

XERO & THE MENTAL
HEALTH FOUNDATION
OF NEW ZEALAND

2019

Small Business Wellbeing Report





Research methodology

Research was conducted by Kantar during June, July and August 2019. A total of 1,001 small business owners and sole traders were surveyed as part of this research. The sample size is very robust and has a margin of error of $\pm 3.1\%$ at the 95% confidence level. Additional research was conducted via qualitative interviews and online discussion boards.

KANTAR

Survey group terminology

Role

Sole Trader — Self-employed or the only employee in the business

Owner with Staff — Owner of a business with two or more employees, including owner

Hired Leader — Key decision maker or advisor but not owner

Industry

Primary sector — Farming (crops, livestock, raw produce); agriservices (stock agents, hunting, trapping), forestry & fishing

Secondary sector — Manufacturing

Trades — Construction; electricity, gas, water & waste services

Professional services — Information media & telecommunications; financial & insurance; rental & real estate; scientific & technical admin & support

Retail services — Wholesale trade; retail trade; accommodation & food services; transport, postal & warehousing

Public services — Public administration & safety; education & training; health care & social assistance; arts & recreation services.

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Foreword by Craig Hudson

I understand first-hand the positive impact work can have on your mental health, particularly when you are in crisis. But until working with the Mental Health Foundation I didn't comprehend how few small business leaders understood this completely and holistically.

What struck me after reading the *2019 Small Business Wellbeing Report* is that we've got a leadership gap when it comes to wellbeing. But I also realised that as we steadily close that gap, the opportunity for us as a country is immense.

The research shows that a concerning number of business leaders question if it's their place to be involved in their employees' wellbeing. I'm here to say it absolutely is.

Additionally, only a third of small business employers feel their staff would benefit from improved wellbeing. To me that says many don't understand that looking after their teams' wellbeing isn't just the right thing to do, but it also makes clear business sense.

Given that nearly a quarter of all Kiwis suffered from poor mental wellbeing in 2018, small business owners are leading teams that have members who are struggling, whether they realise it or not.

It's not restricted to a certain region or industry either. One way or another, people's mental wellbeing touches us all. And just as no single sector of our economy or our society is immune from the impacts, no single group is exempt from the responsibility to improve our collective mental wellbeing.

The government is often an easy target here and while it has an obvious role in tackling our mental health challenges, and we look forward to engaging on this report and the initiatives that could flow from it, mental wellbeing is not the government's sole responsibility to bear.

Instead, consider this: after specialist mental health services and primary health care, workplaces are the next biggest place of mental wellness support. They can – and indeed must – play a central role in building people's resilience and positive mental wellbeing, so they can better cope with setbacks, take advantage of opportunities and be productive, contributing members of families, communities and workplaces.

We are only going to succeed in materially improving New Zealand's deeply concerning mental wellbeing statistics if we all work together in pursuit of this goal. The good news is that growing wellbeing doesn't require masses of time or money for business. It's about building on what business leaders are already doing.

I meet so many people who think wellbeing is only about yoga, mindfulness and fitness challenges. While these can be great tools, building a positive work environment that people can thrive in is more powerful.

At the moment, less than 50% of small business employers celebrate milestones, try to manage long hours for their team or regularly thank staff.

These all impact the wellbeing of our teams hugely but are relatively straightforward to address.

Leading a wellbeing culture is something we need to do every day. It's about asking how does my leadership practice impact mental wellbeing? Is it safe? Is it supportive? Will it strengthen wellbeing?

I also recognise it can be hard to know where to start, which is why we're extending our Xero Assistance Programme (XAP) pilot programme to approximately 850,000 New Zealanders.

This initiative gives small businesses access to an Employment Assistance Programme (EAP), providing free and confidential practical guidance and counselling services to help people manage the myriad of personal and work issues that can confront any of us at any time. It extends to business owners, their teams and family members of all their employees.

On top of signing your team up to XAP, I'm sure you'll find plenty of practical advice in this report that I hope you'll implement for the betterment of your business and the country. If every single small business in New Zealand took away just one action to support better mental health outcomes, we'd be so much happier, healthier and productive as a country.

Craig Hudson
Managing Director of New Zealand & Pacific Islands - Xero



“

The research shows a concerning number of business owners question if it's their place to be involved in their employees' wellbeing. I'm here to say it absolutely is.

”



Opening letter from Shaun Robinson

Tēnā koutou, Ko Shaun Robinson tōku ingoa.

For many years I kept my experience of living with bipolar disorder relatively quiet. Like many people, I worried about how others would treat me, what they would think of me and whether it would make me appear less competent to lead an organisation.

In recent years, I've been open – with friends, whānau, colleagues and the public – about my experiences with bipolar. It wasn't easy at first, but it has been rewarding to have so many people share their own experiences with mental health challenges in return and to know I'm not alone. Being open also means I don't have to hide the periods of depression and anxiety I still experience a few times a year – I can tell the truth about what's going on for me, and that means I can do what I need to do to recover.

I know I'm fortunate to live and work in supportive environments where talking about mental wellbeing and tough times is okay. One day, I hope we all work and live in environments that support our wellbeing and empower us to speak openly and honestly about mental health, regardless of whether or not we live with a mental illness.

The Mental Health Foundation is proud to have worked with Xero on this research. We know supporting wellbeing in small businesses can feel like a huge challenge – this report shows it's easier than you might think. Start simply with checking in with one another, asking how we're going and genuinely listening to the answers. There are many resources businesses can draw on, but the first step is always kōrero.

At the Mental Health Foundation we believe all New Zealanders deserve to enjoy good mental health and have a sense of wellbeing. We want people to feel content, safe, included and supported, and to have the resources, support and resilience to cope with challenging times.

Our work environments can have a huge impact on our wellbeing. Working is good for our mental health when we're in supportive and accepting workplaces. It helps us to find meaning and purpose, supports our self-esteem, provides us with routine, allows us to set goals and, importantly, connects us to other people. All of these things are essential ingredients of good mental health.

