



Australian Government
Department of Industry,
Innovation and Science



Small Business and Mental Health: Supporting Small Business when they are Facing Challenges

Report

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Energy and Resources

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This project was conducted in compliance with the International Standard ISO20252:2012 Quality in Market and Social Research. No part of the research process was subcontracted.



Executive Summary

Small businesses make up the majority of all actively trading businesses in Australia and have been reported to experience higher levels of mental ill-health. Despite this, there has been a disproportionate focus on developing mental health programs suited to larger workplaces. While these programs have been reported effective for their target audience, they do not respond to the unique risk factors faced by small businesses, leaving many small business owners at risk of poor mental health, poor general health, and family conflict. In recognition of this, the Australian Government has committed resources and funding, and worked with a wide range of stakeholder groups to develop an evidence-based approach to alleviating the mental strains on small business owners.

In December 2019, the Australian Government, as represented by the Department of Industry, Science, Energy and Resources, formerly the Department of Employment, Skills, Small and Family Business, commissioned McNair yellowSquares to conduct research on Small Business Owners (SBOs) in Australia.

It is important to note that whilst the research was conducted during the time of the COVID-19 pandemic, objectives were not aimed solely to discover the effects of crises such as COVID-19 and bushfires on SBOs but also to present a holistic coverage of SBO challenge points. Generally, the objectives of the research were:

- to inform policy to determine service needs;
- to determine the stressors affecting SBOs; and
- identify existing gaps in the provision of support for mental health and services to SBOs.

The research was conducted following secondary background research during January – February 2020 with an update in June 2020 to include research focusing on COVID-19 and small businesses. The primary research was conducted between April and June 2020 comprising of an online survey amongst 1015 SBOs to understand behaviours and attitudes towards mental health and their access to support. This was followed by in-depth interviews with 35 SBOs to enhance a deeper understanding of the challenges faced and the types of support sought, particularly during times of crisis.



Key Findings

The results from the study of SBOs provide insights into their perceptions of mental health, and their access, use and evaluation of available support services.

Some of the key results and conclusions to be drawn from the study include:

- While most SBOs felt that what they do is worthwhile (average rating 7.2/10) and are more likely than not to rate themselves as happy (6.8/10) nearly one in three (28%) reported a diagnosis in the last 12 months of either stress, depression or anxiety.
- The main factors contributing to stress for SBOs are financial concerns and concerns about the impact on family and personal life. The stage of the business cycle has a large effect on mental wellbeing of the SBO. Younger (aged 18-39 years), females and SBOs in the start-up and pre-profit stage and the established but stressed stage were likely to report greater concern for their mental health than other small businesses.
- The results from the study, both qualitative and quantitative indicate that there is a tension between the reported overall positive wellbeing and the high level of stress experienced by SBOs. It appears that the level of stress is underreported. In the in-depth interviews, SBOs would initially say that they were “fine” but during the course of the interview signs of stress such as not sleeping, would be reported. Further investigation may be warranted to determine the triggers and timing of stress, anxiety, and depressive episodes amongst SBOs.
- As this research was conducted during the ongoing COVID-19 pandemic and following the bushfire crisis, the majority of SBOs reported feeling higher levels of stress in comparison to times of normality. Again, the main issue was financial concerns and uncertainty about the viability of the business. Those with staff were also concerned for the welfare of their employees, providing an additional source of stress for the SBO. Many business owners changed the way they operated as a way of surviving the crisis. Interestingly, the effect of the crises was not all negative with 17% of businesses finding new growth opportunities.
- Overall, SBOs rate the response from the Australian Government to the crises quite highly. The response has been rated more highly for those impacted by the COVID-19 pandemic (6.4/10) than for those who were affected by the bushfires (6.1/10). Australian Government assistance in the form of JobKeeper and tax benefits helped alleviate the stress. It should be noted that the introduction of JobKeeper had the dual benefit of providing financial support and indirectly easing stress. Half (50%) of all SBOs said that they did not think they were missing any support.
- When asked how they deal with stress many SBOs either will report having no stress (21%) or will just cope with the stress by themselves (9%). This is the case particularly for older male SBOs. This may be an example of the ‘can do’ attitude that appears as an inherent characteristic of SBOs and may well be why they choose this route over becoming an employee. Even in times of crisis, once the financial concerns are managed, the SBO is likely to believe that they do not require additional help. Another possibility is that whilst SBOs are tolerant of others being open about their mental health in the workplace, they are likely to conceal their own mental health issues from others.

- When business owners feel anxious and concerned about their business, they are likely to turn to a variety of sources. The main strategies that SBOs have in place are to connect with other people, particularly business colleagues, friends, and family. Even though the greatest number (45%) reported that they often or always turn to their family, the other common forms of support are based around seeking support from business services and contacts, including research online (32%) and researching learning and development options for new innovations or opportunities (22%). The qualitative study also showed that SBOs were highly likely to start searching online when looking for support services for their mental health. Whilst some of the existing mental health services were known to SBOs, few had been accessed. Furthermore, there were many services with very low awareness levels, particularly amongst SBOs from a CALD background. Added to a lack of awareness, other barriers to accessing support services included the high cost, lack of time and availability of services during business hours and in convenient locations.
- Whilst the most preferred method for receiving support was face-to-face, the second most preferred method was online. This indicates an opportunity to develop online tools that are accessible to SBOs. Participants in the qualitative phase were overwhelmingly supportive of a role for the Australian Government in providing these tools. These tools could be provided in the form of fact sheets, webinars, podcasts, and telephone helplines. It was suggested that whilst these could be available at an Australian Government website, there should also be some consideration made for the Australian Government to reach out directly to SBOs rather than SBOs having to search themselves. Australian Government reaching out would have the added benefit of circumventing the issue that many business owners may not realise they need support in until it is too late. Other ways that the Australian Government could aid in the provision of support services could be through partnerships with GPs (28% of SBOs that had accessed support for mental health had done so through their GP or through industry bodies and associations). One aspect that was clear from participants was that it would be important that support would need to be provided by someone with an understanding of the operation and main stressors of running a business. This shows us that any support service provided to SBOs would need to have a business focus.
- Mental health is not generally a high priority for small business strategy. The majority of business owners had not undertaken any training in recent times and where they had, the focus was either on regulatory issues or on new technology. Whilst overall staffing was not considered to be as much of a stress factor for SBOs, there was a correlation between the size of the business and the amount of stress felt due to staffing. A major concern for SBOs during the time of COVID-19 was ensuring their staff would be okay. SBOs were tolerant of mental illness in their staff but were less likely to want their peers and colleagues to know that they were under mental stress.
- The results could be viewed as indicators for possible areas of policy development for the provision of mental health services. Future research is indicated to understand mental health support requirements in times of normalcy and to gain a deeper understanding of the motivations and challenges that affect mental health support seeking behaviour among SBOs. An evaluation of the tools and services recommended from the findings of this research is also suggested.

Background

Leading mental health organisation, Everymind, conducted one of the first studies specifically on mental health support for SBOs in New South Wales in 2017. The study found that small businesses account for almost 98% of all actively trading businesses in NSW, but there is limited research on the mental health needs of small business to inform an evidence-based response.

While many workplace mental health programs have been developed and proven to be effective, most are designed for larger organisations. There has been far less investment into the research and programs specifically targeted at the mental health and wellbeing of SBOs and their employees. This is despite a number of unique risk factors faced by SBOs that can result in poor mental health, poor general health and family conflict. Some of these include financial pressures, high work demands, potential for longer hours, and increased pressure to work when sick.

Key findings from the Everymind (2017) research were as follows:

- SBOs and workers experience depression, anxiety and stress at concerning levels;
- A number of stressors for SBOs were identified, including the obligation to work when sick, financial stress, having multiple responsibilities (including responsibility for staff) and challenges obtaining a work-life balance. A number of stressors were associated with current symptoms of depression and anxiety, including working in isolation, financial stress, and worry about the impact of the business on others;
- Health-related productivity losses in a small business is high, with people often absent from work due to ill-health and/or working despite a health-related problem;
- Small businesses can be under immense financial pressure;
- People working in small business can be time poor, often working long hours;
- The small business sector is very diverse, working across a wide variety of industries;
- Stigma of mental health may be a barrier for SBOs and workers seeking support services.

The Everymind study also reported that SBOs experience a higher prevalence of symptoms of depression and almost 80% of SBOs acknowledged the need for more specialised support to address mental ill-health within the small business sector, with the result being the development of intervention programs including e-mental health programs.

In recognition of this, the Australian Government committed resources and funding including:

- \$3.1 million to expand the trial of leading mental health organisation Everymind's 'Ahead for Business' program, targeted at supporting small and family business - particularly sole proprietors.
- \$500,000 as initial support for a nationwide Australian Government campaign to promote existing mental health resources for small business.



As the Everymind study determined prevalence of mental stressors in NSW, the Department sought to investigate the national prevalence and to further understand what the stressors for SBOs are in relation to the business lifecycle. A McNair yellowSquares Small Business Mental Health study commenced in March 2020 with the focus expanded to include specific reactions to crises, namely the bushfires of 2019-2020 and the COVID-19 pandemic. A further objective was to determine existing support for SBOs and additional methods of support that could be provided for SBOs.



About the Research

In December 2019, the Australian Government, as represented by the Department of Industry, Science, Energy and Resources (the Department), formerly the Department of Employment, Skills, Small and Family Business, commissioned McNair yellowSquares to conduct research on SBOs in Australia. This research project engaged with a representative sample of SBOs (including sole traders and micro-business)

The research project sought to engage stakeholders from across Australia, including metropolitan, regional, and rural Australia and communities affected by adverse environmental conditions (drought, flood, bushfires etc.). The project also aimed to engage with stakeholders from a range of industries, business sizes and diverse communities such as CALD Australians and indigenous Australians.

The objectives of the research were not aimed solely to discover the effects of crises such as COVID-19 and bushfires on SBOs but also to present a holistic coverage of SBO challenge points. The general objectives of the research were to inform policy and to determine service needs by investigating the following research questions:

- identify the stressors affecting SBOs during the business lifecycle and what mental health support and services are needed to help SBOs navigate these stressors;
- identify existing gaps in the provision of mental health support and services to SBOs;
- examine the effectiveness of existing mental health support and services to SBOs, including consideration of delivery methods and accessibility;
- examine the role of peer networking, self-help resources, and learning and development in building capacity and resilience in SBOs;
- identify barriers to access and opportunities to encourage early access to mental health support and services.

The research was conducted in three parts.

1. In January – February 2020 desk research conducted by McNair yellowSquares executives was conducted to provide context for the small business environment
2. In April – May 2020 an online survey was conducted amongst 1015 SBOs to understand behaviours and attitudes towards mental health and their access to support. The survey was conducted during the COVID-19 pandemic and after the bushfire 2019-2020 crisis.
3. In June 2020 in-depth interviews with 35 SBOs were conducted to add a deeper understanding of the challenges faced and support sought, particularly during times of crisis.



Reading this report

The quantitative results presented in this report are based on the weighted data. Where appropriate, results have been segmented by various categories, including but not limited to industry, size of business and location.

Significant results are displayed in blue with up arrow↑ for results that are statistically greater than the total and in red↓ with down arrow for results statistically lower than the total. Further explanation of these results is provided in the commentary. Caution should be taken when interpreting results with small sample sizes (less than n=30). Some results may not add up to 100% due to rounding.

All charts are colour coded. Those with comparative scales are in red, grey, and green with more positive aspects shown in green, neutral in grey and negative elements in red. Where there are no scaled comparisons the charts are in grey scale.

Question wording and sample base descriptions are cited below each chart or table. The final questionnaire is included in **Appendix B**.

All open-ended comments are reported verbatim in blue italics. Qualitative results are presented as themes and illustrated in italics with a direct, unidentified comment from the SBO interviewed.



