

# UPFRONT



**Ryan Cushway**, head of UK casualty, Aspen

## CONSTRUCTION'S MENTAL HEALTH CRISIS

BY ALEX WRIGHT

Aspen Insurance is taking interest in the wellbeing of construction workers, especially given the mental health challenges they face.

**C**ONSTRUCTION WORKER mental health has become a big issue in recent months. That is evidenced by the fact that almost 60% of workers have suffered from a mental health issue during their career.

More tragically, the suicide rate in construction is among the highest of any industry. More than five times as many construction workers are lost to suicide every year as opposed to on-site accidents. In fact, in the U.S., it's one of the top 10 leading causes of death.

Suicide rates are highest among young males. Given that the construction industry is dominated by this demographic, this statistic should come as no real surprise.

While suicide is the worst-case scenario, there are a host of other conditions that employees suffer due to poor mental health, such as depression and anxiety. The knock-on effect can also be long-term disability and higher unemployment rates. More immediately, it can affect their decision-making and ability to recognize hazards at work.

### RECOGNIZING THE PROBLEM

Sadly, while traditional industry loss control and safety focuses almost exclusively on protecting workers from physical harm, mental health and wellness are often overlooked. If the problem is left unchecked, it has the potential to spiral out of control and make working conditions and employee safety far worse.

That's why it's paramount for companies to recognize the issue and make it more of a priority. That means investing in and developing a joined-up, holistic strategy focused on education and raising awareness of the problem that helps not only employees suffering from poor mental health but also those around them who can identify when something is wrong and get help for them.

"Mental health and wellbeing



**Construction workers** face economic and lifestyle pressures that can erode their mental health.

have always been an issue within the construction industry," said Ryan Cushway, head of UK casualty at Aspen. "However, the recent increase in awareness, knowledge and understanding of the topic has really shone a spotlight on the issue and raised awareness of the problems that the industry faces."

### POOR WORKING CONDITIONS AND JOB FEARS

Cushway said factors contributing to the rise in mental health problems include working conditions, working hours and job security.

Tough working conditions — including working underground or at height, in cold weather and other factors — have been prominent in the deterioration of workers' mental health. Working longer hours, including weekends, particularly on larger projects, has also put a greater strain on them.

Most employees, particularly manual workers, are also self-employed labor-only subcontractors, meaning that work is often uncertain, resulting in worries about job security.

Their plight isn't helped by the economic uncertainty facing many construction firms, which have been hit harder than many sectors by rising costs. The cost and availability of

materials, the cost of fuel/energy, wage inflation and the availability of skilled and experienced workers are all eating into the profit margins of businesses. This is reflected in the number of construction companies, both large and small, going into administration over the past 12 to 18 months.

Cushway said: "As such, completing jobs on time and receiving payment for that work becomes even more paramount for a business to meet their own bills, including their people's wages. However, this results in the factors listed above intensifying further — working days become longer, conditions tougher and a further reduction in job security."

### ADDRESSING THE ISSUE

There are practical steps that employers can take to address the problem of mental health.

A key one is to raise awareness about the issue, thus helping to reduce the stigma surrounding mental health and wellbeing. This in turn will encourage workers to speak up and seek help when needed.

Insurance can also play a vital role in tackling the issue. Cushway said the insurance sector is fortunate to be provided with a large amount of support, education and advice surrounding mental health and

wellbeing. Therefore, it makes sense, he said, to share some of those experiences and learnings with industries such as construction, where mental wellbeing resources aren't so readily available.

"Given that Aspen offers a UK employers' liability insurance product which is, by its very nature, centered around the people working for our clients, we believe that providing additional support to people working in the construction industry is a natural fit for our business," said Cushway.

### THE ASPEN SOLUTION

Cushway shared how his company is taking steps toward improved construction worker mental wellbeing.

Aspen's new Construction Wellbeing product has three key components: awareness, prevention and support. The first part is about raising awareness of mental wellbeing, what it is and how to recognize it, both in yourself and others, and it's critical to improving mental wellbeing. It's designed with multiple e-learning modules for both employees and managers, raising awareness by improving understanding and knowledge of the subject.

In terms of prevention, the program provides 24-hour confidential counseling services for employees and their immediate family members, for those that require mental wellbeing support.

As far as support is concerned, the product provides post-incident support through both physical and mental rehabilitation programs, including for PTSD. This is available for both the person directly involved and those indirectly affected by the incident, such as employees who have witnessed an incident.

Mental health remains a big problem for the construction industry, but by adopting a sensible long-term strategy to tackle the issue and leverage insurance products and educational material, firms can make a big difference to their employees' wellbeing. &