

A Guide to Managing Mental Health Issues

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Learning Objectives

- Understand the impact of mental health issues on the Miami-Dade County workforce and the role of mid-level managers in maintaining the mental health of their employees.
- Recognize stigma as an impediment to proper management of mental health issues and develop the skills required to support employees and the organization.
- Recognize job-related stressors that contribute to mental illness problems and learn how to reduce stress at your worksite.
- Develop the skills to recognize mental health problems in the early stages and reduce the need for emergency intervention.
- Develop the skills to recognize mental health emergencies and how to respond.
- Acquire knowledge of available resources within Miami-Dade County government and the greater community to assist employees experiencing mental health problems.

Organizational Impact

Mental illness is a very real concern that affects productivity and the ability of an organization to meet its goals. Managers routinely face day-to-day management issues which are directly impacted by the mental health of their employees. These situations are becoming more common because of the additional workplace stress caused by a struggling economy, legal compliance issues, increased use of complex technology, and greater expectations to deliver excellence.

It is important that managers are capable of recognizing mental health problems. Managers are also expected to be familiar with the expectations of the organization for dealing with mental health problems, as well as possess the skills necessary to maintain employee productivity and positive mental health. The majority of those



who experience mental health problems can and do make a good recovery if given the proper support. It is important that line managers know how to support employees with mental health problems at work, so that Miami-Dade County can retain valuable staff and their skills. Failure to appropriately manage these problems can be costly.

Consider these statistics reported by Mercer, a global HR consulting firm, following its study on mental health issues in the workplace:

- 35 million work days are lost to mental illness each year.
- 20% of employees will experience a mental health problem in their lifetime.

- Mental illness is costing the economy \$52 billion dollars a year.
- The World Health Organization estimates that depression will rank as the second-leading cause of disability in the world by the year 2020.
- 8% of employees take medication for mental illness.
- Mental health and addiction account for 60-65% of all disability insurance claims.

In its study, Mercer surveyed employees working in 452 public and private sector organizations. Eighty-five percent of the respondents were employed in the human resources field.

- 79% of the respondents said that mental health issues are more important in their workplace than they were 3-5 years ago.
- 66% reported that mental health is one of their top ten priorities.

Mental health issues carry a significant cost for employers because of losses in human capital and skills. These losses can be mitigated through organizational awareness and with a management staff that is educated and prepared to address these issues.

By creating mental health awareness, this training course is designed to help supervisors and managers meet the County's strategic goals of retaining valuable employees, improving customer service, and promoting fiscal responsibility.

Source: Nicholl, A. (2008). Time for action: Managing mental health in the workplace. Cambridge, MA: Mercer LLC.

Organizational Stress

Stress is not a mental health diagnosis, but it is often the origin and/or trigger for many mental health problems. In this section, we will explore stress to organizations and how Miami-Dade County managers can encourage employees to continue to produce "excellence," even while experiencing a major trauma. Traumatic events can alter the normal functioning of an organization (just as they do with people) and produce stress that carries harmful short and long-term effects.



Organizations can be traumatized and suffer stress reactions for reasons ranging from terrorist attacks to corporate takeovers. However, the most common traumas that influence organizations are layoffs. Layoffs obviously impact those who lose their jobs, but the fallout also has lasting impressions on the employees who remain. Layoffs affect employee confidence in several key areas, including job security, diminished advancement opportunities, heavier workloads, less teamwork, higher stress, and feelings of being undervalued.

According to recent surveys conducted by Challenge, Gray & Christmas, Inc., companies undergoing layoffs face tough challenges as they attempt to keep employees engaged and focused. Fifty-four percent of human resources executives indicated that "maintaining employee engagement" is their biggest challenge in a post-layoff environment. Another large concern, according to 23% of respondents, is easing anxiety among remaining workers regarding future layoffs.

Managers from top to bottom need strategies to combat these stressors if employees are going to continue to provide "excellent services." The following are some expert ideas in five areas to keep employees focused during and following a layoff.

1. Leadership

A popular organizational leadership book, "The Trusted Leaders," focuses on the increased role of management at all levels during an organizational crisis. All eyes look to leaders for reassurance that the crisis does not mean a complete meltdown, and it is only a temporary setback. It is imperative that executives and managers face their own personal stress, seek proactively to maintain good mental health, and be visible and interactive with employees.

During layoffs, leaders at all levels of the organization should stand and deliver both good and bad news, while encouraging employees to continue to perform quality work. Leaders will be suffering with their own fears about their roles in the organization's future and their own personal stressors. Staying mentally healthy is no longer a personal choice for managers; it's a job-related performance issue. Managers must proactively utilize enough stress reduction activity in their personal lives to be able to come to work and model excellent performance during stressful situations. You cannot fake calmness and security. The good news is that when you are lying on the beach to re-energize for Monday, you can feel pleasure in knowing that you are preparing to be a better leader.

2. Walk Around

In difficult times, there is a tendency to isolate ourselves and become more insular. However, it's during those times that it becomes even more important for you to get out of your office and to walk around your worksite. You should drop-in on meetings because dropping-in allows you to hear the real issues and observe how people are truly doing. It also makes you more accessible and visible, which is critical to building trust.

3. Quality Communication

Your goal should be to help provide constant communication up and down the organization. First, we must recognize that during times of trauma, normal communication links can often breakdown. It becomes necessary to *verify that what is being communicated is what you want to be communicated*. Repeating old news is better than no news, but what really matters is the quality of the information.

Trust is the predominant issue in how quickly an organization can win back the full motivation of its employees. The degree to which the communication can be trusted during and after the layoff will influence the image of the organization among the remaining employees. At all levels of the organization, when managers are questioned about developments, they should be informed and willing to tell employees what

they can. However, they should never fold to pressure for information by speculating or developing false scenarios to ease the anxieties of employees. Communication is good, but quality communication is the best practice.

4. Focus on Engagement

Employee engagement is always important, but it becomes critical when the organization is stressed. When resources become leaner and employees are expected to do more with less, they often get frustrated and burnt out. Engaging employees does not have to be a cumbersome or expensive process. You can use this opportunity to reemphasize vision, mission, and values. Miami-Dade County has invested time and money into implementing a strategic and business planning model. These concepts represent stability and serve as a foundation on which employees can focus.

Managers must rebuild the work environment so that people can lift their self-esteem, find satisfaction in their work, and achieve goals at a higher level. Set specific, realistic goals and objectives for employees and spend time discussing them. Let people ask questions and talk about how their goals fit into the larger picture after the layoffs. Talk about the culture and environment you want to create as the organization moves on. Define what you need to do as a group to move in a positive direction.

5. Rebuild Trust

Managers must reinforce a relationship of trust with the remaining employees because they may feel emotionally disappointed. Once trust is lost, it is almost impossible to regain it. Managers must demonstrate that they are trustworthy. Managers must not only show empathetic concern, but be responsible for achieving results. Employees must understand that the charge of the manager is to ensure that the organization survives. They must trust the manager to make and communicate the right decisions. To maintain employee morale while building an environment of trust, managers need to recognize the value and contribution the employees are making and avoid making promises that might not be kept by the organization.

Sources:

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Marroquin, P. (2009). Survivor syndrome: Why fortunate survivors have their own post-layoff challenges, Reno, NV. Retrieved from http://www.hispanicbusiness.com

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Knowing and Managing Mental Health Problems Successfully

The Stigma of Mental Health Disorders

It would be impossible to objectively manage mental health problems without first assessing any stigmatizing beliefs that you may hold about them. Mental illness continues to be the most



misunderstood of medical conditions and remains a taboo in many cultures. We live in a culture where individuals with physical disorders generally receive sympathy and concern. But when a person is diagnosed with a mental illness (especially one with psychotic features), many people respond with discomfort, disdain, or even fear. These reactions are often painfully obvious in the workplace. Employers frequently wonder if the person with mental illness can perform the job and worry about legal issues. Supervisors often fear they might say the wrong thing, and, as a consequence, often say nothing at all. Co-workers usually do not know how to respond. The resulting awkwardness and tension makes it difficult for an already fragile employee.