Background Research

McNair yellowSquares conducted secondary research to identify broad trends amongst small businesses, review published reports and statistics, and provide specific insight into the issues faced by small business generally and during times of crisis such as during the bushfires and COVID-19 pandemic. A number of publication sources were accessed to inform the landscape of small business attitudes, a range of Australian Government material and corporate and academic papers, all public records available online.

An overview of the small business industry indicates that small business accounts for 98% of Australian businesses (ASBFEO, 2019), increasing by 6% since 2016 (ASBFEO, 2016), and employing 2.2 million people (2019). The majority, or 62%, are self-employed (2019) and 27% (2019) are micro-businesses. Challenges for small businesses were cited as access to finance, access to innovation, access to justice, cybersecurity and Australian Government assistance and procurement.

According to a study by MYOB in 2020, the majority of businesses experienced the negative impact of COVID-19 outbreak and the most common response to preferred support over the three-month period was “financial Assistance” with consistently more than a third of reporting businesses indicating this is their most important requirement (38% March, 50% April and 36% in May).

The secondary research identified opportunities for further research such as probing small business perspectives and presented a framework for primary research efforts. The imbalance between access to Australian Government assistance between large and small businesses may be a direct reflection of lack of awareness by small businesses of what support is available. Australian Government assistance is an area that could be further examined in the research, what types of businesses are seeking this type of assistance, and why, and how it relates to mental health.

Previous research had not adequately explored the reasons behind sources of advice chosen by small business. Particularly in regard to stress and mental health, it demonstrated that it would be relevant to further investigate sources of advice or information choices for SBOs during different phases of the business cycle and their reasons for choice, as well as exploring attitudes of SBOs that don't seek any advice or information, and why.



Study Methodology

Online Survey

A quantitative survey was determined to be the most appropriate method to collect primary data. The questionnaire was drafted by consultants at McNair yellowSquares and provided for comment and feedback to staff at the Department. Following revisions and approval of the draft, the questionnaire was piloted by McNair yellowSquares. The questionnaire consisted of attitudinal and behavioural questions and statements and included opportunity for open-ended verbatim responses. A research protocol and plan were prepared by McNair yellowSquares and submitted for ethics approval. Ethics approval was granted by Bellberry Limited - Ethics Number: SMBMH20104.

Data was collected via an online survey. All stages of the survey process were conducted according to the specifications of the International Standard for Market and Social Research, ISO 20252. The study was conducted nationally across Australia over a period of five months between February 2020 and June 2020. The quantitative survey was conducted amongst a representative sample of 1,015 SBOs nationally and including regional centres and regional and remote areas. Each participant taking part was offered an incentive in the form of either an eGift Voucher sent by email or a physical voucher sent by post (as per their preference) to the value of \$50. This amount included the coverage of costs participants may have incurred as part of participating in the study.

McNair yellowSquares primary sample source was drawn from a purchased database of SBOs and from McNair yellowSquares bespoke panels. Small businesses were described as business employing 19 or less people and having an annual turnover between \$70,000 and \$10,000,000 per financial year. The survey included adults aged 18 years and older as advised through the approach letter and information sheet and confirmed through the screener questionnaire and quantitative questionnaire. All sample items with an email address available on the database were sent the Primary Approach Letter and the Participant Information Sheet as an invitation to take part in the study. Each Primary Approach Letter contained a unique ID number that participants used to complete the survey. Instructions on how to complete the survey online were included in the Primary Approach Letter. Sample items were randomly selected from the database within industry and state category to amount for 15,000 contacts (10 times the number of completes required).

Questions in the online survey included:

- a self-assessment rating regarding levels of stress;
- awareness of resources that can be consulted when there is a concern relating to the business;
- strategies in place to monitor and maintain mental wellbeing;
- sources of information;
- frequency of seeking information;
- barriers to seeking help in relation to mental health;



- preferred support services;
- perceived gaps in support, and
- demographic questions.

The questions addressed the SBOs' perspective both generally and in times of crisis.

McNair yellowSquares employed quota sampling based on location and industry using data from the latest (2016) census round conducted by the ABS the estimated numbers required by region and industry.

Post-stratification weights were applied to adjust for:

- i) different response rates by state and business size; and
- ii) different response rates across the industry categories.

Results were tested for significance. The significance level for a given hypothesis test is a value for which a P-value less than or equal to is considered statistically significant. Typical values tested are 0.1, 0.05, and 0.01. These values correspond to the probability of observing such an extreme value by chance. All tests in the current report were tested at 0.05 value.

In other words, for a sample size of 1,000, at the 95% confidence level, this corresponds to an approximate margin of error of +/- 1.8%. To put it simply, the results are accurate to within approximately two percentage points, 95 times out of 100. Where statistically significant results are mentioned, for example, satisfaction scores for very and satisfied combined, it is possible that individual results for very satisfied and satisfied are not statistically significant, but when combined, they are indeed statistically significant.

In-depth Interviews

The final phase consisted of 35 one-on-one interviews recruited from the above cohort.

On the conclusion of the quantitative survey, participants were asked if they would be willing to take part in a

follow-up interview by telephone and 92% agreed. A list of contact details for participants who agreed to take part in the qualitative phase are exported separately from the questionnaire data. McNair yellowSquares utilised the results of the quantitative survey to determine a potential list of people to be invited to take part in the qualitative survey. The aim was to ensure that there was a mix of gender, age, business size, location, and diverse backgrounds.

The final sample breakdown is shown in **Appendix A**.

Participants attended a 30-45-minute zoom meeting with one of McNair yellowSquares qualitative moderators. Consent was obtained for recording prior to commencement of the telephone interview.

Participants were sent their \$80 incentive after their qualitative telephone session.



Research Results

The following section presents results from the SBO online survey 2020 and the in-depth interviews with SBOs in 2020. The findings examine the following perceptions:

- Business owner wellbeing– Rating of wellbeing; rating of concern for mental health, identification of stressors; effects of COVID-19 and bushfires crises on small business.
- Availability and access to support – sources of support, strategies used, barriers to accessing support, methods for accessing support and information, awareness of existing support services.
- Effectiveness of support – evaluation of support services, response to bushfires and COVID-19, gaps in support, role for the Australian Government.
- Working with mental illness – attitudes to mental health in the workplace.
- Training practices – training undertaken, time spent training, training budgets.



Business Owner Wellbeing

The following section addresses results surrounding perceptions of business owners' self-reported wellbeing and mental health and the main stressors on a business owner.

In rating their life generally, SBOs feel that what they are doing is worthwhile (average 7.2/10), rate themselves as happy (average rating 6.8/10), and are satisfied with their life right now (average 6.4/10). They are less likely to rate themselves as anxious (average 3.8/10). Around 20% of SBOs rated their anxiety as 7 or greater out of 10.

Just over a third of business owners rated their mental health in general as either excellent (12%) or very good (22%). About one in three respondents (34%) reported diagnosis in the past 12 months of either stress, anxiety, or depression.

The main factors that were expressed as contributing to stress in a business can be summarised into two core areas, that is their financial concerns and their concerns about the effect on family and personal life.

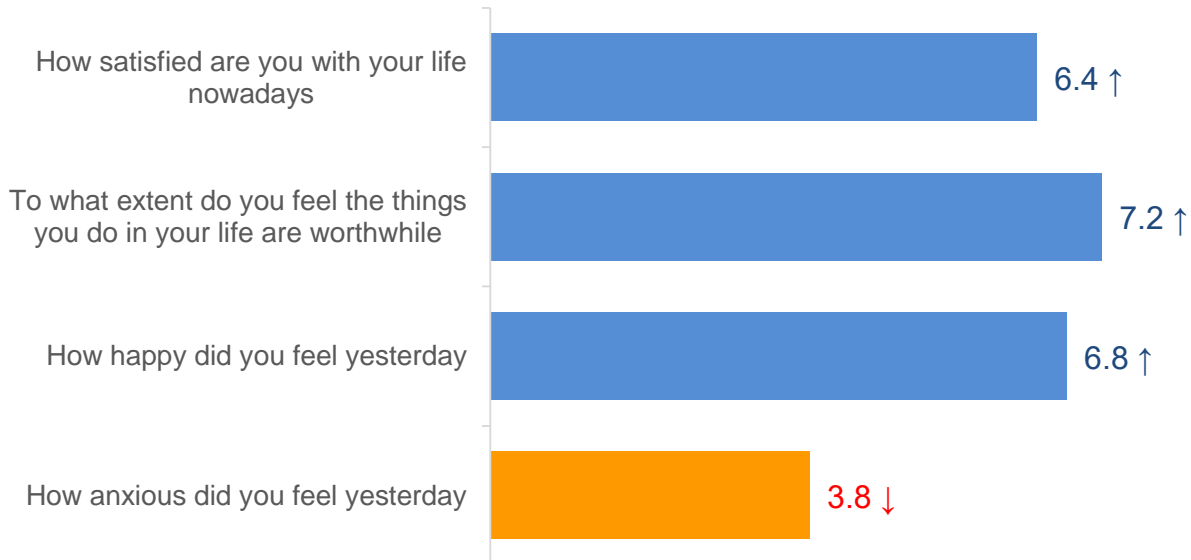
The stage of the business cycle has a large effect on mental wellbeing of the SBOs in the start-up and pre-profit stage. Also, the established but stressed¹ were likely to report greater concern for their mental health than other SBOs (5.3/10 and 4.9/10 compared to 3.9/10 for the average SBO). Further, business owners in the established but stressed cycle are more likely than other stages to experience anxiety (4.7/10 compared to 3.9/10 for the average SBO) and also to rate more highly on stress factors.

¹ Self-described categories: Small business owners described their business by eight categories – start-up; pre-profit; profitable and growing; established and growing; established and stable; established and stressed; declining and closed

Rating Wellbeing

In terms of wellbeing measures, SBOs rate themselves as happy (average rating 6.8/10), feel that what they are doing is worthwhile (average 7.2/10) and are satisfied with their life right now (average 6.4/10). They are less likely to rate themselves as anxious (average 3.8/10) – more than half (55%) rated their anxiety level as less than five out of ten and 20% rated their anxiety at seven or greater out of ten.

Figure 1: Rating of Wellbeing



D.3. On a scale of 0 to 10, where 0 means 'not at all' and 10 means 'completely'. Overall

Weighted Base: Small Business Owner and Mental Health Survey (2020) Weighted base n=1015

Details by demographic and business types are shown in Table 1. The data shows that wellbeing levels will vary with the differences mostly due to age or business lifecycle stage. In some cases, the type of industry may affect ratings.

Significant differences in responses by SBOs were found in wellbeing ratings with the following measures, in comparison with the average SBO compared with(c/w):

Satisfaction with life nowadays

Rated significantly more satisfied were business owners who are:

- in rental, hiring and real estate services (7.3/10 c/w 6.4/10).
- aged 65 years or over (7.2/10 c/w 6.4/10).
- in established and stable businesses (7.0/10 c/w 6.4/10).
- closed businesses (7.1/10 c/w 6.4/10).

Rated significantly less satisfied were business owners who are:

- aged 18 – 39 years (5.9/10 c/w 6.4/10).
- in established but stressed businesses (5.7/10 c/w 6.4/10).

Extent feel the things in your life are worthwhile

Rated significantly more worthwhile were business owners who are:

- aged 65 years or over (7.9/10 c/w 7.2/10).
- in established and stable businesses (7.7/10 c/w 7.2/10).

Happiness yesterday

Rated significantly happier were business owners who are:

- aged 65 years or over (7.5/10 c/w 6.8/10).
- in established and stable businesses (7.3/10 c/w 6.8/10).

Rated significantly less happy were business owners who are:

- in established but stressed businesses (5.9/10 c/w 6.8/10).

Anxious yesterday

Rated significantly more anxious were business owners who are:

- aged 18-39 years (5.0/10 c/w 3.9/10).
- female (4.4/10 c/w 3.9/10).
- in established but stressed businesses (4.7/10 c/w 3.9/10).

