

The Insurance Institute of London

Stress awareness and burnout

In association with Mind CHWF

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The Insurance Institute of London Chartered Insurance Institute

By the end of this webinar, members will have gained an insight into:

- How to be more aware of their own stressors and habits contributing to ill health
- The difference between good stress and unhealthy stress
- How to support staff to reduce their stress and to avoid burnout
- What the symptoms of stress might look like and could lead to if left untreated
- Practical tips to reduce stress and promote wellbeing



STRESS AWARENESS

WHAT IS STRESS

- STRESS is the **normal response** of our mind and body to alert us to danger and therefore keep us safe.
- In the modern world stress can happen when we feel there is too much on our plate and that we cannot cope with it all.
- Stress is the feeling that we cannot cope with the demands placed on us.
- **Some stress is helpful** and keeps us safe and motivated. However, when we are exposed to constant and persistent stress levels, stress can become chronic and become a risk to our health.
- Stress is a normal and helpful response to life stressors. It can energize us to deal with problems or it can become a problem if it becomes too much and overwhelms us.
- **Managing stress is all about finding a balance.** If the level of stress is too low, a person can become unmotivated or bored. If it is too high, a person can experience stress-related problems such as not being able to concentrate, avoiding certain situations, or become physically ill.







Everyone has an optimum or healthy stress level, but it varies from person to person. **The trick is to know when stress has become too much for you** and what helps you strike a balance. Learning to manage stress better has a lot of benefits: it can increase your performance and productivity, improve your physical health and generally help you to feel better and more relaxed.

Did you know?

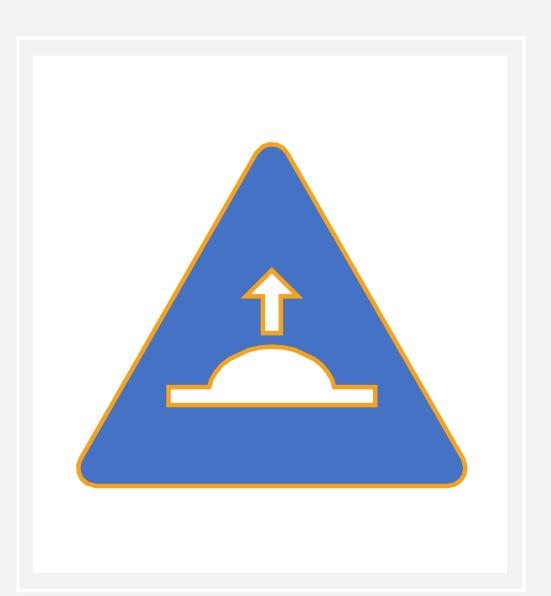
Chronic stress is associated with a decreased immune response and an increased risk of heart disease, ulcers, migraines, bowel and stomach problems, high blood pressure and depression.

STRESS RESPONSE- FIGHT FLIGHT OR FREEZE

Stress is an alarm system hard-wired to keep you safe.

Stress happens when your brain detects a threat and tells your body to get ready to fight, flight or freeze.

When **your brain picks up on danger**, it sends a message to your body to get ready to fight, flight or freeze. The body does this by activating your nervous, endocrine and immune systems to prepare you for a 'fight or flight' response in reaction to a perceived threat.



STRESS RESPONSE

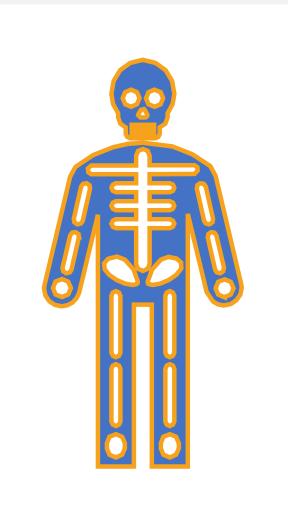
- The 'fight or flight response' evolved as a very effective way of managing life-or-death situations. These days, the 'threats' we experience may not actually be a matter of life-or-death, but our brains may interpret them to be and therefore our bodies can react just as strongly.
- Nowadays stress can energize and motivate us to get things done, such as to be on our best behaviour on a date or walk safely when alone at night.
- If you perceive something to be threatening to you in any way, you will experience stress.

