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# Tailoring Mental Health Efforts for Low-Income and Frontline Workers



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## About This Report

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## Introduction: A Note from the Organizers

In 2021, BSR's Healthy Business Coalition (HBC) and One Mind at Work (OMaW) convened leading experts and practitioners of workplace mental health to discuss how employers can advance mental well-being and resilience, especially for low-income and frontline workers. 11 panelists, representing a diversity of industries and organizations, highlighted essential lessons, challenges, and solutions from their experiences.

The interactive webinar series covered key aspects of an effective workforce mental health program, from raising awareness to enabling access. This white paper synthesizes cross-cutting insights from these conversations—with a special focus on low-income and frontline workers. Four actionable lessons from the discussions include:

1. **Connect a broad continuum of solutions.** No single program can provide robust mental health support for all employees. Progress requires a “jigsaw approach”—from storytelling and manager training to peer support groups and digital tools—with programs that are top-down, bottom-up, and middle-out. This ensures access to support services for diverse preferences, needs, and schedules.
2. **Find and integrate the right digital tools.** Digital mental health tools can provide scalable, affordable, personalized, and anonymous support to those who would otherwise not have access. Organizations must find the right digital solutions for their employee population and consider how to embed them into a broader mental health strategy and culture of health and well-being.
3. **Build “organizational mental health.”** Rather than place responsibility for action on the individual, employers can approach mental health as a collective priority. Organization-wide policies and programs can tackle stigma and build empathy to make mental health part of culture.
4. **Equip leaders to be active players.** Leaders at all levels must be empowered with the tools and training to support their employees' mental health, as well as their own. People managers, in particular, can benefit from additional education on how to support low-income and frontline workers, overcome outdated ideas about “strong” leaders, and navigate uncertainty about how to respond to an employee that approaches them with mental health needs.

Thank you to all the panelists who contributed their time and expertise. We were greatly impressed by the insight and candor of these discussions, and hope that this report can inspire greater focus, commitment, and progress for organizations and workers everywhere.

Regards,

Sara Enright  
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## Our Imperative: Why Now, Why Frontline & Low-Income Workers

The COVID-19 pandemic has brought an unprecedented focus to workplace mental health and its intersection with diversity, equity, and inclusion (DEI). Even before the pandemic, one in 10 adults reported symptoms of anxiety and/or depressive disorder, and one in five adults reported living with a mental illness.<sup>1</sup> More recently, 76 percent of respondents in a new study reported at least one mental health symptom across all levels of workplace seniority—compared to 59 percent in 2019.<sup>2</sup>

Pandemic-related stress and isolation have only compounded these mental health challenges, especially for low-income and minority populations. Depression and anxiety are up to three times as likely for people with low incomes.<sup>3</sup> Compared to nonessential workers, essential workers are more likely to report symptoms of anxiety or depressive disorder (42 percent vs. 30 percent), starting or increasing substance use (25 percent vs. 11 percent), and suicidal thoughts (22 percent vs. eight percent) during the pandemic.<sup>4</sup>

Mental health has now become a business imperative. Not only do these challenges negatively impact productivity, absenteeism, and turnover, but workers also increasingly expect their employers to care about their mental health. Over 90 percent of respondents in the same study reported considering a company's attention to supporting workplace mental health when job-seeking.

Employers have begun to respond by deepening investments in workplace mental health and advancing culture change. Common actions have included mental health days or weeks, extra paid time off, investments in digital well-being services, and enhanced counseling benefits.

These trends are promising; however, they have not fully translated into measurable improvements, especially for some of the most vulnerable employee populations. Frontline and low-income workers continue to face challenges in accessing and benefiting from corporate mental health offerings, including the following:

- **Unique stressors related to job function:** Frontline and low-income workers can face a range of stressors, such as lack of control over their schedules, intense performance pressure, high physical demands, exposure to traumatic events and secondary traumatic stress, and financial insecurity. COVID-19 has exacerbated many of these stressors and introduced new ones, including greater COVID-19 exposure risk and empathy fatigue.

