. We need to get past this barrier so German companies can begin to reap the benefits of allowing their employees to improve their wellbeing.'





Companies and their workforces are contemplating exactly what a health-positive relationship with work looks like and what is already available, explains Mark Witte, Head of Consulting & Propositions, UK Health at Aon:

*'Companies have risen to the challenge COVID-19 has posed, but the key question now is; how do we want to move forward from here? Employers want to ensure their businesses can continue to perform, so attracting and engaging talent and keeping them healthy will become a long-term objective. Employers will also have to consider that their workforces will be asking real questions around how they are being supported, and how the intricate impacts of external or business pressures on them will be considered in the future.'*

Businesses are now feeling the immediate importance of health and wellbeing at work; it is top of the agenda like never before. But it needs to be delivered in a framework that connects this toolkit of resources with what matters to individuals and empowers them to share responsibility and take control over their own health.



## Company spotlight

### Allianz

*Ulrike Zeiler, Head of HR for Allianz Germany*

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When we started our wellbeing journey many years ago, it was triggered by employees being overloaded in their working week. There was a lot of sickness as a result, and we launched a big campaign offering health and non-health benefits.

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Our aim was to improve the compatibility between people's work and private lives; we really saw a huge improvement in the general health of our employees, and it was really appreciated.

However, because of the nature of the work we do, which involves large transformation projects at pace, there was still a sense that we did not do enough. We started to take a more holistic approach – so we started to think about a whole company strategy based around one central question;

**What do people need to be at their best?**  
We wanted to know what we could really do to help everyone to feel well.

The first thing we learned was that you have to bring your people to the benefits; they won't seek them out because it takes time and effort, and they don't know if it will work for them. But we also learned that the 'prevention' aspects went far beyond the benefits themselves, and into how they were delivered, and in what context.

In everything we do we try to solve these challenges. It costs us money, but what we get back in flexibility and productivity is more valuable.

But we also realise that the most valuable things do not necessarily involve money. Good senior leadership that people can get behind, as well as strong local leaders, and empowered people across the business – who see themselves staying at an organisation way into the future, are more valuable.

Ultimately, all of these things drive employee engagement and build a stronger culture. This is something we approach from a broad perspective, and recognise it is the result of good strategic direction, quality services and products, collaboration between our employees and customers, a good structure, as well as transparent internal communications.

It's this mindset that is required to secure the future of our employees and therefore the company.

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# Aon insight:

## This is the catalyst for change that we needed.

Dr Avneet Kaur,  
Principal  
Consultant –  
Health Solutions,  
EMEA

Prior to COVID-19, some of the most motivating forces that drove organisations to reconsider their approach to workforce wellbeing were big public news stories.

# 36

Tragic events splayed across tabloid newspapers often triggered responses from clients whose employees were raising the issue of mental health more. Similarly, social movements have inspired organisations to reflect on their own thinking – while Black Lives Matter could be filed under diversity and inclusion, at its core sits a lot of underlying mental health factors – at the most basic level, people want to feel that they are treated equally.

These external factors often caused a spike in the public awareness of mental health, and drew employers' attention back to the emotional wellbeing of their workforce – but that focus and attention was rarely sustained.

COVID-19 has changed this – it has created a large-scale, shared experience. It has levelled the playing field because everyone is facing new stresses, anxieties or even frustrations. Across one organisation you can see many different experiences that all contribute to amplifying these negative mental health conditions; whether that is young graduates living with housemates who are great friends socially, but impossible to live with when working remotely, or the pressures facing those juggling care responsibilities, or the anxiety caused by being labelled 'high risk' because of age. **Across the generations the situations might be different, but the strain is shared.**

It has opened the eyes of some managers who had perhaps been reticent to engage with the subject of mental health. Not only are they now experiencing its impact on work

firsthand, but they are facing pressure from senior leaders to understand the needs of their workforce, and appeals from employees asking for compassion, flexibility and support. People are scared and leaders need to figure out, from an economic angle, how their businesses survive this. At the core of that question is your workforce – how you ensure that people feel safe, motivated and loyal to you so that, as an entity, you retain the capability to deliver work and adapt to the changing circumstances. Without your people, you will stall.

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**A crisis is a stress test for everyone. It can be an exposing experience and the same is true for organisations – revealing both strengths and weaknesses, particularly for people on the front lines. Whatever you're doing right now, you are showing people how you think of them. All of it matters right now.**

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### Sharing responsibility and control

Necessity has been the mother of implementation during this period. People have been shouting out about wellbeing for a long time, telling organisations that they need to take some responsibility for the care of their employees' health; that it is important to help prevent and manage chronic diseases – and COVID-19 has prompted actions on this. Individuals who did not have that support, who developed chronic conditions, are the most at risk of adverse outcomes from COVID-19 infections. It has taken a long time for businesses to accept their responsibility for the health of their workforce, but now they truly

understand and are asking for solutions. I sincerely hope that people remember this period, not just one month after some semblance of normality resumes, or after the last case of COVID-19 is cured, but that it has a lasting impact on our understanding of the importance of health. The evidence is clear; health ensures business continuity at minimum and delivers excellence at best. Without healthy people, businesses will not survive. The other argument has been that health is the employee's responsibility, which is partially correct, but that fails to factor in the environment around the employee that provides them with access to better choices, healthy options and positive behaviours – also regarded as the *social determinants of health*<sup>5</sup>. Employers have an important role to play as enablers; providing the right set of tools, access and education so employees can make positive choices for themselves.

<sup>5</sup> Social determinants of health, WHO

# Uncertainty and upheaval

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Employers who do more for the health and wellbeing of their staff were more likely to take greater, and quicker actions to ensure the safety and wellbeing of their workforce during the early weeks of COVID-19. While most employers did something, those with pre-existing broad approaches to wellbeing (with initiatives across four or five pillars of wellbeing) did far more. At the most basic level, 34% of organisations with no health and wellbeing program encouraged their staff to work from home, compared to 48% of organisations with some health and wellbeing initiatives, and 63% for organisations with a broad program.

