Policy Brief: Promoting Small Business Owner Mental Health

WELLBEING AND PREVENTION COALITION IN MENTAL HEALTH

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Summary

- Mental ill-health causes distress, contributes to psychosocial disability, and increases the risk of death by suicide. Efforts to promote wellbeing, and prevent mental health conditions are central to reducing the prevalence and impact of mental ill-health in the community.
- The nature of people's job and workplace culture can have either a positive or negative impact on their wellbeing, and efforts to create mentally healthy workplaces should therefore be a key pillar of mental health promotion and preventive mental health policy.
- While the focus on workplace mental health has expanded considerably in recent years, the unique needs of small businesses have been somewhat overlooked.
- Small businesses are vital to Australia's economy, representing over 97% of all businesses and employing almost half the private sector workforce.
- Small business owners experience high rates of stress, depression and anxiety, and low levels of wellbeing when compared to the general population. This not only impacts the individual small business owner's health and productivity, but the Australian economy and small business landscape as a whole.
- Small business owners operate in a unique context, facing various challenges that can impact their mental health which are not experienced in other types of workplaces. They also have limited time, resources and access to internal expertise (e.g., human resources, workplace health and safety) to implement mentally healthy workplace strategies.
- Research shows that small business owners find mental health support difficult to access and afford and are generally unaware of the programs and services available. More work is needed to ensure these programs are visible, accessible, and useful to small business, including through their trusted and familiar channels.
- Programs which protect and promote the mental health and wellbeing of small business owners have been identified as important strategies for workplace mental health. These types of programs can be cost-effective and scalable.
- Small business owners require programs and resources tailored to their unique needs and context. While some generic workplace mental health strategies may be beneficial, the specific needs of small business must be considered when crafting legislative, regulatory, and policy approaches to support workplace wellbeing.

Recommendations

1 Embed the voices of small business owners

Mentally healthy workplace programs, services, and policies should be designed based on existing evidence for best practice, but tailored and evaluated with input from small business owners to ensure they are responsive to their unique needs and account for the diversity of business size, industry and tenure.

Policy decisions affecting small business owners should also consider wellbeing impacts in their design and implementation. For example, evaluation of current government workplace policies from a wellbeing perspective and consultation with a small business advisory group to examine wellbeing costs and benefits of new policies or regulatory changes.

2 Protect and promote the mental health and wellbeing of small business owners

Increase the availability of evidence-based programs and services to improve the mental health and wellbeing of small business owners. This could be achieved by directing greater state and federal funding toward existing prevention and promotion programs that are known to work, with a focus on providing practical implementation strategies for small business owners to achieve a mentally healthy workplace. Funding of prevention and promotion is a cost-effective and efficient way to reach communities, and can help to decrease the need for more costly intervention based programs that address people in crisis.

3 Address the drivers of distress for small business owners

Ensure that programs and services that support the mental health of small business owners understand and address the risk factors present for small business owners that contribute to distress, including consideration of how this may differ across business size, industry and tenure.

Evaluation efforts should be made to understand what is currently working in existing programs for small business owners, and what could be done to build upon and improve these.

4 Increase awareness, access and uptake of mental health supports

Build small business owner awareness, access and uptake of the programs and resources available to them, including by utilising existing and trusted small business channels, spokespeople and networks.

Meeting small business owners 'where they are', outside of the mental health sector will help spread awareness and increase access and uptake of the existing resources.

5 Ensure national consistency

Commonwealth, states and territories must work together to coordinate and sustainably fund and implement a national approach to supporting the mental health and wellbeing of small business owners, consistent with the National Workplace Initiative (NWI).

Collaboration will reduce duplication, improve equity of access and simplify program and service navigation for small business owners.

6 Support small business owners to identify, mitigate and manage risks to their own psychological health through the workplace health and safety framework.

Commonwealth, states and territories work together to encourage and support small business owners to identify, mitigate and manage risks to their own psychological health and safety (in addition to that of any employees they have).

7 Build the knowledge base

Develop a greater understanding of the mental health and wellbeing of Australian small business owners through targeted research and thorough evaluation of existing programs and services.