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<sup>1</sup> Nirmita Panchal et al, "The Implications of COVID-19 for Mental Health and Substance Use," *Kaiser Family Foundation*, February 10, 2021.

<sup>2</sup> Kelly Greenwood and Julia Anas, "It's a New Era for Mental Health at Work," *Harvard Business Review*, October 4, 2021.

<sup>3</sup> Mathew Ridley et al, "Poverty, depression, and anxiety: Causal evidence and mechanisms," *Science*, December 11, 2020.

<sup>4</sup> Nirmita Panchal et al, "The Implications of COVID-19 for Mental Health and Substance Use," *Kaiser Family Foundation*, February 10, 2021.

- **Time and resource constraints:** Rigid schedules and limited resources can impact frontline and low-income workers' access to mental health services. In a Kaiser Family Foundation survey, frontline healthcare workers report two of the most common barriers: They are unable to get time off work, and they are unable to pay for mental health services.<sup>5</sup>
- **Fear of discrimination and job security:** Frontline and low-income workers may not consider seeking care due to stigma and misconceptions about mental health, distrust of healthcare providers, fear of discrimination, and perceived risk to job security for disclosing a mental health challenge.
- **Limited touchpoints with employers:** Frontline and low-income workers tend to operate in silos, isolated from the broader company culture. Line managers are the primary and, often, the *only* touchpoint that frontline and low-income workers have with their employers.

As a result of these challenges, there is a significant disconnect between employers and these populations. While 71 percent of employers with frontline employees rate themselves as supporting mental health well or very well, only 27 percent of frontline employees agree.<sup>6</sup>

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<sup>5</sup> Hailey Mensik, "Healthcare workers say they need mental health services, but many aren't getting them," *Healthcare Dive*, April 7, 2021.

<sup>6</sup> "National surveys reveal disconnect between employees and employers around mental health need," *McKinsey & Company*, April 21, 2021.

# Insights: How Organizations Are Taking the Lead

Organizations need a holistic mental health response to reach all employee populations, including those who are too often marginalized. Organizational and human resource leaders must consider their workforce's unique challenges, then shape responses to match employee preferences, needs, and access points.

Informed by the webinar series discussions on evidence-based good practices, this paper explores four recommendations, as well as case studies of organizations that are leading the way towards ensuring that all employees benefit from mental health services and a culture of psychological safety:

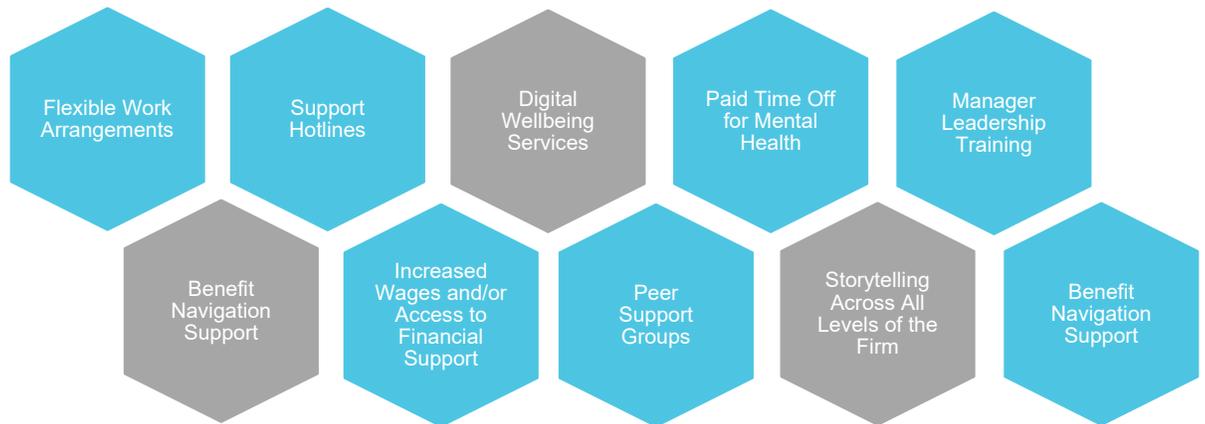
1. Connect a broad continuum of solutions;
2. Find and integrate the right digital tools;
3. Build “organizational mental health”; and
4. Equip leaders to be active players.