SYMPTOMS OF STRESS

Stress is a normal, universal experience and many of us feel stressed in our day-to-day lives.

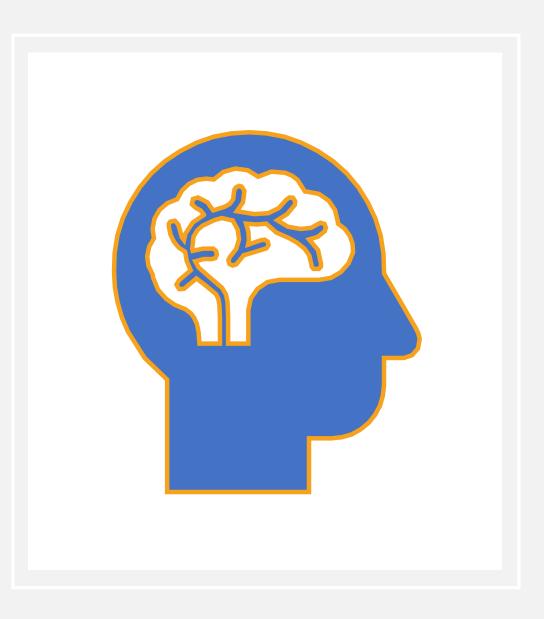
Stress can impact our minds and bodies in many ways. **Different people experience stress in different ways**; for example, some people are more aware of physical symptoms, while others might notice that they are irritable.

The first step to learning how to manage stress better is to recognise when you are stressed and what triggers it.



STRESS SYMPTOMS

Everyone is different so it is useful to get to know what happens to you, in your body and mind, when you are stressed. Once you are more aware of this, you can **learn to notice your signs of stress** early on.



PHYSICAL EFFECTS

Physical Effects

Racing heart

Headaches

Shallow/erratic breath

Nausea, upset stomach

Bowel problems

Shoulder/back pains

Fatigue

Sleep disturbances

Weight loss

Changes in appetite

EMOTIONAL EFFECTS

Increased irritability or anger

Anxiety or feelings of panic

Fearfulness

Tearfulness

Increased interpersonal conflicts

Easily frustrated

COGNITIVE EFFECTS

Forgetting things

Difficulty concentrating

Worrying about things

Difficulty processing information

BEHAVIOURAL EFFECTS

Rushing around

Working longer hours

Increased alcohol or drug use

Under-eating or overeating

Putting things off/procrastinating

Withdrawing socially

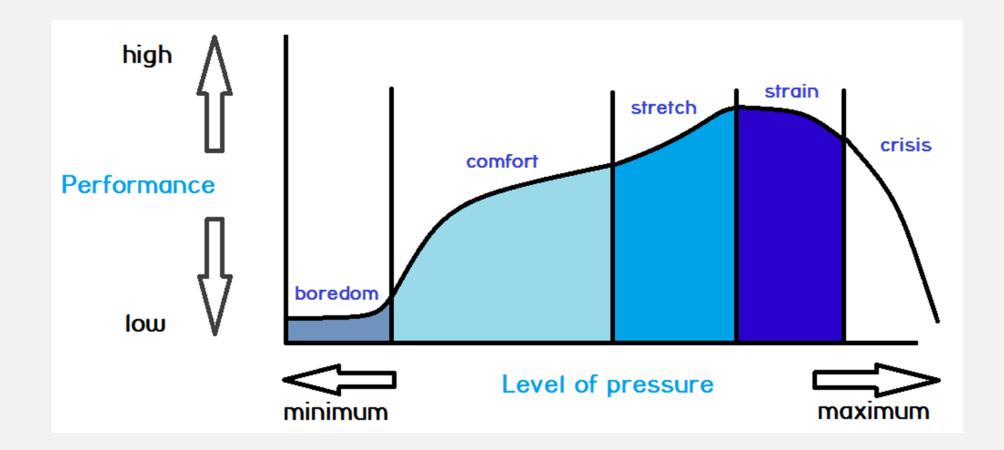
WHAT CAUSES STRESS?