Employees who return to work after a mental health episode frequently experience shame and a fear of being discovered. To avoid the real or imagined consequences of telling an employer about their mental illness, many employees try to "tough it out" and do not seek treatment. Those that do seek treatment may avoid using the County's insurance plan for fear it will alert others to their problem. Still others will find a psychotherapist many miles away from home to prevent discovery. Employees who use any of these tactics find themselves with a double problem: the underlying mental illness as well as the fear of being discovered.

In progressive workplaces, managers understand the give and take of the employer-employee relationship. Employees are treated with dignity and respect under all circumstances, and the workplace is more successful and productive as a result. On the other hand, employers that foster an environment of secrecy and prejudice on mental health issues can suffer disastrous results. In an economic environment where highly productive employees are a critical asset, employee retention is simply good business.

Managers must examine and remove any pre-conceived biases they may hold toward mental illness. An unbiased application of "best practice" mental health management skills increases an employee's chance of returning to his or her potential as quickly as possible.

<u>Source</u>: Marroquin, P. (2009). *Survivor syndrome: Why fortunate survivors have their own post-layoff challenges*. Reno, NV. Retrieved from http://www.hispanicbusiness.com

The Americans with Disabilities Act (ADA)

Whether you learn of an employee's mental illness through the employee, your own observation, or from a third party, there are a number of issues a manager must consider. Before you act, you need to understand that individuals with mental illnesses are generally covered by the Americans with Disabilities Act (ADA). This federal law protects employees with mental illness from discrimination and requires employers to make reasonable accommodation to a known physical or mental limitations of an otherwise qualified individual. The ADA covers individuals in three categories:

- 1. People who currently have a disability;
- 2. People who have who have a history of a disability; and
- 3. People who are perceived as disabled by others whether or not they actually have a disability.

A disability is a mental or physical impairment that "limits one or more major life activities." The Equal Employment Opportunity Commission, which enforces the ADA employment provisions, defines "mental impairment" as including all mental or psychological disorders, such as emotional or mental illness.

Major life activities include, but are not limited to, caring for oneself, performing manual tasks, seeing, hearing, eating, sleeping, walking, standing, lifting, bending, speaking, breathing, learning, reading, concentrating, thinking, communicating, and working.

Under the "perceived as" category, the ADA protects people who are believed to have a disability whether or not they actually have one. Some examples of people in this category include a person who may have been hospitalized for depression as a teenager, or a person receiving therapy or medication to control some condition that is not disabling.

Not all mental conditions, however, are disabilities for the purposes of the ADA. For example, Congress expressly excludes the current illegal use of drugs from ADA protection.

Essential functions are the minimum required duties and abilities necessary to perform the tasks of the job. A qualified individual with a disability is any individual with a disability who has the ability, skills, and education to perform the essential functions of a job, with or without reasonable accommodation.

Physical and mental limitations are difficulties in functioning or performing a task because of a disability or medical condition. Employers should only be concerned about such limitations when they prevent the employee from performing his or her job.

A reasonable accommodation is any change or adjustment to a job or work environment that permits a qualified applicant or employee with a disability to participate in the job application process, to perform the essential job functions of a job, or enjoy the benefits and privileges of employment equal to those enjoyed by employees without disabilities.

Managers need to understand that as an employer, Miami-Dade County is obligated to provide accommodations to the known mental health limitations of employees with disabilities. The ADA establishes legal parameters on the approach managers may use when dealing with mental health issues. The best approach to begin compliance with the law is to provide a sensitive and supportive workplace environment for employees with mental health issues.

Sources:

Irvine, A. (2008). Managing mental health and employment. London, WI: Department of Work and Pensions.

The Americans with Disabilities Act (2009), Center for Psychiatric Rehabilitation, Hope Support.

Early Identification of Mental Health Symptoms

The earlier mental health symptoms are recognized, the greater the opportunity for intervention. Early recognition also leads to a greater chance for quick recovery by the employee and a greater opportunity to

avoid disruption in the worksite. Like physical illness, mental illness can manifest itself in many ways. Let's consider some common diagnoses.

Depression: Depression is the most common form of mental illness. One in seven employees will have a major depressive episode at some point in their lifetime. Some will have further episodes; others will not. Depression is profound sadness that is neither the "blues" nor feeling down. It also results in a loss of pleasure in things usually enjoyed by the person. Symptoms of depression can also include feelings of worthlessness and hopelessness, difficulty sleeping, weight loss or gain, loss of concentration, and thoughts of death.

Anxiety: Anxiety involves persistent feelings of intense fear and worry, often with physical sensations of breathlessness, dizziness, feelings of panic, and paralyzing fear.

Bi-Polar Disorder: Bi-Polar Disorder is characterized by mood swings from the "low" of depression to a "high" of euphoria. It includes rapid speech and thoughts, and doing things out of character such as spending lots of money. Some people have only one manic episode in their lifetime, while others may handle cycles of highs and lows for some years and still be able to work.

Psychosis: One's sense of reality is distorted in a psychotic state. A person with psychosis may experience hallucinations in which he or she hears, sees, or otherwise perceives things that others do not, such as hearing voices. Individuals with psychosis may not realize that their experiences are unusual.

If you examine these diagnoses, you will see a pattern of symptoms to describe a mental illness. This is the same process used to diagnose physical illnesses. This is important because it illustrates a relationship between physical and mental illness.

Consider your actions as a manager when someone reports that they just returned from three days of sick leave related to the flu. We do not engage in medical practice; we simply consider the issue as a normal function of management. We generally only become concerned about a medical-related absence when it is excessive or when time is being abused. That's because it then relates to acceptable job performance which is within a manager's scope of concern.

Managers should not attempt to diagnose mental illness just as they should not perform MRI scans. It may be important for you to clearly describe what you witness, but remember to remain in your role as a manager. Avoid psychological terms. For example, never refer to someone as "bi-polar"; this is a clinical term best left to mental health professionals. A manager's description would be, "I observed Mr. Blank crying at his desk. He appeared sad and stated that the reason he has been missing work is because he does not have any energy when he wakes up."

As with any personal matter, health issues become the business of the workplace when it affects a person's ability to do the job. It is important to focus on the work-related aspect If there are performance issues, they need to be identified and separated from any mental health concerns.

How will I know if someone has a mental health problem if no one tells me?

If you think someone has a mental health problem, the first question to ask yourself is, "Why do I think that?" Other questions to ask yourself include:

- Is there a work-related issue?
- Is there a performance issue?
- Is there erratic or changed behavior?
- Are there other signs of a mental health issue?
- Have other staff members said anything?

Acting on obvious evidence of deficient performance is important. Use your common sense. You need to treat a job performance issue that may be related to mental health just like any other job performance issue. You can discuss your concerns with the individual during your routine supervisory meeting. Be clear that you are meeting to discuss performance. Even if you think there may be a mental health issue, start your conversation based on the evidence of the change in performance just as you normally would.

If you are informed of an employee's mental illness indirectly (such as through gossip), take the following steps:

- Challenge the person giving the information.
- Ask if he or she obtained the information directly from the person concerned.
- Determine if there are any work-related issues.
- Consider whether there is evidence to support the claim or whether there is a work-related issue. Without evidence of mental illness relating to a work-related matter, there is no reason to pursue it further.
- Make sure that the person reporting the issue understands that you cannot act under these two scenarios:
 - No evidence.
 - No work-related issue.

How can I determine if there is a potential mental health problem?