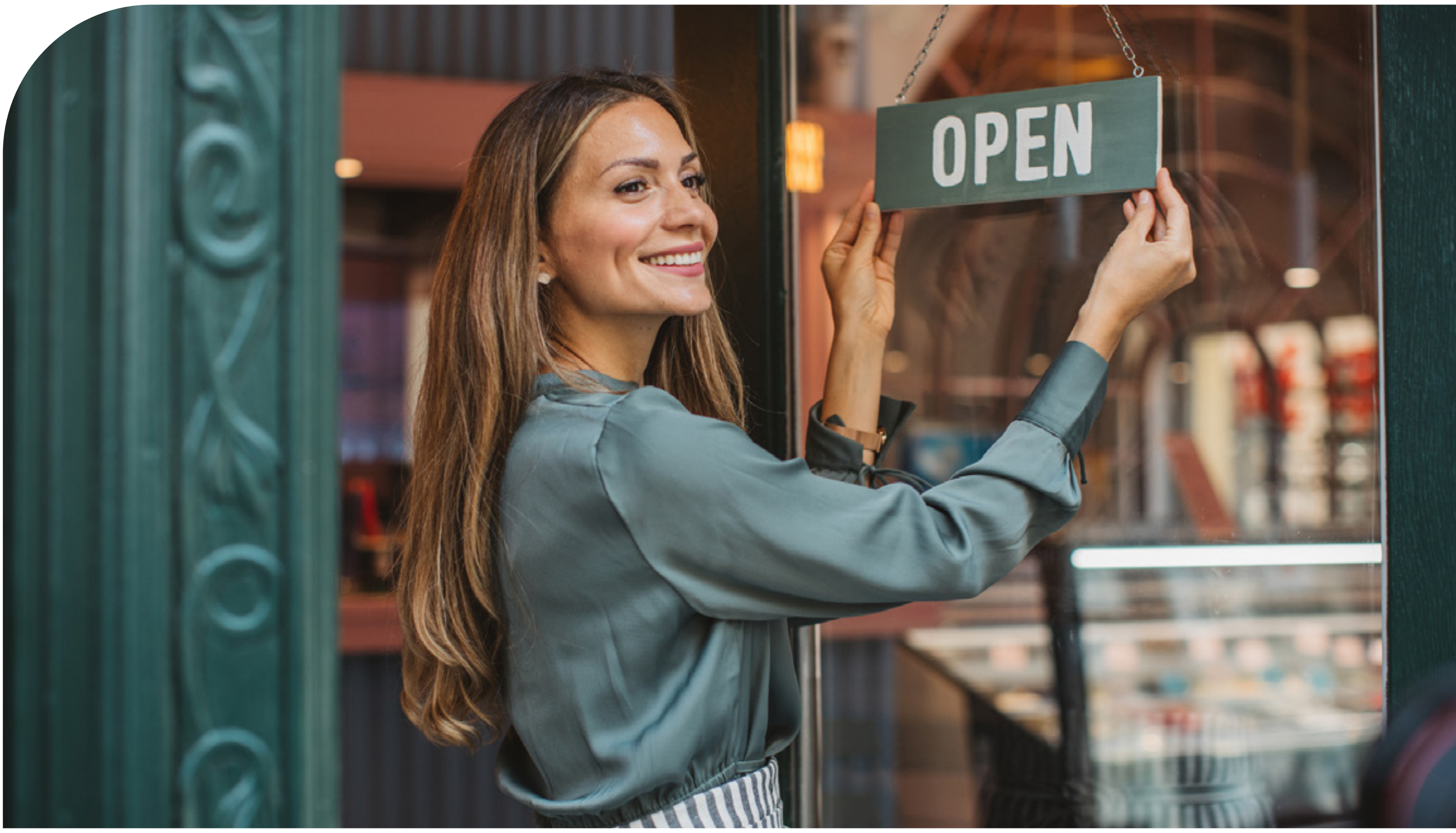
More data is needed to better understand prevalence rates, drivers of distress, protective factors, support needs, experiences that increase risk and service satisfaction.

1. Introduction

In Australia, almost half of all adults will experience mental ill-health at some point in their life. This can cause the individual distress, psychosocial disability, and increase their risk of death by suicide.

While mental ill-health can cause substantial burden to the individual, the collective impact of mental ill-health on the Australian economy is massive, costing up to $220 billion each year. Interventions must focus on prevention and promotion activities to reduce the prevalence of mental illness within communities, rather than reducing the impact of symptoms on the individual. These types of interventions build skills and competencies in large population groups, making them efficient and cost-effective. However, many interventions which address mental ill-health are responsive, and aim to address concerns after they have arisen or worsened. While these responsive interventions are important, they are costly, time consuming, and lack reach.

Different settings for prevention and promotion activities must be considered. People's work can have a positive or negative impact on their mental health and wellbeing, and efforts to create mentally healthy workplaces should therefore be a key pillar of mental health promotion and prevention policy and programs. While the focus on workplace mental health has expanded considerably in recent years, this has mainly been driven by larger businesses with the resourcing to implement workplace mental health practices. However, small businesses operate in a different context to medium and large businesses, and the unique needs of small businesses have been somewhat overlooked. Given that small businesses account for 2 out of 5 private sector jobs[1], they are an important setting to focus on when it comes to mental health prevention and promotion activities.



2. Small business owner mental health

Small businesses are essential to the Australian economy. They represent 97% of all actively trading businesses in Australia[2] and contribute to one third of total GDP.[1]

Small businesses are also Australia's largest employer, employing over 5 million people. This sector includes sole traders (61%), micro businesses with fewer than 5 employees (27%) and small businesses with fewer than 20 employees (9%).[1,2]

Due to the unique challenges they face, small business owners experience an increased risk to their mental health and wellbeing compared to the general population and a number of studies have demonstrated that small business owners experience higher levels of mental ill-health than the general population. For example:

- A 2017 study by Everymind and iCare found that small business owners experience symptoms of depression (55%), anxiety (51%) and stress (57.6%) outside the range of the general population.[3]
- A 2022 MYOB survey found that 56% of small business owners in Australia said running their business had a direct impact on feelings of anxiety or depression they had experienced.[4]
- These figures reflect global trends, with a 2023 survey of seven countries (including Australia) finding that small business owners across the world experience lower levels of wellbeing than the general population.[5]

Some small business owners are more at risk of experiencing lower levels of mental health and wellbeing than others.[6,7,8] Those small business owners at greatest risk include:

- Women
- Aged 18-39
- Culturally and linguistically diverse
- Sole traders
- In the start-up and pre-profit stage
- Operating in sectors such as manufacturing, retail trade, accommodation and food services (during the height of the pandemic).