- When we feel we are in danger, our mind tells our body to get ready to fight, flee or freeze. In the modern world, this can happen when we feel overwhelmed by what is being asked of us and being under-equipped to deal with everything at once. We can perceive this as being a threat to our physical or psychological well-being.
- Stress happens when we feel that the demands placed on us exceed our resources for coping.
- We might think that the stress we experience is simply due to the situation we are in (e.g. "I'm stressed because I've too much work to do") but, as the definition above shows, there are three factors involved:
- How demanding our current situation is
- What we tell ourselves about the situation
- How able and resourced we think and feel we are to cope with these demands
- Everyone is going to experience different situations as more or less stressful, depending on their perception of them as well as their own perceived or actual abilities to cope and resources available to them.

ARE SOME PEOPLE MORE PRONE TO STRESS?



Pressure vs Stress



PRESSURE VS STRESS- HOW THE HUMAN MIND FUNCTIONS

PRESSURE

- Increased adrenaline
- Focus
- Desire to achieve
- Motivation "buzz" Optimum performance Energy
- Enjoyment
- Clear thoughts
- Intensely creative
- Deep concentration
- Decisive

STRESS

- Poor concentration
- Focus narrows
- Brain overloaded
- Distracted
- Anxious
- Negative thoughts
- Inability to deal with information
- Impaired decision making
- Lack of creativity
- Unable to handle demands

STRESSORS

- Stressors are the situations that cause us stress.
- Stressors can be things or situations we see as 'positive' (getting a new job, going on vacation) or 'negative' (worrying about bills, being out of work).
- **Stressors vary from person to person.** What someone else views as a stressor could feel like an exciting challenge to you, or vice versa. However, some situations are stressors for most people. These usually have to do with:
- Any kind of **change** (including losing someone or a relationship breakdown, moving home, illness)
- Unemployment/work, any **uncertainty** or threat to your safety or security
- **Relationships** (e.g. family, colleagues, friends, conflict)

STRESSORS

- Some stressors on their own may seem small; however, a few stressors coming together at the same time may cause too much stress. For example, not having money to pay a bill before it's due can cause some stress; however, this together with being unemployed and a relationship breakdown, would significantly raise stress levels.
- Some causes of stress may be **within your control** and you may be able to do something to reduce their impact, others may be **beyond your control** and may just need time to be resolved (e.g. loss).
- Generally speaking, situations that are likely to cause stress are those that are:
- unpredictable or uncontrollable;
- uncertain;
- unfamiliar or ambiguous;
- involving conflict; or
- involving high expectations.
- **Time-limited events**, such as exam pressures or work deadlines, or **ongoing situations**, such as family demands or job insecurity can all be causes of stress

HSE MANAGEMENT STANDARDS - PRIMARY SOURCES OF STRESS

- Demands workload, work patterns and environment.
- Control how much say the person has in the way they work.
- Support help, encouragement & resources provided by the organisation, line management and colleagues.
- Relationships this includes promoting positive working to avoid conflict and dealing with unacceptable behaviour.
- Role whether people understand their role, purpose & value within the organisation.
- Change job insecurity & how organisational change (large or small) is managed and communicated in the organisation.

WORK STRESSORS I

Excessive workloads

Being under pressure to **complete a lot of work within a limited time** and/or **high expectations** concerning the quality of the work can be a major cause of stress.

Pressure

Supervisors and managers can contribute to the stress of challenging workloads by creating too much pressure and / or by framing this as a challenge. Pressure can also stem from our own expectations of ourselves and/or others; for instance, **perfectionism** can lead to high levels of stress as we can put ourselves under a tremendous amount of pressure to perform perfectly for every task and role we have.

Conflicting demands or unclear performance expectations

Not being **clear about what is expected of you**, or getting mixed messages about this, can be a major cause of stress. This can also be very frustrating and demoralising as the work done might, not surprisingly, end up not meeting expectations.

WORK STRESSORS 2

Relationships

Relationships at work can buffer against stress if they are supportive and inclusive; on the other hand, **unresolved ongoing conflict and tensions**, as well as a **lack of support** from supervisors and managers, can make for a very stressful environment. One extreme of this is experiencing any kind of **bullying** at work.

