

# *Will stress give your business a heart attack?*

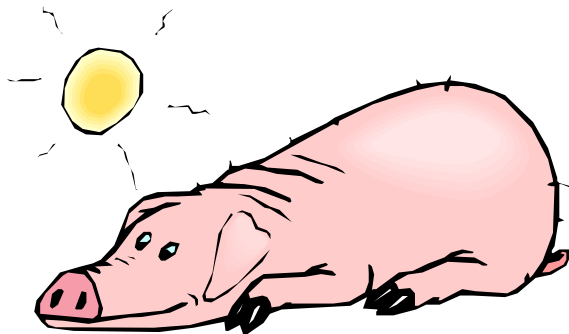
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## **What pigs can teach us about stress**

Pigs (like most animals) suffer from stress, and the farmer understands this. When a pig stops eating, the farmer doesn't blame the pig. He doesn't declare, "the pig is causing its own problems." He doesn't claim that stress is "all in the pig's mind".



A good farmer works out what the problem is, and fixes it. If he doesn't, his pig goes to market with a very small bottom; and the farmer knows that the pig's bottom line is the same as his.

Similarly, if we take a farmer's view of workplace stress, we'll realise that in the end, worker health is the same thing as the company's bottom line.

## What does stress cost?

Comcare statistics suggest that stress costs the insurer about \$40M – and that’s just for Commonwealth employees. Australia-wide, worker's compensation insurers might be paying \$100M or more.

But the insurance payout isn't even a small fraction of the full cost. The difficulty has always been that the rest of the cost is hard to estimate.

Here’s an educated guess:

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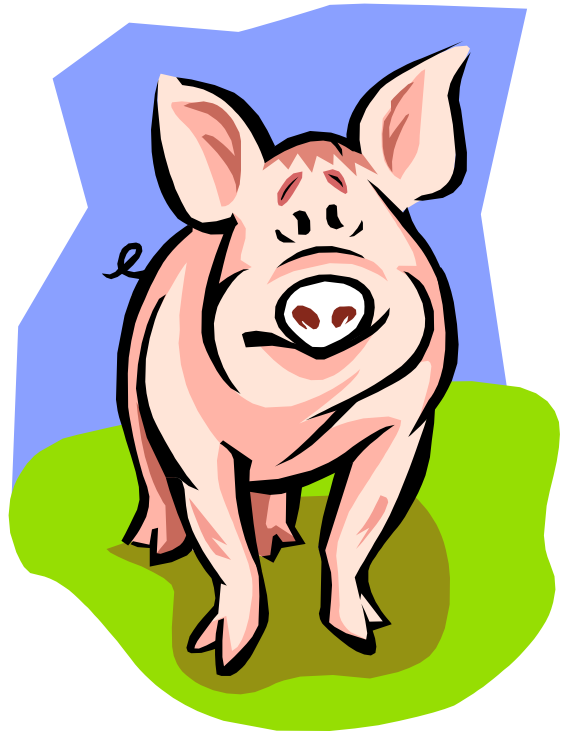
***Workplace stress is a major cause of heart disease.***

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It’s not yet a “carved in stone conclusion”, but there’s so much evidence demonstrating a link, we would be very foolish to ignore the risk.

Here’s what stress might really be costing us, **just through the heart disease it causes:**

- In Australia, the direct cost of heart disease to the health system is around \$4 billion. That only covers things like drug treatments, doctors’ fees and hospital visits. Indirect costs are likely to be many times higher.
- Large studies conducted in the UK and Europe have shown that people in psychologically poor jobs have about four times the risk of premature death compared to people in better jobs. From those and other studies, the best international estimates are that stress causes between 8% and 18% of heart disease. These are generally thought to be conservative (perhaps very conservative) estimates – some authorities suggest that 50% is closer to the mark. Frighteningly, that could make workplace stress more important than tobacco use, and more important than exercise.
- That could make stress-induced heart disease a multi-billion dollar problem each year. And those costs are transferred from industry to the community without any premium being paid. At least, that’s what happens at present...



# You're already paying a lot for stress.

Just as the community pays for workplace stress without realising, there are four stress-related costs that you're already paying but may not have recognised:

1. **Lost productivity** – sick workers, disorganised or demoralised workers, bullied workers. One recent estimate was a cost of \$13 billion per year. <sup>1</sup>
2. **Absenteeism and sick leave** – Stress is likely to be involved in absenteeism, headaches<sup>2</sup>, minor and major diseases, and depression.
3. **The cost of replacing workers who take stress leave.** Depending on the worker's training and experience, this cost can be extremely high – \$50,000 or more for some jobs.
4. **The increased cost of rehabilitation for accidents and injuries.** For instance, low social support at work (which is part of the stress equation) is linked with poor outcomes after back pain.