Small business owners can also be vulnerable to external and market events, such as the Covid-19 pandemic. The pandemic hit some small business owners hard, with many reporting that they felt shocked and personally devastated at the impact of the pandemic on their businesses and staff and experienced loneliness during this time.[9]

Poor mental health can affect productivity and performance at work. Among small business owners experiencing high or very high psychological distress, 38.7% self-reported at least one instance of absenteeism for mental health reasons and 82.5% reported at least one instance of presenteeism within the preceding month.[10] Fostering mentally healthy workplaces in the small business community is critical for small business owners, their staff, communities, and the economy.[11]

Poor mental health can also lead to business closures (or vice-versa), impacting the business owner themselves as well as the local community and Australian economy. Australian business survival rates, which can be impacted by factors such as insolvency, retirement and other economic or personal pressures, are much lower among small businesses compared to larger businesses. From 2013–2022, up to 70% of businesses that became insolvent in any given financial year had less than five full-time employees, and since 2019/20 more than half of new sole trader businesses survived less than three years.[12]

Greater investment is required to support the mental health and wellbeing of small business owners and prevent further increases in prevalence rates.

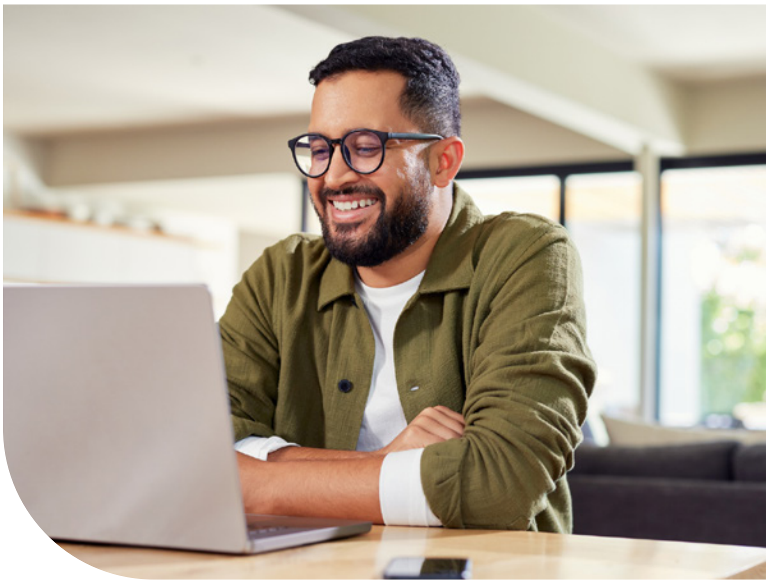
3. Fostering mentally healthy small businesses

Creating a mentally healthy workplace is important, but requires time, effort and investment. Factors such as lack of time and resourcing may limit the ability of small businesses to implement effective workplace mental health strategies.

Small businesses are also Australia's largest Small businesses do not always have the internal expertise or wellbeing supports characteristic of larger businesses, where workplace wellbeing programs including employee assistance programs, psychosocial safety assessments and mental health education and health promotion activities are coordinated by a dedicated department. These differences are reflected in data which shows that 44% of large businesses are taking effective or integrated mental health action in their workplace, compared to only 21% of small businesses.[13] To date, the fundamental differences in structure and operations between small, medium or large organisations have not been explicitly recognised or proactively addressed in government policy.

The NWI was funded in the 2019-20 federal budget to create an evidence-based framework for workplace mental health strategies and to ensure a nationally consistent approach to workplace mental health and wellbeing. The framework has three core pillars[11]:

- **Protect:** Identify and manage work-related risks to mental health
- **Promote:** Recognise and enhance the positive aspects of work that contribute to good mental health
- **Respond:** Identify and respond to support people experiencing mental concerns or distress.



The NWI Blueprint for Mentally Healthy Workplaces[11] also sets out the following actions small business owners can do that contribute to a mentally healthy small business:

- Balance the pressures of running a small business with time away to connect and recharge and encourage their people to do the same.
- Recognise that addressing psychological hazards at work is as important as addressing physical hazards.
- Ensure their people have the autonomy, resources, skills and support they need to perform their roles.
- Identify and prevent psychosocial hazards.
- Effectively planning and managing rosters, workloads, equipment and technology.
- Support staff through uncertainty.
- Ensure staff have the resources, skills and support they need to perform their roles.

4. What's needed to protect and promote mental health in small businesses?

Broadly speaking the promotion of wellbeing and the prevention of work-related mental health conditions primarily revolves around creating a high psychosocial safety climate at work, and removing or mitigating psychosocial hazards in the workplace.[14]

To protect and promote the mental health and wellbeing of small business owners, factors which positively and negatively contribute to their mental health must be understood and addressed.

