



Mitigating Employee Stress For Higher Productivity

by [Steve Brown](#)  [performance](#) [employees](#)

Summary: In October 2021, 74% of Americans said that stress was affecting them. Even now, there are still many people that are stressed and burned out. This has resulted in employee disengagement and lower productivity. Our Chief Sales & Marketing Officer, Sonia Portwood, discussed this issue with Dr. Susan Bernstein in our podcast, *Mind, Body & Banking*. Here are some highlights.

Did you know that pennies can deter snails and slugs? If you are a gardener, you may have tried this garden hack. It is the copper in pennies that creates a small electric shock for the slugs if they touch it, causing them to retreat and find food elsewhere. Today's pennies have much less copper than before, with only 2.5% copper and 97.5% zinc. But, if you have old pennies lying around, you could put them to good use.

On the other hand, if you consider gardening stressful, you may want to hire someone to care for your plants. These days, stress levels are high enough without adding to them.

Prolonged stress leads to high costs

An October 2021 Harris Poll survey performed on behalf of the American Psychological Association revealed that [74% of adults reported that stress was affecting them by feeling overwhelmed or having headaches](#). This stress led to "24% of respondents avoiding social situations, 23% altering eating habits, and 22% procrastinating in their responsibilities." Whether they have concerns over the Russian invasion of Ukraine, lingering issues with COVID, or the effects of inflation and continuing supply chain issues, employees and customers alike are under growing levels of stress.

Furthermore, this ongoing stress is affecting company operations. According to a survey by the Society for Human Resource Management, eight out of 10 employers reported that financial stress alone was affecting employee performance negatively and costing almost \$500B on a yearly basis. Not just that, Gallup found that ["burned-out employees cost \\$3,400 out of every \\$10,000 in salary because of disengagement."](#) [Employee burnout](#) is a big issue for employers and the stakes are clearly high.

Knowing this, our Chief Sales & Marketing Officer, Sonia Portwood, sat down with Executive Coach and Mental Health Ph.D., Dr. Susan Bernstein for our podcast, [Mind, Body & Banking](#). They discussed ways to manage stress levels and balance the uncertainty in the world with our overall well-being. Here are a few highlights from that podcast to communicate with your employees, and possibly even your customers, in support of their well-being.

Controlling your thoughts

Dr. Bernstein and Ms. Portwood discussed the importance of trying to take control of your thoughts. It is a central part of managing stress. Thinking "what if this or that happens" can lead you down the rabbit hole of doom and gloom quickly.

Watching for stress signals

Also, Dr. Bernstein reminded us that our body signals when we are stressed. So, it helps to pay attention to that. Some people carry it in their shoulders (and may have neck pain), while others feel it in their stomach (and may have ulcers). Noticing how you feel the stress in your body is the start of the process in minimizing stress.

While there are many ways to lower stress, there are things you can do right away that make a difference. In order to stay healthy and productive, here are **three important and easy steps to decrease stress**, according to Dr. Bernstein.

1. **Write them down.** Take your thoughts of worry and concern and write them down, with pen and paper. The act of writing affects the neural connections to your brain, while tapping on a keyboard does not. Once you have done that, write the opposite down. This allows your thoughts to open to other options. You move from the constriction of feeling anxious to lighten up a bit with the idea of positive scenarios. For example, the economy will worsen. Then, the economy will improve. Just writing down these positive versions of your worry can help. You start taking control of your thoughts.
2. **Recall positive memories.** With your hand on your heart, recall a vivid, positive memory. It may help to close your eyes. This is a technique from the HeartMath Institute, which brings down your stress level. It allows you to check in on the effects of stress on your body and mitigate them.
3. **Breathe with intention.** Breathe in through your nose and then take longer to exhale through your nose. When you take more time exhaling, you are telling your body to relax. Just changing your breathing can give you a sense of peace. Not only that, it takes only a little time and can be done wherever you are. It is not obvious to people around you.

Passing on these tips to employees, and even customers, can help them de-stress during these ongoing chaotic times. We could all use a little less stress in exchange for better overall health and wellness, which also means increased productivity for your institution. For further information on managing stress with your teams, [listen to the full podcast](#).

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ECONOMY & RATES

Rates As Of: 03/30/2022 05:46AM (GMT-0700)

Treasury	Yields	MTD Chg	YTD Chg
3M	0.55	0.20	0.49
6M	1.06	0.37	0.87
1Y	1.66	0.67	1.28
2Y	2.35	0.91	1.61
5Y	2.49	0.76	1.22
10Y	2.41	0.57	0.88
30Y	2.52	0.35	0.60

FF Market	FF Disc	IOER (Interest on Excess Reserves)
0.33	0.50	0.40
SOFR	Prime	OBFR (Overnight Bank Funding Rate)
0.28	3.50	0.32

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