## Connect a broad continuum of solutions

There is no one-size-fits-all solution for mental health. Each worker experiences mental health challenges differently, and they are in different positions to act upon their mental health needs. Frontline and low-income workers, for instance, may find their employee assistance program (EAP) to be time-consuming to engage, lacking in cultural competency, or not inclusive of the benefits they would choose.

To meet diverse needs, employers can adopt a “jigsaw approach” that provides the flexibility and personalization for employees to engage based on their own preferences, schedules, and experiences. These solutions should include top-down, bottom-up, and middle-out approaches that empower employees at all levels to seek help, access resources, and even champion mental health with others. Sufficient diversity of tools and resources allows employees to meaningfully customize and tailor support to their needs and preferences. This includes providing resources on a range of topics, in a variety of formats, and from multiple access platforms, alongside clear information on the privacy and costs associated with them.

*Taking a “jigsaw approach” to service provision enables organizations to meet the diverse needs of all employees, from front line workers to the c-suite.*



A robust mental health care ecosystem should also reflect the fact that mental health is a continuum. Mental well-being is not simply the absence of any mental health symptoms, and mental health symptoms themselves occur in degrees. As such, mental health services should not simply exist to address a moment of crisis. Instead, employers should knit together thoughtful, proactive mental health solutions that meet employees where they are, helping them to not only address mental health challenges and crises, but actively build mental well-being.

Throughout the webinar series, panelists shared several low-cost tools that can help meet needs along this continuum. Interpersonal approaches, such as storytelling and peer support groups, were highlighted as invaluable tools for developing a sense of mutuality and reciprocity, combatting the stigma against discussing mental health, and building emotional resilience. Manager and leadership training, support navigation hotlines, and workday adjustments are other key tools.

### **Hackensack Meridian Health: A more user-friendly approach to navigating mental health services**



Hackensack Meridian Health developed a 24/7 Support Navigation hotline to connect employees with the company's suite of mental health services. Originally staffed by an all-volunteer team, the Support Navigation hotline is now run by licensed clinical psychologists, social workers, and counselors, who can help employees manage a moment of crisis, as well as connect them with longer-term mental health resources.

By streamlining mental health services in a single access point, Hackensack Meridian Health reduced employee confusion over how to access the available services.

### **MetLife: Empowering culturally competent empathy, globally**



MetLife's BeWell initiative provides several strategies to help teams around the world engage in culturally based mental health conversations. Local programs empower leaders and frontline managers to tailor mental health discussions for their teams with local context. Other elements include images and key messages that display a wide range of day-to-day feelings to normalize the experience of negative emotions. Flexible approaches have enabled MetLife to build a workplace mental health campaign with both global reach and local relevance.

### **Unmind: "Flipping the default" on mental health messaging**



The current operating paradigm for mental health only recognizes mental health as a concern when a person develops a problem. Unmind, however, seeks to flip the default and emphasize that everyone has mental health all the time. The company offers proactive and preventative tools to empower employees to measure, understand, and improve their well-being day-to-day, as well as signposting to support for crises. Unmind uses aspirational and inclusive language within the platform and throughout its communications to resonate with employees wherever they sit on mental health spectrums. By focusing on early, proactive mental health management rather than reactive care, Unmind enables employers to offer their people the right care at the right time.

### **Johnson & Johnson: Developing a standardized framework to support safer storytelling**



Storytelling is a core component of Johnson & Johnson's (J&J) effort to build an internal culture of mental well-being. To enable storytelling at all levels, the company knew it had to create guidelines that helped employees tell their story in a safe and effective manner – to capture the horror but also the hope of each person's mental health journey. J&J partnered with The Stability Network, a leading platform for executives in the workplace speaking out about their own mental health challenges, to develop a framework and communications training for the storytelling process.