Risk factors

Small business owners face many unique risk factors that can negatively impact their mental health. The context in which small businesses operate mean they often lack the time, resources, and knowledge to improve their mental health in the workplace, and are not equipped to manage the associated risk factors. Interventions should address these unique risk factors from a downstream perspective and equip businesses to manage these challenges before they arise, in addition to interventions promoting individual wellbeing. The risk factors most prominent to small business owners include:[3,6,7,8]

- Working in isolation and loneliness
- Financial pressures and cashflow
- High job demands
- Low levels of job security
- Lower levels of social support
- Attracting and retaining staff and customers
- Longer working hours
- Increased pressure to work when sick
- Poor work/life balance
- Responsibility for the wellbeing of their employees.

Protective factors

Small business owners have many protective factors that contribute to good mental health and mitigate risk. Many of these factors are uniquely characteristic of small businesses and may make it easier to stay engaged with work and experience a sense of fulfilment. The NWI[15] outlines these factors:

- Higher sense of autonomy and freedom
- Flexible working hours
- Creative control
- Building something from nothing
- Greater connection to community
- Opportunities to develop new skills
- Opportunity to align work with passions
- Making a difference
- Utilising strengths and interests.

The risk and protective factors outlined above emphasise the unique context small businesses are operating within, with many additional responsibilities and stressors than employees of larger organisations. This has been recognised by the Productivity Commission who recommended that *"workplace health and safety authorities develop codes of practice to assist employers, particularly small businesses, meet their duty of care in identifying, eliminating and managing risks to psychological health in the workplace"*[16], recognising the need for a tailored approach for small businesses. However, these codes of practice, or other formalised guidance for small business owners is yet to be established, leaving many small business owners unaware of what their obligations are and how to meet them.

5. What's needed to respond to small business owner's mental health and wellbeing?

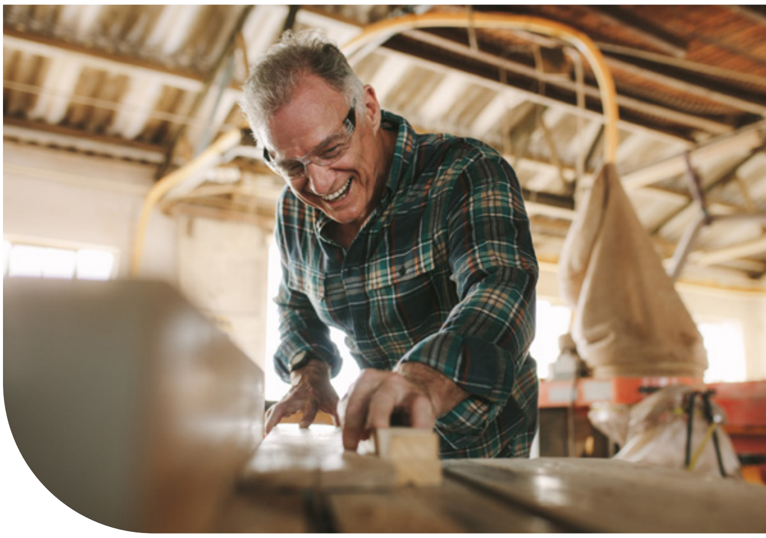
In addition to efforts to promote and protect, efforts are also required to respond to small business owners and employees experiencing distress.

Understanding experiences of small business owners, and barriers to them seeking help is key to developing tailored strategies to increase uptake of resources and supports and improving mental health and wellbeing.

Small business owners face several barriers to accessing mental health support. In fact, over half (58%) would not consider seeking professional support for a mental health concern.[6] This is due to a range of factors such as cost, lack of time, services not understanding their needs, inaccessibility, and not knowing where to look. Employees may also have limited resources available to them, as most small businesses do not have access to Employment Assistance Programs or similar supports.

The Australian Treasury[6] found that stigma also has significant impacts on the likelihood of small business owners to seek support, with many reporting that they:

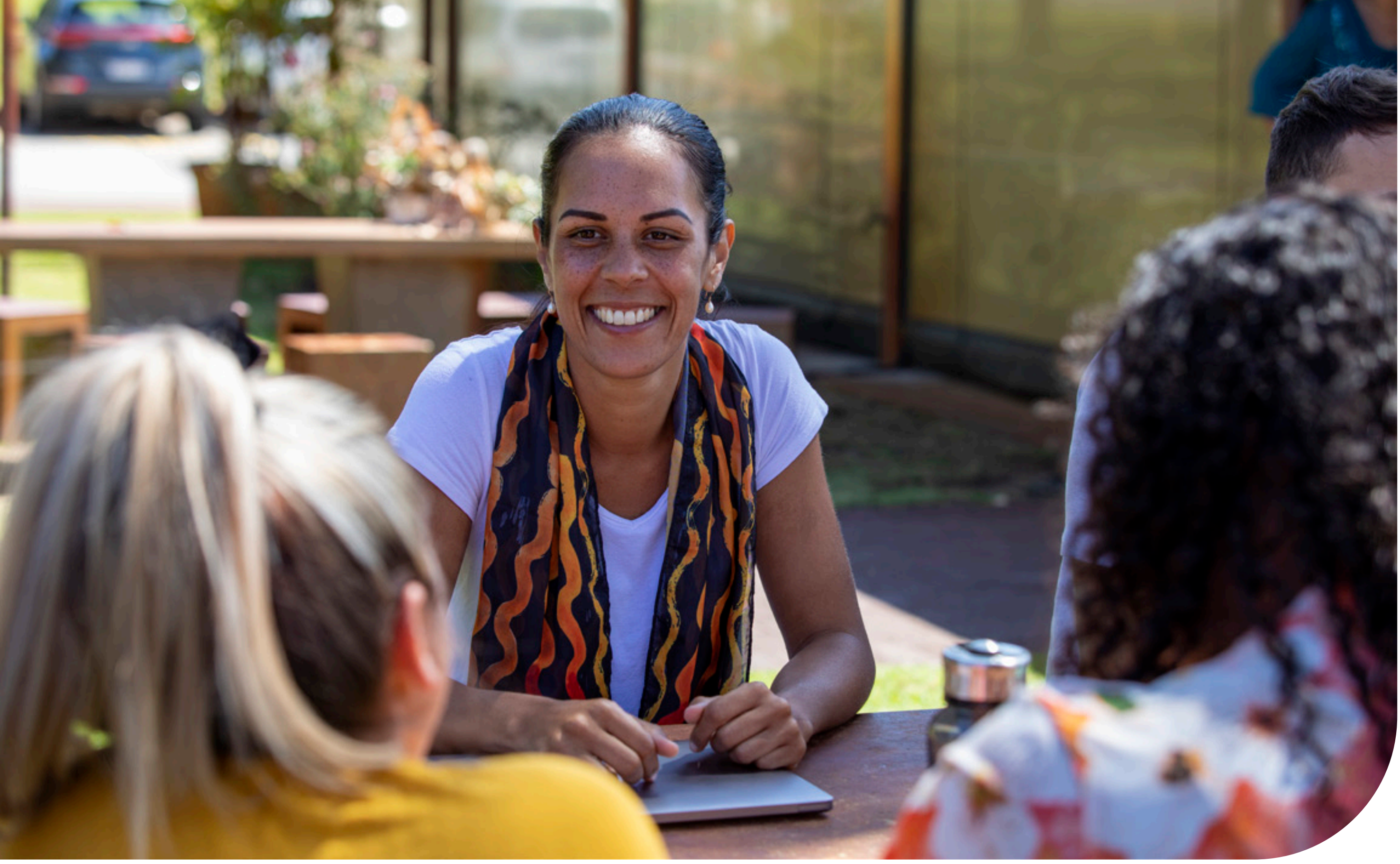
52%	Were more likely to seek mental health support if they could remain anonymous
46%	Would be treated poorly if they disclosed having been diagnosed with a mental illness
41%	Would not tell anyone if diagnosed with depression, even if in crisis (41%)
34%	Do not feel safe talking about mental health with peers and colleagues
28%	Feel embarrassed to ask for help with their mental health



It is worth noting that majority of small business owners have demographic characteristics which increase their likely perception of stigma. With 65% of small business owners being men and 47% aged over 50.[1] Based on this confluence of factors impacting help-seeking, further attention should be given to increasing awareness, access and uptake of mental health literacy and early intervention programs.

There are also key differences for certain communities relating to stigma. Only 17% of culturally and linguistically diverse (CALD) small business respondents report feeling safe discussing their mental health concerns with peers and colleagues, compared to 36% from a non-CALD background.[6]

CALD small business respondents are also more likely to report mental health services and supports to be less accessible, affordable and convenient than non-CALD small business respondents.[6] This highlights the need for increasing culturally responsive prevention and earlier intervention mental health programs and services specific to CALD small business owners.[17]



In addition to barriers to access, there is also a lack of awareness of existing programs, resources, and services small business owners can utilise to support their mental health. Recent research by the Australian Treasury found as little as 1% of small business owners have accessed some of the existing programs, resources, and services and around 90% are unaware they exist. Under-utilisation of these programs can create difficulty in effective implementation and evaluation and can lead to premature defunding of programs which have not yet achieved reach and awareness among the small business community.

Raising awareness and addressing barriers to support for small business owners is critical to improving the mental health and wellbeing of this sector. Small business owners must be met where they are, rather than expecting them to find the resources and services they need. Combining mental health support with practice business advice or tangible positive business outcomes can also make offers more attractive to small business owners.[9]

A cohesive approach among government organisations, peak bodies, and other trusted channels and networks relevant to small business owners is needed to integrate small business mental health messaging, resources and services into their business-as-usual activities.

6. What's happening and how can we do better?

The legislative, regulatory and policy environment

Understanding experiences of small business All businesses in Australia have a legal obligation to provide a physically and mentally healthy and safe work environment for employees.[18] The work health and safety legislation relating to these obligations is the same for all businesses, despite the different contextual and structural factors experienced by businesses of varying sizes.

However, existing work health and safety legislation are primarily targeted towards businesses with employees, excluding 61% of all businesses in Australia who are non-employing.[1] The 36% of small businesses with staff generally attempt to meet their duty of care responsibilities towards employees, but have difficulty managing their own health and safety in the workplace due to lack of recognition of themselves as an employee.[19] Due to their size, many small business owners have no organisational structures or management processes in place to implement and enforce workplace wellbeing and are more likely to focus their resources on managing the business rather than their mental health and wellbeing.