Keep your focus on issues that are linked to job performance. These include:

- Poor performance
- Poor time keeping

- Increased use of drugs, alcohol, caffeine, or tobacco
- Frequent backaches or headaches
- Withdrawal from social contact
- Poor judgment and decision-making
- Constant tiredness and low energy
- Unusual displays of emotion
- Declining hygiene
- Increased sickness or absences
- Problems with managers and/or co-workers

Once a manager becomes aware that a worker is exhibiting signs of mental illness, the manager should take immediate action to address the issue. How the issue is managed will influence the length of an employee's absence and any other consequential cost. The most common cost associated with mental health episodes is absence from work. By using performance indicators, a manager can spot problems before they become unmanageable and require drastic action. Best of all, there are no special steps to take since these issues would come up as a part of your regular assessment of an employee's performance.

Source: Essex Schools. (2009). Tools for managers: managing mental health in the workplace. United Kingdom.

Using Ordinary Management Tools to Identify Problems and Needs

Regular work planning sessions, appraisals, and informal chats about progress are all ordinary management processes which provide neutral and non-stigmatizing opportunities to determine any problem an employee might be experiencing.

You might find it helpful to use open-ended questions that allow the employee an opportunity to express concerns in his or her own way. These include:



"How are you doing at the moment?"

"Is there anything we can do to help?"

If you have specific grounds for concern, it is important that you talk about them at an early stage. Ask questions in an open, exploratory, and non-judgmental way. For example:

"I've noticed that you've been arriving late recently, and I wondered if there was a problem."

Keep your focus on job performance until an employee tells you or demonstrates behavior indicating that he or she may suffer from a mental illness.

Understand patterns of absences. If the employee has frequent, short bursts of absences for a variety of reasons (such as stress, back pain, or no reason at all), there may be an underlying mental health problem that should be discussed. If you are going to look systematically at patterns of absences, your staff needs to trust you. They need to be assured that your motive is to improve, not to castigate. It is a good practice to have a return-towork interview when someone returns after an absence. For brief absences, this could be an informal chat. It is important that these chats or interviews happen for all absences, not just for absences related to stress or mental health.

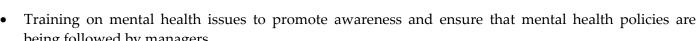
Source: Managing mental health: Mind about mind. (2009). National Association for Mental Health.

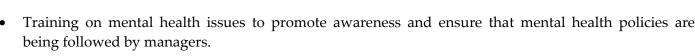
Supporting Employees with Mental Health Issues

Organizational Role

There are some broad organizational concepts that can signal support for employees with mental health problems. They include:

- Adoption of policies that protect employees from discrimination
- Efforts by organizations to promote greater understanding about mental health problems among employees
- Improvements and enhancements to assist employees with mental health problems
- Greater openness about mental health and mental health problems in the workplace





Manager's Role

The first step in supporting an employee with a mental health problem is to consider appropriate reasonable accommodations that will enable the employee to perform his or her job. Although some accommodations may be costly and require budget approval, most will be simple worksite adjustments. These may include:

- Permanent or temporary adjustments to work hours.
- Short notice leave days, short-term job modifications, light duty work, or the use of Employee Support Services.



• Flex-time, leaves of absence, and the option to work from home.

Just as important as accommodations are attitudes. Managers must recognize the value in all employees and the benefit to the organization of retaining skilled workers. The following are some communication tips to use with employees you believe may have a mental illness:

- Focus on their goals, strengths, skills and resources rather than their illness.
- Treat them with the same respect you provide to others.
- People with mental illness are usually experts on their own needs, so if you have any questions about what will make them comfortable, ask them first.
- Relax. A sincere commitment to being inclusive will compensate for mistakes.

Sources:

Baynton, M.A. (2009). Good news about mental health: Here to help. ABC Information Resources.

Nicholl, A. (2008). Time for action: Managing mental health in the workplace. Cambridge, MA: Mercer LLC.

Resolving Mental Health Emergencies

This section on mental health emergencies focuses on sudden workplace incidents that require immediate action.

Psychological Trauma - The word trauma comes from the Greek word for wound. It is used by the medical profession to refer to physical wounds, but it is also used in psychology to refer to a psychological wound. Psychological trauma is the harm done to a person's mental well-being by one or more events that cause major distress. Such events include:

- Being seriously injured
- Being assaulted, raped, or robbed
- Experiencing a significant bereavement
- Witnessing a death of major accident
- Experiencing a loss or a series of losses
- Being abused (physically, sexually, or emotionally)



Although a psychologically traumatic experience often does not involve physical harm to the body, physical symptoms can result, such as headache, stomach ache, and/or palpitations. However, the psychological effects can be far more significant. These can be divided into three types.

- 1. Cognitive Refers to the thinking processes and memory. An individual exposed to a traumatic experience can find it difficult to "think straight" and may have a degree of memory impairment on a short-term basis.
- 2. Emotional A trauma can be very distressing, generating profound and very far reaching emotional reactions.
- 3. Behavioral People's behavior can be significantly affected by a traumatic experience. For example, an outgoing person can become very withdrawn.

All three types of psychological reactions are actually reactions to stress, hence the term "post-traumatic stress." When the stress persists over a period of time and becomes a long-term problem, the diagnosis of post-traumatic stress disorder (PTSD) may apply. Please note that some degree of anxiety is a perfectly normal reaction to trauma. It does not necessarily mean that the individual is in need of professional help. However, professionals are likely to have an important role to play if the problem persists over time.

PTSD is often characterized by:

- Flashbacks The distress can be relived over and over, such as when images, memories, and associated emotions recur. This is sometimes in the form of vivid dreams, but it often is just a matter of one's thoughts returning briefly to the scene.
- Feelings of detachment Sometimes described as "emotional numbness." This involves feeling separated from the world and people around oneself.
- Irritability Low levels of tolerance and increased watchfulness can lead to instability and can, in turn, affect sleep patterns and concentration.

Assisting Someone Experiencing Trauma

There are various ways you can help:

- Trauma brings distress. Think about how you would normally help someone who is distressed. That is a good starting point for you in considering how to be helpful.
- Trauma brings disorientation. This often means that the person experiencing trauma may struggle with some practical task and may need some help at a very down-to-earth level. Things that individuals can normally do for themselves without the slightest difficulty may become obstacles when traumatized.
- Trauma can bring feelings of isolation. Just being there for someone can be very helpful in such circumstances.
- When someone is traumatized, they may want to talk about the experience. Being able to listen without making judgments or controlling the conversation can be very helpful.
- Not all traumatized people will want to talk. Some will prefer to remain silent. It is therefore important to give them time to talk and be heard, but without creating pressure to do so.

A reaction to a trauma can be short-lived. The problem can begin to recede after a while and the affected individual can move quickly on the road to recovery. However, some people take a great deal longer to reestablish balance to their lives and may need professional help to get their lives back under control.

Managerial Responsibilities in Relation to Trauma

There are actions that a manager should consider when trying to support an employee who has been traumatized. These include:

- Contacting immediate professional assistance if required. Calling for emergency medical care or sending the employee to the emergency room. Employees who are non-responsive, crying uncontrollably, and cannot be calmed, or shaking uncontrollably need to be seen by a doctor right away.
- Consulting with and referring the employee to Employee Support Services for professional assistance.

Sick leave - Someone who has been traumatized may need time off from work, although others may prefer to keep things as normal as possible. If someone takes sick leave under such circumstances, the situation will need to be handled with sensitivity and support.

Work allocation - There may be a need for some of the employee's work to be temporarily re-allocated or a hold to be placed on new work given to the employee. However, the employee's needs must be balanced against the needs of the organization.

Limits of confidentiality - Do other members of the team or staff knows what has happened to their coworker? Do they need to know? Always try to maintain confidentiality around mental health issues as much as the situation will allow.

Staff Care - One of the fundamental principles of staff care is that employees should feel valued, appreciated, and supported. A traumatized individual is more likely to be in need of this kind of treatment.

Sources:

Hartwell-Walker, M. (2009). *Managing mental health issues in the workplace*, Retrieved from http://www.helphorizons.com Shaw Trust Ability at Work (2009). *Tackling mental health: Tackling the last taboo*.

Thompson, N. (2009). Managerial responsibilities in relation to trauma. United Kingdom: Human Solutions.