When our workplaces aren't supportive or accepting, it can have a very harmful impact on our mental health. It's also bad for the overall health of businesses, and can negatively affect productivity, absenteeism and profit.

The *2019 Small Business Wellbeing Report* highlights a massive opportunity for New Zealand's small business sector to take the lead to support and improve the mental wellbeing of the 600,000 New Zealanders they employ.

Like any health and safety issue, the key to good workplace wellbeing is to increase the things that support our mental health at work and prevent the things that cause harm.

We're heartened to see many businesses and industries across New Zealand are starting to work toward improving mental wellbeing in the workplace. They are:

- Challenging outdated thinking about what it means to be diagnosed with a mental illness
- Providing training to managers and colleagues about how to support people who are struggling with their mental health at work
- Creating environments which are fair, open, supportive and diverse
- Promoting wellbeing tools such as the Five Ways to Wellbeing and Te Whare Tapa Whā.

If you're running a small business, improving your wellbeing and that of your employees can feel daunting. This report will show you that you're not alone in this, and there are a range of positive things other SMEs are already doing to improve mental wellbeing you can learn from and adapt for your business.

The report also highlights some gaps where resources and training can be developed to better support SMEs to do this important work.

This research does highlight significant levels of loneliness among small business owners. We are concerned about this. We hope this research will help bring the SME sector together, provide opportunities to share common struggles, talk about solutions and successes, and inform a range of initiatives to help you overcome challenges and support your most valuable asset – you and the people you employ.

Ngā mihi nui,

Shaun Robinson

Chief Executive – Mental Health Foundation of New Zealand



“
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”

1001

SMALL BUSINESS LEADERS
SURVEYED THROUGHOUT
New Zealand



SAMPLE REPRESENTS
487,602

small businesses operating in NZ



COLLECTIVELY

small businesses employ nearly

600,000
Kiwi workers

LESS THAN HALF
of small businesses monitor staff hours and try to
manage long hours



Only

1/3

of small business employers feel their
**STAFF WOULD BENEFIT FROM
IMPROVED WELLBEING**

48%

of small business
employers believe happy
thriving staff lead to
increased productivity

39%

say running a small
business has negatively
affected their health

40%

DIDN'T FEEL RESPONSIBILITY
for their staff's wellbeing

78%

of small businesses allow time off or
flexible hours
TO DEAL WITH PERSONAL ISSUES



OTHER PRIORITIES
is the biggest barrier to supporting
team wellbeing



ONE IN FIVE

small business employers provide
support such as counselling and
budgeting advice

Only **16%**

OF SMALL BUSINESSES HAVE
**regular team-building
activities**

1

*What is
wellbeing?*





Wellbeing makes financial sense

Wellbeing affects the bottom-line – doing nothing costs you money; looking after wellbeing saves you money.

1. Every dollar spent on mental health services in New Zealand will **repay the nation with \$3.50 in productivity gains** and other savings.
2. New Zealand lost **6.6 million working days** and **\$1.5 billion** due to absence in 2016.
3. Organisations that prioritise employee engagement and wellbeing **outperform the industry average by approximately 10%** on the Financial Times Stock Exchange 100 Index.
4. A Deloitte study in the UK found mental health awareness and proactive intervention can result in an **ROI of up to £8.40 for every £1 spent**, while reactive support can result in an **ROI of up to £5.10** for every £1 spent.



What is wellbeing?

Small businesses tend to lack a detailed and nuanced understanding of the concept of workplace wellbeing, which isn't entirely surprising given there seems to be no universally accepted definition of what wellbeing actually is.

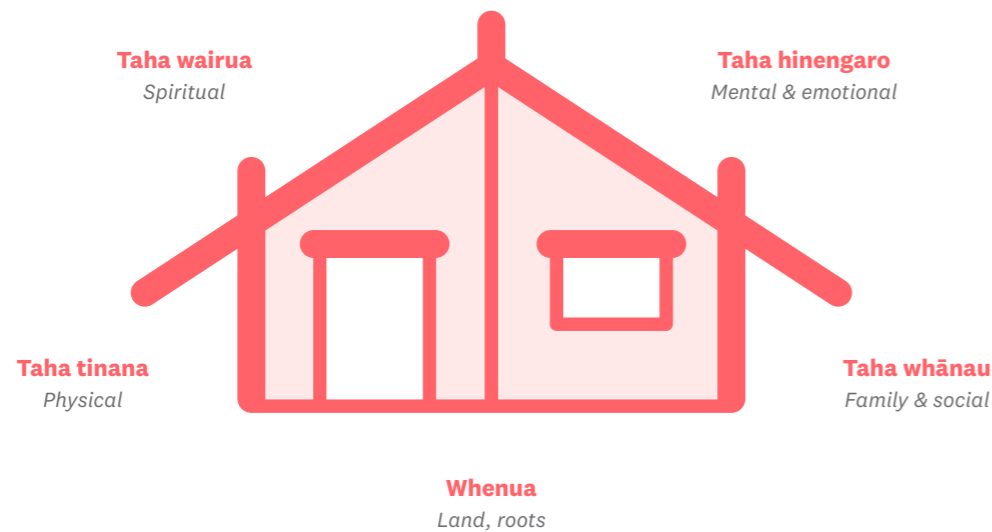
The Oxford Dictionary defines wellbeing as "the state of being comfortable, healthy, or happy"; while the Mental Health Foundation says it is "more than the absence of mental illness and it is more than feeling happy." The Foundation says it's about feeling good, functioning well, being satisfied with life, developing as a person, and having strong relationships.

Wellbeing isn't the same as culture or health and safety, but all three are intertwined and somewhat cyclical. High levels of wellbeing feed a positive workplace culture and help maintain a healthy and safe workplace, both of which will in turn help improve the wellbeing of staff and employers.

One model for understanding wellbeing is Te Whare Tapa Whā – a model of health that helps identify where people need extra support.