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SECTION



AVERAGE NUMBER OF ACTIONS TAKEN DURING THE EARLY STAGES OF COVID-19

Organisations with no health and wellbeing took

2.6 actions

Organisations with partial health and wellbeing took

4.1 actions

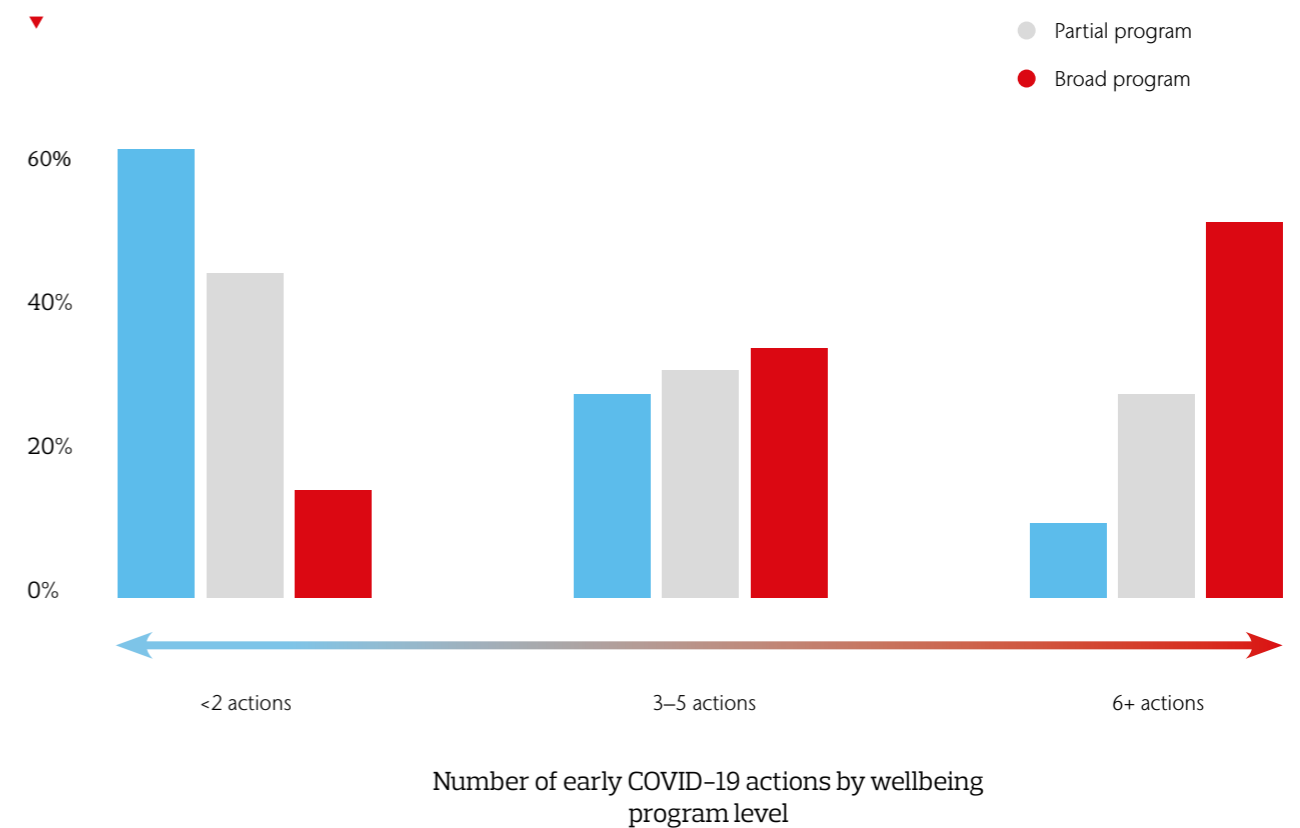
Organisations with broad health and wellbeing took

6.1 actions

Preparing for the unexpected may seem impossible, yet our research indicates that the ability of an organisation to respond to the health and safety demands of the pandemic was inherently connected to how they care for their people on a day-to-day basis. Crucially, at the time the survey was conducted (early March 2020) speed was of the absolute essence. Businesses were given very short notice to find and implement the practices that would shift their entire organisations to work from home,

and in key worker industries where remote working was impossible, employers were asked to do all they could to minimise the spread of the disease. Yet the results of our survey revealed that businesses that do not offer health and wellbeing initiatives to their workforce struggled to provide basic tactics to stop the transmission of the virus, such as encouraging ill employees to stay at home or increasing hand sanitising regimes, compared to their employee-centric counterparts.

ACTIONS TAKEN DURING THE EARLY WEEKS OF COVID-19



# Exposing blind spots

Resilience may pertain to the ability of an organisation to respond positively in the face of adversity, but the worst way to understand whether your workforce is resilient is to wait until a crisis occurs. Instead, it is important to search for early indications of workforce resilience – to understand the health of your team and their attitudes within your employment.

There has been a common misconception that when a team is physically present in the room with their leaders, it is easier to get a sense of the overall health of your workforce. Yes, you might be able to hear when hay fever season starts, but **would you know if someone recently lost a relative? Would you know if someone had run into financial hardship?** Would they tell you if they were in pain? With remote and agile working on the rise, the physical presence that would help to provide some of the typical indicators of health and wellbeing become invisible – so how do you engage and foster resilience in a remote environment?

While some of these blockers to understanding workforce health have been resolved through anonymous health-monitoring technology, like Aon's Well One<sup>6</sup> application, technology alone cannot unpick entrenched practices. Traditional, static management strategies, once considered best practice, now hold organisations back from fostering the employee-centric cultures that are needed to have truly empathetic conversations with people at work.

Dr Steven MacGregor, author of *The Chief Wellbeing Officer* book and podcast, explains how culture is often the primary issue for companies struggling with their response to the pandemic.

*'There can be an orthodoxy due to the way in which a company started, or working practices were set up, or the way people are encouraged to think. Empathy is important, and the current situation is an opportunity to see another side of colleagues – with kids and dogs in the background.'*

*'Hierarchical, command-and-control businesses are having to think now. Something that companies can take months or even years to decide is happening overnight – this can be a platform for a more positive approach by workplaces.'*

**'Offering flexibility and empathy is a fundamental expectation now. Leaders are now showing they are there to help. It's these companies that are going to do well in the future. The larger, institutional organisations will come under much more scrutiny from new recruits.'**

Lucila Castañeira, Aon's Talent Management Director for Iberia & Affinity, EMEA, explains how the conversation between employer and employee has to change:

*'Offering flexibility and empathy is a fundamental expectation now. Leaders are now showing they are there to help. It's these companies that are going to do well in the future. The larger, institutional organisations will come under much more scrutiny from new recruits.'*

Infosys, itself a global consulting and IT services company that employs over 17,500 people across Europe, understood changes needed to be made because of the pandemic. Headquartered in India, with a well-established workforce in the US, they had long focused on the physical and financial wellbeing of their workforce in these geographies, but when it came to their European colleagues they knew

their offering could be better presented and promoted. Rather than apply the same solutions from other regions, Shamita Chatterjee (Senior Vice President, Group Head of Compensation & Benefits and HR Compliance, Infosys) explains that the first step was to look at what they could do to immediately help their people.