## But what if you were made to pay the full cost?

Remember asbestos? For decades the lung diseases it caused were viewed as non-compensable, and classed as personal health problems. So companies were neither making appropriate payments to their insurance company, nor making provisions in their balance sheets. The resulting artificial “profits” were distributed to shareholders year after year.

The courts eventually ruled that the diseases were compensable, but there was no adequate fund from which to make payments. Some asbestos companies went bankrupt, and the health care costs fell back on the community.

It might not take much longer before governments wake up to the fact that workplace stress is causing heart disease, and ask for a change in accounting standards to move the costs back onto the company's balance sheet.

Take a close look at your profits. What would happen if you had **to pay the real cost** of all the stress disease that came from work?

Would you still make a profit?

## So, what is this thing called “stress”?

Let's start by renaming it:

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<sup>1</sup> McCarthy, P.J. and Barker, M.C., (2000) 'Workplace bullying risk audit' Vol 16 The Journal of Occupational Health and Safety 409-417 CCH Australia Sydney.

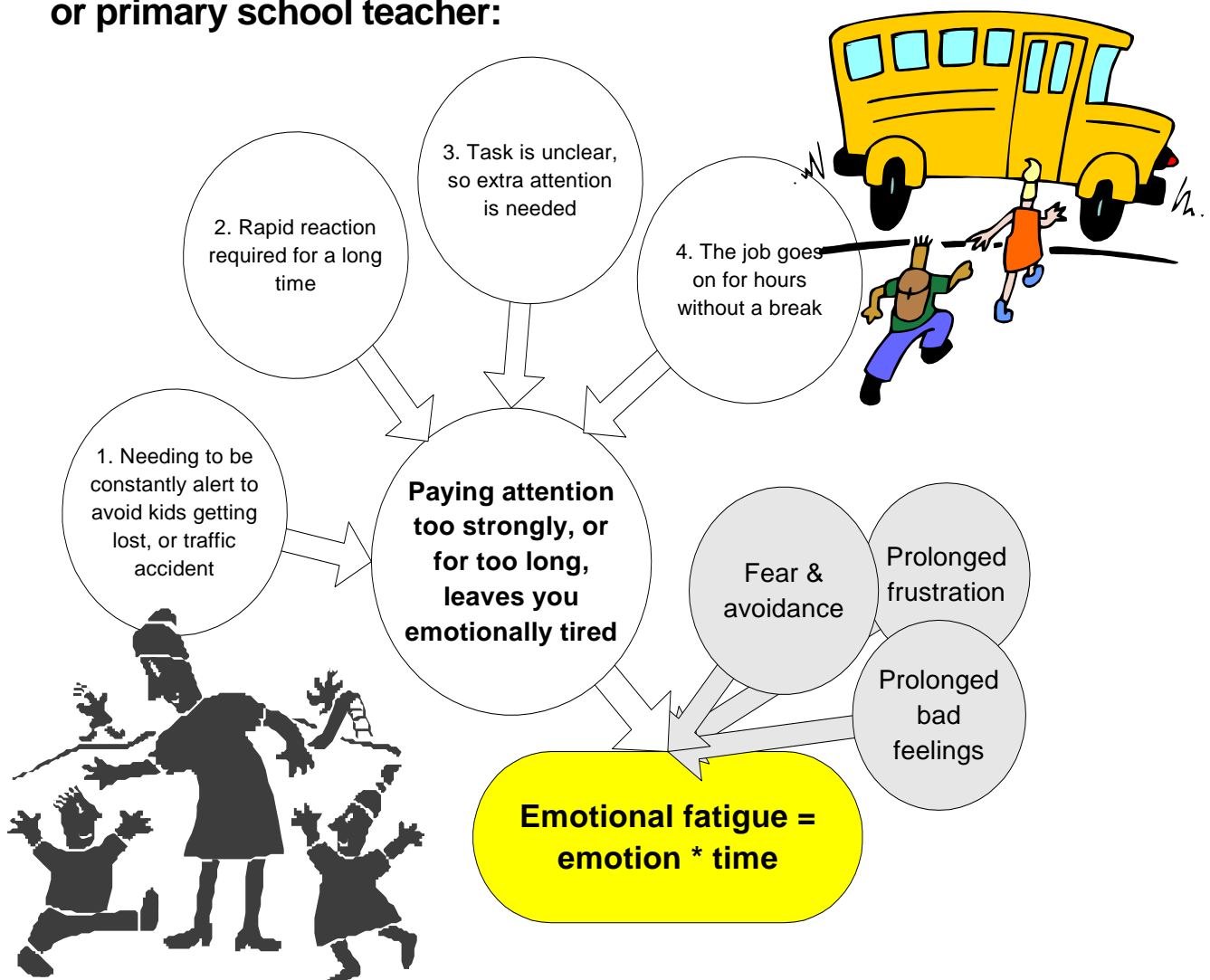
<sup>2</sup> In the USA, headache has been estimated to cost industry between \$6 and \$17 billion per year in lost production. de Lissvooy G, Lazarus SS. The economic cost of migraine. Neurology. 1994;44(6 suppl 4):S56-S62.