Te Whare Tapa Whā describes health as a whareniui, or meeting house, with four walls. Each wall represents taha wairua (spirituality), taha hinengaro (mental health), taha tinana (physical health) and taha whānau (social relationships). Connection with the whenua (land) forms the foundation. By looking after all aspects of Te Whare Tapa Whā, people balance different parts of their lives and ensure they look after themselves holistically.

TE WHARE TAPA WHĀ



WELLBEING IS ABOUT



Functioning well



Being satisfied with life



Developing as a person and having strong relationships

Mental Health Foundation of New Zealand explanation

Mental wellbeing

More than the absence of mental illness and more than feeling happy. Someone with positive mental health and high wellbeing is feeling good, functioning well, has satisfaction with life, is developing as a person, and has strong relationships.

The World Health Organisation defines mental health as "a state of wellbeing in which every individual realises his or her own potential, can cope with the normal stresses of life, can work productively and fruitfully, and is able to make a contribution".

Poor mental health

A state of low mental wellbeing where your ability to cope or contribute are impaired. Realising an individual's potential is hampered because of impacts on emotions and thinking, and in turn behaviours.

Mental distress or mental illness

Develops when poor mental health goes on for a long time and affects your ability to enjoy and live your life the way you want to.

Source: Mental Health Foundation of New Zealand.

2

*Staff
wellbeing*





Leading wellbeing is vital

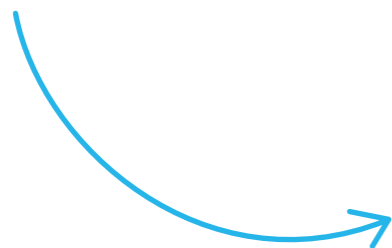
According to research conducted in 2018, nearly a quarter of all Kiwis suffered from poor mental wellbeing.

Furthermore, research by Massey University in 2019 revealed the biggest workplace wellbeing challenge was employee mental health (a challenge for 72% of workplaces), followed by work/life balance (71%) and stress (71%).

But our own survey found small business employers are out of step with this research. Only 32% said their team would benefit from improved wellbeing, and two out of every five felt no responsible for their staff wellbeing.

Additionally, research by Teladoc Health in the US, UK, Canada and Australia found 82% of those with a diagnosed mental health condition did not tell workplace management. It also showed half of employees agree that when executives and leaders talk openly about their mental health at work, it encourages them to feel more comfortable about their own mental health.

According to the World Health Organisation, leadership commitment and engagement are the most important factors in achieving healthy workplaces. Examples of leadership commitment and engagement are outlined on the right.



Building wellbeing into leadership practises

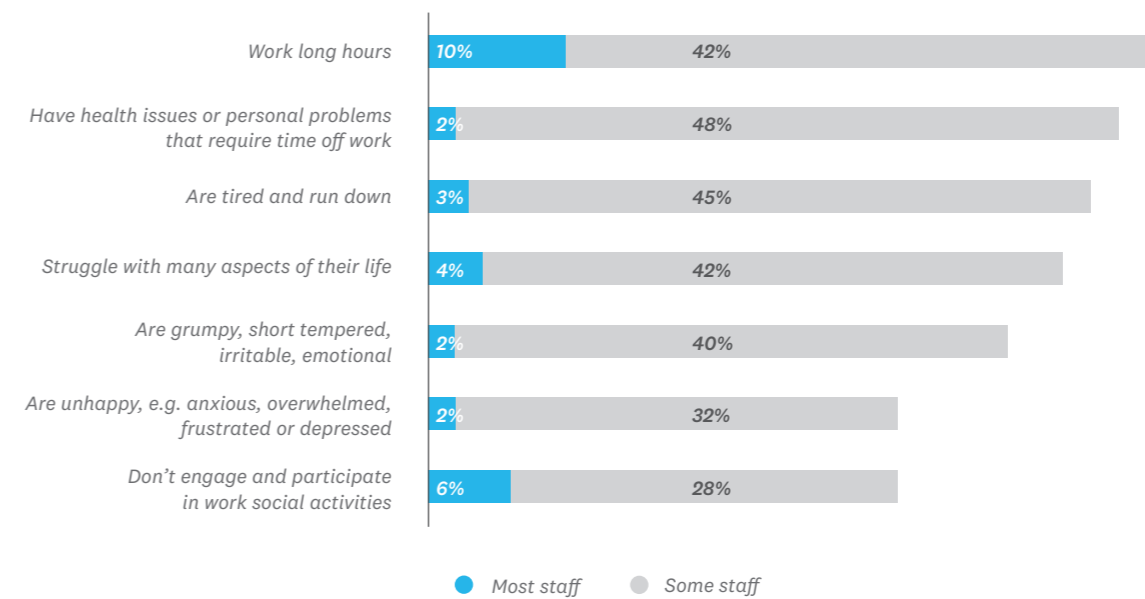
Leading workplace wellbeing is about building on current leadership practises. Employers can set the tone by finding ways to include the following in their day to day activity.

1. **Positive emotional climate**
Cultivate and express positive emotions
2. **Education and awareness**
Educate employees on mental health and wellbeing
3. **Effective communication**
Communicate based on trust, respect and civility
4. **No bullying or harassment**
Absolutely no tolerance
5. **Collaborative teamwork**
Working well together to share knowledge and achieve goals
6. **Diversity and inclusion**
Engaging the strengths of a diverse workforce

When assessing your leadership practice ask:

- How does my leadership impact mental wellbeing?
- Is it safe?
- Is it supportive?
- Will it strengthen wellbeing?

PERCENTAGE OF SMALL BUSINESS EMPLOYERS WHO FEEL SOME OR MOST OF THEIR STAFF DO THIS



32%
of employers feel their staff would benefit from improved wellbeing

Source: Mental Health Foundation of New Zealand, Statistics New Zealand, World Health Organisation, Massey University and Teladoc Health, Mental Health in the workplace: Global Impact Study.