Suicide and Suicide Threats

How Can a Manager Help a Suicidal Employee?

There are firm rules to follow to recognize when an employee may be suicidal. People who feel suicidal usually feel depressed, fed-up, and may say they don't know what to do. However, people vary in the extent to which they are willing to disclose their problems to others, particularly to managers and co-workers. Still, the majority of those who eventually kill themselves do give definite warnings signs of their suicidal intentions

in the weeks or months prior to their death. These are not harmless bids for attention, but important cries for help that should be taken seriously. Warning signs include:

- Being withdrawn and unable to relate to friends and co-workers.
- Talking about feelings of isolation and loneliness.
- Expressing feelings of failure, uselessness, lack of hope, or loss of self-esteem.
- Increased restlessness, irritability, or dissatisfaction.
- Impulsivity or aggression; fragmented sleep.
- Constantly dwelling on problems for which there seem to be no solution.
- Speaking about tidying-up affairs.
- Giving some sign of an exit plan and, if asked, possibly having definite ideas about how to commit suicide.

In addition, suicidal people who are demonstrating warning signs are at greater risk if there has been:

- A recent loss of a close relative.
- A change or anticipated change in work circumstances, such as layoff, early retirement, demotion, or other work-related alteration.
- A serious and embarrassing work-related event such as an official reprimand, disciplinary action, or an event relating to the misappropriation of funds or sexual impropriety.
- Increased use of drugs or alcohol, a history of suicidal behavior, or suicide attempts in the family.
- Current depression, job burnout, or unexplained fatigue.

A Manager Who Believes that a Worker is Suicidal Can Help by:

- Expressing acceptance and concern.
- Encouraging the person to speak to a professional mental health practitioner. If you suspect someone is suicidal, it is not your responsibility to counsel them. It is your responsibility to do all in your power to try to put the employee in touch with professional help (e.g., ESS, police, psychologist, clinical social worker, mental health counselor, marriage and family therapist, suicide hotline).
- Gently let the person know you may need to break the confidentiality of your meeting in order to notify the appropriate person. A manager should never agree to keep secrets.
- Taking immediate action to refer the employee to a mental health professional.

- Documenting all aspects of the meeting, including times, places, names of individuals with whom you spoke, and outcomes.
- Making a special effort to inform the worker's physician or mental health professional regarding job requirements, possible changes, and accommodations.
- Creating a supportive environment for the worker who is returning to work following a suicide attempt

How Can a Co-worker Help a Suicidal Employee?

When someone experiences a mental health problem, co-workers may distance themselves under the mistaken belief that a hands-off approach is best. Co-workers may not want to intervene because they fear they may get the co-worker in trouble or worry about jeopardizing a close relationship. Consequently, they might miss a critical opportunity to share information with those who are in a position to assist.

If it becomes known that an employee has attempted suicide, co-workers may feel awkward or embarrassed because they don't know what to say or how to act. However, by not discussing or acknowledging an incident, they can create feelings of isolation and social distance. When people are suicidal or recovering from a mental condition, peer group support is critical.

A person returning from a suicide attempt does not want:

- To feel rejected by co-workers and friends.
- For someone to change the subject.
- To be given a lecture or sermon, or told that it is wrong or silly to feel or behave as they did.
- To be patronized, criticized, or categorized.
- To be given a pep talk to try and cheer them up or help them snap out of it.

Instead, reassurance, support, and respect from friends and co-workers will help the person rebuild self-esteem and re-integrate into the workplace environment.

What Can Employers Do in the Case of a Worker Suicide?

Workplace suicides are significant because of the strong mental impact on co-workers. Whereas a suicide that occurs outside of the workplace may affect only a close circle of family and friends, a workplace suicide may affect hundreds and the effects may reverberate through an organization for years. Workplace suicides also raise the possibility of suicide clusters.

In their search for meaning, co-workers may feel that they contributed to the suicide in some way or blame themselves for not preventing it. Managers may feel that they should have been in better touch with their subordinates, that there was something suspect in their management style (particularly if there has been a difficult relationship or recent disciplinary issues), or feel overly responsible for creating job stressors.

Managers may feel targeted for blame by others who believe they pushed the employee over the edge or feel that they are the subject of malicious gossip. Close co-workers and friends may feel angry, rejected or even betrayed by the secrecy of their co-worker's fatal or near fatal act.

A timely response to a workplace suicide can reduce ill effects among co-workers and friends. In the wake of a workplace suicide, employees can:

- Ensure that nothing is touched at the scene of the death and local officials (such as emergency personnel, police, and coroner) are immediately enlisted.
- Debrief workers, ensure open and honest communication about the manner of death (although details about the method used are not necessary and not always appropriate).
- Provide accurate information to all workers about suicide and its various high risk factors.
- Organize an appropriate tribute to the deceased.
- Ensure the surviving co-workers are appropriately managing their grief.
- Identify and refer vulnerable or high-risk individuals who may need professional help to Employee Support Services.

Sources:

Avenue Consulting. (2009). Workplace suicide. United Kingdom: Human Solutions.

Feeling Blue Suicide Prevention Council. (2009). After a suicide. Philadelphia, PA: Delaware Valley.

Quebec Federation of Labour. (2008). How a manager can help a suicidal worker. Quebec, Canada.

Shaw Trust Ability at Work (2009). *Tackling mental health: Tackling the last taboo*.

Workplace Violence

Violence in the workplace is an increasingly common, yet poorly understood problem. Experts agree that workplace tension reflects the conflict that occurs in society at large. Stress, personal problems, and the uncertainty of modern life have left many workers feeling alone, vulnerable, and ill-equipped to cope with conflict. When the pressure is on and anger is unresolved, the chances of violence increase.

Recognizing the early signs of an anger problem before it escalates in the workplace is the key to preventing violence. Although there are no clear or definitive indicators that accurately predict when anger will turn to violence in the workplace, there are danger signs that should alert managers to a potential problem.



Anger

Anger, like other naturally occurring feelings, is neither good nor bad. Anger is a normal emotional response to stress, a perceived threat, or conflict. Reasonable people can and do disagree, sometimes vehemently, without ever threatening or intimidating another person. In fact, research shows that expressing anger appropriately is healthy—like releasing the pressure in a tire that has been over inflated. But if the pressure remains too high and the tire is driven at high speeds, a blow-out is inevitable.

Stressors

Rarely does a single event push a well-adjusted, cooperative worker over the edge into violence. While we seldom know all that is going on in the lives of our co-workers, research has shown that stress is the common pre-existing determinant for workplace violence. Stress comes in many forms, but research points to three particular stressors that are consistently correlated with workplace violence:

- 1. A serious personal problem, such as a divorce, that has made its way to the workplace;
- 2. Changes or threats to job status, such as a new assignment, demotion, or new supervisor; or
- 3. A personality conflict with a manager or another employee.

Stages of Anger

Regardless of the cause, angry workers generally progress through predictable and sequential stages of increasingly negative attitudes and behaviors. The four stages are:

- 1. Rigid negative attitude—such as voicing displeasure or frequent complaining about the way things are done or about others.
- 2. Power struggle—such as excessive arguing or passive resistance to authority.
- 3. Verbal disparagement—such as cutting criticism, malicious gossip, and sarcasm.
- 4. Revenge, vandalism, threats, or violence.

For example:

Let's say you have just been promoted as the new manager in a new department. After several weeks, you observe that one of your employees is very negative (stage 1) and frequently challenges your decisions (stage 2). You are aware that this employee had also applied for your position and was expecting to get the promotion that you received. This individual is angry and choosing to deal with it by arguing and engaging in a power struggle with you.

One possibility is that the situation will get worse—he will progress into stage 3 and become more overt with his anger. His criticism will become more biting and malicious, which will escalate the situation.

If you are concerned about an employee's anger, try to determine which stage he is in. This will provide an objective baseline for understanding the present situation—and an objective way to measure if strategies to remedy the situation are effective.