Rated significantly less anxious were business owners who are:

- in rental, hiring and real estates (2.1/10 c/w 3.9/10).
- males (3.4/10 c/w 3.9/10).

Table 1: Rating of Wellbeing by Category²

	n=	Satisfaction with life nowadays	Extent feel things do are worthwhile	How happy felt yesterday	How anxious felt yesterday
Total	1015	6.4	7.2	6.8	3.8
A - Agriculture Forestry and Fishing	78	6.8	7.6	7.2	3.1
B - Mining	3	4.8	5.2	5.2	3.8
C - Manufacturing	36	5.7	6.7	6.1	3.9
D - Electricity, Gas, Water and Waste Services	3	7.4	7.4	7.1	3.3
E - Construction	172	6.7	7.4	7.1	4.1
F - Wholesale Trade	34	5.8	7.2	6.7	3.8
G - Retail Trade	57	6.3	6.8	6.6	4.5
H - Accommodation and Food Services	39	5.8	7.3	6.7	4.9
I - Transport, Postal and Warehousing	79	6.3	6.9	5.9	4.2
J - Information Media and Telecommunications	10	5.9	6.8	6.5	4.1
K - Financial and Insurance Services	95	6.5	7.4	6.8	3.1
L - Rental, Hiring and Real Estate Services	114	7.3↑	7.8	7.8	2.1↓
M - Professional, Scientific and Technical Services	125	6.2	7.3	6.5	3.8
N - Administrative and Support Services	39	6.1	6.6	6.5	5.0
O - Public Administration and Safety	3	5.3	5.3	4.4	3.7
P - Education and Training	13	5.0	6.1	6.2	4.9
Q - Health Care and Social Assistance	59	6.4	7.2	6.6	4.1
R - Arts and Recreation Services	12	6.9	7.5	7.2	3.7
S - Other Services³	44	6.0	6.5	6.6	4.5
NSW	357	6.2	7.1	6.7	3.6
VIC	283	6.5	7.2	6.7	4.2
QLD	202	6.7	7.2	7.0	3.5
SA	64	6.6	7.2	6.7	3.7
WA	92	6.3	7.4	6.8	3.8
TAS	7	7.0	7.6	7.5	2.4
NT	8	7.6	8.0	8.0	2.6
ACT	2	8.1↑	9.8	9.7	2.8

² Category: All data analysed by Industry, State, Business Size, Age Gender, CALD, Regional Location Business Cycle

³ Other services include businesses such as repair and maintenance, personal care services and personal services.

	n=	Satisfaction with life nowadays	Extent feel things do are worthwhile	How happy felt yesterday	How anxious felt yesterday
0 (Sole trader)	649	6.5	7.2	6.8	3.6
1-4	278	6.5	7.2	6.7	3.9
5-9	50	6.3	7.1	6.8	4.2
10-19	38	6.3	7.0	6.8	4.5
18 - 39 years	198	5.9↓	6.8	6.4	5.0↑
40 - 64 years	626	6.4	7.1	6.7	3.6
65 years and over	191	7.2↑	7.9↑	7.5↑	3.0
Male	613	6.6	7.3	6.8	3.4↓
Female	402	6.3	7.1	6.7	4.4↑
English	861	6.5	7.2	6.8	3.6
Other language	154	6.3	7.2	6.7	4.7
Central business districts	177	6.2	6.8	6.3	4.5
Suburban area	664	6.4	7.2	6.8	3.7
Semi-rural area	163	6.4	7.3	6.6	4.2
Regional cities	144	6.8	7.5	7.2	3.5
Rural area	135	6.8	7.6	7.1	3.2
Start-up stage + pre-profit	78	5.4	6.1	5.9	4.4
Growing	184	6.5	7.3	7.1	4.2
Established and stable	260	7.0↑	7.7↑	7.3↑	3.3
Established but stressed	205	5.7↓	6.8	5.9↓	4.7↑
Declining	123	6.2	6.9	6.8	3.3
Closed	165	7.1↑	7.6	7.3	3.0

D.3. On a scale of 0 to 10, where 0 means 'not at all' and 10 means 'completely'. Overall

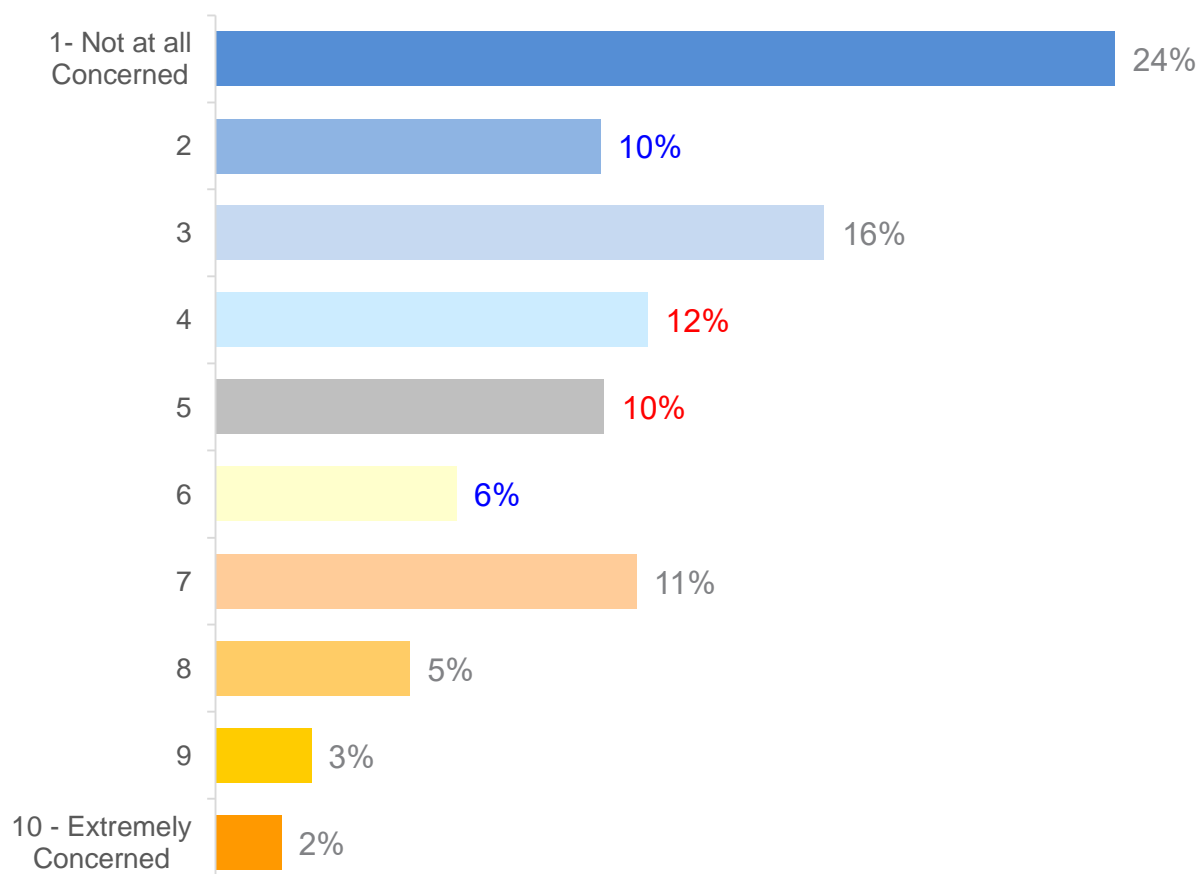
Weighted Base: Small Business Owner and Mental Health Survey (2020) Weighted base n=1015

Insight: Business owners rated their levels of wellbeing highly despite the effects of COVID-19 and the bushfires. The data shows that wellbeing levels will vary with the differences mostly due to age or business lifecycle stage and the type of industry, with older SBOs in established and stable businesses likely to rate their wellbeing highest. This is in comparison to those aged 18-39 years who were the least satisfied with their life nowadays. Business owners who were most likely to be anxious were younger, female and in established but stressed businesses.

Level of Concern about Personal Mental Health

Concern for personal mental health was rated as low by SBOs (3.9/10) but 21% rated their concern for their mental health as 7/10 or more and 2% rated their concern for their mental health as 10/10.

Figure 2: Rating of Level of Concern for Personal Mental Health



D1. On a Scale from 1 to 10 where 1 is not at all concerned and 10 is extremely concerned, how concerned are you about your own mental health at the moment?

Weighted Base: Small Business Owner and Mental Health Survey (2020) Weighted base n=1015

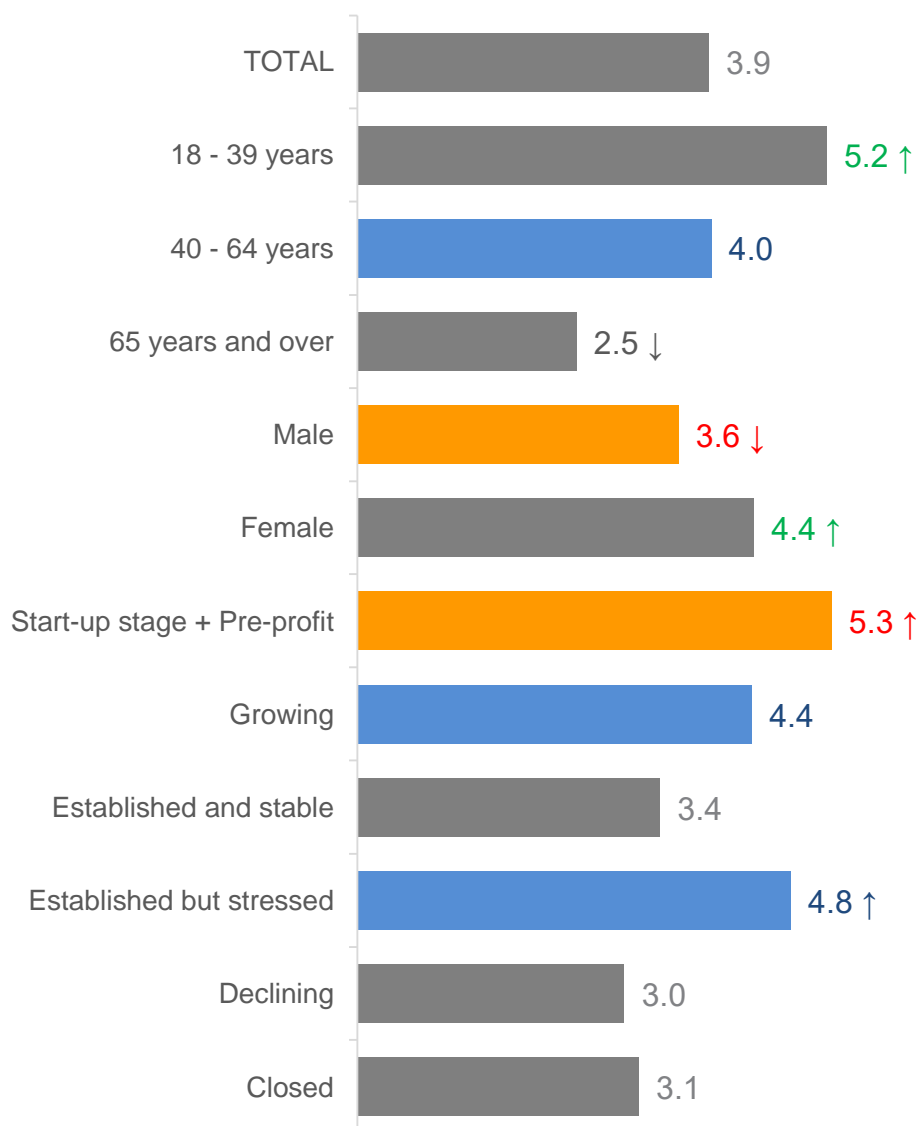
Business owners who were significantly more likely to rate their concern for their mental health higher than average were:

- aged 18-39 years (5.2/10 c/w 3.9/10).
- female (4.4/10 c/w 3.9/10).
- in start-up stage and pre-profit stage (5.3/10 c/w 3.9/10).
- established and stressed (4.8/10 c/w 3.9/10).