*'Our Employee Assistance Program [EAP] had a number of features that could offer immediate assistance, such as counsellors and content to help people navigate the situation. We ran the 'Keep Your Head Up' campaign to draw focus to what was available and saw a surge in the use of the platform.'*

*We also spoke with our suppliers who ran webinars on mental wellbeing, and because this was so well received we extended the campaign to other regions after receiving such a positive response. It was a test and learn approach, and it worked very well.'*

<sup>6</sup> Well One is a health engagement app from Aon. Visit [aon.com/wellone](https://aon.com/wellone) for more information.

# A sense of security

It was not just the HR community at Infosys that gave the internal campaign the energy and support it needed, but by including central leadership through live webcasts and Q&A sessions, the message was amplified. People gained reassurance and belief in the attitudes of their employer towards their health, and moreover, a sense of security in their jobs – a vital component of workforce resilience.

## TOP REASON FOR JOB INSECURITY

42%

the economic environment

50%

employer controlled factors such as

feel my employer is not invested in my future. I am always stressed at work

My company has a culture of firing people. My skills do not match the job I do

I cannot cope with the work pressure. I cannot talk to anyone at work about issues I am facing

8%

other

At a time when businesses and economies are volatile, businesses that are able to provide that sense of security can become beacons of stability. This is an invaluable retention strategy proven by our data, which shows that

79%

of employees who feel secure in their job said they see themselves staying with that same employer for the foreseeable future.

Beyond the economic environment at the time, the second most significant reason respondents gave as the reason for job insecurity was that ‘they feel their employer is not invested in their future’. As Tom van Lindert, CFO of Roto Group explains, resilience is vital:

*‘People are adapting really quickly to the COVID-19 working situation. This has happened very suddenly, but we have been shown to be resilient to change despite the difficulties it has brought. We see it as our responsibility to prepare people for all types of uncertainty – it is the businesses and workforces that adapt the best that will thrive in the future.’*

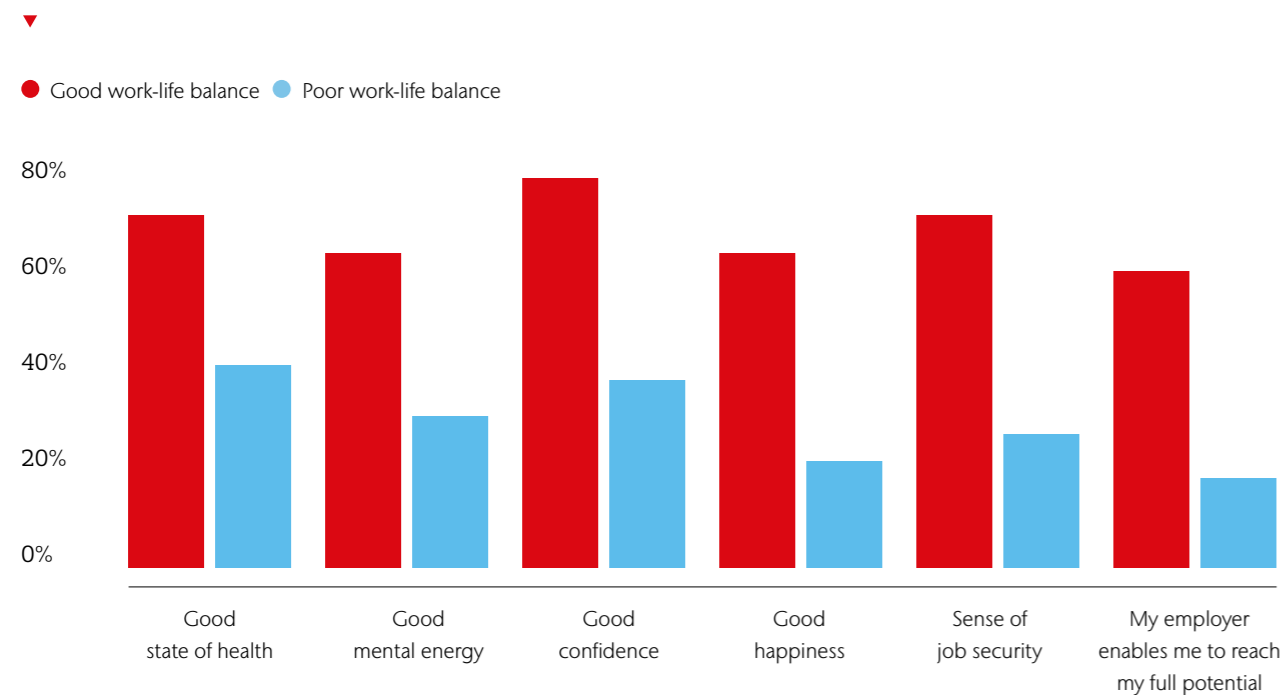
Crisis management is fundamentally about adjusting to circumstances, and this has never been more relevant than now.

Businesses need to adjust in order to meet their strategic objectives – understanding what they want to achieve as a business, and reassessing how they will get there in the current situation. While there is a general hope around the future after the immediate shockwaves of COVID-19, the repercussions are going to be long lasting, and will change the workplace indefinitely. Seemingly overnight, global workforces shifted to working from home and social interactions changed remarkably – we are engaging with each other in new contexts and the divides between work and personal life have become blurred. Something Dora Horjus, Managing Director Health at Aon Netherlands, believes will ‘create a new basis for work-life balance, where we see people returning to the essences of wellbeing’.

## Good work-life balance helps to ensure a positive growth mindset

Good work-life balance is often cited as a desirable attribute of a workplace. Our data shows that employees who believe they attain this themselves, also report improved sentiments in other dimensions that contribute to their resilience and ability to thrive at work.

IMPACT OF GOOD WORK-LIFE BALANCE ON EMPLOYEE OUTCOMES



Protecting physical health

When organisations successfully manage a crisis, their shareholder value can appreciate up to 20%<sup>7</sup> in the year following the event.