It may be helpful if you think back and try to pinpoint a time when things were not so tense. This may offer a clue as to what may be contributing to the present situation. For example, a personal problem, family illness, or a major disappointment in life may be a contributing factor.

Remember, whenever there is a potential for violence, talk with an Employee Support Services (ESS) professional. It is best to involve ESS as early as possible before a situation escalates to an act of violence.

Sources:

Cova Care (2009). Preventing workplace violence: Dealing with an angry employee. Retrieved from http://www.achievesolutions.net.

Myrrh, H. and Hardy, M. (2009). Anger management in the workplace. Love to Know,

Desk Rage

You've heard of "road rage" and "air rage." Now add another term to your vocabulary: desk rage. That's the latest catch phrase used to describe violence in the workplace—everything from arguments between coworkers to the employee who kicks in his computer screen.

Desk rage may start with insults, bullying, and intimidation. At its worst, it can erupt into highly publicized incidents of violence and death, such as the shooting at a dot-com near Boston, or the ex-employee who opened fire at an engine plant in a Chicago suburb.

In a recent telephone survey of 1,305 workers, nearly one-third admitted to yelling at someone in the office and 65% said workplace stress is at least occasionally a problem for them. Work stress had driven 23% of the respondents to tears, and 34% blamed their jobs for loss of sleep.

Non-stop lives

While workplace stress is nothing new, experts point to several economic and social trends that have intensified it, or at least heightened sensitivity to it. Layoffs have instilled a lingering sense of job insecurity in many employees, while making it more difficult to meet the productivity demands that have risen dramatically.

At the same time, an increasingly fluid and diverse workforce that includes more women, more dual-career couples, and more generations exacerbates on-the-job tensions. And there's a growing sense that workplace innovations—cell phones, voicemail, laptops, e-mails, and pagers—are really high-tech leashes that make it impossible to ever really escape.

"We're leading these non-stop lives, and we're continuing to accelerate the pace," says business consultant C. Leslie Charles, author of *Why is Everyone So Cranky*? "We're surrounded by noise and distractions. And we're so preoccupied with what we're doing that we have an inability to process what's just happened or what's bugging us. We're overwhelmed, overworked, overscheduled, and overspent."

To keep up, many people resort to multi-tasking, an attempt to handle many jobs at once, which often adds to their aggravation.

What to look for

How can you tell if violence could erupt in your workplace? Experts say there are usually warning signs before a violent act occurs, such as changes in an employee's personality or appearance, a decrease in productivity and signs of severe stress. Sexual harassment, abusive language, intimidation, and destruction of property should not be ignored. If an employee seems to be abusing alcohol or illegal drugs, or suddenly becomes fascinated with guns, don't take it lightly.

Each episode of anger and aggression is unique, so an effective response to any act will depend upon the particulars of that situation. The only absolute rule is "safety first." It's important to protect your own safety, the safety of other employees, and even the safety of the aggressor. Physical safety always takes precedence over problem resolution. While it makes good sense to sit and talk with an employee who is mildly upset or irritated, that strategy would obviously be useless with someone shooting a weapon.

Remember that most people's anger is just that—anger. Only a small percentage of angry employees turn their anger into actual physical acts of aggression. However, any threats or acts of violence against a manager or a co-worker must be taken seriously. Those acts should be reported and documented carefully.

Don't endanger yourself by physically intervening in situations of immediate danger. If an employee becomes violent, secure your safety first and then call 9-1-1.

Policy and Prevention

Managers should be concerned with prevention. Familiarize yourself with Miami-Dade County's Workplace Violence Policy which details how to handle behaviors that might be violent, dangerous, threatening, or harassing. Don't hesitate to consult with the Human Resources Department if you have any questions.

Making the Workplace Safe

How can you and your department make sure your workplace is safe? Experts recommend these measures:

- Review hiring processes, including background checks, reference verification, and applicant screening for possible incidents of violence.
- Ensure that employees are aware of Miami-Dade County's Workplace Violence Policy.
- Take all threats of violence seriously.
- Refer employees who threaten or harass co-workers to employee assistance or counseling programs.

- Educate employees by developing crisis-management procedures and train supervisors to recognize troubling behavior in workers.
- Update security measures, such as installing alarms, adding door and window locks, and improving lighting in areas such as parking lots.
- Respond immediately if violence occurs by alerting the proper authorities.

Emergencies are unique management categories because they are imminent and require action now. The way an emergency came about is usually only important for future consideration. The decision-making of a supervisor is tested when the unexpected happens. How you respond can impact your safety and the safety of others. Always secure your safety and then the safety of others first and to the best of your ability. When the incident is under control, enlist the assistance of other professionals as needed and contact your supervisor as soon as possible.

Sources:

Cova Care (2009). Desk rage: Violence in the workplace. Retrieved from http://www.achievesolutions.net.

Cova Care (2009). *Preventing workplace violence: Dealing with an angry employee.* Retrieved from http://www.achievesolutions.net.

Hot Topics

Now that we have looked at emergencies, let's consider some of the more prevalent mental health issues impacting organizations and look into others in greater detail.

Depression

Depression is the most prevalent mental health diagnosis in today's workplace. We briefly covered some related issues in the section on suicide, but suicide is a rare outcome, while depression is a widespread mental health problem. Depression is a mental illness characterized by feelings of profound sadness and lack of interest in enjoyable activities. It may result in a wide range of symptoms, both physical and emotional. Depression is not the same as a "blue" mood, nor is it a personal weakness. It is a major, but treatable illness. Depression can last for weeks, months, or years. However the more times it recurs, the more likely it is that treatment will prove necessary.

What Causes Depression?

The exact cause of depression is not known. Causes may be mental, physical, or environmental, including:

- Stressful life events
- Chronic stress

- Low self-esteem
- Imbalance in brain and chemical hormones
- Lack of control over circumstances
- Negative thought patterns or beliefs
- Chronic pain
- Heart disease and surgery

What are the Symptoms of Depression?

Symptoms of depression are highly variable from person to person. Some people have only a few symptoms while others have many. Symptoms may also vary over time. In the workplace, symptoms of depression often may be recognized by:

- Decreased productivity
- Morale problem
- Lack of cooperation
- Safety risks, accidents
- Absenteeism
- Frequent statements about being tired all the time
- Problems with concentration
- Complaints of unexplained aches and pains
- Alcohol and drug abuse

What Can a Manager Do?

More than 80% of people with clinical depression can be treated successfully. The key to recovery is that the symptoms are recognized early and the individuals get the treatment they need. A manager's ability to recognize problems and effectively utilize the Employee Support Services (ESS) reduces the negative effects of depression on both the job site and the employee. Remember that severe depression is generally an ADA-protected disability and that employees with clinical depression are often entitled to reasonable accommodation.

Specifically, a manager can:

- Learn about depression and the sources of help that are available.
- Recognize when an employee shows signs of a problem affecting performance that may be depression-related and refer employees appropriately.

• Discuss changes in job performance with the employee. You may suggest that the employee seek professional help if there are personal concerns.

If an employee voluntarily talks with you about his or her health problems, including feeling depressed or down all the time, please keep these things in mind:

- Do not try to diagnose the condition yourself.
- Recommend that employees experiencing symptoms of depression seek professional help from the ESS
 or other mental health professionals.
- Recognize that a depressed employee may need a reasonable accommodation.

Remember that severe depression may be life-threatening to the employee. If an employee makes a comment that sounds as if he or she may be considering suicide, take it seriously. Call ESS immediately and seek professional advice. This is particularly important if a threat involves a family member because spouses and children are among the most common homicide victims of depressed individuals.

Sources:

How to do just about everything. (2009). How to handle depression in the workplace.

Mental Health America. (2009). Fact sheet: Depression in the workplace.

Peterson, E. (2009). Depression in the workplace: Tips for managers. Health Library.

Rais, T. (2009). Depression: The good news. Health Library.