Business owners who were significantly more likely to rate their concern for their mental health lower than average:

- aged 65 years or more (2.5/10 c/w 3.9/10).
- male (3.6/10 c/w 3.9/10).

Figure 3: Rating of Level of Concern for Personal Mental Health by Category



D1. On a Scale from 1 to 10 where 1 is not at all concerned and 10 is extremely concerned, how concerned are you about your own mental health at the moment?

Weighted Base: Small Business Owner and Mental Health Survey (2020) Weighted base n=1015

When asked about their wellbeing, participants in in-depth interviews were most likely to claim that they were “fine”.

“I can handle the bumps and scrapes of mother nature because that's the game I'm in”.
Male 5-9 Employees Rural NSW

“I've always had the attitude that if it's something that you can't control, you're able to put that aside because it's totally out of my control. And I don't stress about things that I can't control”. **Male 5-9 Employees Adelaide**

In some cases, it was clear that although the SBO reported that they felt fine, in many cases they were not. This was made particularly clear when we obtained the opinion of a partner who was the co-owner of the business.

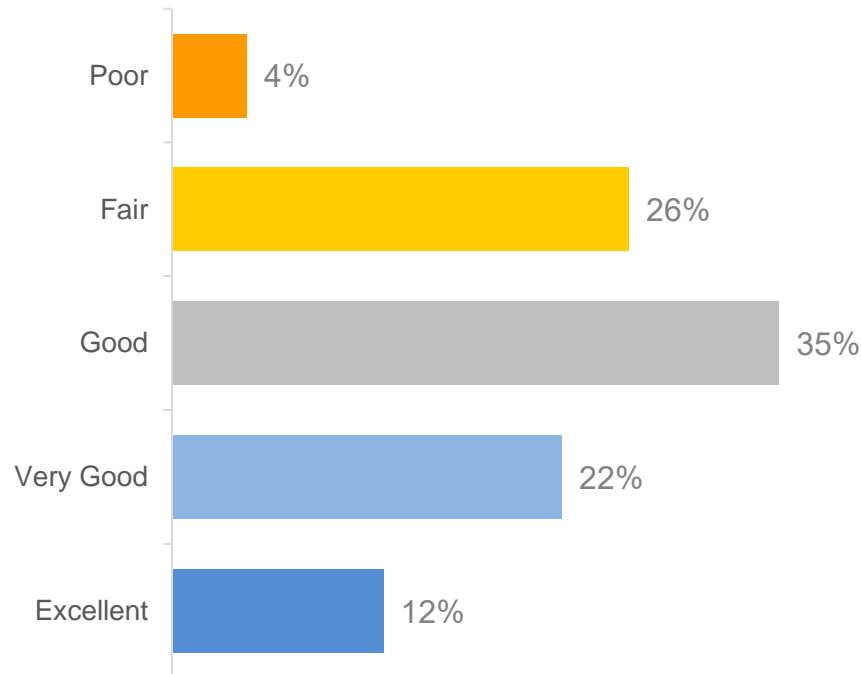
“I think he's very supportive with staff and we want them to be open and stuff about it. But when it comes to himself, he brushes it off a little bit and I'm not sure whether that's just a male thing. I don't know.” **Female 1-4 Employees regional South Australia**



Rating Mental Health

Just over a third of business owners rated their mental health in general as either excellent (12%) or very good (22%) and three in ten rated it is as either poor (4%) or fair (26%).

Figure 4: Rating of Mental Health in General



E.14 Thinking about yourself over the last week, how would you rate your ... mental health in general

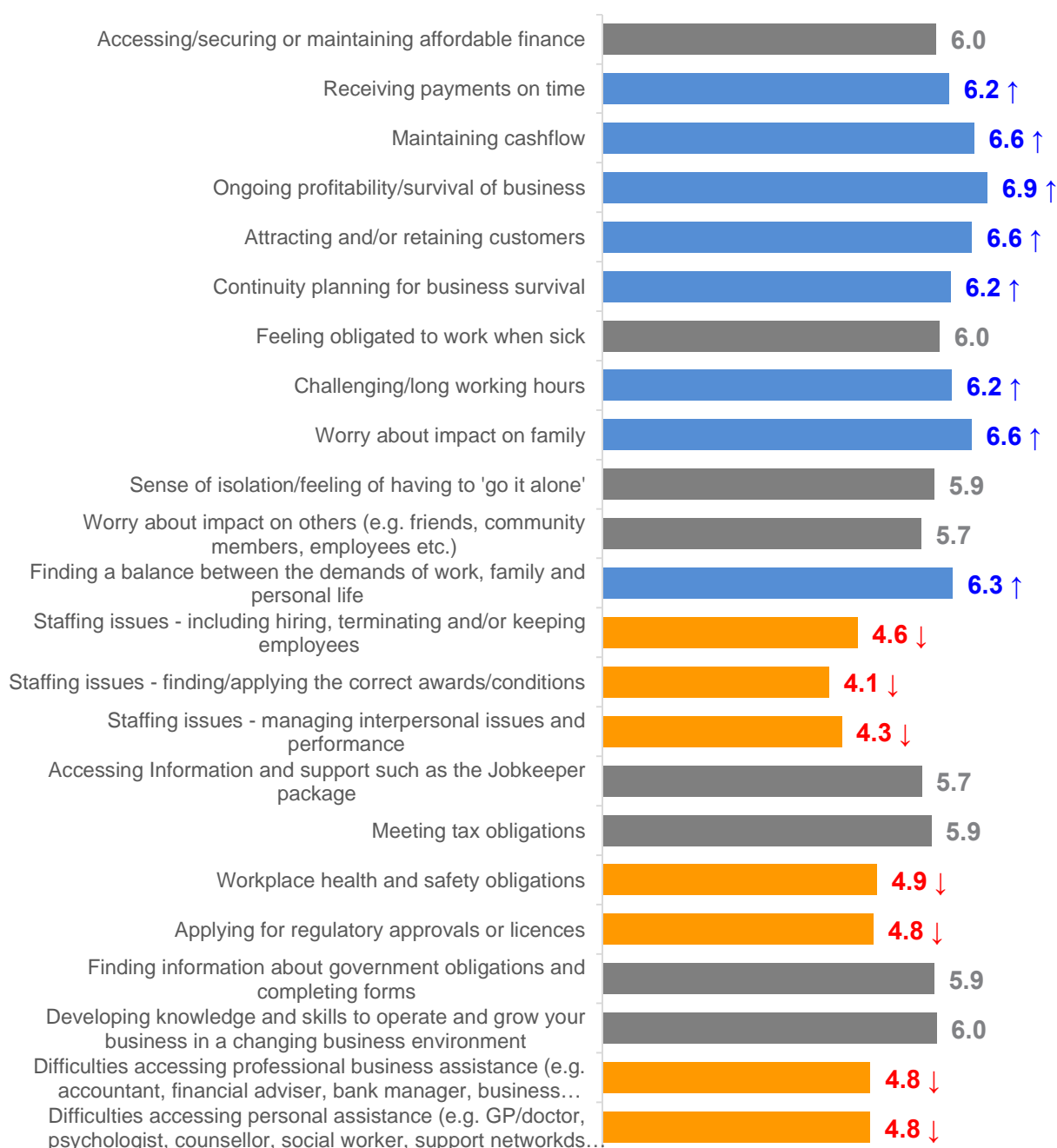
Weighted Base: Small Business Owner and Mental Health Survey (2020) Weighted base n=1015

Insight: Small Business Owners reported low levels of concern for their mental health, especially older small business owners and males. There may be a tendency to under report mental health concerns possibly because older SBOs may have had more time to establish their business and the negative association surrounding males and their stigmatised feelings toward ill mental health. Start-up stage and pre-profit stage SBOs had a 16% increased rating of poor mental health compared with the average of 4%.

Main Stressors for Small Business Owners

Respondents were asked to rate on a scale of 1 – 10 various business-related activities for how much stress each caused them. The stressors receiving the highest scores were the ongoing profitability or survival of the business (average 6.9/10), maintaining cashflow (average 6.6) or attracting new customers (6.6/10) as well as worry about the impact on family (average 6.6/10). The overall results are illustrated in the chart and table below.

Figure 5: Rating of Stressors



B.1. Please rate the level of stress that you have experienced with the following issues related to owning a business

Weighted Base: Small Business Owner and Mental Health Survey (2020) Weighted base n=1015

Financial Stressors

Financial stressors are the largest concerns for SBOs. When asked what the major challenges for their business, nearly all participants in the in-depth interviews mentioned financial pressure. Financial pressures were likely to be greater at different points in the business cycle. As one business owner noted:

“When you are used to having a fortnightly pay cheque coming, that's a lot of certainty around that. You can do lots of things because you know that you've got the backup of a steady wage. It's easy to borrow money when you're in that position, things like that. And when you start your own business, especially for the first couple of years, you don't have any financials. It's very difficult to get loans and things like that. So that's the financial side probably being one of the most stressful things, particularly in the early days”. **Male Darwin 1 – 4 employees**

Details by demographic and business types are shown in Table 2. The data shows that stress over financial matters will vary. Significant differences in responses by SBOs were found in wellbeing ratings with the following measures:

Accessing or securing finance

Rated significantly higher as a stressor were business owners who are:

- in accommodation and food services (7.5/10 c/w 6.0/10).

Rated significantly lower as a stressor were business owners who are:

- in established and stable businesses stage (5.0/10 c/w 6.0/10).

Receiving payments on time

No significant above average ratings of this stressor.

Rated significantly lower as a stressor were business owners who are:

- operating in Western Australia (4.3/10 c/w 6.2/10) and
- in established and stable businesses (5.3/10 c/w 6.2/10).

Maintaining cashflow

Rated significantly higher as a stressor were business owners who are:

- in established but stressed business stage (7.7/10 c/w 6.6/10).

Rated significantly lower as a stressor were business owners who are:

- In established and stable business stage (5.4/10 c/w 6.6/10).

Ongoing profitability or survival of business

Rated significantly higher as a stressor were business owners who are:

- in wholesale trade (8.3/10 c/w 6.9/10).
- in accommodation and food services (8.0/10 c/w 6.9/10).
- in other services⁴ (7.9/10 c/w 6.6/10).
- have 10-19 employees (7.7/10 c/w 6.9/10).
- in established but stressed business stage (8.0/10 c/w 6.9/10).

Rated significantly lower as a stressor were business owners who are:

- in established and stable businesses (5.5/10 c/w 6.9/10).

Attracting and/or retaining customers

Rated significantly higher as a stressor were business owners who are:

- in wholesale trade industry (7.6/10 c/w 6.6/10).
- in other services industry (7.6/10 c/w 6.6/10).
- in established but stressed business stage (7.6/10 c/w 6.6/10).

Rated significantly lower as a stressor were business owners who are:

- in established and stable businesses stage (5.4/10 c/w 6.6/10).

⁴ Other services category includes businesses such as repair and maintenance, personal care services and personal services.