In many ways, the pandemic has torn away the comfort of the status quo and asked all employers to examine whether the basic physiological and safety needs of their people are being met. The classic Maslow Hierarchy<sup>8</sup> theory of developmental psychology hypothesised that until our basic needs are met we struggle to have the motivation to pursue self-actualisation, where we can achieve our full potential. If your workforce is rightfully psychologically preoccupied with concern for their physical health, job security, and potentially the financial ramifications of the pandemic, then it is unlikely they will be able to fulfil their other needs (belonging, love, self-esteem, self-actualisation). In the workplace, this could translate to a group of people who are unable to make the new forms of social bonds needed to work in a remote context, but at a larger scale, it could lead to significant blockers to the creative energy that companies need to design their paths forward from crisis – as Dora explains:

*‘Coronavirus is a real game-changer – but what is important is that we find stability in each of the areas that are important to us.’*

To be resilient as a whole, businesses need to respond to the immediate needs of their workforces, regardless of a crisis, by setting the foundations for people to thrive. For some, the term resilience itself has needed repositioning in the minds of employees. As Sandra Dyball, Director of Global Health and Wellbeing at Centrica explains:

*‘Resilience as our colleagues understand it is connected to change. It’s a way of reacting to and coping with things like redundancies and COVID-19. What we want to do is create a culture where change can happen, where resilience isn’t a bad word; we want to disassociate its negative connotations.’*

**Businesses need to respond to the immediate needs of their workforces, regardless of a crisis, by setting the foundations for people to thrive.**

<sup>7</sup> Decision Making in Complex & Volatile Times, Aon, 2020

<sup>8</sup> Theory of Human Motivation, A. Maslow, Psychological Review, 1943



# Technology spotlight

## Finding Headspace for teams

Frank Bach, Lead Product Designer at Headspace

In the immediate aftermath of the COVID-19 outbreak, the business-to-business team at Headspace saw a 500% increase in inbound requests from companies seeking support for their employees' mental health.

Formed in 2010, Headspace is a multi-lingual mobile application providing research-backed, guided meditations for individuals looking to improve their mental health and mindfulness. Over the past five years, Headspace has also offered its platform to enterprise businesses – providing mental health solutions to support the wellbeing of employees – while enabling health and wellbeing leaders to gain a high-level picture of the wellbeing of their teams through anonymised usage reporting. So, when the realities of a pandemic upended our work-life balance as we know it, and employers were looking for tools to support their workforce – that would also help them understand how people were doing outside of the office – applications like Headspace became the quick go-to technology of choice, seeing 1.5 million installs in April 2020 alone<sup>9</sup>.

Frank Bach, Lead Product Designer at Headspace, describes the motivations that drove people to seek out their application, and why searching for mindfulness should not be a one-off engagement:

*‘What was really striking about the first few days of the COVID-19 crisis was how fragile the systems we rely on are. Grocery stores ran out of basic provisions really quickly, exposing how supply chains really work and that the store room isn’t quite as full as we think it would be.*

*Even broadband providers couldn’t cope with the immediate switch to home working. All of these things added together create real stress for the average person as the uncertainty of the things they use day-to-day stop providing a certain outcome, and become a potential point of failure.*

*What is interesting about Headspace, is that we haven’t had to change our platform or offering in any way for the new users we’ve acquired in the past few months. People have sought out something that they hadn’t considered before, or didn’t know existed, and found that it is helping them. The way we approach the platform is that you have to meet people where they are ‘at,’ there’s no trick, we just have to understand and be mindful of what it is people really need to help their mindfulness and mental wellbeing.*

*Some organisations have excellent cultures and facilities for discussing the big issues affecting someone, such as mental health or financial wellbeing. But when you zoom out, most people have trouble acknowledging their own wellbeing challenges, let alone having the ability to discuss it with family and friends, colleagues, or even managers. We need to find a way of creating a workplace where people can form their own habits of being, to break down these boundaries and create cultures that are inherently helpful.’*

<sup>9</sup> Downloads of Top English-Language Mental Wellness Apps, SensorTower, May 28 2020

# Aon insight:

## Establishing a first line of defence.

**Mark Witte,**  
Head of  
Consulting  
& Propositions,  
UK Health

In the early days of the pandemic, clients needed to react quickly, looking for solutions to the short-term people challenges, around health, benefits and safety. They were asking questions – such as; What do I need to know now? How can I help my employees? What is going to get paid and what is not? These considerations quickly enabled businesses to deploy tactical solutions that alleviated strain in some important areas.

Now with an eye to the future, companies should be reviewing the effectiveness of their insurance and benefits strategy. Some employers have been let down by their partners, but they may also be looking at the shortcomings of their own strategy; protection gaps. This means looking at financial protection just as much as a more accessible end-to-end health strategy.

It is likely that the call for change will be heard from the employees as well, making greater demands for support from their employer. Many employers will soon be embarking on this important journey. But it's a complex one, so breaking down the options and framing them against a real understanding of risk and employee need is the best way to start.



# 3

SECTION

**Aon**

## It is not enough

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For too long, some businesses have talked about resilience without providing an environment for their people to thrive. Now, more than ever, we need to design businesses that make wellbeing a reality through empathy, leadership and dialogue, so they can foster resilience in their workforces.

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## The term 'resilience' has floated around the world of human resource management for a long time.

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Leaders have often asked how they can help their people be more resilient, particularly in high-stress workplaces where a number of studies have correlated low individual resilience to specific negative outcomes such as burnout and compassion fatigue<sup>10</sup>. Yet while health and wellbeing initiatives can improve an individual's outcomes, they can only do so when delivered in a meaningful context. A quick route to eroding employee trust, belief and engagement is to say one thing and do another – so if your desired outcome is a healthy, happy, resilient workforce, then the approach to delivering health and wellbeing requires support from across the business.

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### IF YOU SAY...

### THEN CONSIDER

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We are family-centric.	<ul style="list-style-type: none"> <li>– Providing childcare vouchers.</li> <li>– Enabling flexible working.</li> </ul>
We are aiming for net-zero carbon emissions.	<ul style="list-style-type: none"> <li>– Offering environmentally-friendly pension packages.</li> <li>– Introducing incentives for reduced travel.</li> </ul>
We are innovators.	<ul style="list-style-type: none"> <li>– Investing in research and development.</li> <li>– Enabling employees to experience continuous learning.</li> </ul>
We believe in diversity.	<ul style="list-style-type: none"> <li>– Conducting racial bias training.</li> <li>– Providing assistive technology resources.</li> </ul>
We care about mental health.	<ul style="list-style-type: none"> <li>– Having mental health first-aiders.</li> <li>– Ensuring your health insurance has payout parity between physical and mental health.</li> </ul>

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<sup>10</sup> Understanding individual resilience in the workplace: the international collaboration of workforce resilience model, C. Rees, L. Breen, L. Cusack, D. Hegney, *Frontiers in Psychology*, 2015

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## Steven MacGregor (author of *The Chief Wellbeing Officer*) highlights that cynicism between employee and employer intent can often be born out of good intentions being poorly delivered.