Sometimes there's reluctance to get involved

Many employers think they are approachable and have an 'open door' policy for staff to come to them and talk about any issues they are having, either at home or at work.

However, employers are also concerned about respecting privacy. They don't want to be seen as prying, when it's none of their business. Most are happy to talk about things that directly impact the job, but there is a reluctance to get too involved in personal lives. This is limiting many businesses from achieving wellbeing gains, as they are failing to fully support their team members.

We asked employers if they feel they should be involved in the wellbeing of their staff, and while 60% believe staff wellbeing is their responsibility, the other 40% said it wasn't their responsibility or they weren't sure.

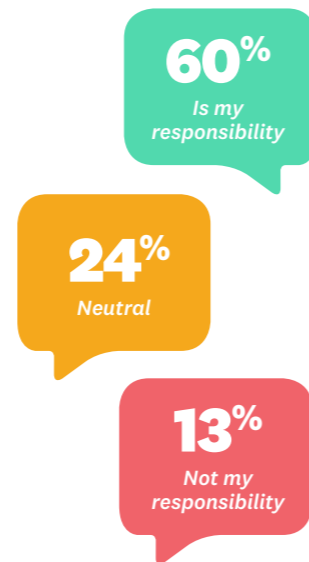


Employers who were more likely to say staff wellbeing is their responsibility included Māori (65%) and those in public services (65%)



Those more inclined to say staff wellbeing is not their concern were in the trades and manufacturing (24%)

STAFF INVOLVEMENT

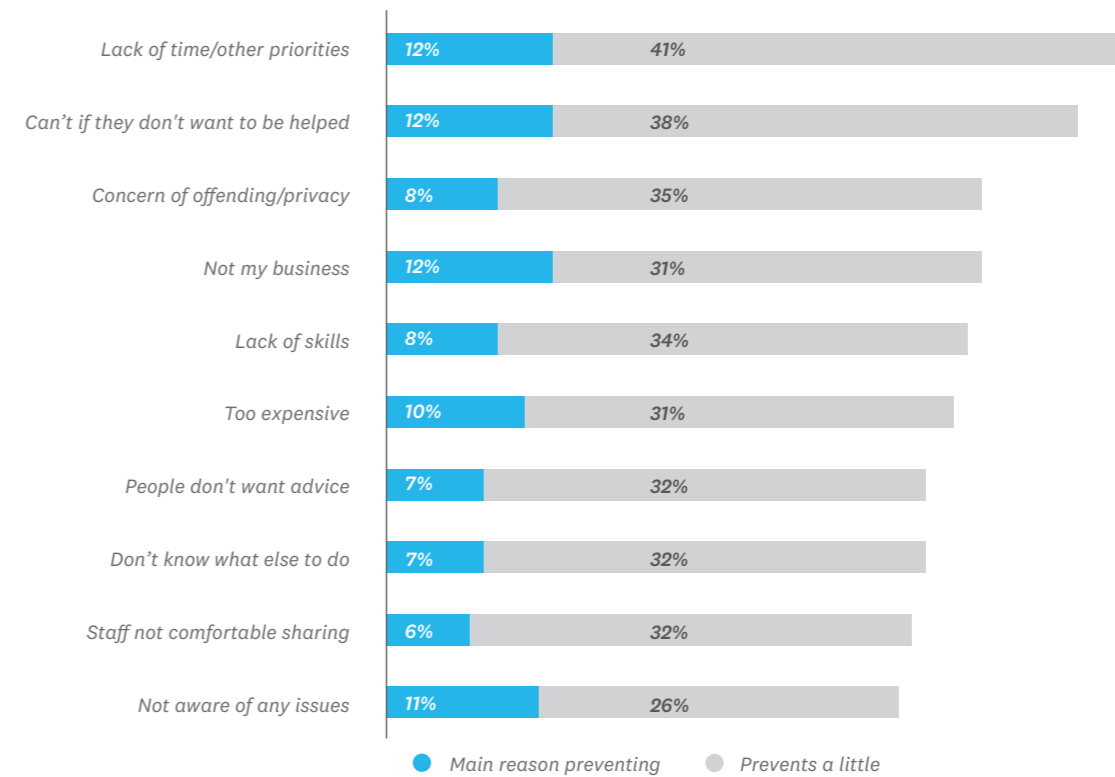


There is some reluctance from employers to get too involved in staff personal lives



Sometimes there are just excuses for not getting involved

TOP 10 BARRIERS TO PROVIDING STAFF WELLBEING



There have been times when we know staff are having tough times but they are not willing to share that, they can be embarrassed to talk about it.



There is only so much the employer can do in guiding people. I have no expertise, nothing in-depth.



You can't just have open and frank discussions with employees anymore. There's a process for everything and I often find myself questioning if the right procedure has been followed.





Talking about wellbeing

Being able to talk about our mental health, including our thoughts and feelings, is a sign of connection and a positive attitude towards health at work. Having meaningful conversations about mental wellbeing with your team can initially be hard. But with the right tools it gets easier.

For owners, managers and leaders, it can be as simple as 1-2-3...

- 1. TALK** about mental wellbeing every day. Keeping the kōrero alive and open in your workplace positively affects mental wellbeing. Pay attention to how people are feeling and what's positively or negatively affecting their actions and relationships at work, and how you can help.
- 2. UNDERSTAND** how you can support your team to find balance, build resilience and boost their wellbeing. Let them know you're asking because you want to support them. Listen non-judgmentally, acknowledge their thoughts and suggestions and don't take anything personally.
- 3. WORK TOGETHER** to identify how you can build connections, friendships and have fun. Focusing on the strengths and abilities team members bring to the workplace and what resources everyone can bring to tautoko (support) wellbeing.





Positive work environments = wellbeing

Building and maintaining a positive work environment is one of the most important ways to build and support team wellbeing.