Table 2: Rating of Financial Stressors by Category

	n=	Accessing/ securing or maintaining affordable finance	Receiving payments on time	Maintaining cashflow	Ongoing profitability/ survival of business	Attracting and/or retaining customers
Total	101	6.0	6.2	6.6	6.9	6.6
A - Agriculture Forestry and Fishing	78	6.0	6.6	6.5	6.8	6.6
B - Mining	3	5.6	6.8	6.7	6.9	5.9
C - Manufacturing	36	6.9	6.6	7.1	6.9	6.3
D - Electricity, Gas, Water and Waste Services	3	4.6	5.5	6.3	7.4	6.4
E - Construction	172	5.9	6.7	6.5	6.7	6.5
F - Wholesale Trade	34	6.3	7.6	7.7	8.3 ↑	7.6 ↑
G - Retail Trade	57	6.6	5.9	7.4	7.4	7.0
H - Accommodation and Food Services	39	7.5 ↑	6.6	7.3	8.0 ↑	7.6
I - Transport, Postal and Warehousing	79	6.0	5.7	5.7	6.5	6.0
J - Information Media and Telecommunications	10	7.0	6.4	7.2	7.6	7.6
K - Financial and Insurance Services	95	5.2	5.4	6.5	6.0	5.6
L - Rental, Hiring and Real Estate Services	114	5.5	6.0	6.6	6.9	6.8
M - Professional, Scientific and Technical Services	125	5.7	5.7	6.2	6.4	6.2
N - Administrative and Support Services	39	5.5	6.2	7.2	7.6	7.0
O - Public Administration and Safety	3	6.1	3.1 ↓	6.9	5.0 ↓	3.1 ↓
P - Education and Training	13	5.1	6.9	6.4	7.2	7.5
Q - Health Care and Social Assistance	59	6.3	5.9	6.7	6.9	7.1
R - Arts and Recreation Services	12	7.6 ↑	7.0	7.7	7.3	7.2
S - Other Services	44	6.5	6.6	7.2	7.9 ↑	7.6 ↑
NSW	357	6.3	6.8	7.2	7.2	6.8
VIC	283	6.4	6.4	6.8	6.8	6.6
QLD	202	5.4	5.8	6.4	6.6	6.2
SA	64	6.0	6.1	6.5	7.5	7.5

	n=	Accessing/ securing or maintaining affordable finance	Receiving payments on time	Maintaining cashflow	Ongoing profitability/ survival of business	Attracting and/or retaining customers
WA	92	4.6	4.3 ↓	5.1	6.4	6.3
TAS	7	7.0	5.7	5.9	6.3	5.3
NT	8	4.3	6.0	6.1	5.9	6.4
ACT	2	7.1	1.9	6.3	6.9	7.9
0 (Sole trader)	649	6.0	6.1	6.5	6.7	6.6
1-4	278	5.9	6.4	6.9	7.1	6.6
5-9	50	6.1	6.4	6.9	7.1	6.7
10-19	38	6.6	6.7	7.3	7.7 ↑	7.2
18 - 39 years	198	6.7	6.5	7.1	7.3	7.1
40 - 64 years	626	5.9	6.1	6.6	6.8	6.7
65 years and over	191	5.6	6.2	6.3	6.7	5.9
Male	613	5.6	6.0	6.4	6.7	6.4
Female	402	6.5	6.6	7.1	7.2	7.0
English	861	6.0	6.2	6.6	6.8	6.5
Other language	154	5.9	6.2	7.1	7.6	7.2
Central business districts	177	5.9	6.1	6.7	7.0	6.6
Suburban area	664	5.9	6.3	6.7	7.0	6.9
Semi-rural area	163	6.1	6.2	6.8	6.8	6.2
Regional cities	144	5.2	5.6	6.2	6.6	6.0
Rural area	135	6.4	5.9	6.4	6.6	6.0
Start-up stage + pre-profit	78	7.1	6.9	7.6	7.9	7.2
Growing	184	6.0	6.1	6.4	6.5	6.4
Established and stable	260	5.0 ↓	5.3 ↓	5.4 ↓	5.5 ↓	5.4 ↓
Established but stressed	205	6.4	6.8	7.7 ↑	8.0 ↑	7.6 ↑
Declining	123	5.8	5.6	6.6	7.3	7.4
Closed	165	6.3	7.1	7.1	7.3	6.7

B.1. Please rate the level of stress that you have experienced with the following issues related to owning a business?

Weighted Base: Small Business Owner and Mental Health Survey (2020) Weighted base n=1015

Insight: Financial issues are the main stressors for SBOs. Some industries, such as wholesale trade and accommodation and food services are more prone to feeling financial stress. Financial stressors are also likely to be felt at different points in the business cycle, particularly at start-up and pre profit or when the business is established but stressed. Additionally, businesses with 10-19 employees were more prone to stress regarding overall profitability/survival of the business.

Social Stressors

Business owners feel social stressors, with concerns mainly in relation to their effect on their family.

The tension between not wanting to put undue stress on the family, whilst at the same time using the family as a source of support is illustrated by one of the small-business owners interviewed in-depth who noted:

“One of the things I don't want to do is talk too much to my family, because I don't want them stressing. I've got to try and manage work, home, and mental health without impacting on home and work.... you don't want them worrying about it as well, because sometimes they will worry and there's nothing they can do”. **Female Aboriginal 10-19 Employees Regional NSW**

Details by demographic and business types are shown in Table 3. The data shows that stress over family and social matters will vary. Significant differences in responses by SBOs were found in wellbeing ratings with the following measures:

Feeling obligated to work when sick or self-isolating

Rated significantly higher as a stressor were business owners who are:

- female (6.8/10 c/w 6.0/10).

Rated significantly lower as a stressor were business owners who are:

- male (5.6/10 c/w 6.0/10).
- in established and stable businesses stage (4.7/10 c/w 6.0/10).

Challenging long working hours

Rated significantly higher as a stressor were business owners who are:

- female (6.9/10 c/w 6.2/10).

Rated significantly lower as a stressor were business owners who are:

- male (5.8/10 c/w 6.2/10).
- in established and stable businesses stage (4.9/10 c/w 6.2/10).

Worry about impact on family

Rated significantly higher as a stressor were business owners who are:

- in established but stressed business stage (7.5/10 c/w 6.6/10).

Rated significantly lower as a stressor were business owners who are:

- in established and stable businesses stage (5.6/10 c/w 6.6/10).

Sense of Isolation

Rated significantly higher as a stressor were business owners who are:

- in other services industry (7.3/10 c/w 5.9/10).
- aged 18-39 years (6.8/10 c/w 5.9/10).
- female (6.6/10 c/w 5.9/10).

Rated significantly lower as a stressor were business owners who are:

- male (5.5/10 c/w 5.9/10).
- in established and stable businesses stage (4.7/10 c/w 5.9/10).

Worry about impact on others

Rated significantly higher as a stressor were business owners who are:

- in health care and assistance industry (7.1/10 c/w 5.7/10).
- have employees: (1-4, 5-9 and 10-19) 6.3/10; 6.6/10 7.1/10 respectively c/w 5.7/10).
- in established but stressed business stage (6.7/10 c/w 5.7/10).

Rated significantly lower as a stressor were business owners who are:

- sole traders (5.3/10 c/w 5.7/10).
- operating in Queensland (4.8/10 c/w 5.7/10).

Finding a balance between demands of work, family, and personal life

Rated significantly higher as a stressor were business owners who are:

- in other services industry (7.7/10 c/w 6.3/10).
- aged 18-39 years (7.1/10 c/w 6.3/10).
- female (6.9/10 c/w 6.3/10).
- in established but stressed business stage (7.2/10 c/w 6.3/10).

Rated significantly lower as a stressor were business owners who are:

- male (5.8/10 c/w 6.3/10).
- in established and stable businesses stage (5.3/10 c/w 6.3/10).

Table 3: Rating of Social Stressors by Category

	n=	Feeling obligated to work when sick or self-isolating	Challenging/ long working hours	Worry about impact on family	Sense of isolation	Worry about impact on others (e.g. friends, community members, employees etc.)	Finding a balance between the demands of work, family and personal life
Total	1015	6.0	6.2	6.6	5.9	5.7	6.3
A - Agriculture Forestry and Fishing	78	5.1	6.0	6.1	4.7	5.6	5.8
B - Mining	3	5.9	6.2	5.3	5.8	5.7	5.6
C - Manufacturing	36	6.3	6.6	7.2	5.4	6.2	6.1
D - Electricity, Gas, Water and Waste Services	3	5.6	4.8	6.2	5.6	4.7	5.2
E - Construction	172	5.9	6.3	6.5	6.1	6.1	6.4
F - Wholesale Trade	34	6.4	5.6	7.2	5.7	4.9	6.6
G - Retail Trade	57	6.9	7.2	7.1	6.7	6.0	6.9
H - Accommodation and Food Services	39	7.0	6.8	7.5	6.9	6.0	6.5
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J - Information Media and Telecommunications	10	6.8	7.5	8.1↑	7.2	6.5	7.0
K - Financial and Insurance Services	95	5.0	5.2	5.6	5.5	5.0	5.8
L - Rental, Hiring and Real Estate Services	114	5.6	5.7	5.4	5.3	4.6	5.1
M - Professional, Scientific and Technical Services	125	5.9	6.0	6.6	5.7	5.5	6.0
N - Administrative and Support Services	39	6.8	6.5	7.5	6.1	5.7	6.5
O - Public Administration and Safety	3	6.9	6.8	6.9	2.2↓	2.1↓	7.8
P - Education and Training	13	6.7	7.4	7.9↑	6.7	5.8	7.2
Q - Health Care and Social Assistance	59	6.1	6.3	7.2	6.7	7.1↑	7.1
R - Arts and Recreation Services	12	6.6	7.1	7.5	6.8	6.8	7.0
S - Other Services	44	7.3	7.0	7.3	7.3↑	6.4	7.7↑
NSW	357	6.8	6.8	7.1	6.4	6.2	6.6
VIC	283	5.9	6.5	6.8	6.2	5.9	6.5

	n=	Feeling obligated to work when sick or self-isolating	Challenging/ long working hours	Worry about impact on family	Sense of isolation	Worry about impact on others (e.g. friends, community members, employees etc.)	Finding a balance between the demands of work, family and personal life
QLD	202	5.5	5.6	5.9	5.0	4.8↓	5.6
SA	64	6.2	6.5	7.1	6.2	6.4	6.6
WA	92	4.9	5.0	5.4	5.0	4.6	5.5
TAS	7	5.6	6.3	6.2	6.5	6.7	7.1
NT	8	5.4	5.5	5.2	4.4	4.3	5.0
ACT	2	5.2	7.8	7.5	5.7	7.7	6.7
0 (Sole trader)	649	6.1	6.2	6.5	5.8	5.3↓	6.2
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5-9	50	5.7	6.5	7.0	6.2	6.6↑	6.4
10-19	38	5.9	6.7	7.2	6.7	7.1↑	6.8
18 - 39 years	198	6.5	6.7	7.2	6.8↑	6.3	7.1↑
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Male	613	5.6↓	5.8↓	6.3	5.5↓	5.5	5.8↓
Female	402	6.8↑	6.9↑	7.1	6.6↑	6.1	6.9↑
English	861	5.9	6.1	6.5	5.8	5.6	6.2
Other language	154	6.7	6.9	7.3	6.5	6.0	6.4
Central business districts	177	6.2	6.4	6.6	6.1	5.9	6.3
Suburban area	664	5.9	6.2	6.6	6.0	5.6	6.2
Semi-rural area	163	6.2	6.3	6.6	5.7	5.5	6.3
Regional cities	144	5.9	6.2	6.0	5.8	5.1	6.0
Rural area	135	6.0	6.4	6.8	5.5	5.9	6.4
Start-up stage + pre-profit	78	6.5	6.3	7.0	6.9	5.8	6.7
Growing	184	6.0	6.8	6.6	6.1	6.1	6.9

	n=	Feeling obligated to work when sick or self-isolating	Challenging/long working hours	Worry about impact on family	Sense of isolation	Worry about impact on others (e.g. friends, community members, employees etc.)	Finding a balance between the demands of work, family and personal life
Established and stable	260	4.7↓	4.9↓	5.6↓	4.7↓	5.1	5.3↓
Established but stressed	205	6.7	7.0	7.5↑	6.8	6.7↑	7.2↑
Declining	123	5.6	5.7	6.3	5.4	5.1	5.2
Closed	165	7.3	7.2	7.1	6.6	5.3	6.5

B.1. Please rate the level of stress that you have experienced with the following issues related to owning a business

Insight: Social stressors are a major source of stress for SBOs. Some industries struggle, especially due to the tension between not wanting to burden the family with worry, whilst at the same time, the family being a major source of support. Females are more likely to be stressed by social stressors and struggle highly with long working hours and feeling obligated to work when sick and a sense of isolation in comparison to males. Younger SBOs are most likely to feel a sense of isolation. SBOs who work in the Other Services industry category are most likely to struggle in finding a balance between the demands of work, family, and personal life. Established but stable businesses seemed to be least affected by most of the stressors whereas females seemed to be the most affected negatively.

