



In-the-three-times-ninth-kingdom...

Making sense of stress



*A Berkshire Hathaway Company*



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Consulting Medical Officer, Gen Re  
and

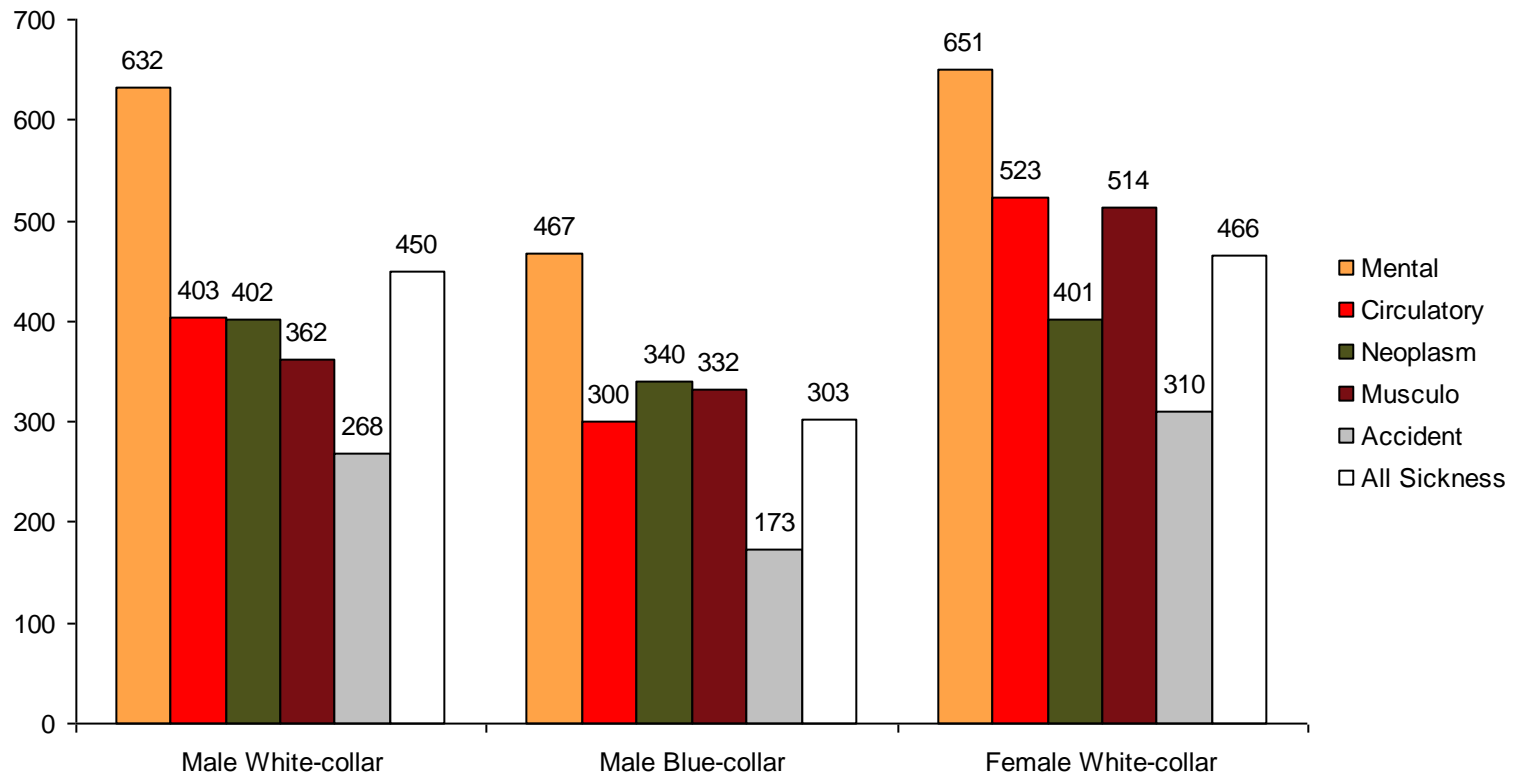
Consultant Psychiatrist

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# Mental health problems; the longest running claims



## Average length of claim in days



Limited number companies provided cause of claim data only

Weighted by claim numbers

Only causes with number greater than 100 claims shown (except female white-collar circulatory)



**Table 1: Estimated annual costs to UK employers of mental ill health (Sainsbury Centre for Mental Health, 2007).**

	Cost per average employee (£)	Total cost to UK employers (£billion)	Per cent of total
<b>Absenteeism</b>	335	8.4	32.4
<b>Presenteeism</b>	605	15.1	58.4
<b>Turnover<sup>1</sup></b>	95	2.4	9.2
<b>Total</b>	1035	25.9	100

<sup>1</sup>The cost of replacing staff who leave their job due to a mental health problem