While stories from leaders are important, a top-down approach, alone, can still leave frontline workers feeling unempowered to share their own experiences and potentially vulnerable to negative impacts if they do. By pairing a top-down storytelling approach with bottom-up efforts to create conversational safeguards, J&J enables employees to drive the conversation and share their stories in a way that contributes to a culture of psychological safety.

## Find and Integrate the Right Digital Tools

Digital tools and mental health apps can be vital resources. Most published studies have concluded that video tele-mental health care is just as effective as in-person psychotherapy for obsessive-compulsive disorder (OCD), depression, and anxiety-related disorders, and that even less technologically savvy individuals report high rates of satisfaction.<sup>7</sup>

Affordable, on-demand digital tools can help address geographic, network, cost, and time constraints. Moreover, they allow for a greater degree of data-driven personalization and customization—with greater scalability—when paired with a comprehensive entry assessment to build a baseline profile and direct people to the right services. For these reasons, many organizations had implemented virtual behavioral health services even before the COVID-19 pandemic; now, the trend has only accelerated.

However, this is a crowded space that can be difficult to navigate. Employers must take the time to identify the right digital solutions for employees' diverse needs throughout the organization. Global employers, for instance, should consider the customizability of these offerings for different geographies, languages, and cultures. [One Mind PsyberGuide](#) can help you get started.

Just as with in-person mental health initiatives, simply making digital health tools available does not mean that employees will access them. While anonymity can help circumvent stigma, employees may still experience fear and shame. Companies should integrate these tools into broader mental health efforts, with ongoing and vocal support from managers and executives.

### Accenture: Matching digital solutions to company mental well-being health needs



To meet the mental health and well-being needs of its global, diverse workforce, Accenture partners with several digital well-being resources. Examples include Calm, which provides music, sleep, and mindfulness support in seven different languages; Wysa, an artificial intelligence powered chat therapist for employees and dependents, linked directly to EAPs in all 57 countries Accenture operates in; the Thrive app for behavioral coaching on wellbeing and resilience; and Talkspace in North America, which provides unlimited talk text therapy for employees and dependents.

Uptake of these services have been high. Nearly 100,000 of Accenture's employees are signed up for these four different apps globally. In addition, more than 158,000 worldwide have completed Thriving Mind, a holistic wellbeing course teaching people about the science behind stress and how to recharge their brain's battery when they need it most. Deploying digital mental health and wellbeing services that meet people where they are, geographically, culturally, and linguistically, has helped Accenture improve utilization.

<sup>7</sup> Craig S. Rosen et al, "Virtual Mental Health Care in the Veterans Health Administration's Immediate Response to Coronavirus Disease-19," *American Psychologist* 76, no. 1 (January 2021): 26-38.

## Unum: Tailoring digital health solutions to help frontline workers with a continuum of mental health needs



Unum launched a pilot of its digital Behavioral Health solution in May 2021 to help its approximately 2,000 contact center employees manage the increased strain caused by COVID-19. The tailored program begins with an orientation on mental well-being, followed by a self-assessment that navigates employees into one of three intervention programs based on their level of need:

- **Self-Guided Wellness:** Something for everyone at any time, including self-paced exercises such as guided meditations, audio podcasts, and short articles to help identify symptoms and triggers of stress and build strategies for preventing them.
- **Virtual coaching:** Personalized program that combines chat-based coach and peer support, virtual workshops, and evidence-based digital content to reduce stress, increase resilience, and promote emotional wellbeing.
- **Digital Treatment:** 12-week intervention via a convenient and accessible app-based program for depression, burnout, and anxiety. Combines technology, evidence-based therapy, and daily in-app chat support from licensed clinicians.

Employee engagement with Unum Behavioral Health reached over 40 percent in the pilot, with nearly half of participants completing a follow-up survey stating that they otherwise would not have sought any support or care.

This three-tiered digital approach helped Unum not only balance personalization with scalability, but also provide proactive support across the mental health continuum, rather than at one moment of crisis. By building solutions that approach mental health as an element of everyday wellness, companies can improve mental health resilience.