Anger Management in the Workplace

Anger management is another hot topic in organizational mental health management. This section concerns employees whose anger may not be as severe as those discussed in the Workplace Violence section, but who still may be candidates to commit violent acts, or whose level of anger is otherwise a disruption in the worksite. It should be noted that anger is not a mental disorder, nor is it protected under the ADA. The concern in the workplace is whether an employee has the ability to control anger well enough to work effectively with others.

There are many reasons why employees become angry. Some have legitimate concerns about organizational problems, but have poor social skills which end in anger when they cannot effectively communicate those concerns. Some people have attitudes about themselves, about others, and about life which pre-dispose them to behave in ways that are irrational and disrespectful towards others. Such people lack empathy with others' feelings, values, and practices. This narrow-mindedness is perceived as disrespect by others. This reaction then triggers their anger (rage) and its consequences. Anger has become one of the most significant employee behavioral problems. In a recent Gallup poll, two out of every ten employees confessed to being angry enough to hurt a co-worker in the last six months.

Out-of-control anger is easy to spot and, just as with mental illness, easier to manage in its early stages. For a list of symptoms, review the four "anger stages" in the Workplace Violence section. However, the level of success in managing angry employees is time sensitive. Clearly, the best intervention happens before the person escalates from angry ideas and minor behaviors to workplace violence.

Basic Principles when Managing Angry Employees

- Conflict/Angry situations become negative and destructive when they are not dealt with promptly and effectively. When such situations are dealt with properly, there is a tendency for a team to get stronger and better.
- Although angry employees may want a specific issue addressed, they are also seeking something else that is equally or more important. They want to be heard. If you do not provide a means for angry employees to be heard, they will find other more subversive ways and you won't like it much.
- Other staff members will observe very closely how you handle anger directed at you. Even if you have a private discussion with an angry employee, other co-workers will almost certainly know about it. Your ability to lead will depend on your behavior and the interpretation of your behavior.
- Most people react to anger directed at them with one of several "fight or flight" responses. The person on the receiving end responds aggressively, defensively, or by avoiding the situation. Only in rare occasions will one of these gut reactions be effective in dealing with anger.

The biggest challenge for a manager is dealing with an angry employee daily at the worksite.

Tips and Techniques for Dealing with Overt Angry Behavior

- When an employee expresses anger, deal with it as soon as possible. That doesn't mean in two weeks! By showing a desire to make time to discuss the situation, you are showing that you are concerned and value the employee and his or her perceptions and feelings. Many performance problems reach a critical proportion as a result of delay in dealing with anger.
- Certain situations require privacy for discussion since people will be unwilling to air their feelings at a
 public meeting. However, if anger is expressed during a staff meeting, you can develop a positive
 climate in the organization by dealing with it effectively in public. One technique is to ask the angry
 employee whether they would like to discuss it now, or prefer to talk about it in private.
- Always allow the employee to talk. Don't interrupt.
- Borrow a technique used by expert negotiators to establish agreements. Before getting into the issues, lay the groundwork by finding something on which the two of you can agree. This shows that you can reach agreements and that the problem can be resolved.
- Strive to save the employee's dignity during a confrontation. Do not attack a person's rash statements. This only continues a muddled line of thinking.

- Schedule a delayed meeting so people can calm down if the employee is very emotional or the engagement seems out of control.
- Keep the discussion as objective as possible. Focus on the problem at hand, not on the personality of the individual.
- If the employee appears overly aggressive, withdraw immediately and consult with ESS before engaging in further discussion.
- If your efforts fail to calm the employee, report the incident to your supervisor or another manager in your chain-of-command.

A final important point on the subject of anger management is assessing your own level of anger. Managers who have anger control problems can cause extensive damage to an organization. If you think you have a problem controlling your anger, contact ESS and discuss your concerns and options.

Tips for Controlling Your Anger

Know your triggers - Figure out what makes you angry. It may not be what you think. Keep a journal for a week and document exactly what you do all day and how it makes you feel. This will help you pin-point when your anger starts to rise and what sets you off.

Avoidance - Once you know your triggers, try to avoid them if possible. Of course, sometimes you can't do this, such as when it involves a necessary work task. If you can't avoid the triggering event, find a way to make it better or easier.

Take a break - When you feel yourself becoming anxious and about to have an outburst, remove yourself from the situation. Find a quiet place to take some deep breaths.

Relaxation Techniques - Many people use relaxation techniques to keep their physiological response to stress at a low level. Try concentrating on your breathing. You can also count down from ten which also helps you calm down.

Don't overwhelm yourself - Many people become angry when they feel overwhelmed and stressed. Try to keep yourself stress-free by not taking on too much and handling things as they come.

Rationalize - While you are upset, stop and think about why you are having an outburst. Being able to stop yourself is the first step to preventing anger.

Take it out appropriately - Many people with pent up anxiety release their frustration through exercise. Participation in sports is also great for relieving anger due to stress.

Sources:

Bacal Appraisal (2008). The anger iceberg. Retrieved from http://www.performanceappraisal.org

Myrrh, H. and Hardy, M. (2009). Anger management in the workplace. Love to Know,

Domestic Violence

Domestic Violence was briefly discussed in the Workplace Violence section of this training, but it is a major problem in today's workplace that warrants closer examination. While not a diagnosable mental health problem, domestic violence is a worldwide social ill that has devastating consequences to employees and their families, even sometimes ending in death. Many statistics are available to support the growing prevalence and cost of this problem to organizations. It is alarming that domestic-related homicide is the second leading cause of death for women and that 74% of battered women were harassed at work. Clearly, managers need



the skills to provide immediate support when they learn an employee has been victimized by domestic

What is Domestic Violence?

violence.

Domestic violence is a form of abuse. Abuse is patterns of coercive control that one person exercises over another. Battering is a behavior that physically harms, arouses fear, prevents one from doing what one wishes, or forces one to behave in ways one does not want. Battering includes the use of physical and sexual violence, threats and intimidation, emotional abuse and economic deprivation. Domestic violence can happen to any race, age, sexual orientation, religion, or gender. It can happen to couples who are married, living together or who are dating. Domestic violence affects people of all socio-economic backgrounds and educational levels.

Domestic violence does not stay at home when its victims go to work. It can follow them and result in violence in the workplace. Or, it can spill over into the workplace when a woman is harassed by threatening phone calls, absent because of injuries, or less productive from extreme stress. With nearly one-third (31%) of American women reporting that they have been physically or sexually abused by a husband or boyfriend at some point in their lives, it is certain that --given the size of Miami-Dade County workforce-- domestic violence is affecting County employees. It is crucial that domestic violence be seen as a serious, recognizable, and preventable problem just as we view other workplace and safety issues that affect our business and our bottom line.

Miami-Dade County has signaled its special concern for the victims of domestic violence by enacting the "Domestic Leave and Reporting" ordinance, which provides leave entitlement to victims, employment and benefit protections to victims, and perpetrator tracking. It is important that managers read and understand the provisions of the ordinance since it significantly expands a manager's options for assisting an employee who is a victim. Domestic violence victims are often embarrassed about their situation, and managers need to learn how to provide meaningful assistance while providing protection for the victim and their co-workers.

The best way to ensure that a victim's interests are protected is to meet with the victim. You should discuss strategies that you believe are needed to protect them and plans you desire to implement to protect the staff. The manager's role is not to counsel, but to accommodate the employee so that he/she is safe to do his/her job.

Here are some accommodations you can consider to assist an employee who is a victim of domestic violence.

- Give due consideration and accommodations to employees who are victims of domestic violence.
- Modify their duties, assignments, or work sites, especially if the perpetrator and the victim are employed at the same work site.
- Refer the employee to Employee Support Services (ESS).

Here are some suggestions to develop a work site protection plan:

- Assign a parking space close to the entrance.
- Allow security personnel to accompany the employee to and from car.
- If approved by the victim, show a picture of the perpetrator to co-workers.
- If approved by the victim, screen phone calls.
- Document any disruptive behavior caused by the perpetrator.

Take corrective action, up to and including termination, and contact appropriate law enforcement personnel regarding employees who commit acts of domestic violence while on Miami-Dade County property.