Positive workplaces encourage the safe expression of ideas and emotions, and provide opportunities for social, constructive and supportive relationships to develop. They explicitly discourage stigma, discrimination, bullying and harassment, and actively foster diversity and inclusion.

Allowing flexible hours, open door policies and facilitating occasions for team members to build connections with one another are very powerful and simple ways to build positive work environments – but there are plenty of other ways to achieve this.

Less than 50% of employers celebrate milestones, try to manage long hours or regularly thank staff. There is a clear opportunity to boost these across small businesses to increase wellbeing and it's concerning more of them aren't already tackling this.

The relatively low scores for workplace wellbeing initiatives like advice on counselling, budgeting, relaxation or staying healthy, implies many businesses still have a long way to go in terms of understanding the benefits of these sorts of activities.

It's important to remember that providing advice to staff can be as simple as directing them to an Employee Assistance Programme, like the Xero Assistance Programme (XAP). Employers do not need to act as counsellors or wellbeing experts to their staff in order to create positive, healthy workplaces.



WE ASKED EMPLOYERS TO TELL US HOW THEY CURRENTLY SUPPORT STAFF WITH WELLBEING INITIATIVES





Maintaining a positive work environment

Investing in wellbeing doesn't need to take a lot of time or money, it's about what you do every day in your organisation.

MANAGE PEOPLE WELL

- Keep mental health and wellbeing values central to management and leadership processes
- Create a working environment conducive to high engagement
- Maintain ethical, personal and professional standards
- Role model appropriate behaviours
- Be transparent and equitable
- Provide mentorship and guidance
- Promote a culture of involvement and consultation
- Identify and empower mental wellbeing champions
- Facilitate and encourage employees to maintain a positive culture
- Resolve conflict and incivility immediately and calmly
- Have zero tolerance for bullying and harassment.

MANAGE WORK WELL

- Hold regular one-to-one meetings to reflect on what is going well, what has been difficult, and to engage in forward-planning for opportunities and challenges
- Proactively support staff to monitor workload, and encourage healthy working hours and a positive work-life balance
- Ensure setting of realistic targets and clear priorities
- Provide staff with meaningful work and opportunities for personal development and growth.



3

Leader wellbeing

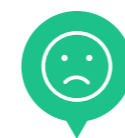
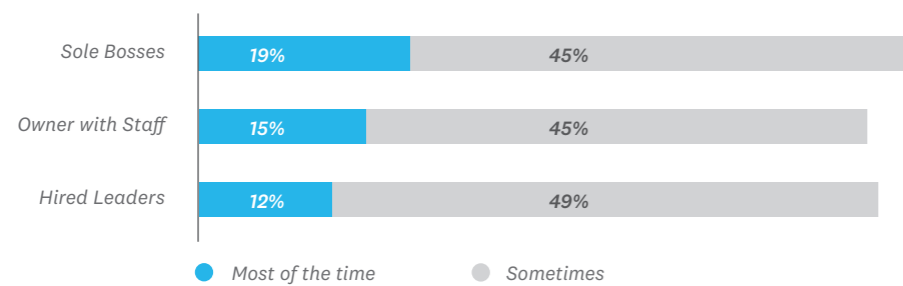




Stress isn't necessarily a bad thing

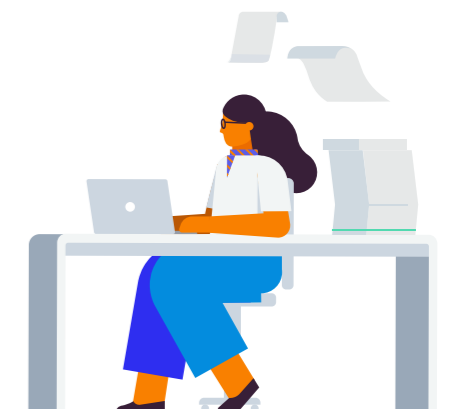
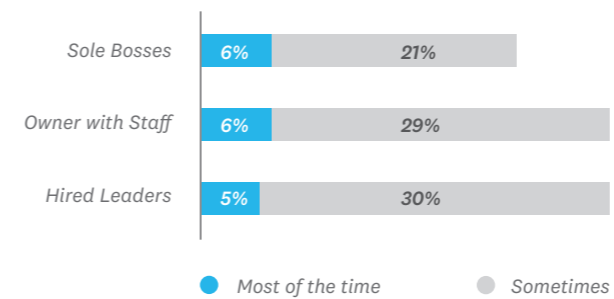
EXPERIENCE STRESS THAT IS BENEFICIAL

(e.g. helps you meet daily challenges or motivates you to reach your goals)



But for some it's overwhelming

EXPERIENCE ONGOING STRESS THAT SLOWS YOU DOWN AND FEELS OVERWHELMING





What's causing the most stress?

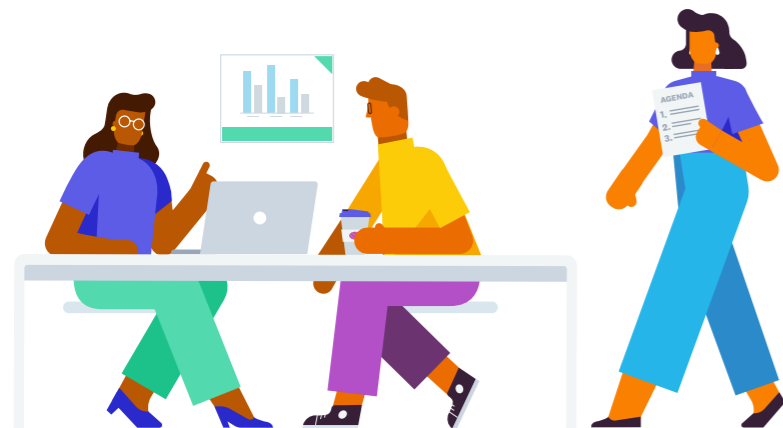
Most of the small business leaders we spoke with said they are learning about mental wellbeing as they go, drawing from personal experiences and figuring out stuff as best as they can with the limited time they have in any given week.