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Managers who find themselves promoted based on deft technical capabilities, need to also nurture the soft skills required to genuinely get to know their team. If you are 'checking in, not checking up' you're already on the right track, but Steven says that the best leaders often go one step further; they are naturally curious people who take the time to sit down with their teams because they want to, otherwise 'people easily see through this if it's not for the right reasons'. He adds:

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'Corporate social responsibility and ethics can seem to be high on the corporate agenda, but it is easy for investment bankers to preach about wellbeing with \$5-10 million in the bank. The reality is, as long as people see that things are being sent and offered because the business is genuinely trying to help them, people will see the good intention and be grateful for it. We are all different, so having options is no bad thing. People will take what they need, and leave the rest, that's up to them.'

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# Start with trust

To really drive a people strategy that delivers resilience is to adopt a human-centric mindset – the success of which depends entirely on your organisation's behaviours, policies and procedures.

Lucila Castañeira (Talent Management Director for Iberia & Affinity, EMEA) flags that 'if you are still monitoring when employees arrive for work and have a paper trail to manage illness – you will not fare well in the future'. In this post-industrial, information age, employees want to be seen as more than just a resource to their employer, but rather – and rightly – they want to be seen as individuals full of potential, connected by a shared set of values<sup>11</sup>.

*'Creating an employee benefits package to build wellbeing and organisational resilience from a position of trust and genuine care of your workforce will give a clear direction for the business, and give a sense of what the company is really about externally.'*

*'Taking a more forward-looking, preventative approach is cheaper in the short and long term, every way you look at it. Having a point of proof you can use as a springboard, by doing something as simple as starting a dialogue with your employees, can be the basis of an effective, preventative wellbeing strategy.'*

To better equip the business to support individual resilience, one large oil company already offers its employees a wide range of

initiatives spanning the scope of wellbeing, from professional development – such as digital learning solutions, and a brand-sponsored university – through to equity options, access to long-term savings plans, yoga classes, support for work-life balance and more. Though to make all this work in practice, the organisation must find a consistent and understandable approach to communicate what is available to colleagues. The business is designing the narrative for a long-term workforce resilience strategy, without which there can be a lot of value leakage as employees grapple with the many health and wellbeing options available across a multitude of sources within the business. Building a resilient workforce begins with your people, considerably communicating with them about the health and wellbeing support they need and measuring the metrics that matter to help you understand the behaviours and trends within your own organisation. From there, you can build out your health and wellbeing program of initiatives, benefits, perks and programs designed to support your team in the ways that they need, as well as responding to the leadership, vision and purpose of your organisation.

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<sup>11</sup> State of Work, Slack and GlobalWebIndex, 2019

# Purpose-driven wellbeing in action.

Sat neatly below their green logo, sits Siemens' slogan, 'Ingenuity for life' – launched to coincide with the 200th birthday of its founder, Werner von Siemens, and intended to summarise what the organisation stands for and values. It may seem like a small addition to the global brand identity at first glance, but its impact is far reaching; this new slogan sets the tone for both the customer identity, and the employer brand.

Referencing the founder's story, 'ingenuity for life' taps into the philosophy that guides Siemens to this day – 'the idea that, as a business, we are not just here to make money, but we are here to provide' explains Nikolaus von Hesler, Head of HR Spain at Siemens. Werner von Siemens had thirteen siblings and his parents died when he was very young, so when he began his business, he sold the patents to his inventions to support the family. His own ingenuity gave his family the lives they wanted and needed under difficult circumstances. It is that very same innovator spirit that now motivates the company and its people – 'we don't just do what we do for us' says Nikolaus, 'we do it because there is a greater purpose; to benefit society as a whole.'

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As an organisation, Siemens' approach to designing and delivering their people strategy stems from this very ethos – asking the question; how can we support our colleagues to live and breathe our purpose?

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Given the inherent focus on fostering creative ingenuity, it should therefore be no surprise that their approach focuses first on the professional lens of wellbeing.

*'For people to flourish and grow we have a two-fold platform. First, we enable personal learning. By acknowledging there is no linear path, we have a range of provisions such as work-life content and training courses on a range of topics, for example. Secondly, we make it clear that it is up to the employee to own their careers. They need to be proactive, and clear with themselves about what is best for them.'*

Going further, and again nodding to their origins, Nikolaus acknowledges that Siemens' aspirations to create a more diverse and inclusive workplace is rooted in the notion of family and work-life balance. Yet in order to truly achieve this, the team needs to feel that they are able to come to work as they are, and not leave their identities at the door.

*'The Black Lives Matter movement we are seeing in some parts of the world reminds us that we still have a long way to go to become a truly inclusive society – and it's the task of our generation to ease that struggle.'*

Delivering a people strategy this ambitious and far-reaching might at first appear like it could be a costly, or simply too lofty, endeavour. Though, given that the positive outcomes can be seen from simply offering some health and wellbeing benefits, every step of the journey towards a connected people strategy, and a culture of health, will better enable businesses and society to thrive.

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**'The Black Lives Matter movement we are seeing in some parts of the world reminds us that we still have a long way to go to become a truly inclusive society – and it's the task of our generation to ease that struggle.'**

# Isolated, restricted talent

37%

Only 37% of non-resilient workers feel they can take care of their personal needs at work.

28%

Only 28% of non-resilient workers feel able to confide in their manager about their problems.

22%

51% of non-resilient workers are likely to stay with their employer but only 22% feel like they are able to reach their potential.

**‘Our goal is to understand how employees are contributing, the role wellbeing plays, and how we should look to positively manage and improve wellbeing.’**

The key to managing cost-effectiveness is to focus on the preventative aspects of health and wellbeing. Raising awareness of core topics, such as the basics of financial planning, alongside other initiatives like mindfulness, forming support groups, and creating brand ambassadors can all be achieved with minimal outlay, yet play a big role in developing a culture of health within the organisation. Lucila Castañeira (Talent Management Director for Iberia & Affinity, EMEA) adds that ‘by doing something as simple as starting a dialogue with your employees, it can be the basis of an effective, preventative wellbeing strategy.’