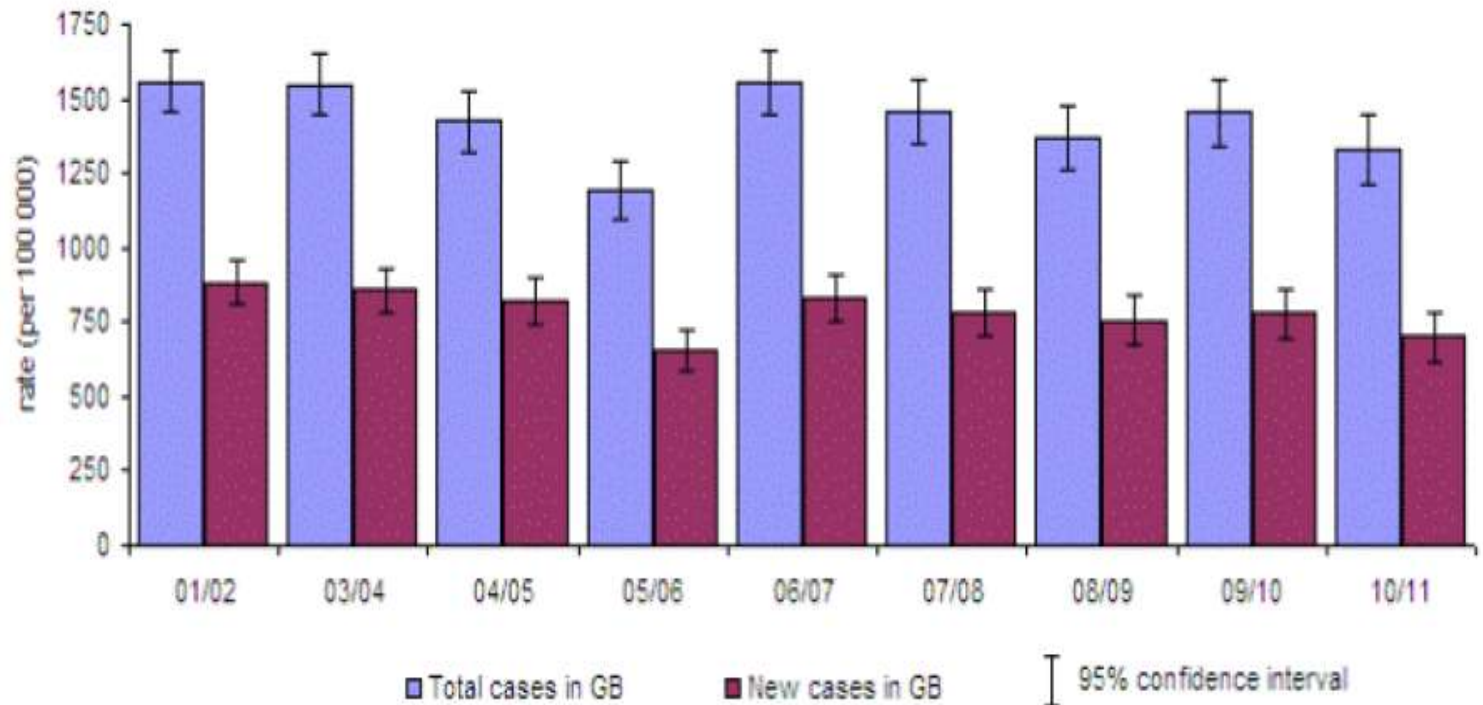


Results from the Labour Force Survey (LFS) estimate that,

- The total number of cases of stress in 2010/11 was 400 000 out of a total of 1 152 000 for all work-related illnesses.
- The number of new cases of work-related stress has reduced to 211 000 from 233 000 in 2009/10 (change not statistically significant).
- The industries that reported the highest rates of total work-related stress in the last three years were health and social work, education and public administration.
- The occupations that reported the highest rates of total cases of work-related stress in the last three years were health and social service managers, teaching professionals and social welfare associate professionals.



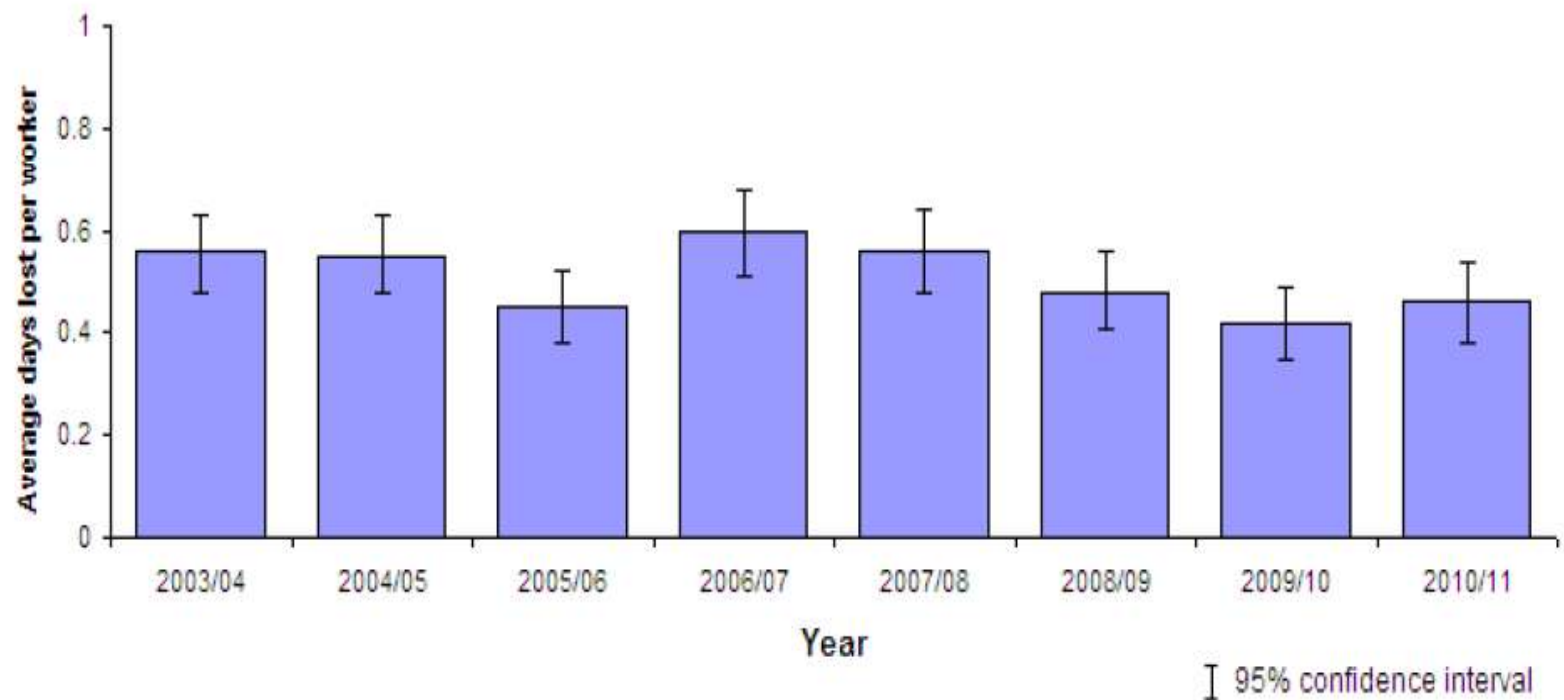
**Figure 1** Total number of cases (prevalence) and new cases (incidence) of work-related stress in GB 2001/02-2010/11