Low salaries

Your salary can be seen as a reflection of the value that is being put on you and your work. If your salary does not match your skill-set and experience, or is simply too low to relieve you of financial pressures, it can be a major cause of dissatisfaction and stress.

Type of work

It can be very stressful if the work we are expected to do is **either not challenging enough or too difficult**, or if we do not have opportunities to grow and advance our careers. Being over-qualified for the job or having a lot of responsibility yet very little power can be particularly stressful.

WORK STRESSORS 3

Working hours

Working long hours can mean we have less time to do all of those things that keep us well. **Work-life balance** is crucial to reduce stress levels.

Not having enough control

We all need to feel that we are **in control** to some extent. A work-place culture that takes away the control we have over things such as how we dress or when we take breaks, or that does not involve employees in decisions that impact on their work processes, can lead to stress.

Thankless work

Not feeling valued and appreciated makes for high stress. This can happen when **the job is not valued** by society, yourself or when the rewards (including pay, displays of appreciation) are not present or insufficient. All these result in feeling neither valued nor appreciated.

Job insecurity

Feeling that **your job is not safe** – for example, being on a temporary contract or because of the economic downturn - brings uncertainty, which is a root cause of stress.

Change

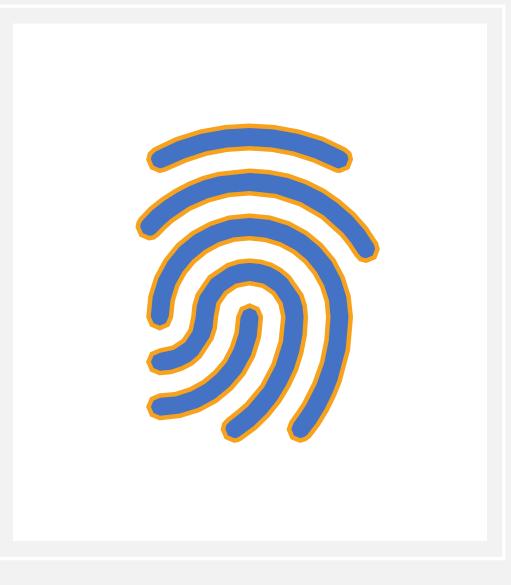
Change can be **one of the greatest sources of stress** in the workplace. Employees may perceive that their work environment does not meet their needs or desires, which leads to stress. Change is inevitable; it is a constant and common part of work life in any growing organisation. Things such as structural changes of an organisation are often out of our control. What is within our control however, is how we manage our response and adapt to a changing environment.

COPING WITH STRESS

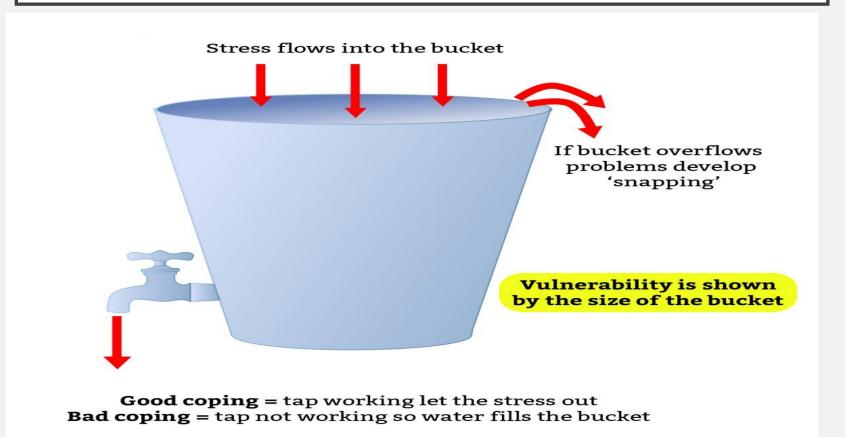
Stress is an inevitable part of life and as we have seen, we need some stress to motivate and energize us to take action.

Dealing well with stress means keeping it within manageable limits so that it is helpful to us but does not get in our way. **The goal is not to eliminate stress from your life.**

Coping with stress is about managing the stressful situation or your own response to it.







What is your stress signature?