Respect the confidentiality and autonomy of the reporting employee or victim. Inform others about facts associated with the domestic violence incident only to the extent necessary to protect safety or comply with the law and/or collective bargaining agreements.

Source: The National Domestic Hotline. (2009). Get educated.

Managing Problems in Living Situations

Though often diagnosed as adjustment disorders, many mental health issues are simply day-to-day life situations that become unmanageable. These situations are common, but can become debilitating to the extent that they affect people's ability to perform their usual functions, including work. When employees start to have performance issues related to these situations, the problems are usually short-term and can sometimes be resolved with limited intervention. Regardless of the severity of the problem, managers are charged with keeping employees productive, and early recognition can reduce the onset of greater and more costly problems.

Managers often learn of problems in living situations in supervisory meetings or other venues were performance is being discussed. You will increase your credibility and trust level with employees when you can demonstrate management expertise when employees say, "I have this problem."

Family Problems

Family problems are the number one "life situation" that employees identify as distracting them or stressing them to the degree that they are unable to focus on work. Pending divorce or other marital problems are the most common, but family problems encompass a large variety of situations that can range from simple spats to serious and complex struggles. Employees and employers consider family problems to be private, and employees can be extremely sensitive about the facts and circumstances of their family issues. Given too much information, managers can often find themselves embroiled in situation that goes far beyond their roles and responsibilities.

- Managers should not seek details when employees cite family issues as the cause for deteriorating job performance; the employee will tell you what the employee wants you to know.
- Managers should not attempt to act as experts or counsel employees when employees cite family matters as the cause for deteriorating job performance.
- Managers should not over identify with and feel responsible for resolving an employee's family problems when an employee cites family problems as being the cause for deteriorating job performance.
- Managers should stick to issues concerning job performance and make a referral to ESS if the employee desires professional services.
- Managers should be informed about ESS services and be able to answer employee's questions about the referral process and the services provided.
- Managers should be able to provide referral name and contact information to the employee.

Death in the Family

People respond to death in the family differently. Immediate reactions can range from quiet grief to full blown hysteria. While there is no correct way to respond, the measure of healthy versus unhealthy mourning is the intensity and duration of the period of bereavement. Even during healthy bereavement some people can mourn a death for years; however, their level of sadness lessens over time and they are eventually able to return to normal functioning. An approximate time for intense grieving is two weeks, although the period can vary from person to person. When someone is as intensely sad (tearful, unable to sleep, unable to eat,



etc.) for over two weeks, the process bears watching. If the same is true after three weeks, and the person has not begun to take on some of their normal daily activities, evaluation by a professional could be warranted.

Intense mourning that last for thirty days or more could indicate the beginning of a number of mental health problems.

When people are grieving, thoughts and emotions are usually heightened. People are often unsure how to be helpful; they do not know what to say or do. Review the advice in the "Family Problems" section and consider these tips as well:

- Employees suffering a death in the family will probably leave the work site immediately and may need assistance completing a leave request.
- Some employees who return following the death of a family member may be sad, distracted, occasionally tearful, and slow to return to full productivity. While this reaction is normal in the beginning, referral for professional health may be required if it persists.
- The greater the flexibility and support demonstrated by the manager and co-workers, the greater the chance that the employee will quickly return to full functioning.

Financial Problems



Financial stress has now become the most common life situation for which employees request help. In light of the current economic climate, the increase in employees suffering financial stress is to be expected and the related impact on organizations predicted. Research by Financial Wellbeing from the Institute of Employee Studies report that at least a quarter of employees are worried about debt, with one in five reporting they are being kept awake at night by financial worries, and over 10% saying their health was suffering as a result. The study also revealed that employees who report better financial well-being are more likely to increase productivity.

Now, more than ever, employees are going to need help and support to better manage finances. It is not a manager's role to act as a financial advisor but you should know

how to make a referral to ESS if an employee's job performance is suffering due to financial stress. Listed below are some of the financial tips offered by ESS that you might find useful in your own financial management.

Take Control of Debt

Debt reduces net worth. Plus, the interest you pay on debt, including credit card debt, is money that cannot be saved or invested. Debt is a tool to be use wisely for such things as buying a house. If not used wisely, debt can easily get out of hand.

Why Do People Get Into Debt Trouble?

Many people get into debt trouble because they:

• Experience financial stress caused by unemployment, medical bills, or divorce.

- Cannot control spending, did not plan for the future, did not save.
- Lacked knowledge of financial and credit matters.

Wealth Building Tips

- Develop a budget and stick to it.
- Save money so you're prepared for unforeseen circumstances. You should have at least three to six months living expenses stashed in your rainy day account, because just as the poet Longfellow put it "into each life a little rain must fall."
- Pay off credit cards balances monthly.
- If you must borrow, learn everything about the loan, including interest rate, fees and penalties for late or early payments.

Avoid Credit Card Debt

Do you need to reduce your credit card debt? Here are some suggestions.

- Pay cash Set a monthly limit on charging and keep a daily record.
- Limit the number of credit cards you have.
- Choose the credit card with the lowest interest rate and with no annual fee.
- Don't apply for credit cards to get free gifts or discounts on purchases.
- Steer clear of blank checks that financial services send to you.
- Pay bills on time to avoid late charges.

Know What Creditors Say About You

Those who have used credit will have a credit report that shows everything about your payment history, including late payments. A history of paying bills late can have a negative impact on your credit record. Banks and other lenders use reports when deciding whether to loan money.

Review your credit report at least once a year to make sure all the information is correct. Correct errors on your report by:

- Sending the credit bureau copies of cancelled checks or other payment information.
- Explaining the problem in a brief letter.



Contacting the creditor if the credit bureau disagrees with you.

If the issue remains unresolved, you have the right to explain in a statement that will go on your credit report.

If You Believe You Are Too Deep In Debt

- Discuss your options with your creditor before you miss a payment.
- Seek expert help such as Consumer Credit Counseling Services.
- Avoid "credit repair" companies that charge a fee.

Dealing with Delinquent Debt

Most of us want to pay our bills on time as agreed. But sometimes there are circumstances that arise that make it impossible for us to make a minimum payment and meet a due date.

If you experience an event that keeps you from paying your bills, it is important that you contact your creditors right away. In many cases, if you contact your creditors and have a good payment history, they will work with you to reschedule payments or make other considerations. If you make arrangements to pay, it is important to keep that payment plan in an effort to rebuild your credit history with your creditor.

If a debt goes unpaid for an extended period of time, creditors may turn your account over to a collection agency. While most collection professionals do not use threatening and intimidating collection tactics, it is important that you know your rights as a consumer when dealing with collectors.

While debt collectors do have the right to demand payment, and eventually take legal action if necessary, the Fair Debt Collection Practice Act prohibits any kind of harassment. A third-party collector is prohibited from:

- Using abusive language to coerce a consumer to make a payment.
- Calling at unreasonable hours before 8 a.m. and after 9 p.m. or making excessive calls.
- Threatening to notify the employer or friends that the consumer has not paid the bill.
- Using false pretenses to gain entry to the home with the intent to identify or take something valuable.
- Attempting to collect more than what is owed.
- Sending the consumer misleading letters that appear to be from a government agency or a court of law.
- Contacting your friends, co-workers, or neighbors for inquiries other than your whereabouts

IMPORTANT: If you request that a creditor not call you at work, they must comply. If a third-party is collecting the debt, you can send a letter using certified mail to the agency asking them to stop all calls and correspondence, and they must comply.

If you receive a complaint or a summons from the court system regarding a debt, it is important to respond in a timely manner. Seek legal assistance, if needed, to protect your rights.

When faced with financial hardship, it is important to pay your priority payments first. Your priorities should be housing, food, utilities, insurance, automobile payments, gasoline, and prescription medications.

If you maintain your priority payments, you will be better able to pay your other creditors when your financial situation improves.

Dealing With Debt and Credit Card Payments

Are you in trouble with debt? Are any of these statements true?