# Days lost per worker

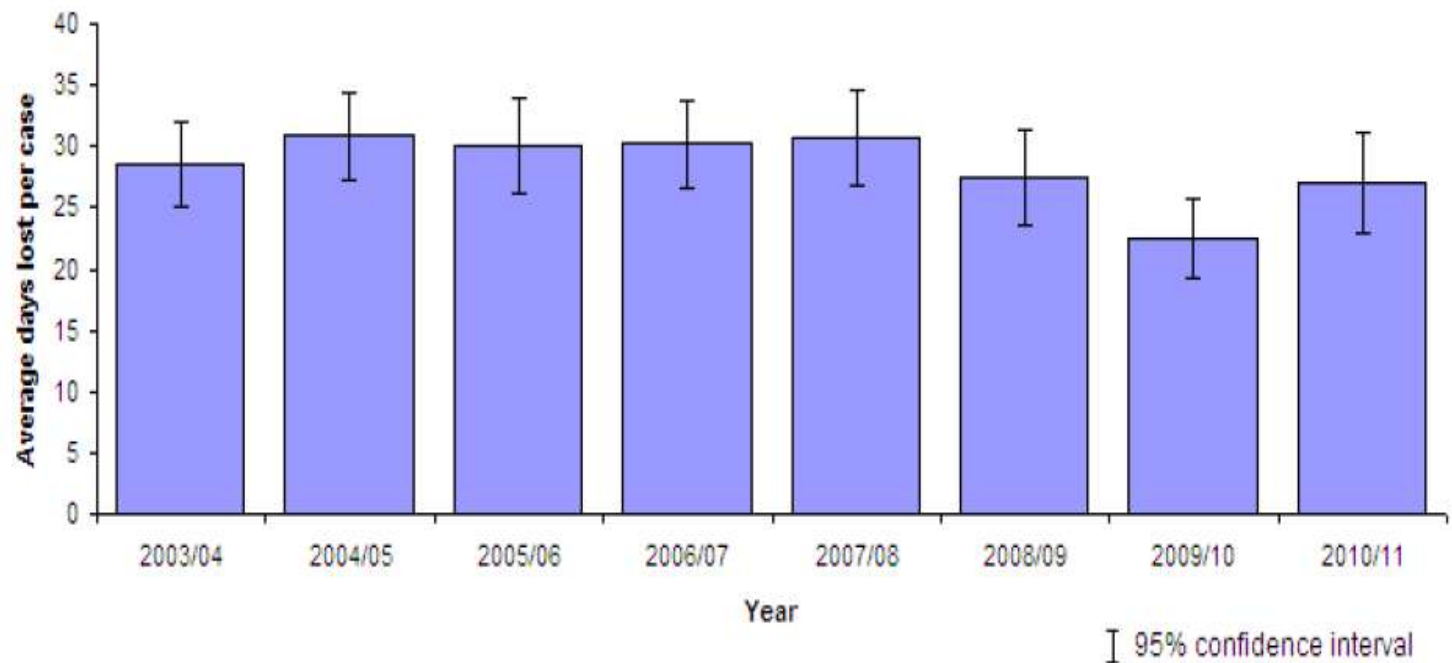


Figure 1 number of working days lost by worker





**Figure 2** Number of working days lost by case





# Your task should you decide to accept it...



## > Define Stress!





- > **"The adverse reaction people have to excessive pressures or other types of demand placed on them at work"**
- > Stress is not an illness – it is a state
- > If stress becomes too excessive and prolonged, mental and physical illness may develop
- > Work is generally good for people if it is well designed, but it can also be a great source of pressure
- > There is a difference between pressure and stress
- > Pressure can be positive and a motivating factor, and is often essential in a job. It can help us achieve our goals and perform better
- > Stress occurs when this pressure becomes excessive. Stress is a natural reaction to too much pressure
- > <http://www.hse.gov.uk/stress/furtheradvice/whatisstress.htm>



- > Occur most frequently and are more prevalent
- > Are mostly successfully treated in primary rather than secondary care settings
- > Are least disabling in terms of stigmatising attitudes and discriminatory behaviour
- > Health and Safety Executive definition
- > NB Nothing about severity in this definition

# Stress



- > Not well defined
- > Much used term



# What would happen to you if.....

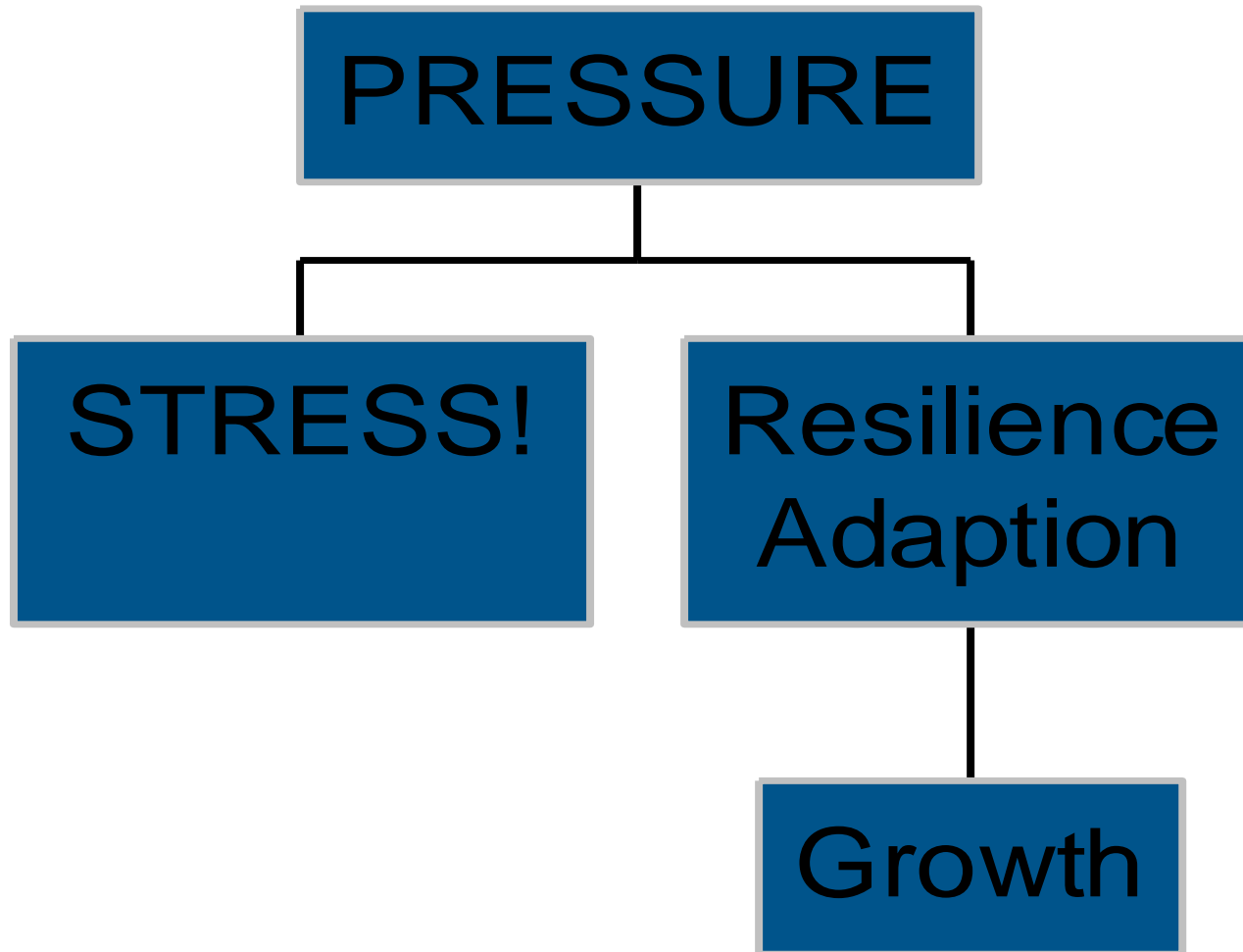


- > You were very miserable
- > You got no pleasure out of any aspect of your life
- > You found it difficult to get to work
- > You could not concentrate when you were there
- > You slept badly
- > Did not get out of your pyjamas at the weekend