There are, of course, many ways to hold that dialogue with a workforce – from annual surveys, to one-to-one engagements, to internal communications campaigns; the scale of the workforce will likely dictate which blend of these is required to best understand and empathise with their needs. Bank of America, for example, employs a long-term strategy that adopts a rich mix of communication tactics, which enables them to gain quantitative and qualitative insight into their approach, in addition to some more deep-dive, meaningful engagements – as described by Alison Kanabe, SVP Head of Pensions and Benefits at Bank of America:

*‘Our goal is to ensure that the plans and programs we offer contribute to the wellbeing and overall performance of our people. Last year we issued our inaugural global Human Capital report that outlines our approach to making Bank of America a great place to work. This includes everything from diversity and inclusion, to training and employee benefits.’*

*For the EMEA region, we have also introduced a health and wellbeing steering group that includes senior representatives across the business who drive our wellbeing agenda. Senior sponsorship is crucial to getting awareness and acceptance of our company’s focus on the physical, emotional and financial wellbeing of our employees. While HR has to be central to the strategy, it can’t be left to one function alone, so this has been instrumental in changing the perception of wellbeing, engaging our full workforce, and receiving the buy-in and promotion from senior leaders has really embedded this into the business.’*

*Emotional wellbeing was implemented first, as from some focused, anonymised research we had done looking at key health trends across the workforce, we could identify that this underpinned the biggest health risks to our employees. This focused our efforts on what we knew would have the greatest impact for employees and the business in the long term, and helped us to focus on preventative measures to help reduce the risk of future health problems.’*

**There is no one-size-fits-all approach. That is the inherent nature of an employee-centric strategy that caters for diversity. Adaptations to health and wellbeing initiatives can broadly be made across four levels:**

<p>1 Company</p>	<p>How do we ensure the wellbeing of our employees in a way that reflects our purpose and vision as a business?</p> <p>What are the global trends that might affect the health of our workforce?</p>
<p>2 Country</p>	<p>What does the state provide to our people, and what does it not?</p> <p>How might each country's culture affect the interpretation or expectations of our approach?</p> <p>What is happening in-country that could impact the health of our people?</p>
<p>3 Office</p>	<p>What is the culture like within this office, and how can we enshrine a positive wellbeing mindset here?</p> <p>Are there any particular nuances in this space that will change the mechanics of what we deliver, or how?</p>
<p>4 Individual</p>	<p>Who might not be represented in our plans and how do we include them?</p> <p>How do we give individuals control over their health and wellbeing?</p> <p>How flexible and adaptable can we be to individual circumstances, and what does that look like?</p>

**The top three benefits that conveyed the largest impact on employee satisfaction with their workplace were a broad mix of sabbaticals, financial advisory services and nap rooms – reiterating the outlook of an organisation that caters for diversity of need.**

Andrea Tarantino, Global Reward and International Mobility Director at Campari in Italy, describes their approach to managing cultural differences between countries as a balance of employees' short-term and long-term needs and objectives – but crucially, it is about creating what is meaningful for people:

*'We are also rolling out an Employee Assistance Program (EAP) across all countries. Historically this kind of service was a very developed idea, typical of the western world. We have found that people from Mediterranean or Latin cultures were more sceptical about why they would go to a counselor who is ultimately being paid for by their employer. The pandemic has brought this idea to the surface, but we still have to work hard to explain the value of these initiatives in these locations.'*

Personalisation of initiatives also came through strongly within the survey data, where individuals with type 2 diabetes reported a 100% commitment rate to wanting to stay with their employer long-term – if they were already in receipt of a workplace-funded type 2 diabetes program. While this could indicate a dependency on the workplace, such high levels of loyalty to the employer could also indicate that most other employers fail to offer this level of specific support. Programs that are aimed at the lowest common denominator fail to create this far more personalised approach to health and wellbeing. The top three benefits that conveyed the largest impact on employee satisfaction with their workplace were a broad mix of sabbaticals, financial advisory services and nap rooms – reiterating the outlook of an organisation that caters for diversity of need.



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Diverging from what is expected can also help increase human understanding. Reverse mentoring for example, where junior employees mentor senior employees, can break down social barriers and create stronger social connections by throwing hierarchical expectations out of the window.

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Moreover, these social bonds can help people learn from one another, making them more empathetic and extending the efficacy of the internal health and wellbeing efforts. While a seasonal office party might not seem like the most effective method to build organisational health, social wellbeing is a constant tactic that helps amplify all other dimensions of wellbeing. The social lives of workforces also do not start and end at the office door, as Charles Alberts, Head of Health Management at Aon UK explains:

*'Social committees, and diversity and inclusion initiatives for example, are a really good way of bringing people together. This isn't just about team building or corporate social responsibility. A diverse and inclusive approach can help your business growth. People are not intentionally discriminating, but unconscious bias has a very real impact. If we bridge that gap, we raise understanding and bring people closer together in the process.'*

The experience of a pandemic has already taught us that the approach of the past leaves organisations vulnerable to the lack of adaptability needed to face change, and the fragility of employees' individual wellbeing and their attitudes to their employer. Across the world, organisations are transforming the way they work, communicate and care in order to bridge gaps and create resilience.

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It is no longer enough to take a scattergun approach to wellbeing – it needs to be effectively delivered through a framework of resilience.

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There has always been a lot to gain from a healthy, caring working environment. But in this hyper-connected spotlight of social media, rising anxiety and the most pervasive<sup>12</sup> global pandemic of the past century, there is so much more to lose.

<sup>12</sup> The coronavirus pandemic in five powerful charts, Nature, March 2020

## Organisation spotlight

**Health and wellbeing as the backbone  
to pursuing a shared mission.**

*Sara Castro, Regional HR Director  
South Europe, Danone*

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Danone has a very clear company mission; to bring health through food to as many people as possible. We have a genuine care for people, this isn't just so we can sell more – we believe there can be no economic growth without social growth.

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However nearly one in four people in Spain is unemployed, and with COVID-19, the social anxieties that were already there have grown. As a company we wanted to address this, and we responded very quickly. We communicated with staff, and told them that their jobs and salaries were safe until at least the end of June. We also recognised that as part of our company's mission, we needed to keep producing and keep shelves stocked. Because of the risk to people in factories who had to keep working, we gave 15% monthly pay rises to everyone in our value chain who was not able to do their jobs from home. And if they became ill, they still got these benefits.

With health and wellbeing as the backbone of our people strategy, fundamentally people have seen that we care. While we have ensured that the business keeps running, we do that with an eye on our own employees from a health and safety perspective including social distancing. People really appreciate this, and we see real engagement with our employees because of the strength of our

convictions that the health and safety of our people is our primary concern, and we care for and with them. This also resonates strongly with our brand, with people inside and outside of the organisation recognising this is genuine.

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**We don't just want to be the  
best company, we want to be  
the best company for  
our people, society, and  
planet.**  
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Yes, we have consumer-centricity, but this is because we are human-focused. This has really helped us because, under pressure, our mission has allowed us to be the company we needed to be.