Weighted Base: Small Business Owner and Mental Health Survey (2020) Weighted base n=1015

Staffing Stressors

Overall staffing did not cause as much stress for business owners as other parts of the business, although there was a notable increase in stress as the number of employees increased.

“Obviously, staffing is the biggest issue, and the quality of activities the staff do, and their understanding of why they're doing what they do, and just that they keep doing it properly”. **Male 10-19 employees Melbourne**

Many of the SBOs interviewed in-depth felt obligated to look after their staff when there was pressure due to the COVID-19 pandemic.

“The situation changes week by week, so the issues change week by week, and then you approach it week by week. So, for example, when the government said to try and avoid catching public transport then my staff had to drive into the city. So, we offered, and we are still paying for, their car parking in the city. So that's an extra thousand bucks a month, which I'm paying for... That's a financial support and a health support for them... Well, I don't know if the business can afford it, but they can't afford it. But I can't afford for them to be sick either and they need to know that they're being supported. So that kind of thing, the small business is paying for that”. **Male 1-4 Employees Perth**

For some there was also the concern that staff would not work efficiently for them if they were receiving Australian Government assistance such as JobKeeper.

“One of my staff members has told the other staff member that she's not going to cover her holidays because whether she covers them or not, she's going to get paid the same because of JobKeeper. So, that kind of trying to manage staff issues around that is problematic”. **Male 1-4 Employees Perth**

Details by demographic and business types are shown in Table 4. The data shows that stress over staffing matters will vary. Significant differences in responses by SBOs were found in wellbeing ratings with the following measures:

Staffing issues - including hiring, terminating, and/or keeping employees

Rated significantly higher as a stressor were business owners who are:

- in businesses with 5-9 employees (6.8/10 c/w 5.1/10).
- in businesses with 10-19 employees (7.2/10 c/w 6.0/10).
- in established but stressed businesses stage (7.0/10 c/w 6.0/10).

Rated significantly lower as a stressor were business owners who are:

- in businesses with 1-4 employees (5.6/10 c/w 6.0/10).

Staffing issues - finding/applying the correct awards/condition

Rated significantly higher as a stressor were business owners who are:

- in businesses with 5-9 employees (5.8/10 c/w 6.0/10).
- in businesses with 10-19 employees (6.2/10 c/w 6.0/10).
- in established but stressed businesses stage (6.0/10 c/w 5.1/10).

Rated significantly lower as a stressor were business owners who are:

- in businesses with 1-4 employees (4.8/10 c/w 5.1/10).

Staffing issues - managing interpersonal issues and performance

Rated significantly higher as a stressor were business owners who are:

- operating in NSW (6.0/10 c/w 5.3/10).
- in businesses with 5-9 employees (6.0/10 c/w 5.3/10).
- in businesses with 10-19 employees (6.7/10 c/w 5.3/10).
- in established but stressed businesses stage (6.1/10 c/w 5.3/10).

Rated significantly lower as a stressor were business owners who are:

- in businesses with 1-4 employees (4.9/10 c/w 5.3/10).
- operating in rural areas (4.1/10 c/w 5.3/10).

Table 4: Rating of Staffing Issue Stressors by Category

	n=	Staffing issues - including hiring, terminating and/or keeping employees	Staffing issues - finding/applying the correct awards/ condition	Staffing issues - managing interpersonal issues and performance
Total	805	6.0	5.1	5.3
A - Agriculture Forestry and Fishing	78	4.7	4.1	4.4
B - Mining	3	5.7	5.4	3.8
C - Manufacturing	36	6.3	5.3	5.3
D - Electricity, Gas, Water and Waste Services	3	6.7	5.2	6.2
E - Construction	172	6.4	5.2	5.6
F - Wholesale Trade	34	7.1	5.8	6.0
G - Retail Trade	57	6.2	5.4	5.5
H - Accommodation and Food Services	39	6.4	6.0	5.8
I - Transport, Postal and Warehousing	79	5.6	4.3	5.0
J - Information Media and Telecommunications	10	6.2	5.8	5.3
K - Financial and Insurance Services	95	5.5	4.9	5.0
L - Rental, Hiring and Real Estate Services	114	5.3	4.8	5.2
M - Professional, Scientific and Technical Services	125	5.5	4.5	4.9
N - Administrative and Support Services	39	7.1	6.0	6.2
O - Public Administration and Safety	3	5.4	4.8	5.2
P - Education and Training	13	6.5	5.8	5.8
Q - Health Care and Social Assistance	59	6.3	5.7	5.2
R - Arts and Recreation Services	12	7.3↑	5.9	5.7
S - Other Services	44	6.4	5.4	5.4
NSW	357	6.2	5.5	6.0↑
VIC	283	5.8	4.9	4.8
QLD	202	6.0	4.9	4.9
SA	64	6.4	5.9	5.4
WA	92	5.3	4.5	4.5
TAS	7	6.3	3.9	5.1

	n=	Staffing issues - including hiring, terminating and/or keeping employees	Staffing issues - finding/applying the correct awards/ condition	Staffing issues - managing interpersonal issues and performance
NT	8	2.3	2.7	2.5
ACT	2	6.7	3.4	9.3
1-4	278	5.6↓	4.8↓	4.9↓
5-9	50	6.8↑	5.8↑	6.0↑
10-19	38	7.2↑	6.2↑	6.7↑
18 - 39 years	198	6.1	5.4	5.5
40 - 64 years	626	6.2	5.2	5.5
65 years and over	191	5.3	4.4	4.6
Male	613	6.0	5.3	5.5
Female	402	5.7	4.6	4.9
English	861	5.9	5.0	5.2
Other language	154	6.1	5.2	5.5
Central business districts	177	6.1	5.0	5.4
Suburban area	664	6.0	5.1	5.3
Semi-rural area	163	5.8	4.7	5.0
Regional cities	144	5.5	4.9	5.3
Rural area	135	5.0	4.0	4.1↓
Start-up stage + pre-profit	78	5.7	5.0	5.0
Growing	184	5.6	4.5	4.8
Established and stable	260	5.8	5.1	5.2
Established but stressed	205	7.0↑	6.0↑	6.1↑
Declining	123	4.6	4.1	4.7
Closed	165	6.6	5.4	5.7

B.1. Please rate the level of stress that you have experienced with the following issues related to owning a business.

Weighted Base: Small Business Owner and Mental Health Survey (2020) Weighted base 1+ employees n=805

Insight: The greater the number of staff the higher the stress level and the COVID-19 pandemic has led to greater pressure on SBOs as they felt obligated to look after their staff. Established but stressed businesses experienced the most stress regarding all three aforementioned staff related issues.

Stressors from Government Requirements

Overall meeting government requirements did not cause as much stress for business owners as other parts of the business, although there were some areas that increased levels of stress than others. Whilst accessing information about the job Keeper package provided some stress, the feedback from the in-depth interviews demonstrated that the JobKeeper program was helpful and positively beneficial to most businesses. There were no significant differences in the amount of stress noted for accessing information about JobKeeper.

*“So, we've applied for that and that was a lot more complex than I thought... I felt like I needed a degree to fill out some of that stuff. So we've applied for that for our staff, so at least they can be supported”. **Female Indigenous 1-4 Employees regional New South Wales***

*“The online access to JobKeeper is incredibly complicated to get into. The myGovID, RAM thing it's like a mini mental state exam. It's requires a lot of support and then they suggest that perhaps your accountant could do it. You can lose half of the money that you might get for it by paying an accountant....The JobKeeper thing has been very difficult to access because the information has not been online and you can't get through to anyone”. **Female 10-19 employees regional Western Australia***

Some business owners verbalised that Australian Government regulations placed undue stress on their business and often compliance with regulations and ‘red tape’ was a major cause of stress.

*“I love what I do, and I do it with passion, but sometimes I do find the parameters around being compliant, in inverted commas, are not realistic. And I absolutely do my best to try and meet those requirements, but .. the reality is that you can't be perfect 100% of the time. So sometimes I do get a little bit frustrated”. **Female 5-9 Employees Sydney***

*“There are a lot of factors that can influence the business, whether it's the economy as a whole, or Australian Government regulations”. **Male 1-4 Employees Sydney***

Details by demographic and business types are shown in Table 5. The data shows that stress over Australian Government regulations will vary. Significant differences in responses by SBOs were found in wellbeing ratings with the following measures:

Meeting tax obligations

Rated significantly higher as a stressor were business owners who are:

- in rental, hiring and real estate industry (7.5/10 c/w 5.9/10).
- in established but stressed business stage (6.7/10 c/w 5.9/10).

Rated significantly lower as a stressor were business owners who are:

- in established and stable businesses stage (4.8/10 c/w 4.9/10).

Workplace health and safety obligations



Rated significantly higher as a stressor were business owners who are:

- have 10-19 employees (5.9/10 c/w 4.9/10).

Rated significantly lower as a stressor were business owners who are:

- in established and stable businesses stage (4.0/10 c/w 4.9/10).

Table 5: Rating of Government Requirement Stressors by Category

	n=	Accessing Information and support such as the JobKeeper package	Meeting tax obligations	Workplace health and safety obligations	Applying for regulatory approvals or licenses	Finding information about government obligations and completing forms
Total	1015	5.7	5.9	4.9	4.8	5.9
A - Agriculture Forestry and Fishing	78	5.3	4.8	4.1	5.0	5.2
B - Mining	3	6.3	5.5	3.2	5.8	6.8
C - Manufacturing	36	5.4	6.1	4.2	5.2	5.2
D - Electricity, Gas, Water and Waste Services	3	5.1	6.1	5.9	4.8	6.9
E - Construction	172	6.0	5.9	5.2	5.3	6.5
F - Wholesale Trade	34	6.7	5.1	4.7	4.8	7.0
G - Retail Trade	57	5.8	6.8	5.3	5.3	6.3
H - Accommodation and Food Services	39	5.0	6.3	5.5	5.7	6.7
I - Transport, Postal and Warehousing	79	4.9	5.0	4.8	3.3	4.5
J - Information Media and Telecommunications	10	6.5	7.4↑	5.0	4.4	5.8
K - Financial and Insurance Services	95	5.4	5.1	4.2	5.5	5.1
L - Rental, Hiring and Real Estate Services	114	5.1	7.5↑	5.5	4.7	6.4
M - Professional, Scientific and Technical Services	125	5.6	5.6	4.5	4.1	5.7
N - Administrative and Support Services	39	6.7	5.0	4.7	4.5	6.3
O - Public Administration and Safety	3	6.8	7.8	6.8	4.9	7.8
P - Education and Training	13	5.8	5.2	4.0	5.4	4.3
Q - Health Care and Social Assistance	59	6.7	5.9	5.0	4.6	6.2

	n=	Accessing Information and support such as the JobKeeper package	Meeting tax obligations	Workplace health and safety obligations	Applying for regulatory approvals or licenses	Finding information about government obligations and completing forms
R - Arts and Recreation Services	12	6.8	6.6	5.4	5.5	6.5
S - Other Services	44	6.0	6.6	5.6	5.6	6.4
NSW	357	6.0	5.9	5.2	5.1	6.1
VIC	283	5.9	6.1	4.7	5.0	5.9
QLD	202	5.1	5.3	4.5	4.6	5.8
SA	64	7.0	6.2	4.8	5.4	6.2
WA	92	5.0	6.0	5.4	4.0	5.8
TAS	7	6.2	5.3	5.0	4.3	4.3
NT	8	3.4	4.0	4.1	2.8	4.4
ACT	2	6.6	7.9↑	3.9	3.9	6.6
0 (Sole trader)	649	5.5	5.8	4.8	4.7	5.8
1-4	278	6.0	6.0	4.8	5.1	6.0
5-9	50	6.2	6.1	5.4	5.3	6.4
10-19	38	6.4	6.5	5.9↑	5.4	6.2
18 - 39 years	198	6.5	6.4	5.4	5.2	5.9
40 - 64 years	626	5.6	6.0	4.9	5.0	6.1
65 years and over	191	5.2	5.1	4.3	4.1	5.5
Male	613	5.4	5.6	4.8	4.7	5.8
Female	402	6.2	6.4	5.0	5.0	6.1
English	861	5.7	5.8	4.9	4.9	5.9
Other language	154	5.5	6.5	5.2	4.7	6.1
Central business districts	177	5.9	6.2	4.9	5.0	6.1
Suburban area	664	5.8	5.7	4.8	4.6	5.8
Semi-rural area	163	6.1	6.2	5.0	5.4	5.8
Regional cities	144	4.6	5.7	4.4	4.5	5.1
Rural area	135	5.6	6.0	5.3	4.7	6.2
Start-up stage + pre-profit	78	6.4	6.6	5.4	5.8	6.4
Growing	184	5.9	5.8	5.2	5.1	5.5
Established and stable	260	5.0	4.8↓	4.0↓	4.4	5.5
Established but stressed	205	6.6	6.7↑	5.7	5.4	6.7
Declining	123	6.2	5.8	4.5	4.2	5.9
Closed	165	3.9	6.4	5.0	4.6	5.8