- An increased amount of your income is going to debt payment
- You pay only the minimum amount on loans and credit card
- You have reached your limit on your credit cards
- You use credit to pay for things you used to pay for with cash
- Debt prevents you from making contributions to your retirement plan
- You experience worry, anxiety, or sleeplessness over debt problems
- You've been in debt before, got out of it, but are burdened by debt again

Take Action Now

The first step to resolving your debt problem is to decide on the steps to accomplish your goal. This includes making a complete list of amounts owed and terms of payments for each amount. Chances are you can use some advice on how to proceed. There are non-profit organizations in every state. They can help you identify steps to take and provide other related services. This includes working with your creditors to make payments easier and advising you on the consequences of claiming bankruptcy, which can only be done by an appropriate professional and with legal guidance.

Credit Repair Service Scams

The Federal Trade Commission advises consumers not to believe advertisements heard on TV, radio, newspapers, and the Internet that offer to erase accurate, negative information in your credit file for a fee. Some of these companies offer to show you how to create a new credit history using an employer identification number (EIN). They then advise you to use the EIN number instead of your social security number when you apply for credit. However, misrepresenting your social security number is illegal and can lead to serious consequences. Virtually everything a credit repair service can do legally, you can do yourself.

What about Debt Repayment Services?

Debt repayment services can work, but you should review the options available in your community. Before you do business with any company, check it out with your local consumer protection agency or the Better Business Bureau in the company's location. Some debt counseling service companies may charge high fees and fail to follow through on the services they sell. Others may misrepresent the terms on a debt consolidation loan, fail to explain certain costs, or fail to mention that you are signing over your home as collateral.

Laws That Govern Debt and Credit Services

- **Fair Debt Collection Practices Act:** A federal law that governs the debt collection practices of debt collection companies and protects consumers against illegal methods, invasion of privacy, and other problematic practices associated with the collection of debt. Individuals can invoke this federal law to stop collection agencies from calling.
- **Credit Repair Organizations Act:** A federal law that governs the business practices of credit repair organizations and the services and information they provide to consumers.
- **Federal Telemarketing Sales Rule:** Portions of this federal regulation address the business practices of companies that offer loans over the phone and require the advance payment of a fee before the loan is made.
- **Fair Credit Reporting Act:** A federal law that governs the management of information associated with consumer credit, reporting, dissemination of information, consumer rights to dispute errors, and time limits on the reporting of negative, accurate information about credit.
- Florida Statutes, Chapter 77: Outlines very strict procedures for wage garnishment in the State of Florida. Florida Statutes §222.11 offers a significant exemption to wage garnishment known as the "head of family" exemption. As long as you spend more than 50% supporting your dependants, your wages are generally exempt from garnishment, with exceptions for federal taxes, federal student loans, and child support.

How ESS Can Help with Financial Matters

ESS specializes in many types of services in the community to which they can refer an employee. The ESS Section has information on where to find budget and money management help, as well as information on financial counseling programs.

Financial Resources and Related Websites

The following is a list of non-profit agencies that provide debt management, financial counseling and consumer education programs:

Consumer Credit Counseling Services: (800) 355-2227 or visit http://www.cccservices.com Debtors Anonymous: 786-453-2743 or visit http://www.debtorsanonymous.org

What's on Your Credit Report?

To obtain a copy of your credit report, contact:

Equifax: (800) 685-1111 Experian: (888) 397-3742

Trans Union: (800) 888-4213

The ONLY authorized web source to get your free annual credit reports under federal law: http://www.AnnualCreditReport.com.

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Family Caregivers

Miami-Dade County's workforce contains a number of employees who act as caregivers for elderly parents or other family members. This section contains information about some of the issues facing working caregivers as well as resources that can assist employees in maintaining a healthy balance between work and home.

The dual responsibilities that working caregivers carry can be very demanding, and an employee in this situation usually requires extra support. Supervisors should become familiar with the issues of working caregivers and learn about the available resources and benefits that can help employees continue to be productive while supporting elderly parents or a disabled family member. The objectives in this section are to identify the benefits and resources available to our employees who are caregivers, and to describe the dual roles and responsibilities of the working caregiver.

Benefits and Resources for Employees who are Family Caregivers

Miami-Dade County has employees who work normal work hours, then return home to an evening of caring for a disabled spouse/partner, child, or parent whose health is failing. Because these two responsibilities amount to two full-time jobs, such employees might become exhausted, forget work-related tasks, arrive late to work and/or just appear to not be "themselves."

Identify benefits and resources

An employee might be thinking about the following questions, but that employee will not ask them out of fear of losing his or her job.

- Are there alternative work options available to me? Is telecommuting or flextime an option? Is there a way to shift the workload for a specific time?
- Where can I go for emotional support? Are there any resources and information that can help me? Can ESS help me? Is there anywhere else I can find help?
- I know that I am doing my best right now, but am I in danger of losing my job?

Types of Support

Miami-Dade County can support employees in a number of ways:

- Accommodate the inevitable need for the employee to handle caregiving responsibilities during normal working hours. Specifically, you could offer a flexible work schedule (such as a four-day workweek, long lunches, or a reduction in hours), flexible use of accumulated leave, or the use of leave pooling.
- Recognize the emotional needs of caregivers and support those employees in every way possible.
- Provide information and educational materials that will help caregivers deal with care giving-related decisions and to find high quality services.

Supervisors should be mindful that the Family and Medical Leave Act (FMLA) entitles covered employees to 12 weeks of continuous and/or intermittent leave time to care for parents and children with serious medical conditions. A Miami-Dade County ordinance extends this entitlement to caring for grandparents.

Learn about the Challenges that Working Caregivers Face

Working caregivers experience many challenges in trying to maintain a balance between work and life. Below are some examples:

- Taking a loved one to doctor appointments and making phone calls that can only be done during work hours.
- Coping with the emotional stress of watching a loved one decline and the grief that follows.
- Navigating the healthcare system when advocating for a loved one can be difficult and even overwhelming.
- Feeling resentful about being a caregiver, and then guilty for feeling resentful.
- Managing the challenges of being a working caregiver can leave them exhausted and vulnerable to illness.

- Worrying about how they will continue to manage all of their work and personal responsibilities
- Forgoing their own needs (such as doctor appointments, vacations, and fun activities) because they just do not have enough time to do those and also carry out their caregiver responsibilities.

A progressive manager who is interested in supporting an employee who is a caregiver should learn about work policies that allow flexibility for the employee, employee benefits that might help a caregiver, and community-based resources.

Source: It's about how you live and work: Supporting employees who are caregivers. (2008).

Summary

This training covers a wide variety of mental health and life situations that employees may suffer and consequently affects their ability to function in the workplace. This information is not intended to be used for diagnosing mental health problems. On the contrary, managers are advised to refrain from diagnosing and, instead, focus on job performance when addressing any job-related problem. However, mental health issues are factual realities in our workplace, and managers are often challenged to make informed decisions for the best interest of our employees and Miami-Dade County.

From this training you should understand the impact of mental health on the Miami-Dade County workforce and your role in keeping employees healthy. You should also be able to recognize stigma as an impediment to the management of mental health problems. Furthermore, you should be able to recognize job-related stressors that contribute to mental health problems and recognize mental health issues in the early stages. Most importantly, you should have learned some skills that will help you manage employees in your worksite who are experiencing mental health problems and you should know what to do in the event of a mental health emergency.

Referring Employees to Employee Support Services

If you want to recommend or make a referral to Employee Support Services (ESS), visit the Human Resources website at www.miamidade.gov/hr and follow the Benefits link. On the Employee Support Services page you will find the ESS Manual which details everything you need to know about the program and how to make a referral.

For further information, contact Employee Support Services for a consultation at 305-375-3293. Consult the following links for more information:

Miami-Dade Human Resources Department: www.miamidade.gov/hr
Employee Support Services (ESS): http://www.miamidade.gov/benefits/support.asp

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