# Why do some people get stressed and not others?



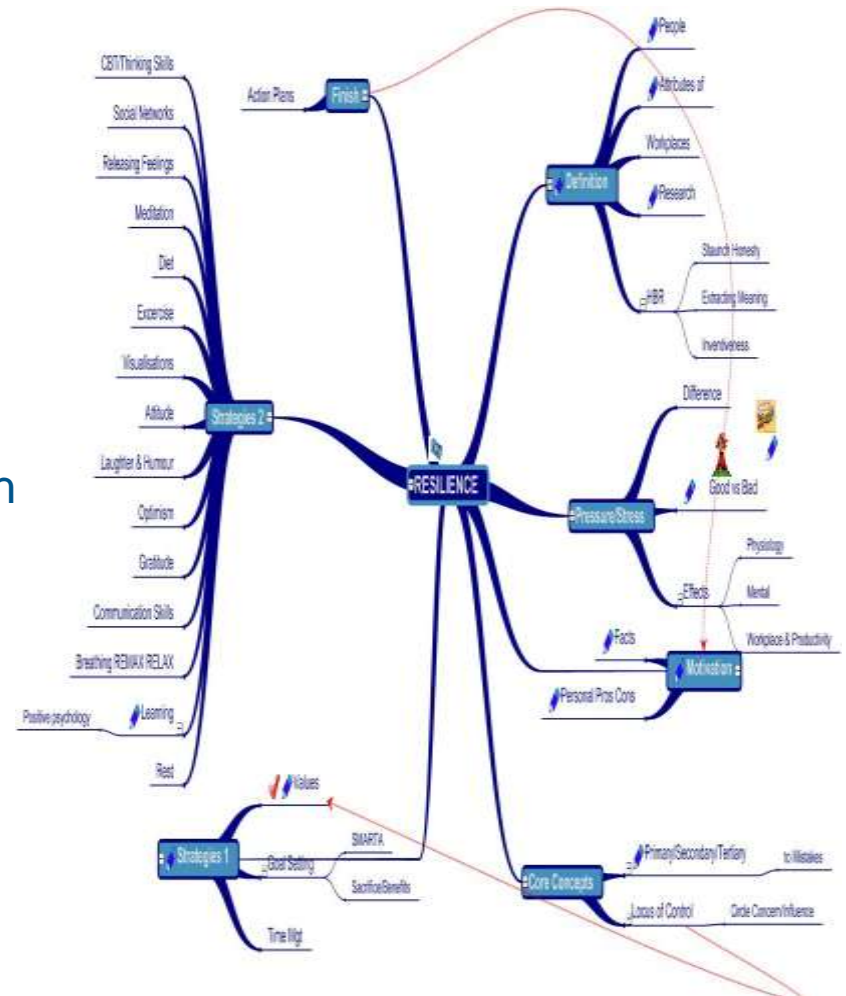




# Vulnerability and Resilience



- > Genetics
- > Environmental
- > Personality
- > Social adversity
- > Lack of social support
- > Previous episodes mental health disorder
- > Substance abuse
- > Physical health



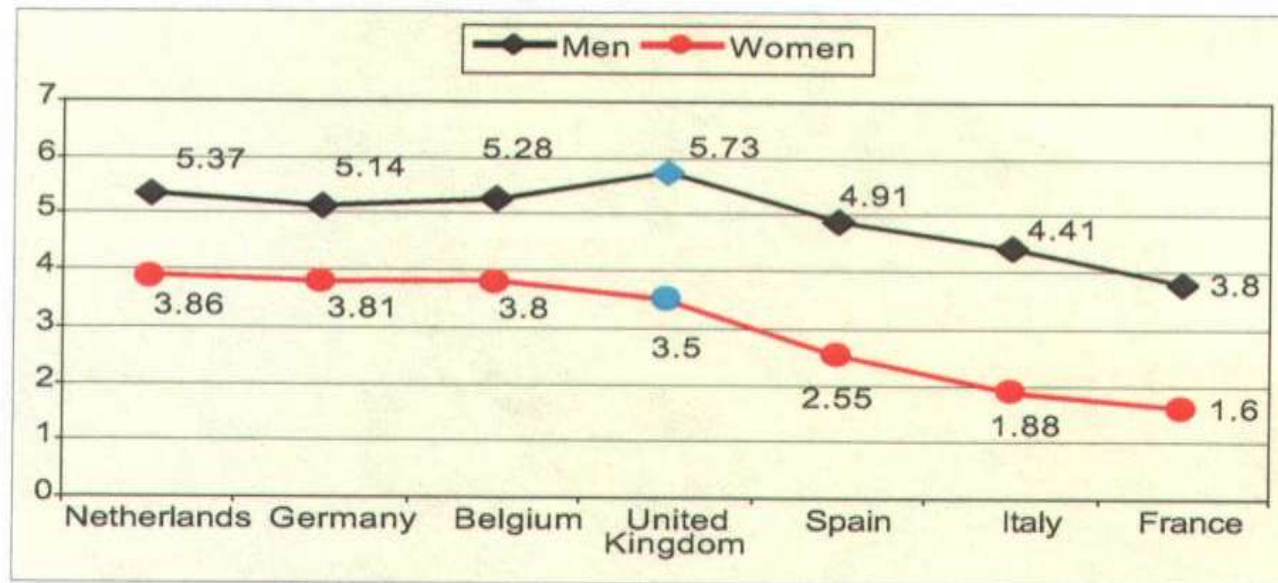


# Stress: male and female



Figure 35. Psychological distress in males and females in some EU countries

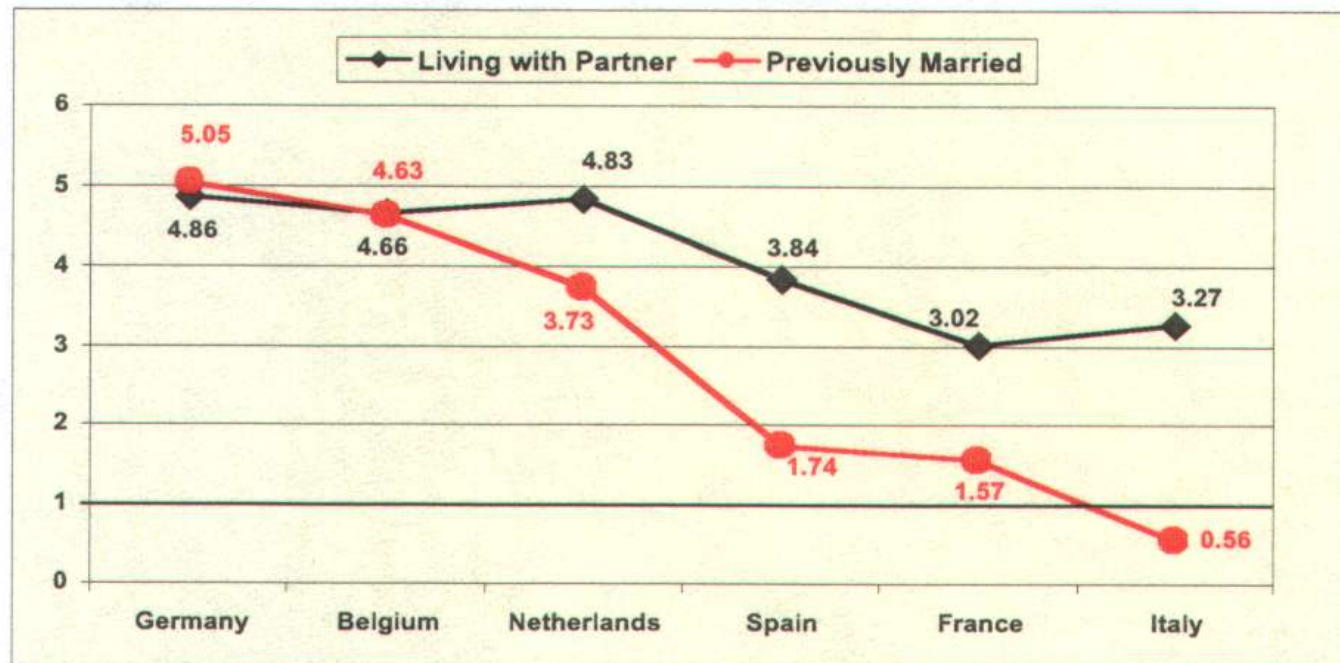
*Mental health score on the SF-12 sub-scale in six ESEMedD countries and the UK, weighted.*