Compliance, taxes, cashflow, technology, marketing, management – wearing so many hats has small business leaders saying they often don't have any time to work on growing the business. Difficulties can be heightened for those who speak English as a second language.

The biggest challenges for small business leaders were:

1. Finding good staff / recruitment, which is a “huge challenge” for 29% of small business leaders we surveyed, especially Hired Leaders (41%), those working in the primary sector (39%) and trades (39%), as well as Asian employers (37%).
2. Compliance requirements are a “huge challenge” for 25%, and over double that for the primary sector (57%) and also more of an issue for the trades (32%) and Owners with Staff (29%).
3. And the need to be an “expert in everything” is a “huge challenge” for 21% of small business leaders, and more so for Owners with Staff (24%) and also Māori (26%) and Asian people (24%).

Recruitment woes include complaints about New Zealand's limited talent pool, which requires some to look overseas and then support those they import. Hiring the wrong people is a risk too, financially and for team morale. The flipside is small business leaders are often highly motivated to hold onto good people.



THREE BIGGEST CHALLENGES FOR SMALL BUSINESSES



Finding good staff/recruitment



Compliance requirements



The need to be an “expert in everything”



You have to do everything, be responsible for everything. It can get overwhelming.



I'm currently GM, so my daily tasks vary each day but I'm pretty much the dogsbody – there's nothing I can't or won't do if needed. I'd like to be spending more time on business development and selling.



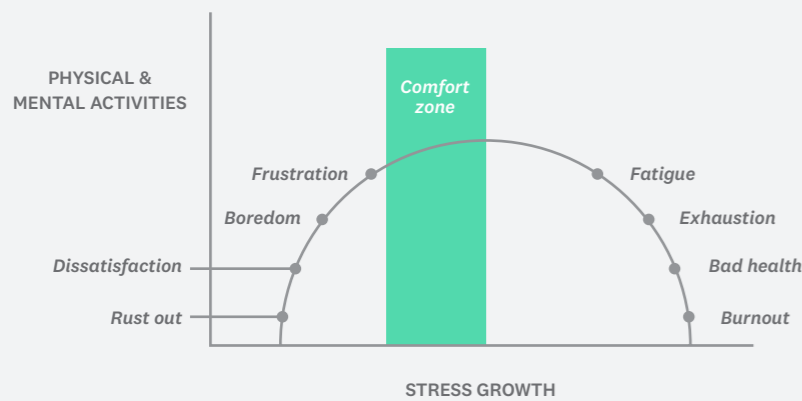
Because we're small, I essentially do everything: HR, health and safety, comms and marketing, finances, contracts and funding, policy and operations.





Not all stress is bad

The right amount of stress can motivate people and help them focus their energy. But the trick is identifying when stress is bad and finding ways to reduce the impacts of bad stress.



MANAGE STRESSFUL TIMES

How we feel and think can often change how we react. While we may not be able to control the situation that triggers our stress response, we can learn how to reduce the impact of stress.

Focus on:

- 1. Refueling | Whakatipu** – looking after wellbeing and cultivating energy to refuel. Regular exercise, eating healthy food, doing activities that bring joy and making time for relaxing, socialising and connecting with others are all important ways we can look after ourselves. It's important to know what tops us up and what drains our energy.
- 2. Resolving | Whakatika** – identifying stressors and finding solutions that help resolve the causes of stress. For many problems it's possible to explore what options we have in order to: change the situation, rethink the problem, or accept what has happened. Identifying what the issues and situations are that are impacting stress levels and recognising the impacts will support effective problem solving.
- 3. Relaxing | Whakatā** – switching on the relaxation response to restore and rest. It is important to regularly 'switch on' our relaxation response so we can minimise the harm that long term stress can cause. We need to trigger this relaxation response to let our body recover.





Financial uncertainty is a key stressor. But too much growth can also be a problem.

On top of the stress of running a business is the constant pressure to ensure it actually turns a profit and doesn't turn into a financial black hole. Fear of failure is very real for many small business leaders, who are well aware of the statistics that say the majority of small businesses fail within the first two years.

Sole traders often don't get paid if they're not working, meaning there's pressure to generate future business while fulfilling existing commitments. Then, when business is booming, there's the burnout and fatigue.

The biggest money worries were:

- Financial pressure of keeping the business afloat** – is a “huge challenge” for 21% of small business leaders, but especially those in manufacturing (38%), Hired Leaders (24%) and Māori business owners (24%)
- Finding new business** – is a “huge challenge” for 19% of respondents, and again more so for the secondary sector (30%), and also those operating public services (24%) and Asian employers (22%)
- Cashflow management** – is a “huge challenge” for 17% of the small businesses we surveyed, with manufacturers again the most stressed (25%), alongside those in the primary sector (24%).

However, a few seem to be a victim of their own success:

Too-fast business growth is a “huge challenge” for 4% of small businesses, and seemingly more of a problem for those working in public service (6%), and also Asian (7%) and Māori (6%) business owners, and Hired Leaders (6%).

TOP FINANCIAL WORRIES



Financial pressure of keeping business afloat



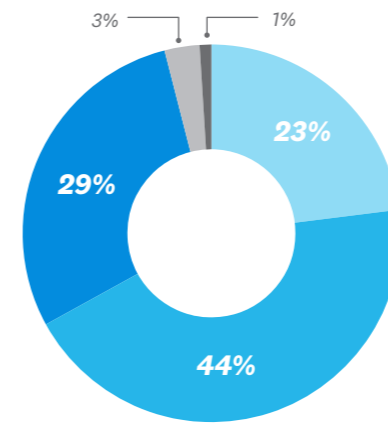
Finding new business



Cashflow management



FINANCIAL PRESSURE OF KEEPING BUSINESS AFLOAT Primary industries



● A huge challenge ● A small challenge
● Not a challenge ● Not applicable
● Don't know



90% of what you do doesn't bring you income. Incomes are good when things are rolling well, but it's not consistent.