1. What are your **triggers** for stress in the workplace?

2. What are your **Warning Signs** that you have moved from 'healthy' pressure into 'unhealthy' stress?

3. What **actions** do you take to help you recover and move back into the green zone?

- Anything we do to try and deal with stress is a type of coping.
- Typically we do one or many of the following to cope with stressful situations:
- We try to **think differently** about the situation and/or our ability to handle it. For example we might use humour or denial. These ways of coping are referred to as assessment-focused strategies
- We try to **do something** to change the situation, such as problem-solving and avoiding making decisions or taking action. These are known as problem-focused coping strategies
- We try to **manage how we feel** in the stressful situation. For instance, we might engage in relaxation or distract ourselves to buffer the impact of stress.
- Coping strategies can be either **helpful** or **unhelpful**. The same coping strategy might be helpful in some situations and unhelpful in others. For example, venting to someone may be helpful if done in a safe, private space, but might make things worse if done in public.

BURNOUT

The gradual build up of stress. It often shows itself as a progressive wearing down over time.

- Symptoms may include:
- feeling low
- feeling cynical
- feeling bored
- loss of compassion
- feeling discouraged
- physical complaints.

BURNOUT

More likely if there is:

- professional isolation
- emotional drain from empathising
- difficult people to work with long hours with few resources
- ambiguous success
- unreciprocated giving and attentiveness
- failure to live up to one's own expectations for effecting positive change.

BALANCING YOUR LIFE

- One of the greatest sources of stress is when our lives are **out of balance**. Working and/or studying too hard, neglecting family and friends, or failing to look after ourselves, can all **lead to stress**, or make it worse.
- Achieving a balance between work, socialising, family and your personal life is key to reduced stress.



BALANCING YOUR LIFE

• When we are under pressure, it is only too easy for the scale to tip off balance and for us to forget to do the things that help us relieve stress and feel better.



LOOKING AFTER YOURSELF

- Looking after ourselves, or self-care, is crucial to our well-being. Self-care includes caring for our health, eating well, taking steps to be physically fit, continuing to learn, spending time on activities we enjoy, etc.
- When we are stressed, it often is because we have neglected to look after ourselves and our needs
- For example, when we are busy at work, we might stop exercising or stop an important leisure activity. This makes us more depleted, with less energy for work which in turn makes work more stressful. It can become a vicious cycle: the more stressed we become, the more we neglect our personal needs, which in turn makes us more stressed
- Self-care is what fuels us. If you had no petrol in your car, you would not expect it to go; yet we expect to keep going when our tank is empty

PRIORITISING SELF-CARE

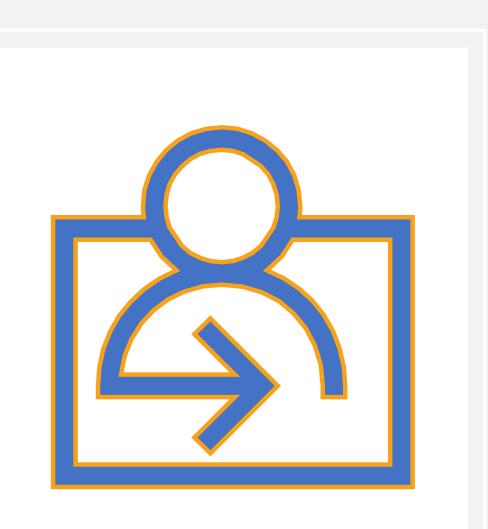
- A lot of us only think about self-care when we get stressed or overwhelmed only when things feel like they're falling apart do we start to wonder how we can look after ourselves better.
- However, a more useful habit is to make self-care part of our everyday lives, even when things are going well.
- So instead of just reacting when we get stressed, we proactively take steps to try and prevent excess stress by addressing the four dimensions of self-care regularly

COPING WITH WORK RELATED STRESS

Just like any other kind of stress, work-related stress has some elements that are within your control, and other elements that may not be.

For example, you may not be able to do anything about whether there are set times to take a break, but you may be able to control how you use the break times you have.

You can however focus your efforts to try and change areas that are within your control to change, or else change how you respond to them.



WORK-LIFE BALANCE



Striking a balance between work and everything else in your life is key to managing your stress levels.