*Source: ESEMed and UK psychiatric morbidity survey*



Figure 51. Mental health and living arrangements  
*Psychological distress measured by SF-12 score in six EU countries*



Source: ESEMeD



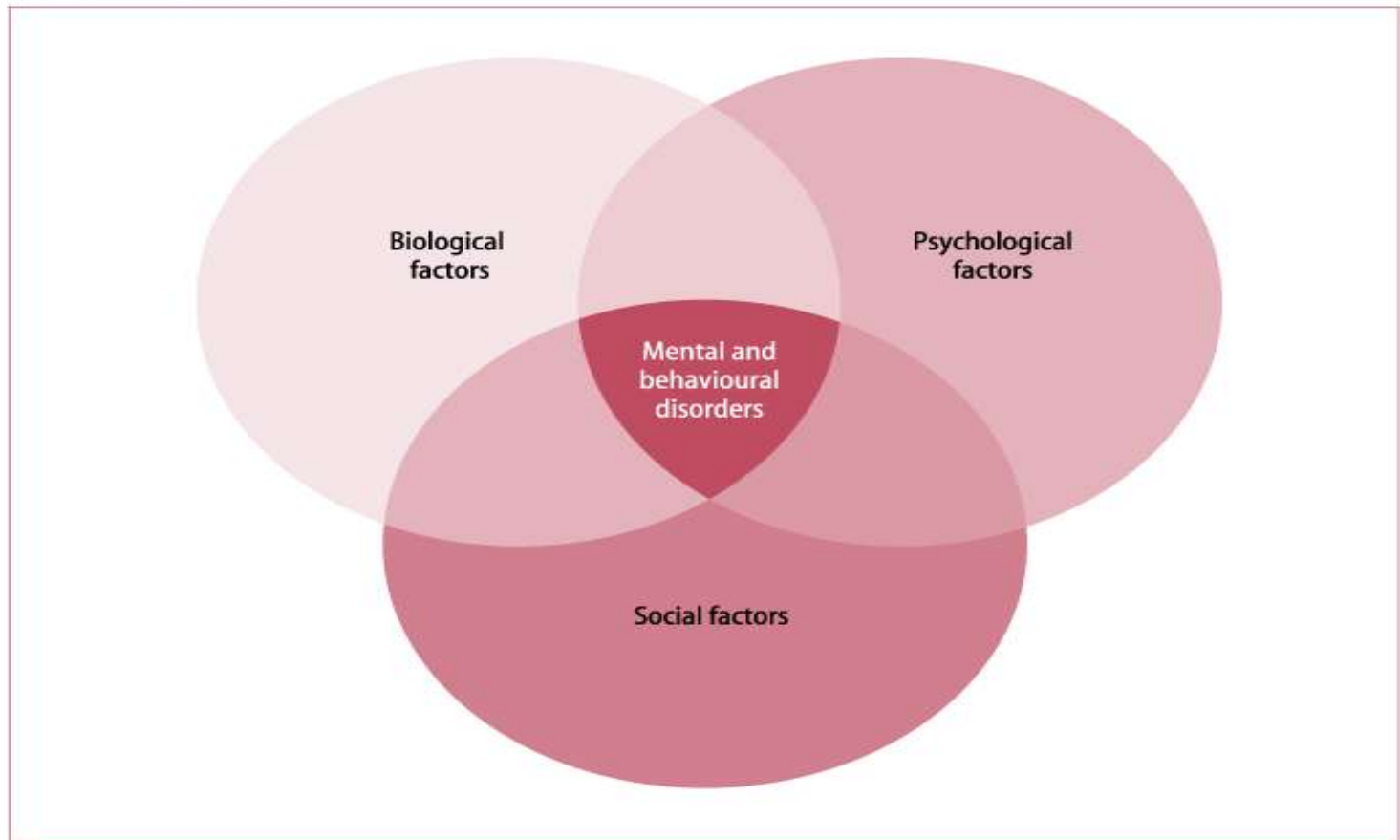
- > **What makes a stressful job?**
- > Demands – load, pattern and environment
- > Control – how much say
- > Support – organisation, line management and colleagues
- > Role – Understands their role ensures no conflict
- > Change – how managed
- > Relationships – conflict, positive working
- > *Corbis.com*



# The bio-psycho-social model



**Figure 1.1 Interaction of biological, psychological and social factors in the development of mental disorders**





- > Life Events
- > Threat
- > Loss
- > Uncertainty
- > Physical health problems



# Does this person have a mental disorder or is he stressed?



- > 33 year old man, self employed, works in computers
- > His firm is doing badly following difficulties with suppliers and losing a big contract
- > He is likely to go bankrupt
- > His wife has left him as a result of the money troubles
- > He is miserable
- > Not attending to the business as he should
- > No pleasure from anything except internet gambling where he loses even more money
- > Sleep is poor
- > <http://www.mac-history.de/allgemein/2008-05-25/imac-und-powermac-g3>





- > Sleep disturbance
- > Tiredness
- > Lethargy
- > Breathing problems
- > Bowel problems
- > Headaches
- > Muscle tensions







- > Irritability
- > Anxiety and depression
- > Mood swings
- > Poor decision making
- > Poor concentration
- > Poor prioritisation
- > Poor memory
- > Poor self-esteem