Business is unpredictable, lots of competition in the market, many companies selling the same products.



I'm probably not a good manager of finances. I've had sleepless nights, for sure. Key for me is not telling the wife.



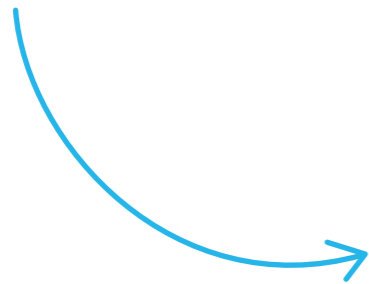


An inability to switch off is leaving business owners tired






It's a fact of modern life that the communication technology we so value because it delivers freedom and flexibility also means we are contactable 24/7, even on holiday!

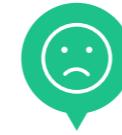
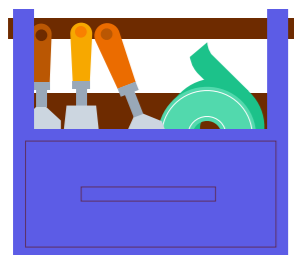
For many business owners, this means never being able to fully relax, which can leave them feeling constantly on edge and exhausted.

Many feel they need to work long hours out of necessity. But in reality, working smarter not harder can be positive for wellbeing.



Ideas to consider:

-  Negotiating more reasonable timelines with clients
-  Pricing-out of work they really don't want to do
-  Outsourcing
-  Using technology to automate or simplify tasks
-  Recognising the limitations of your business model
-  Selling off part of the business or scaling down operations



Stress takes its toll

Not all stress is bad. Stress is a natural occurrence in life and everyday stress is necessary for growth and development. If we can unwind and recover after stress there are no harmful effects. The danger lies in too much stress or prolonged stress.

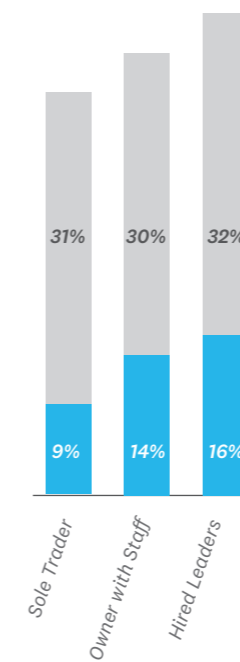
The end-result of constantly feeling tired, anxious or overwhelmed is, ultimately, becoming sick. Stressed people are more likely to sleep less, skip meals and take fewer holidays, which can lead to problems with their bodies and/or minds.

We asked survey respondents if running a small business has affected their physical and/or mental health, and of the total

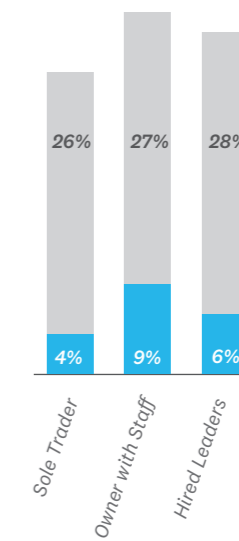
sample, 39% said "Yes". Extrapolated across the national population, that amounts to tens of thousands of Kiwis. But when we think about all the people small business owners interact with, it's no exaggeration to say that will, in turn, be impacting millions of New Zealanders.

Those more likely to say their health has been affected include Māori (44%) and those working in the trades (46%) and in retail (46%). Less likely to say "Yes" were those in professional services (33%), the primary sector (35%) and manufacturing (35%).

FEEL RUNDOWN AND TIRED



FEEL ANXIOUS, OVERWHELMED, GUILTY OR FRUSTRATED



● Most of the time
● Sometimes



Reduce isolation – the importance of talking

For small business owners it's easy to feel like the stress of running a business is unique to them. That's why building support networks is important: find friends, families, mentors or other business owners to talk to.

THE VALUE OF TALKING:

1. **Gain perspective** - talking to people who aren't directly involved in the business can help people understand what's really important or identify new ways to manage problems.
2. **Understand triggers** - With a bit of perspective, people can help you pinpoint triggers and find small changes that can make big differences.
3. **Share the load** - talking to people can help identify tasks or responsibilities that can be delayed or outsourced.





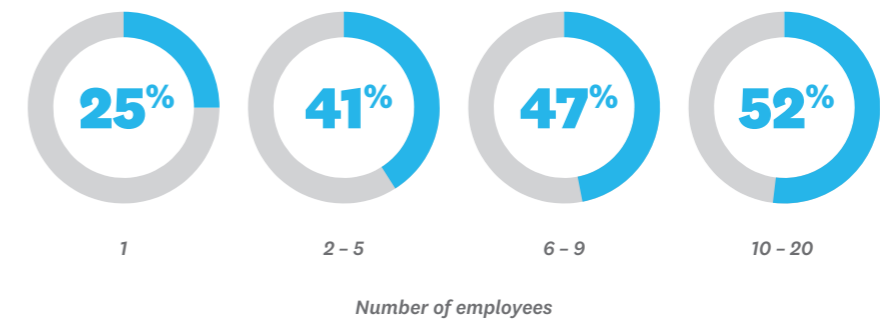
More people, more problems

The notion that more staff typically means more stress is hardly surprising – managing people is a significant responsibility, not just in terms of productivity and team morale but also health, safety and compliance.

The ultimate impact of stress on small business leaders is poorer health, the reported incidence of which grows as staff numbers increase, as illustrated opposite.

Stress can also be related to the challenge of finding good staff, with many small business leaders seeing better staff retention as the solution. A lot of effort and energy often goes into creating a happy and positive place to work, and by recognising staff achievements.