Implementing workplace health and safety obligations must be feasible to small business owners and accompanied by practical tools and resources that assist in applying them in the small business context. For example, this could include (a) Codes of Practice to assist employers, particularly small business owners, in meeting their duty of care in identifying, eliminating and managing risks to their own psychological health in the workplace and (b) workplace initiatives and programs that aim to reduce the risk of workplace related psychological injury and mental ill-health for both small business owners and their employees. Small business owners must be supported to find and use these practical tools and resources.

Diversity in policy responses is essential to meeting the unique needs and challenges of small business owners in Australia. Responsive and sustainable strategies must be designed to reach and support small business owners.

National programs

Although there are a number of workplace mental health programs and resources in Australia, such as the NWI's Mentally Healthy Workplace website, many are not designed to meet the specific needs of small business owners and are not suitable for the small business context. There is limited support for small business employees outside of primary healthcare and a lack of resources for owners to implement what support there is. Knowing that the responsibility for employees' mental health can be a source of stress for small business owners[20], this presents a significant gap. There are only two evidence-based national mental health programs designed specifically for small business owners.

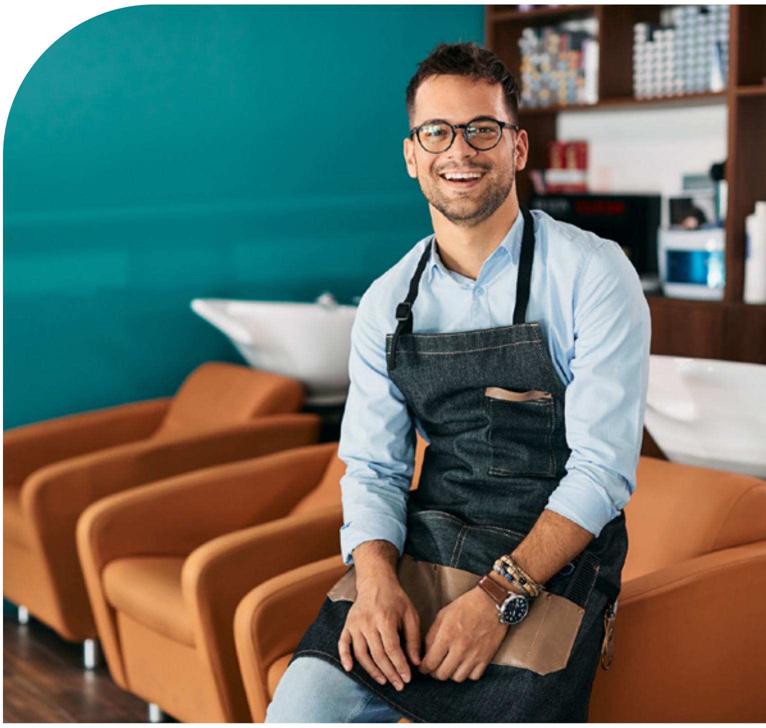
- ***Ahead for Business*** (prevention) supporting small business owners to take proactive action on their mental health and wellbeing including a website providing free, tailored resources and personalised tools to meet the unique needs of small business owners.
  - The website is visited by thousands of small business owners each year who are seeking information to improve their mental health and wellbeing.
  - An evaluation of the Business Wellbeing Online training showed users had an increased ability and confidence to manage their own mental health and wellbeing, as well as an increase in mental health literacy.

  "The first time I've had information that was practical and take-away was in this course".

- *NewAccess for Small Business Owners* (early intervention) is a free and confidential evidence-based mental health coaching program available nationally by phone or video call, with no GP referral required.
  - The program is designed for small business owners experiencing mild to moderate psychological distress and offers self-help resources delivered by competency based trained and clinically supervised coaches.
  - It utilises Low-intensity Cognitive Behavioural Therapy (LiCBT) that offers up to six sessions over seven weeks with follow-ups at one and six months. NASBO offers a tailored program that provides practical guidance and support to business owners to better manage day-to-day stresses of small business life.
  - Beyond Blue outcome monitoring data from 2023 demonstrated that 77% of small business owners and sole traders experienced statistically significant improvement in their symptoms of depression and anxiety.

    "It was a chance to self-reflect and learn valuable skills that will help me with any future challenges that come my way whether it be within my business or personally. My coach was incredible at making me think outside the box; non-judgmental, kind and patient".

There are also programs working with intermediaries to help them better support small business owner clients such as Counting on U. Rather than working with small business owners, the program trains intermediaries (accountants, bookkeepers and other business advisors) working with small business owners in Mental Health First Aid.