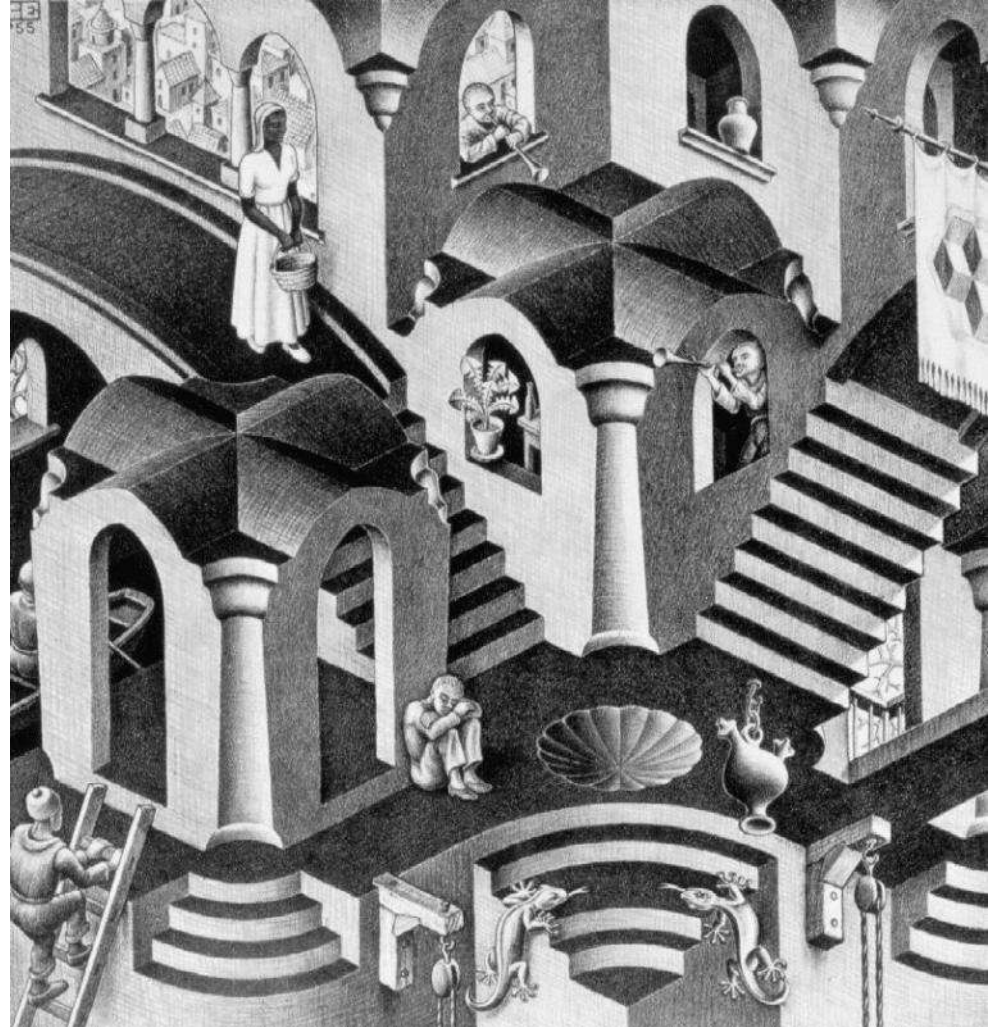


- > Altered Appearance
- > Drinking more
- > Change Appetite
- > Smoking more
- > Absenteeism
- > Accidents
- > 'Presenteeism'





- > Filters and levels
- > (Goldberg and Huxley 1992)



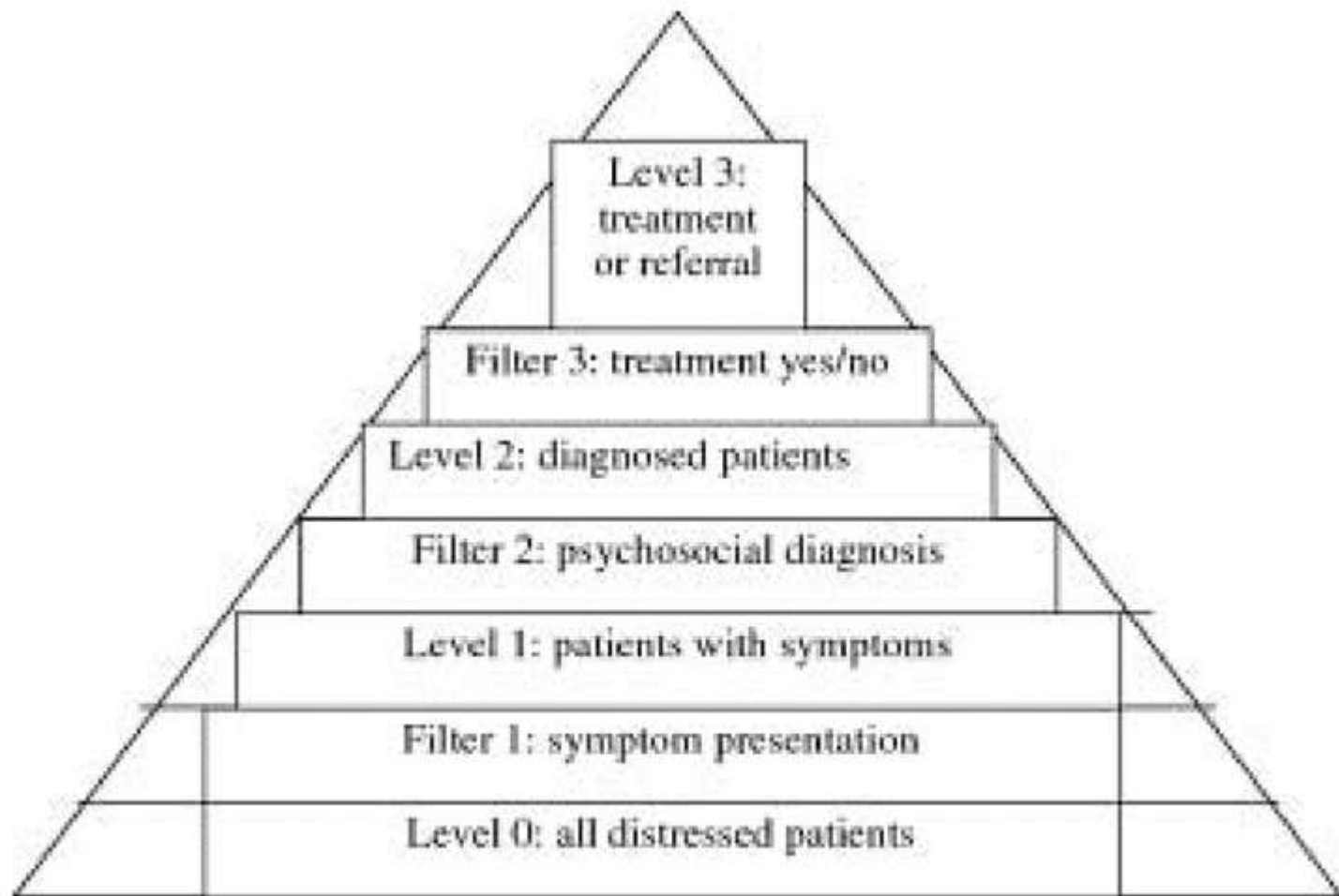
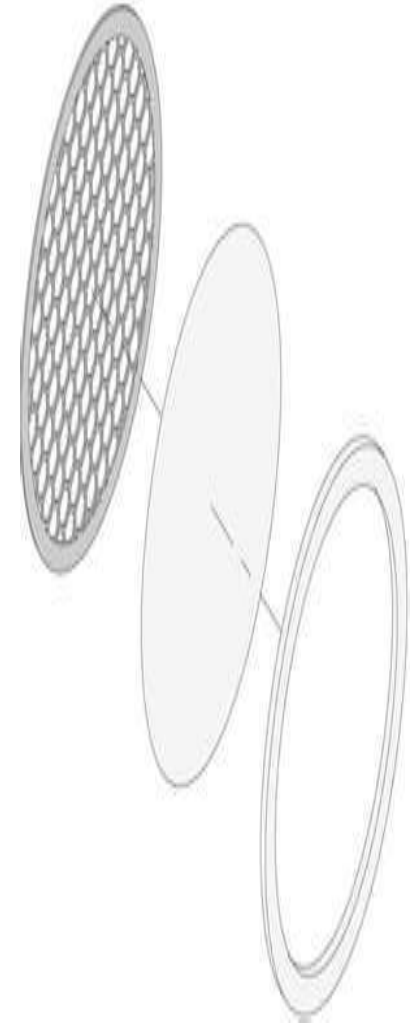