## Build “Organizational Mental Health”

Workplace mental health initiatives often place the onus upon the individual to find, access, and manage the right mental health resources. This not only disadvantages those with time and resource constraints, but overlooks the influence of systems, processes, and culture.

Employers must establish mental health as an organization-wide, collective priority, creating an environment in which employees at all levels have the confidence and agency to seek out the solutions that work best for them. Systemic change requires integrating mental health and resilience into culture and ways of work, such as an enterprise charter on mental health, regional mental health teams, and formal accountability mechanisms. It requires supporting strategies that empower all employees to play a role in building a more empathetic workplace culture and combatting associated stigma.

To start, organizations must examine how their current ways of working can exacerbate risk factors for poor mental health. Do current policies, for instance, create expectations and incentives for overworking?

What opportunities for flexibility exist in frontline and low-income workers' schedules? How are concerns like privacy, accessibility, and cost addressed with regard to mental health support?

Regular company self-audits are one method through which employers can make iterative progress towards a more sustainable workplace. Pulse check strategies range from company-wide surveys to regularly scheduled group conversations.

### **Scala Computing: An ongoing, deliberate approach to closing the “last-mile gap”**



When COVID-19 alerted Scala Computing, a small tech start-up, to the imperative of a better mental health culture, CEO Shiv Kumar worked to ensure that the momentum did not simply end at awareness. The company followed “five A’s” to move from recognizing and prioritizing mental health to iteratively implementing mental well-being programs and analyzing their impact:

1. Awareness
2. Acknowledgement
3. Acceptance
4. Action
5. Analysis

Through this sustained, deliberate effort, Scala has developed and maintained a culture where employees feel empowered to actually use the resources available.

### **Kearney: Building systemic support for mental well-being to drive culture change**



Kearney believes “you can’t fix on Friday the problems that you’re creating Monday through Thursday.” This recognition means mental health support is embedded throughout their organization, at all levels with leadership support. To achieve this, Kearney has implemented new initiatives, such as making mental health the first item of mid-year check-in agendas for both leaders and employees and modifying staffing processes for more positive impact on well-being. But mental health is not just a leadership effort – it must be a full firm focus. In 2021, Kearney hosted their first Global People Care Jam: a week-long, firmwide opportunity for colleagues to co-create new ideas for building a mentally healthy workplace and a culture of well-being.

Since launching these efforts, the number of Kearney employees and firm leaders actively engaging with mental health has significantly increased, creating greater awareness of the importance of the topic, and some colleagues have even become Mental Health Ambassadors. Genuine culture change around mental well-being requires both new programmatic solutions and mainstreaming mental health into the processes, ways we work, and touchpoints that employees already use.

## Equip Leaders to be Active Players

When leaders and managers take a proactive stance on mental health, they can be powerful engines for creating an organizational culture that reaches all employees. Panelists from the webinar series identified three primary action areas for leaders to consider:

1. **Invest in and staff mental health efforts:** Leaders play an important role in ensuring that passionate and capable people are in the appropriate positions to champion mental health efforts, with the authority, resources, and incentives needed to amplify their work and drive change.
2. **Create an environment of psychological safety:** How leaders and managers talk about mental health matters. Line managers, in particular, are often the only touchpoint for frontline and low-income workers, and therefore best positioned to share resources, respond to needs, and encourage help-seeking. By making a regular effort to check in on their teams' mental health, or opening up about their own mental health experiences, leaders and managers can set a tone of support and acceptance.
3. **Model mentally healthy behaviors:** Employees closely watch the decisions and actions made by their organization's leadership for cues on goals and expectations. For example, when leaders and managers work late hours and do not take days off, their teams will feel pressure to do the same.

However, leaders and managers themselves experience stigma and socio-cultural barriers. Different individuals start at different levels of comfort discussing mental health, and those in leadership positions may experience even greater stigma against demonstrating their vulnerability. This can also lead to blind spots and uncertainty about how to respond to employees with mental health challenges. Leaders may hesitate because they do not know how to get involved and fear awkward conversations or even legal liability.