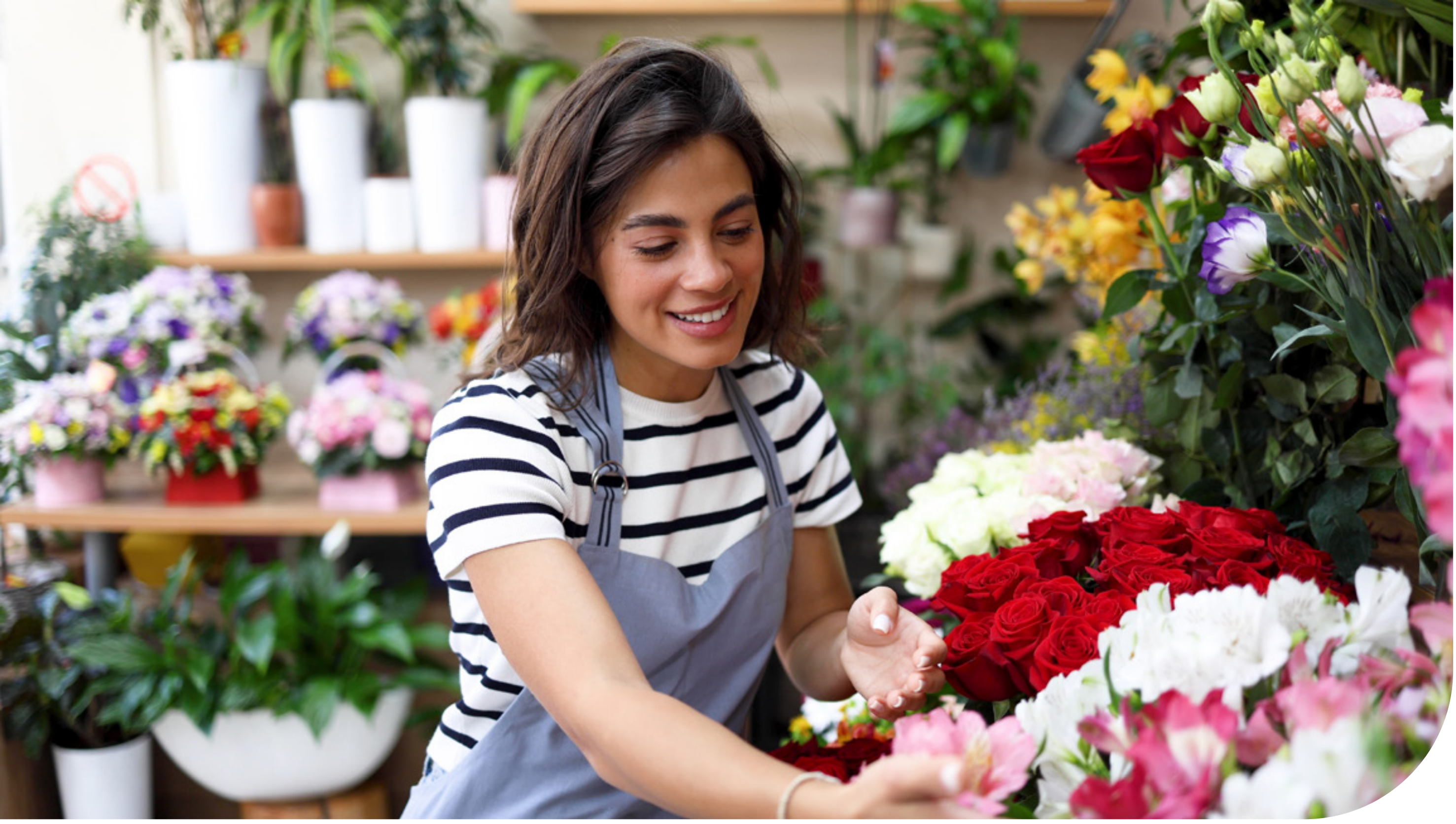


State-based programs

Several state-based programs have been designed specifically for small business owners. These include Partners in Wellbeing coaching in Victoria, evidence-based workplace mental health training delivered by Black Dog Institute in New South Wales, Small Business Wellbeing Coaches in Queensland, and small business focused toolkits and guides such as Business SA's workplace wellbeing guide for small business.

Other supports

There are a range of valuable non-health related supports that provide assistance, guidance and advocacy on behalf of small business owners. These include the Small Business Debt Helpline, state and territory Small Business Commissioners and champions, and services provided by the Council of Small Business Organisations Australia and the Australian Small Business and Family Enterprise Ombudsman.



A nationally consistent approach

More must be done to protect and promote mental health more broadly across Australia, particularly in workplace settings. This includes adequately investment in the implementation of the NWI to support businesses of all sizes, with a more targeted and tailored approach to small businesses specifically.

Australian small business owners face many challenges and barriers to accessing support which must be addressed through an integrated, nationally consistent approach which increases awareness of accessible supports, resources and programs that protect and promote their mental health and wellbeing. Scalability and awareness building should be prioritised for existing programs to help address barriers to access and increase understanding of the use and efficacy of these programs. It is also critical that the information is made available where small business owners are already looking, including their most trusted or most visited sites that have significant readership.

Funding for small business programs and services lacks whole of government consistency, and the variety of independent state and national programs can lead to duplication and mixed messaging. This can result in disproportionate resource allocation between states, and between the types of programs offered, for example, less funding for prevention programs (before the onset of symptoms) compared to that for intervention programs (after the onset of symptoms). Funding to support the mental health and wellbeing of small business owners should be distributed across the three key priority areas of protect, promote and respond.