Figure 1. The pathway to mental health care: adapted from Goldberg and Huxley's Pyramid.

# Mental Illness Filters



Level 1	The Community	315/1000/year	1 <sup>st</sup> filter Illness behaviour
Level 2	Total mental morbidity- attenders in primary care	230/1000/year	2 <sup>nd</sup> filter Ability to detect disorder
Level 3	Mental disorders identified by doctors (Conspicuous Psychiatric Morbidity)	101.5/1000/year	3 <sup>rd</sup> filter Referral to services
Level 4	Total morbidity – mental illness services	23.5/1000/year	4 <sup>th</sup> filter Admission to psychiatric bed
Level 5	Psychiatric in-patients	5.71/1000/year	

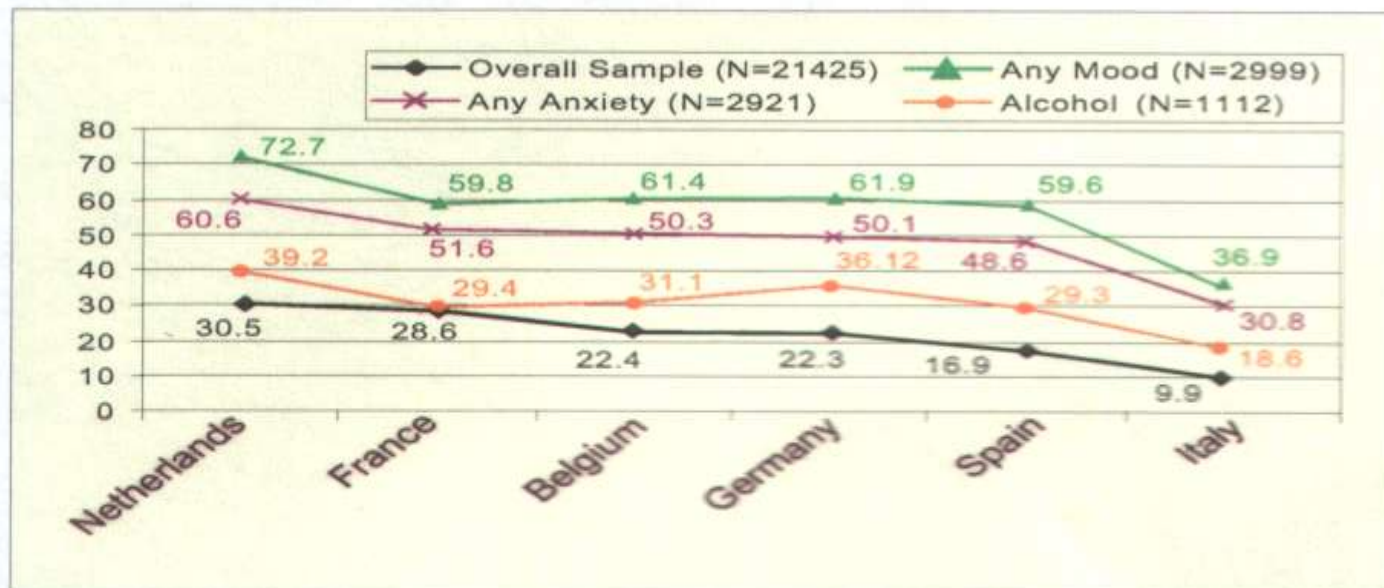


# Help seeking varies by disorder



Figure 68. People seeking help for mental health problems from any health provider

*Percentage of the overall sample, of people with alcohol disorders, of people with anxiety disorders and of people with mood disorders ever seeking help from any provider in six European countries, lifetime.*



Source: ESEMeD





- > No new events
- > Social support
- > Fresh start and neutralising events
- > Treatment:- Medical and psychological
- > “...the dramatic changes in antidepressant prescribing volumes between 1993 and 2005 seem to be largely because more patients are on long term medication and this group consumes the most drugs.”
- > Retrospective analysis of reasons behind recent increase in antidepressant prescribing in UK **BMJ** 2009; 339: b3999
- > Engagement with change





- > About half of people with common mental health problems are no longer affected after 18 months, but
  - > poorer people
  - > the long-term sick
  - > and unemployed people are more likely to be still affected than the general population.
- 
- > Better Or Worse: A Longitudinal Study Of The Mental Health Of Adults In Great Britain, National Statistics (2003)





- > What is the story?
- > Who are they?
- > Why did this person react in this way?
- > What was the effect of the stress?
- > Why was it noticed?
- > How did they get better?
- > <http://www.mymodernmet.com/profiles/blog/list?tag=vogue>







- > Understanding the filters and levels that meant that this was picked up at underwriting
- > Understand the important risk factors within the Bio-psycho-social model:-
- > Vulnerability factors
- > Life events
- > Restitution
- > <http://www.dontpaniconline.com/magazine/arts/psychospa>





In-the-three-times-ninth-kingdom.....