Placing too much emphasis on one area and neglecting another leads to increased stress as you may neglect other important aspects of your life, which makes it difficult to cope and be effective.



It is a good idea to regularly check-in with yourself to see how much time and energy you are giving each area of your life and compare this to how important these areas are to you.



The trick is to **strike a balance**, as this will help you feel better in yourself and, in turn, be more efficient in your different roles

DON'T BECOME YOUR JOB



Our work can be a huge source of satisfaction and can be a large part of who we are.

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You may take pride in your work and it might play a big part in how you see and value yourself.



While this is very important, it is also important to remind yourself that you are not only your work.



Remind yourself of your other life roles and who you are.

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It is important not to define yourself in a limiting way. Weighing too much importance on one aspect of our identity can make our self-esteem fragile; it is much more helpful to focus on the whole person you are

MANAGE YOUR TIME

- If your workload is demanding and you are under pressure, it can be easy to become overwhelmed and less effective.
- It may be helpful to use strategies to help you prioritise.
- What is really urgent?
- What is not so urgent, yet very important?
- Always chasing your tail to respond quickly to urgent tasks, can increase your stress and lead to work dissatisfaction as you never get to immerse yourself in a task without too much pressure. Time management tools can be very helpful to help you to prioritise more effectively.

COMMUNICATE CLEARLY

- Relationships at work can help you to cope with other work stressors when they are supportive and inclusive.
- However this may not always be the case.
- Managers may be putting too much pressure on you or have unrealistic expectations; there may be conflict with colleagues, or just a lack of support.
- While there may not be much you can do to change how others act, there is a lot you can do to buffer how it impacts on you.
- The key when it comes to relationships is communication. Learning to communicate in a clear and assertive way can go a very long way to improving relationships and reduce other stressors that result from a lack of clarity



YOU DON'T NEED TO BE PERFECT

- Remind yourself that 'good enough' is good enough.
- Perfection does not exist and spending too much time and energy checking the dots and crossing the 't's may mean that something else does not get done at all, that you will be under huge time pressure to complete everything or that all your time will be taken up by work.

RELAXATION

- What happens when you try combine oil and water? They just don't mix
- The same thing happens to stress and relaxation: **you cannot be stressed and relaxed at the same time**. This is because of the fight, flight or freeze response: your body either gets ready for this or else it relaxes, it cannot do both at the same time.
- Your body cannot be tense and relaxed at the same time.
- It is because of this that learning to relax can be very helpful in managing stress. If you can learn to tell your body to relax when it's tense, you will be able to bring down your stress levels.
- Learning to relax is a skill and, like any skill, it takes time and effort to master. This doesn't mean you need to spend hours practicing relaxation, just five minutes a day can make a huge difference.



BELLY BREATHING

- A first step to learning relaxation is to learn to breathe deeply and slowly.
- When stressed, people usually breathe in a shallow and fast manner. Sometimes, they don't breathe at all - some people hold their breath when they feel stressed and aren't even aware that they're doing it.

• Did you know?

Research shows that learning belly breathing can significantly reduce blood pressure, improve the heart's rhythm, increase blood circulation and sharpen mental performance, among other benefits *within a matter of weeks*.

• Belly breathing is breathing from your diaphragm (the muscle between your abdominal and lung cavities).

AND HOW TO DO IT ③

- Before you start trying to do this, it can be helpful to try noticing how you are breathing at the moment:
- Lie down on your back or sit comfortably.
- Put one hand on your stomach and the other on your chest.
- Notice the movements of your hands as you breathe. If your breathing is *shallow*, the hand that is on your chest will move upwards.
- If your breathing is *relaxed*, it will be the hand that is on your stomach that will slowly move up and down as you breathe. Belly breathing comes from the stomach.
- Now, you can try a belly breath: **Inhale deeply and slowly** count to four, expanding your belly as you do so. **Hold that breath** for a count of two before **slowly exhaling though your mouth** for a count of six.
- After doing this a number of times, try to find a pace that's right for you.
- You might like to try belly breathing for five to ten minutes once or twice a day. You can also **use belly breathing anytime you are feeling stressed** to make you feel calmer and more relaxed.