RUNNING A SMALL BUSINESS HAS AFFECTED MY PHYSICAL AND/OR MENTAL HEALTH



25%
of those self employed

and
44%
of those with employees

say running a small business has negatively affected their mental or physical health

“
Having 18 staff, they are really the root cause of all my stress. Trying to manage all the different personalities, life stages and cultures is difficult.
”

“
To be honest, I worry so much more about staff wellbeing that I hardly ever think of my own.
”

“
The responsibility of not only the day-to-day running of the business but also the safety of our 11 staff really feels like a weight on my shoulders.
”



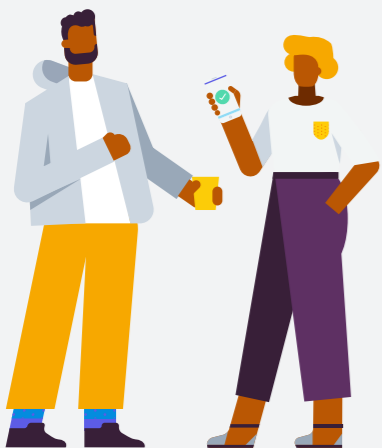
External free support for your team

Employment Assistance Programmes (EAP) provide practical, professional guidance to help employees manage personal and work issues, through a mix of face-to-face, telephone and online counselling.

EAPs focus on helping people when and where they need support, and with all aspects of life - physical, mental, social and financial.

They aren't just a reactive tool for when people are in crisis. They can actively prevent poor mental health outcomes and increase mental wellbeing for employees and business owners. They enable business owners to give expert advice, without needing to be experts themselves.

Visit www.xero.com/XAP for more information.



4

*Where to
from here?*





Small businesses need more support – whether they know it or not

Of the 1001 small business leaders we surveyed, almost two-thirds said they would like support or advice when it comes to workplace wellbeing – a figure that roughly corresponds with the 60% who believe staff wellbeing is their responsibility.

Conversely, more than a third said they didn't want any support or advice; that wellbeing isn't an issue for their business. This flies in the face of the research around mental wellness in New Zealand and the strong business case for wellbeing.

As shown below, those who do want support are most interested in hearing ideas and inspiration for wellbeing best practice – what works best and how to apply it at work. There's also a need for specific advice on how to support staff with mental illness, or those who've experienced a traumatic event.

Industry benchmarking was also suggested by one in seven, and in light of the industry differences noted in this report, further research into staff wellbeing could allow specific industries to take appropriate steps, rather than leaving it to employers to act.

WHICH AREAS WOULD YOU LIKE MORE SUPPORT / ADVICE?



Preferred ways to access wellbeing support

Resources that small business leaders could access independently and remotely were preferred, predominantly online resources, which appealed to half of respondents, but also mobile apps, webinars and podcasts. Face-to-face support was also a preferred option, either through events or training and support groups as well as one-on-one coaching.

Strikingly, almost a quarter of respondents had no idea how to access any support.

HOW WOULD YOU LIKE TO ACCESS THAT SUPPORT?



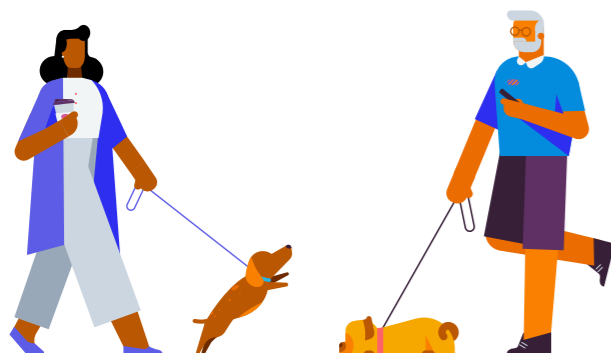
Conclusion

Mental wellbeing is a skill that can be learned, and there are real benefits to employers, employees and the businesses they work for when wellbeing is increased.

Workplaces should play a central role in growing wellbeing by creating the right environment. Creating a mentally healthy workplace is about creating a safe, supportive and strong workplace culture. It takes commitment, time and is an ongoing journey.

The *2019 Small Business Wellbeing Report* found most small business leaders lack a holistic understanding of what wellbeing is, and are often failing to lead wellbeing initiatives. There is massive scope for New Zealand's small business sector to take a leadership role in directly supporting and improving the mental wellbeing of the 600,000 New Zealanders they employ – let alone the impact this would have on their friends, family and communities.

There is no one-size-fits-all approach to creating a positive work environment, but you don't need to reinvent the wheel. Adapt the tools you already have and integrate a mental health and wellbeing focus to the programmes and work already underway.



Getting support to build your wellbeing plan

Good4Work

A free online tool for small-medium sized workplaces, including a step-by-step guide for changing your workplace environment and culture.

www.good4work.nz

Wellplace

A website providing practical tools, ideas and resources to build wellbeing in your workplace. Developed by the Health Promotion Agency.

www.wellplace.nz

Mental Health Foundation of New Zealand

Provides access to a wealth of information about workplace wellbeing and general mental health.

www.mentalhealth.org.nz/workplaces

WorkWell

Provides free resources, mentoring, networking opportunities and accreditation to support workplaces to 'work better through wellbeing'.

www.workwell.health.nz

WorkSafe New Zealand

New Zealand's work health and safety regulator provides a wide range of information and guidance about health & safety in the workplace.

www.worksafe.govt.nz/worksafe

Employer Advice Line

Free advice for employers and managers about how to support team members with a disability or health condition, including mental health.

Phone 0800 805 405 (8am – 6pm weekdays)

Getting personal support

Government healthlines

Help from a registered nurse 24/7.

Phone Healthline – 0800 611 116

Need to talk? **Free call or text 1737** any time for support from a trained counsellor.

Just a Thought

Free online therapy to improve your mental health.

www.justathought.co.nz

Mental Health Foundation of New Zealand

Learn how to stay well and get the support you need.

www.mentalhealth.org.nz/workplaces

Xero Assistance Program (XAP)

Free and 100% confidential wellbeing support for anything from work, financial or family challenges to depression, drugs and alcohol or social problems.

www.xero.com/xap