# Claims



# Why don't people work when they have a job?













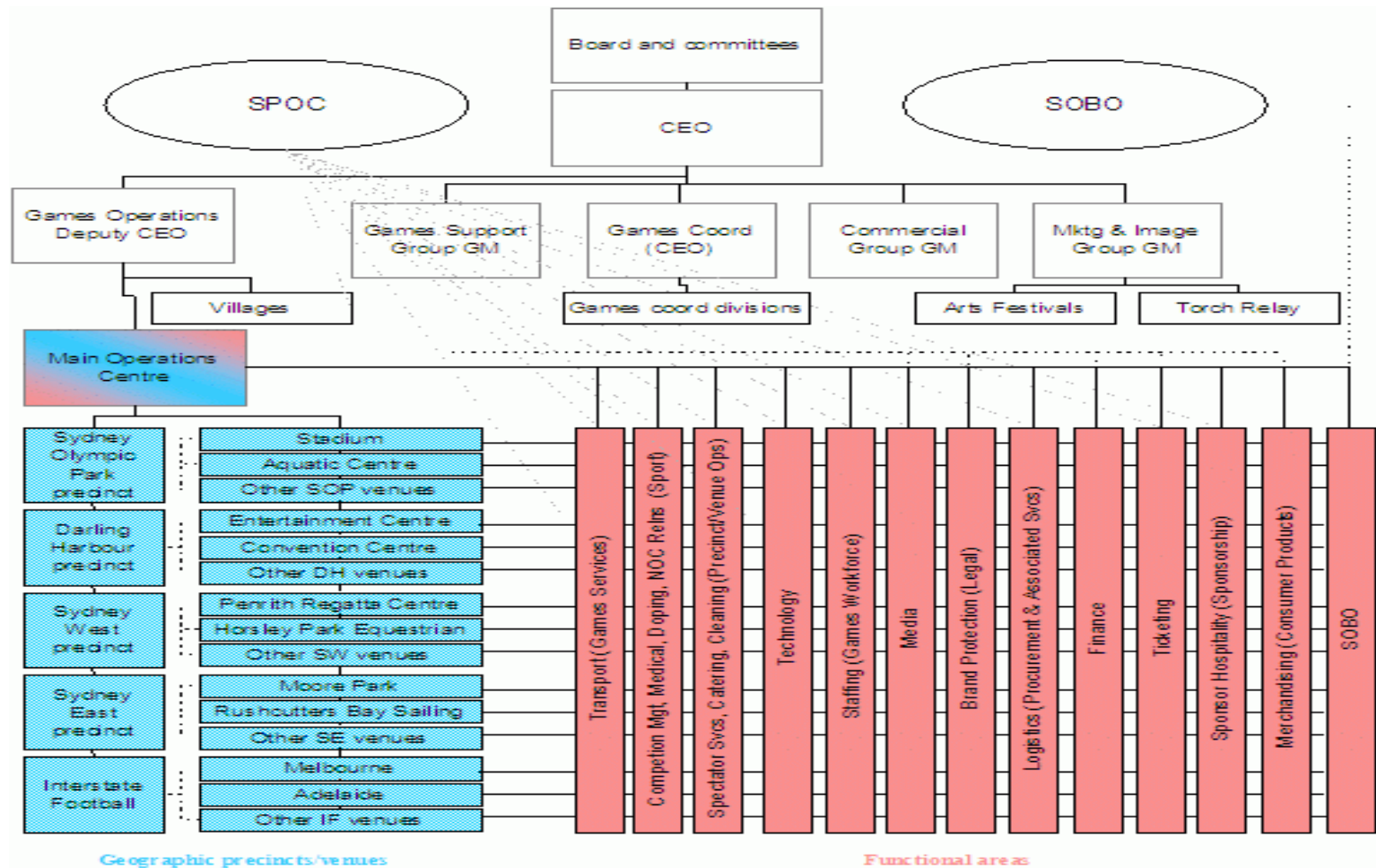
**Find out  
if you can  
claim TODAY**

**CLICK HERE**

**TRACY Aged 36**

Tracy was cleaning a soup-kettle  
at work and fractured her radius  
in her arm

**Tracy received £15,000**







- > Demands – load, pattern and environment
- > Control – how much say
- > Support – organisation, line management and colleagues
- > Role – Understands their role ensures no conflict
- > Change – how managed
- > Relationships – conflict, positive working
- > <http://fatherstephen.wordpress.com/2011/10/12/knowning-the-beautiful-god/>





- > Stress is ill defined
- > Not always trivial
- > Understand the person
- > Understand the story
- > Think about the ways you gather information
- > <http://www.lachschoen.de/item/5388-StressKeinProblem/>

## Stress Reduction Kit

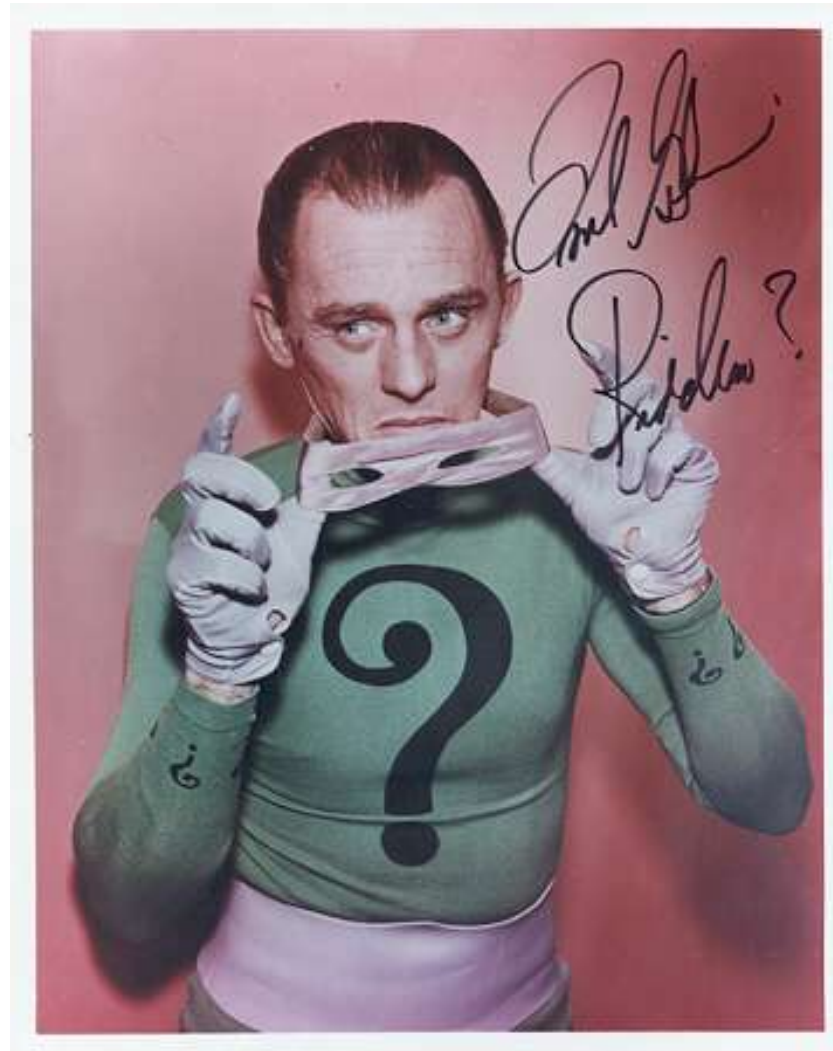


### Directions:

1. Place kit on FIRM surface.
2. Follow directions in circle of kit.
3. Repeat step 2 as necessary, or until unconscious.
4. If unconscious, cease stress reduction activity.

Dein Vater zwingt deine Mutter auf **LACHSCHON.DE**

# Questions





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