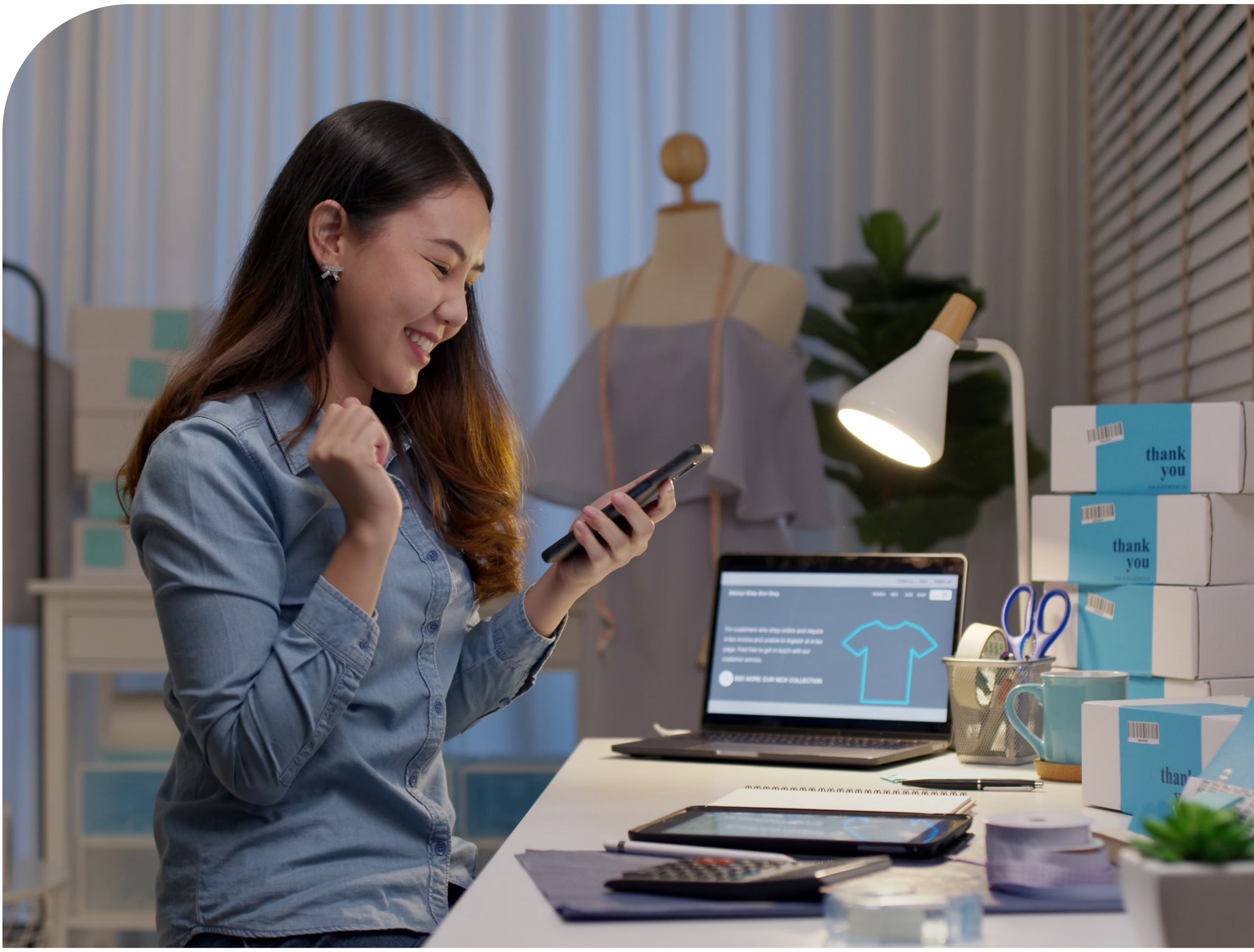
Reaching small business owners is a challenge which can limit the impact of programs. A collaborative approach across whole of government and the small business sector is needed to ensure effective awareness, reach and impact. A united approach between state and national programs will create clear and consistent messaging, assisting small business owners to support their own mental health and wellbeing.

7. Data and knowledge gaps

While the research referenced throughout this report tells us a great deal about the state of small business owner mental health and wellbeing, and the barriers they face seeking and accessing support, more information and ongoing data gathering is needed to inform policy-making at a national level.

Some gaps in the knowledge base include:

- Understanding what makes small business environments different from large organisations, and the transferability of established workplace mental health practices or frameworks in a small business context
- Gathering social and emotional wellbeing data and support preferences for First Nations and culturally and linguistically diverse small business owners
- Identifying how to overcome barriers to implementation and feasibility of existing supports, including accessibility and awareness issues
- Understanding the impact resources, programs and services have on mental health, productivity and business outcomes for small business owners and what works best for this population.



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About the Wellbeing and Prevention Coalition in Mental Health

The Wellbeing and Prevention Coalition is an informal group of like-minded organisations that work together to advocate to Commonwealth and State/Territory governments for greater action and investment in the promotion of mental wellbeing and the primary prevention of mental health and substance use conditions.
We encourage governments around Australia to:

- Develop Wellbeing and Prevention Plans to guide their action and investments in the promotion of mental wellbeing and the primary prevention of mental health conditions in their jurisdiction.
- Increase their funding and investment in evidence-based programs and public policies that contribute to the promotion of mental wellbeing and the prevention of mental health conditions.
- Strengthen their mental health promotion systems infrastructure including governance arrangements, workforce development, implementation support, quality assurance systems, and data and information systems.
- Provide funding for mental wellbeing and primary prevention-focused research.

This Policy Brief series aims to summarise the evidence around wellbeing and prevention initiatives that governments and other funders can potentially include in their investment strategy.

SUPPORTED BY:

For more information about this policy brief please contact us at
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