# Aon insight:

## Sharing responsibility and handing over control.

**Helen Payne,**  
Principal Strategic  
Benefits Consultant  
at Aon UK

With the support of the managing director and chairman of its UK aerospace arm, Leonardo employed the consultants at Aon in the UK to help design a workforce resilience and wellbeing package that was fit for purpose.

Leonardo wanted to expand its recruitment of dynamic talent, in many cases with different skill sets to those they had recruited for before. The package needed to be radical and different – the business had acknowledged that their primary source of talent growth over their 72-year history had primarily been mergers and acquisitions, which no longer served them in their future needs.

Built around the five pillars of wellbeing – physical, social, emotional, professional and financial – the idea was to empower people to search for what they needed, and enable them to get it; creating choice and flexibility, which enabled them to help themselves as much as possible. Central to this approach were three benefits that saw significant adoption:

### Corporate ISA:

An alternative to the pension scheme and aimed at the under 40s, the corporate ISA also included a government matching contribution.

**This had a 22% uptake.**

### Lifestyle account:

A discretionary £500 fund to spend on any aspect of their wellbeing from across the portal – from gyms to golf clubs, alternative medicines or fertility treatment.

**This had a 25% uptake.**

### Tech loan:

This could be used to purchase any technology – whether an iPad or computer – on the premise that this would improve working from home (pre-pandemic), help upskill the workforce on new technology and improve social interactions.

**This had a 30% uptake.**

Andrew Letton, Vice President of Employee Relations, Compensation & Benefits at Leonardo, describes how the new wellbeing program ensures that there is something for everyone in the UK, and as a result people feel that the company values what employees see as important to them. All of this has required Leonardo to place ‘our trust in

employees to engage with the benefits which give them most value back.’ The early results of the project indicate that they have leveled a feeling of inequality. Leonardo have created a package that is fair to all; creating access, flexibility, and choice, while retaining their existing benefits.

**Resilient workforces are more capable of improving their own health**

88% of resilient employees agree that their employer enables them to take care of their personal needs, compared to 23% of non-resilient employees.

Resilient workers were consistently more likely to see improvements to their own health and behaviour as a direct result of health and wellbeing initiatives in their workplace.



# 4

SECTION

# The future we stand to gain

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As unprecedented change continues to become the new normal – with rapid technological innovation, the climate emergency, and divisive geopolitics – it is agile, resilient businesses that will stand the test of time. Much like the swift advances of a cycling peloton, agility at scale requires the closely coordinated and aligned actions of its members. It requires great stamina, mental fortitude, and the strong bonds of close social relationships that engender behaviour mimicry.

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These are all factors that our research shows can be grown through building workforce resilience. From increasing enthusiasm towards work by 45%, to improving mental energy levels (+39%) and concentration (+27%), workforce resilience can help to provide people with the support they need to grow. Moreover, the outcomes are not simply happening at an individual level – by showing people that their employer cares, businesses change the nature of their relationship with their employees to the extent that resilient employees were 56% more likely to love the company that they work for.

Happiness at work may seem like a nicety, but a positive mindset is in itself fundamental to growth, and our data suggests that it is subsequently a strong indicator of resilience – with happy employees being 47% likely

to be resilient compared to their unhappy counterparts who are only 10% likely to be resilient. Therefore, the more you can do to improve the employee experience, the more likely you are to reap the rewards.

#### Carmen Burgos Casas

Executive Director of Health Solutions at Aon Spain

‘It is now on the CEO's desk to think about employee experience – whereas typically they have only given their attention to thinking about people internally in terms of restructuring, savings, and developing capabilities – but now they're speaking about soft issues like wellbeing, engagement and experience.’

Carmen points out that part of the challenge of getting us to this point, where leaders are reckoning with the outcomes of wellbeing at the top table, is that the language of wellbeing itself has hindered the conversation. ‘Wellbeing’ has been regarded as a trending topic in the world of human resources – making it easy to brush off as a discretionary spend – but at its core, wellbeing is required to deliver a resilient workforce and it is achieved by designing the employee experience.

The language used to engage senior leadership in this conversation, to gain the buy-in and involvement needed for success, has to be outcome-led in terms that the business will understand. Most will agree that being ‘well’ is a good thing, but high-achievers are typically poor at managing their own wellness. As Steven (author of *The Chief Wellbeing Officer*) reveals, ‘high-achievers are highly engaged; they often put work before everything else – that is, until they burn out’. So, to begin a conversation with them about putting wellbeing on the agenda means reshaping their approach. Rather than focusing on a concept that may seem nebulous, or simply illusive to them in their own lives, leaders can connect through the outcomes that a well workforce delivers: resilience, productivity, talent attraction and retention.

Wellbeing is to workforce resilience, as compliance is to risk – both are the means to sustainable business management.

Supporting this, our data indicates that increased productivity is not a case of simply providing people with flexible working hours or letting employees set their own goals and objectives. Instead, productivity is associated with looking at the employee across all five pillars of wellbeing and providing support across the board.

Moreover, wellbeing is a virtuous cycle for talent attraction and retention, for it is often the act of caring that drives the most impactful and authentic championing of a brand. It is what creates stories between friends of the managers who recognised the need for help, who told their staff it was acceptable to take the afternoon off to cover childcare, whose computers were pre-installed with screen readers so someone did not even have to ask. Those moments help to build employer brand, encourage referrals and fuel talent attraction.

At Mahou San Miguel, Spanish brewing company, this positive, reinforcing effect is also fostered through the incorporation of the professional pillar of wellbeing. As Antonio Pajuelo, Director of Corporate Talent describes:

*‘We want to bear in mind that people learn and grow, so we give them that opportunity to develop flexibly so they can stretch themselves in the right direction. This helps us to retain talent, but also creates good leaders. And good leaders create more good leaders. This helps us build a culture that takes each individual into account and allows them to find their balance between the things that are important to them.’*

While businesses stand to gain a lot, Shamita Chatterjee (Senior Vice President, Group Head of Compensation & Benefits and HR Compliance, Infosys) reminds us that ‘investing in wellbeing is not simply something you need to do to become an employer of choice – this means something to people.’

The dialogue between businesses and their workforces has evolved significantly over the last five decades. What began as legislative change to provoke employers into taking greater measures to improve occupational health at a physical level, has now expanded into a culture of shared responsibility between employee and employer to support wellbeing in all its facets.