## Stress = emotional fatigue

Now it sounds simple, and it is. We need to look at four areas:

- Sustained attention – from job design
- Fear and avoidance – from frightening or painful experiences
- Prolonged frustration – from using the wrong approach
- Prolonged bad feelings – from losing a status struggle or from doing meaningless work.

Here's an example - the job of a bus driver or primary school teacher:



This example gives lots of detail about attention. Each of the shaded circles (fear and avoidance, prolonged frustration, and prolonged bad feelings) can be “exploded” in the same way as the first circle to give more detail.

Once we know these key ingredients, it's easy to figure out what to do about them. I really don't have to tell you – every grandmother could give you a strategy based on the diagram above...

# What grannie would tell you about stress

<b>Grannie says</b>	<b>Same thing said by a psychologist</b>	<b>What you need to do</b>
All work and no play makes Jack a dull boy.	Sustained attention is unhealthy (just as sustained muscle tension hurts)	Don't try to do ten things at once - focus instead on completing things.  Structure your work into "chunks" that you can finish, e.g. in 1-2 hours per chunk.
The job is its own reward.	When we finish something, relaxation comes by itself.	
Stop banging your head against the wall; or, let's have a cuppa.	Frustration is a useless emotion.	If you're feeling frustrated, stop and take a break.  If necessary, attend a coping skills course to recognise and deal with frustration more quickly.
Get back on the horse that threw you.	You can't get over fear by running away - you have to face it.	Confront your fears. Go to the feared place or situation. Stay there for an hour or more and don't let yourself escape. A psychologist can help.
Never let the sun set on an argument.	Reactions that go on and on can harm your health, so deal with them as soon as possible. The most common reactions are social - "They abused me, they cheated me".	Resolve interpersonal problems by meeting with the person who offended you, and making peace.  It's usually best to seek the assistance of a peacemaker (mediator, wise person), particularly if the problem is longstanding.

These principles have been used for centuries to resolve disputes and to help people lead healthy lives.

There are some new things which are specific to jobs that have arisen since the industrial revolution. Jobs which never end, with no ability to take a break; jobs in which people are repeatedly exposed to abuse, or where people always tell you what to do; jobs which require sustained concentration to avoid an accident. You might need help to solve those.

# So your strategy is...

If it's not your decision, to convince your boss you need to know what stress could be costing you.

- **First, the outgoings.** Look for high staff turnover, high absenteeism, high sickness, and slow “return to work” after any injury. Measure mistakes, damaged production, customer complaints about staff.
- **Then, reduced income.** Look for staff “doing the bare minimum”. Benchmark staff performance against what other organisations achieve.

The total cost of stress = outgoings + lost income.

Now you have some evidence, what will you ask management to do?

**Redesign jobs:** We know that some jobs cause far more heart disease than others. These are jobs that require sustained attention (or sustained emotion, which is basically the same thing). We can redesign these jobs, sometimes quite easily, to reduce attention demand (see “The Pocket Stress Manager” for details).

**Establish dispute resolution:** You need to establish the expectation that personal disputes will be resolved the same day they arise. Find someone, or train someone, in your organisation to do this. Run training programs so that everyone understands it. Make resolution part of your new culture!

**Promote emotional health:** We know that some people are far more likely to go off work than others. The main factor appears to be, not surprisingly, emotionality. We also know that people who are “cynically hostile” are much more likely to develop heart disease than those who are more accepting of the foibles of others.

With personality being so important, why not make it a focus of your health campaigns? Many of the personality issues revolve around bruised status – “look what they did to me” – and that's a topic that you can approach directly.

**Establish a safety net:** Some people will slip through your prevention schemes. You need a series of “safety nets” to catch them. We suggest:

- **Provide health information for all staff,** because some people can help themselves once they know what to do. You can provide this information on a confidential basis by placing a link on every user's computer desktop. “The Road to Comfort” software contains explicit information about stress, in sections called “Tired” and “Uptight”.
- **Create opportunities to listen to staff.** You need social events, you need regular contact, otherwise you won't hear what's going wrong. You already know that you should be doing this, so make the time!
- **Have a network** of people who can help you when stress gets hard to manage.