B.1. Please rate the level of stress that you have experienced with the following issues related to owning a business?

Weighted Base: Small Business Owner and Mental Health Survey (2020) Weighted base n=1015

Insight: Whilst meeting government regulations and requirements did not cause as much stress as some other factors, the larger the business size, the more likely there was stress felt in meeting obligations. Finding information to access JobKeeper created extra stress for some SBOs, despite the fact that it was a welcomed support system.



Stressors from Lack of Access to Knowledge and Assistance

Overall, gaining access to assistance or knowledge development was not a major source of stress but these were more likely to be stressful for younger business owners and business owners in start-up or pre-profit stages of business.

Overall SBOs of all types were not stressed by difficulties accessing personal assistance. It was a common theme that SBOs thought that they could manage this part on their own.

On the other hand, it was also likely that SBOs could be overwhelmed by the increased responsibility not only for themselves financially but for the overall survival and continuity of their small business.

“Legislation is drawn up with a one size fits all approach. I am responsible for the mental health of all my employees but nobody cares about the personal cost of running my business on me, or complete compliance and do not have the turnover to employ specialist staff to ensure all compliance is met all the time”. **Male Queensland 1-4 employees Small Business Survey**

Details by demographic and business types are shown in Table 6. The data shows that stress over accessing assistance will vary. Significant differences in responses by SBOs were found in wellbeing ratings with the following measures:

Difficulties accessing professional business assistance (e.g. accountant, financial adviser, bank manager, business coaches, etc).

Rated significantly higher as a stressor were business owners who are:

- aged 18-39 years (5.9/10 c/w 4.8/10)
- in start-up and pre-profit business stage (6.7/10 c/w 4.8/10)

Rated significantly lower as a stressor were business owners who are:

- in established and stable businesses stage (3.7/10 c/w 4.8/10)

Difficulties accessing personal assistance (e.g. GP/doctor, psychologist, counsellor, social worker, support networks, etc)

Rated significantly lower as a stressor were business owners who are:

- in established and stable businesses stage (3.7/10 c/w 4.8/10)

Developing knowledge and skills to operate and grow your business in a changing business environment

Rated significantly higher as a stressor were business owners who are:

- in wholesale trade industry (7.1/10 c/w 6.0/10)
- aged 18-39 years (6.8/10 c/w 6.0/10)
- in start-up and pre-profit business stage (7.3/10 c/w 6.0/10)

Rated significantly lower as a stressor were business owners who are:

- in established and stable businesses stage (4.9/10 c/w 6.0/10)

Table 6: Rating of Knowledge and Assistance Stressors by Category

	n=	Difficulties accessing professional business assistance (e.g. accountant, financial adviser, bank manager, business coaches, etc).	Difficulties accessing personal assistance (e.g. GP/doctor, psychologist, counsellor, social worker, support networks, etc).	Developing knowledge and skills to operate and grow your business in a changing business environment
Total	1015	4.8	4.8	6.0
A - Agriculture Forestry and Fishing	78	4.4	4.1	5.0
B - Mining	3	4.4	5.2	5.2
C - Manufacturing	36	4.7	5.0	6.5
D - Electricity, Gas, Water and Waste Services	3	4.5	3.4	5.3
E - Construction	172	4.8	5.1	5.5
F - Wholesale Trade	34	5.9	3.3	7.1↑
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H - Accommodation and Food Services	39	5.3	4.7	6.7
I - Transport, Postal and Warehousing	79	4.7	5.4	4.9
J - Information Media and Telecommunications	10	4.8	4.6	7.1
K - Financial and Insurance Services	95	4.3	4.3	6.5
L - Rental, Hiring and Real Estate Services	114	5.0	4.7	6.3

	n=	Difficulties accessing professional business assistance (e.g. accountant, financial adviser, bank manager, business coaches, etc).	Difficulties accessing personal assistance (e.g. GP/doctor, psychologist, counsellor, social worker, support networks, etc).	Developing knowledge and skills to operate and grow your business in a changing business environment
M - Professional, Scientific and Technical Services	125	4.3	4.9	5.7
N - Administrative and Support Services	39	4.6	4.8	5.6
O - Public Administration and Safety	3	2.0↓	6.8	6.9
P - Education and Training	13	5.6	3.5	6.5
Q - Health Care and Social Assistance	59	4.9	4.8	6.1
R - Arts and Recreation Services	12	6.2	5.6	6.8
S - Other Services	44	5.7	5.6	7.0
NSW	357	5.1	5.2	6.4
VIC	283	4.9	4.9	5.8
QLD	202	4.5	4.3	5.7
SA	64	4.6	4.5	6.1
WA	92	4.3	4.5	5.6
TAS	7	3.8	4.9	6.3
NT	8	3.7	3.3	4.9
ACT	2	1.5	3.2	6.7
0 (Sole trader)	649	4.7	4.8	5.8
1-4	278	4.9	4.8	6.2
5-9	50	4.9	4.7	6.4
10-19	38	5.0	4.8	6.5
18 - 39 years	198	5.9↑	5.0	6.8↑
40 - 64 years	626	4.6	4.8	6.0
65 years and over	191	4.4	4.4	5.2
Male	613	4.5	4.6	5.7
Female	402	5.3	5.1	6.4
English	861	4.7	4.7	5.9
Other language	154	5.2	5.3	6.6
Central business districts	177	5.1	4.9	6.2
Suburban area	664	4.7	4.6	6.0

	n=	Difficulties accessing professional business assistance (e.g. accountant, financial adviser, bank manager, business coaches, etc).	Difficulties accessing personal assistance (e.g. GP/doctor, psychologist, counsellor, social worker, support networks, etc).	Developing knowledge and skills to operate and grow your business in a changing business environment
Semi-rural area	163	4.9	5.0	5.5
Regional cities	144	4.0	4.7	5.4
Rural area	135	5.1	4.7	5.8
Start-up stage + pre-profit	78	6.7↑	6.0	7.3↑
Growing	184	5.0	4.7	6.3
Established and stable	260	3.7↓	3.7↓	4.9↓
Established but stressed	205	5.1	5.6	6.4
Declining	123	4.6	4.3	6.2
Closed	165	5.0	5.2	5.9

B.1. Please rate the level of stress that you have experienced with the following issues related to owning a business?

Weighted Base: Small Business Owner and Mental Health Survey (2020) Weighted base n=1015

Insight: Younger business owners and those in the start-up and pre-profit stage, were more likely to be stressed by accessing business support systems. Established but stable businesses were least likely affected by stress in regard to accessing support systems.

Stressors for Small Business Owners due to Crises

Over one third (36%) of SBOs surveyed reported that there were other stressors not included in the list. The majority of these were due to the COVID-19 pandemic whilst some also commented on stress due to bushfires or drought. Verbatim comments from the survey included:

- COVID-19 loss of income/clients.
- COVID-19 concern about bills and payments.
- COVID-19 concern about staff.
- COVID-19 uncertain future.
- COVID-19 accessing/complying/understanding rules and regulations.
- Other crises - bushfires and droughts.

In discussions with in-depth interview participants, the majority made some reference with the concern about their business. Most had lost revenue and many up to 90% of their regular income.

As one business owner noted:

“So, it was going quite well until we had COVID. So, it affected a lot in regard to, because I order things from outside, from different countries. A few orders were ready to be shipped and many of my customers cancelled their orders because of the condition”.
Female Sole trader CALD Adelaide

And another expressed the uncertainty that she is facing:

“I suppose it's the uncertainty, because having a business or having really uncertain schedule it's really daunting. I don't know how next week is, I don't know how much I'm earning the next week or when are they going to pay me as well? And so, making sure of financial security would be the most challenging”. **Female Sole Trader Sydney**

And some found the situation so stressful that they were at risk of more serious illness, something they had never experienced before

“Look, I've only just recently thought about it. I mean I have so many people saying, “How are you? How are you?” So, I have made the point to see my GP on Monday. I've never sought any assistance in the past, but I know that life is not normal at the moment. I don't feel normal, but I guess I've got a job to do and I've got to keep at it. But yes, it's probably time”. **Male 10-19 employees regional Western Australia**

“It's funny. From outside or when I feel... I do worry, but I don't think I'm at a level that I'm extremely worried. However, I started to have sleeping issues which I never had before. I would wake up at three o'clock and then very hard for me to sleep. It's just like I'm completely changing in that aspect. My mind is sort of running 100 miles an hour on just some... It's like a fast forward movie, let's say. It's like even though I'm not feeling during the day that I'm actually stressed. I keep checking my emails every 10 minutes, 15

minutes to see if there's something new happening. I don't know if that's the reason and I feel like going and checking again, and again, and again. And it's affected my sleep".

Male Sole trader Sydney

"All of a sudden, you're stressing over, and it just compels, compels where I just felt very vulnerable. I used to get a bit emotional, and I used to try to hide, and my wife was telling me... I just wanted to crawl in a corner and just pretend it's not happening, you know".