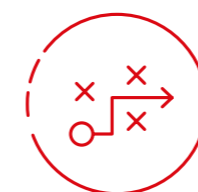
Driving the leader of the most forward-thinking businesses is a desire to take care of people, not just at work but in life. At Mahou San Miguel, this means thinking about the potential for initiatives that begin in the office that help to create work-life balance internally and externally, explains Antonio Pajuelo, Director of Corporate Talent:

**‘We enable people to find what drives them, but we also want to consider lives outside of work too, and are increasingly looking at how we can help people take part in sports, spend time with their families, or educate themselves outside of work.’**

As Antonio indicates, to achieve this you need to think about the employee as a whole – not just in their day-to-day job, but rather the broad suite of approaches that will impact their wider life. As with the employer outcome of productivity, our dataset shows a range of health and wellbeing initiatives correlated to employees achieving a good work-life balance. Some of these are initiatives that would be expected, such as sabbatical leave, though others were more often targeted towards other outcomes – such as improvements to mental health or professional development. By working to achieve these goals, employees subsequently felt that they gained work-life balance.

The ideal employer would ensure that their workforce is eating, moving, sleeping, socialising, learning, and growing well – but that there is a third party between them and their employees to create a data privacy boundary. In that world, employees should feel supported and not invaded.

There will always be instances where health and wellbeing falters, but when that happens, it should be clear what to do to get back on track. Great employers will be the ones whose preventative programs of health and wellbeing minimise the risk of those instances occurring, but also provides a personalised care pathway for when people are unwell. In this vision of a brighter future, workers and their employers create microcosms of good health, they are then likely to put less pressure on acute care facilities in their area. Those care providers are then more able to address the root causes of the illnesses and ailments they encounter because they have more time. Over time, the health of our communities and societies should improve. Getting to this future is a long-term systemic change, but it starts with employers – the group who have the most significant impact on the majority of the population’s day-to-day lives – and the outcomes for everyone are undeniably worth it.



**Encouraging health-positive behaviours**

Even more optimistically, our data indicates that the positive attitudes and behaviours formed at work continue outside the office, with 81% of resilient workers agreeing that initiatives at work have helped them live a healthier life and 83% claiming that at-work initiatives have enabled them to manage their stress levels better at work.

**With this in mind, our survey indicates that among individuals who believe they have a good work-life balance:**

32%

are more likely to say they are in good health

39%

have higher mental energy levels

40%

are more confident and happier

46%

more likely to believe their job is secure

45%

feel more able to reach their potential

**Dora Horjus**

Managing Director, Health at Aon Netherlands

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'We have a "levelling up" relationship with our careers and lives, where one progression necessarily precedes another. But when the coronavirus came along, we didn't go back a stage, or two, or three – we all went back to the start, reassessing what was important and getting the basics in place by shuffling our lives around.

This constitutes a fundamental redesign of how our lives work. Truly visionary businesses, rising resilient businesses, were already seeing work as a place that enables people to come together and fulfil their purpose, as well as use all of their creativity to solve client problems.

Work can be a place to do everything – sports, relaxation, thinking – but this also means that not all time spent at work is "working" time, and not all time spent at home is "private" time. Offices are no longer just a collection of desks, printers, and work facilities. Instead, work is a concept for organising your life, while achieving personal goals as well as business objectives.'

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## Aon insight:

Performance and innovation depends on resilient workforces.



David Barrett,  
CCO Talent  
Assessment

What is really, really clear is that if you are conscious of the type of environment you are putting people in, the type of stresses they might have to deal with, or the type of changes they will have to deal with, they are more likely to be healthier, more well adapted, have higher Net Promoter Scores (NPS) with customers, have higher ratings on their delivery, on innovation and on production of revenue.

Resilient individuals tend to have more positive attitudes, potentially greater bounce-backability, and experience fewer terrible highs and lows. They are likely to be able to operate effectively and sustainably – to see things through, deal with difficulties and overcome problems. If you can build resiliency through work and education, it can have societal benefits, because it can lead to people being healthier, having better relationships, being able to operate and use those skills beyond the workplace.

Resilience means that people are more equipped to do more by themselves, or with loose networks, as opposed to being dependent on hierarchies. This means they can potentially achieve a lot quickly. It is these resilient workers, who have the highest sort of scores around engagement and health, who are more digitally ready, agile, curious and adaptable. At a time when the pace of change has accelerated dramatically, these are the skills businesses need for the future.



# RISE, RESILIENT

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With the health of global citizens thrust to the fore, the focus on our individual and collective health and wellbeing has never been sharper. The COVID-19 pandemic has been an awakening for organisations and employees alike to reassess their values and adapt traditional working practices.

A perfect storm of factors that make organisational adaptability a necessity for a sustainable and thriving future.

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The wheels were already in motion at many organisations to develop wellbeing strategies, but without a specific measurable outcome.

As we enter a challenging new era, where we have all been forced to assess, innovate and adapt our working lives at pace, developing personal and workforce resilience will become the foundation upon which future success is built.

We invite you to join a new generation of organisations. A generation in which taking a smart, strategic and meaningful approach to the resilience of your workforce becomes the standard future employees actively seek out. A future in which business leaders ask 'What do my people need to be their best?' A future of rising, resilient businesses and individuals.

# Become a rising resilient business



Embracing  
inclusivity

## Make a smart, strategic investment in health and wellbeing

As this report has demonstrated, for an investment in workplace wellbeing to be a success, it must be embedded within an organisational culture with a forward-thinking and preventative approach, that is tailored to the needs of the business and derived from an open dialogue with employees.

For firms with a global workforce, that involves addressing the needs of workers on a group level, as well

as understanding and responding to more localised cultural needs and providing individual support. If your business purports to hold strong a certain set of values, ensure the way you support your staff is true of those values. Measure and monitor the success of your workforce resilience program to ensure your commitment matches the brand values and purpose of your business.

## Realise organisational potential

We have seen how businesses who deliver wellbeing through a framework of resilience are not just better prepared to cope with challenges and uncertainty; during difficult times they empower their

people to thrive. Hallmarks of success for companies that survive in a crisis include commitment to meaningful change<sup>13</sup> and as uncertainty grows, the resilient rise.



The Rising Resilient are not just leading the way in health and wellbeing – they are the blueprint for successful business rooted in compassion, tolerance and equality for our future generations, and now is the moment to capture the energy of change.

<sup>13</sup> Decision Making in Complex & Volatile Times, Aon 2020

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## About Aon

Aon plc (NYSE:AON) is a leading global professional services firm providing a broad range of risk, retirement and health solutions. Our 50,000 colleagues in 120 countries empower results for clients by using proprietary data and analytics to deliver insights that reduce volatility and improve performance.

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