Organizations can offer leadership training on concrete next steps to navigate mental health challenges with empathy and understanding, provide opportunities for deeper one-on-one conversations and support resources, and set expectations and accountability measures for active engagement. At the same time, organizations should provide leaders with the tools and support to protect their own mental health. Ultimately, the most effective mental health strategies will equip leaders at all levels, especially line managers, to be active advocates of their teams' mental health as well as their own.

### **Silicon Valley Bank: Supporting leaders to support their teams**



Silicon Valley Bank developed training sessions to give leaders and managers tangible, practical tools around their own mental health awareness, safety, and self-care and how to identify and support team members in need. SVB also trained its HR business partners to provide leaders at all levels with better support for their mental well-being. When leaders feel equipped to engage on mental health, they can be better advocates for themselves and for their teams.

### **Capital Group: Helping managers build empathy and vulnerability with frontline workers**



Capital Group provides its managers with mental health first aid training to strengthen mental health support for frontline workers. The training includes what warning signs to look out for, what resources are available to frontline employees, how to effectively check-in on how team members are doing, and how to share their own stories. As a result, managers have reported higher levels of confidence in their ability to manage the mental well-being of their teams. Moreover, when managers lead with empathy and vulnerability, rather than waiting for frontline workers to come to them, they create an environment of psychological safety.

### **Lifeworks: High-value, low-cost solutions to help leaders move from conversation to action**



Lifeworks aims to equip its leaders and managers to be more active advocates for the mental wellbeing of their teams. To do so, Lifeworks offers trainings to managers that focus on effectively interpreting employee needs and behaviors, knowing how to respond to difficult situations without judgement, and knowing how to connect employees with the resources they need. Simple, low-cost solutions such as helping leaders to reframe their perceptions of employee behaviors with greater empathy can achieve a significant impact.

## Conclusion: Join the Movement for Workplace Mental Health

Mental health in the workplace is at a tipping point. The stressors and disruptions of the COVID-19 pandemic have exacerbated long-standing mental health challenges and heightened the urgency around its intersections with DEI. As the place where people spend the most time in their day, workplaces and employers are uniquely positioned to improve mental well-being and serve as a touchpoint for health resources. What is more, employee perceptions and expectations around how their workplaces support their mental health have shifted dramatically to make a mentally healthy culture a business imperative.

By building on this growing awareness and momentum, organizations can lead a systemic and cultural shift that supports greater empathy, more sustainable ways of working, and proactive workplace mental health that reaches—even prioritizes—the most marginalized employees who face the greatest risks. However, this requires mental health and resilience strategies that meet employees where they are, appropriately integrate digital technologies, and actively engage leaders and managers, who can serve as role models for more empathetic organizational and team culture.

With this report and webinar series, the BSR Healthy Business Coalition and One Mind at Work put forth evidence-based good practices and case studies on advancing workforce mental well-being and resilience. We will continue to innovate in 2022 and hope that you will join us as we progress towards more inclusive, sustainable, mentally healthy workplaces, across industries and around the world.

### About BSR's Healthy Business Coalition

BSR | [Healthy Business Coalition](#) The [Healthy Business Coalition](#) is a collaborative initiative among BSR, the Robert Wood Johnson Foundation, and leading companies. We exist to reimagine how business can invest in health along the value chain. By building a community of cross-sector leaders, we help executives and managers transform their organizations into healthy businesses.

### About One Mind at Work

 [One Mind at Work](#) convenes leaders to transform approaches to mental health and addiction with the goal of delivering better mental health, wellness, and economic outcomes globally. Working together with other influential leaders, we will effectively address mental health disparities, promote brain health,

and achieve a society and health care system in which mental health is treated the same as physical health.

One Mind at Work is a global coalition of leaders from diverse sectors, including business, medicine, research, education, law enforcement, the military and civil society. These leaders have joined together with the goal of transforming approaches to mental health and addiction. Launched in 2017, One Mind at Work now has more than 50 global employer members, representing more than seven million employees, and more than 25 research and content partners.

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