USE A RELAXATION EXERCISE

- Relaxation is a skill and, like any skill, it improves with practice
- You don't need to spend hours practicing relaxation; **five minutes a day can make a huge difference** and significantly lower your stress levels.
- To get used to the relaxation techniques, try practising them when you are feeling calmer to start with, as this will help you to be able to use them most effectively during times of stress

MINDFULNESS

- It involves giving your full attention to what is happening in the present moment in a non-judgemental way.
- Mindfulness helps us to become more aware of how we are thinking and feeling, and helps us to notice when we get caught up in unproductive, negative thinking patterns.
- Mindfulness creates a space between you and a stressful situation, encouraging more objectivity.

3-minute mindfulness breathing exercise





PROGRESSIVE MUSCLE RELAXATION

- Progressive Muscle Relaxation, or PMR for short, is an evidence based technique, recommended for relieving tension, tension headaches and reducing worries and irritability.
- During your PMR practice you isolate certain muscle groups and hold them tense for 5 seconds at a time.
- While you do this, you will be focusing your attention on how it feels to have that particular muscle tense.
- You will then let go of the tension and relax the muscle and for 15 seconds, really focusing your attention on how different it feels to have the muscle group relaxed, compared to when it was tense.
- Stick to the 5/15 seconds time limit; holding on to a tense muscle for too long can feel uncomfortable or lead to pain or cramping. Just 5 seconds is fine!

AND DURING THESE CHALLENGING TIMES...

FOCUS YOUR ENERGY ON THE PRACTICAL THINGS THAT YOU CAN CONTROL.

• Keep a structure and routine

 Your usual routine may have been disrupted recently. This can add uncertainty and stress to an already challenging time. Creating a new routine can bring structure back into your life. Make sure to include some of the positive self-care and social connection tips from this module in your new routine.

• Limit your media usage

 We are facing a situation that is rapidly changing, so it is understandable that you might want to check social media or the news frequently, to keep up to date. However, the **amount of information available can be overwhelming** and can make you feel more stressed and anxious.

REINVENT YOUR SELF-CARE

- Your usual self-care activities may not be an option at this time. However, it is at times of increased stress and anxiety that looking after yourself becomes even more important.
- Self-care also means watching out for unhelpful coping strategies that could feel like they are helping, but might be making things worse, e.g. increased alcohol or food consumption

STAY CONNECTED TO OTHERS

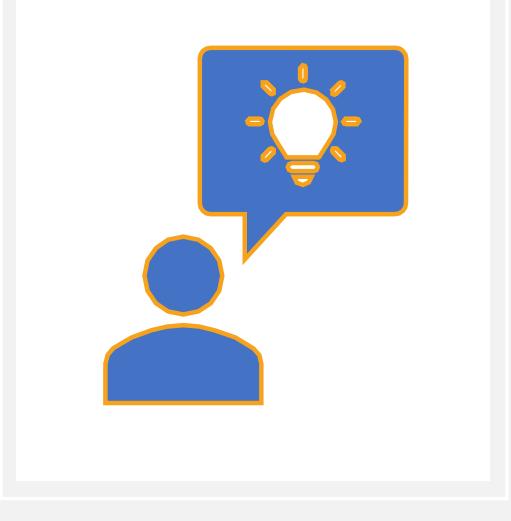
- Having a supportive social network of friends, family and the wider community is essential for maintaining well-being and resilience.
- This is especially true in a time of crisis, as this network can provide you with valuable support for whatever challenges come your way.

PRIORITISE YOUR TIME

Facing a challenging situation can prevent you from carrying out your various roles and responsibilities in the way that you normally would.

You may now find yourself in a situation where you are having to do it all at once.

Prioritising your time will ensure that you are **making time for the important things**, while being realistic about what you can achieve



Improving Wellbeing

"Being well" is something you *do*, not what you are. The more you put in, the more you will get out

The New Economics Foundation has set out **five things** that we can all do to **improve our wellbeing....**

- Connect with others
- Get active and healthy
- Take notice/be aware
 - Keep learning
 - Give

FIVE WAYS TO WELLBEING





for better mental health In the City, Hackney

THANK YOU

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