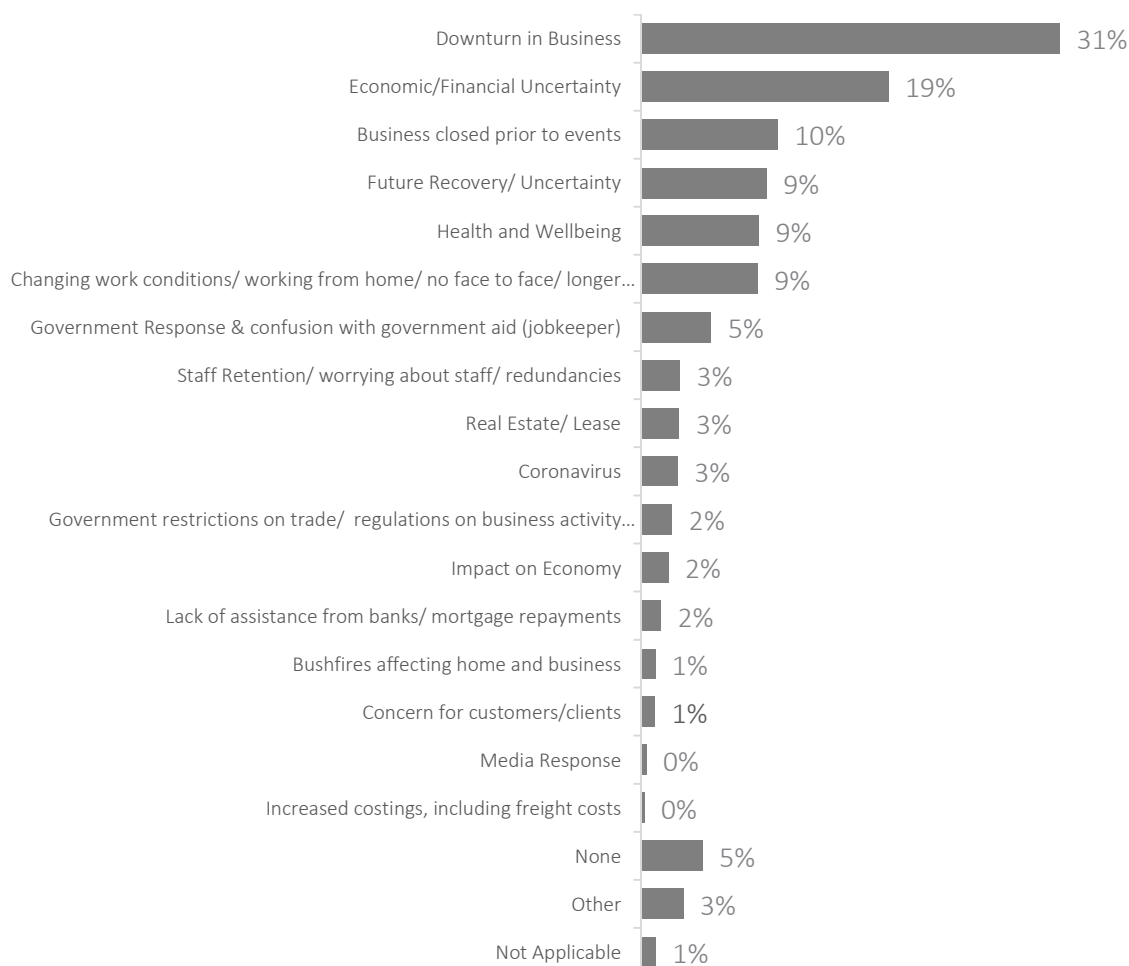
Male 1-4 employees Melbourne

The effect of the pandemic has made some SBOs' question whether it is worth staying in business.

"I'm not actually sure I can get back on the wheel, to be honest. I'm 67, do I need to get back into that?". **Male Melbourne 10-19 Employees**

95% of businesses reported at least one stressor as a result of the COVID-19 pandemic and nearly one third (31%) reported that the main stress was a downturn in business.

Figure 6: Main Stressors

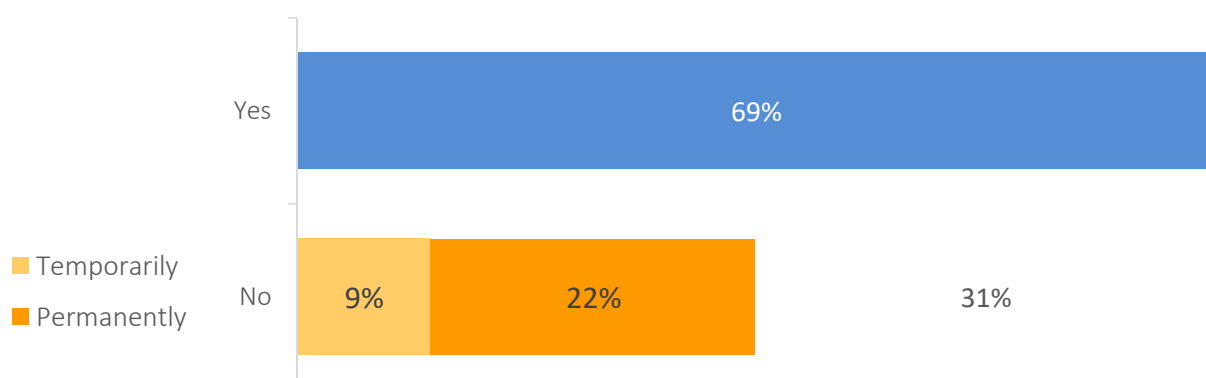


B8. What has been the main stressor directly related to the recent bushfires or the coronavirus outbreak?

Weighted Base: Small Business Owner and Mental Health Survey (2020) Weighted base n=1015

According to SBOs, just under one third (31%) of businesses are no longer operating, but the majority (79% of these) are closed temporarily.

Figure 7: Business Still Operating

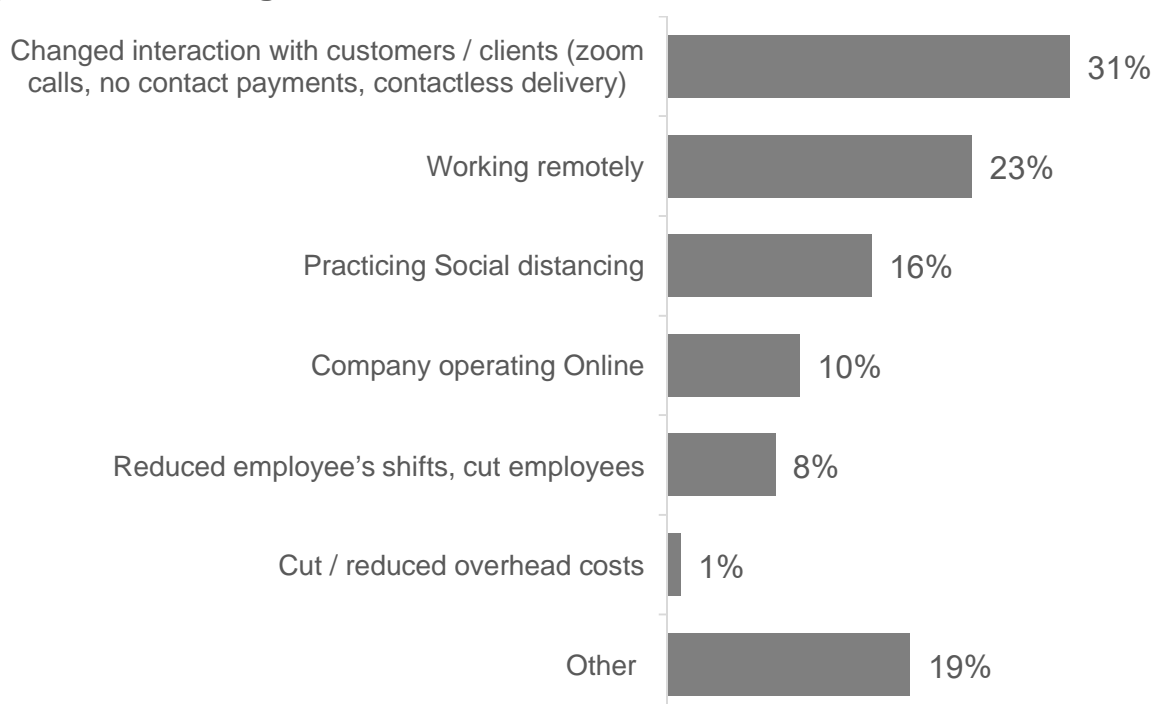


B2. Is your business still operating? /B3. Is your business closed permanently or temporarily?

Weighted Base: Small Business Owner and Mental Health Survey (2020) Weighted base n=1015

Three in five (61%) of SBOs said that they had changed the way they operate since the COVID-19 crisis. The main way businesses have changed (31%) is in the way that they interact with their customers.

Figure 8: Changes Made



B5. In what way have you changed the way you operate?

Weighted Base: Small Business Owner and Mental Health Survey (2020) Weighted base changes made n=564

17% of SBOs said that they had found some growth opportunity since the crisis. The main way businesses have changed (31%) is in the way that they interact with their customers.

Figure 9: Growth Opportunities



B7. What are these growth opportunities?

Weighted Base: Small Business Owner and Mental Health Survey (2020) Weighted base found growth opportunities n=176

Insight: The COVID-19 pandemic contributed a great amount of stress to SBOs mostly due to financial situations being severely diminished and financial stress. This was the major contributor to stress felt by most, indicating that there was a great need for extra support. Most small businesses changed the way they operated and many closed, at least temporarily, but about one in six actually found growth opportunities. Many businesses had moved to growth opportunities through online sales and services to account for the changes that had to be made during the COVID-19 crisis such as the inability to see clients and customers face to face.

Accessing Support

When anxiety and concerns about their business prevail, SBOs are likely to turn to a variety of sources of support. Whilst the greatest number (45%) reported that they often or always turn to their family, the other common forms of support are based around seeking support from business services and contacts, including research online (32%), seeking advice from their accountant (25%), researching learning and development options for new innovations or opportunities (22%), and talking to a business colleague (18%).

The main strategies that SBOs have in place are to connect with other people, especially business colleagues, friends, and family.

"They know the business, and they're in similar businesses. So, you just help them along if you can in any way. One of the guys that works, he'll drop off some jobs and stuff like that for me. So, I'll pay him a bit of money to drop that off rather than send it by courier and things like that". **Male 1-4 employees Sydney**

Following that, SBOs will put in place strategies that help them to get away from thoughts about the business, such as doing exercise (17%), keeping busy with hobbies (8%), having flexible working hours (6%), or mindfulness exercises (3%), and eating well (3%). 7% will seek out support from a professional such as a GP, counsellor, or psychologist.

"I see a psychologist for my own mental health. And I actually do some yoga and meditation. And it might sound a bit new age or something, but it does help with breathing, and just helps with... I don't know". **Female 1-4 employees Indigenous Regional South Australia**

"I'd probably go to my GP as a starting point and then talk to her about how I was feeling. She is quite a caring person. She'd probably tell me to just get on with the job". **Male Melbourne 5-9 Employees**

"Maybe hospital or Health Department or Council... places I imagine they will direct me, point me to the right direction ... would just look for more generally mental support". **Female 1-4 Employees Sydney CALD**

When asked how they would determine where to look if they needed help, SBOs taking part in the in-depth interviews mentioned that they would either start by contacting their GP or by doing a Google search.

"Probably the web if there was ever the requirement. Whenever I've had issues of any kind in the past about anything regards to the business, I tend to do a bit of Googling and see what I can find there. I've always been reasonably successful in finding things there that I may need in that aspect. Look. I know there's a number of resources in that space.... I don't have too many problems finding possible options there if need be". **Male 10-19 Employees regional NSW**

"Google is everyone's favourite person. You're sitting at the office and say, "Let me Google this." And you might Google mental health support in your local area, because once again people don't want to travel a long way, or commit too much time to it". **Male 1-4 Employees Sydney**

"Mental health first, and then maybe categorise it after that". **Male 1-4 Employees Sydney**

"I usually look on Instagram, not so much Facebook - it's mainly Instagram. And I go to campaign websites as in Social Soup, I suppose you could say Googling mental health as well, and Googling coronavirus and Australian Government websites on what to do with the coronavirus". **Female Sole trader Regional NSW**

However just as many SBOs will either say they have no stress (21%), or just deal with their stress (9%), which is particularly true of older male SBOs.

As one of the participants in the qualitative phase said:

"Happy with the way it is. We get enough coming across our desk that I don't need more currently than what we currently have. And yeah. Being able to find it easily, when needed, is the important thing. Which I don't that there's ... Don't have any issues with that". **Male 5-9 Employees Adelaide**

Similar sentiments were reflected in open-ended responses to the survey:

"I am old enough to control my stresses". **Male Sole Trader aged 65+ ACT**

"I am old enough to have endured financial downturns and problems that I recognise this to be another cyclical event. I am always optimistic that eventually conditions will improve". **Male 1-4 Employees aged 65+ Hobart**

"It is not something I am concerned about. I am old school - Get over it and get on with it". **Male 5-9 aged 40-64 years Employees Melbourne**

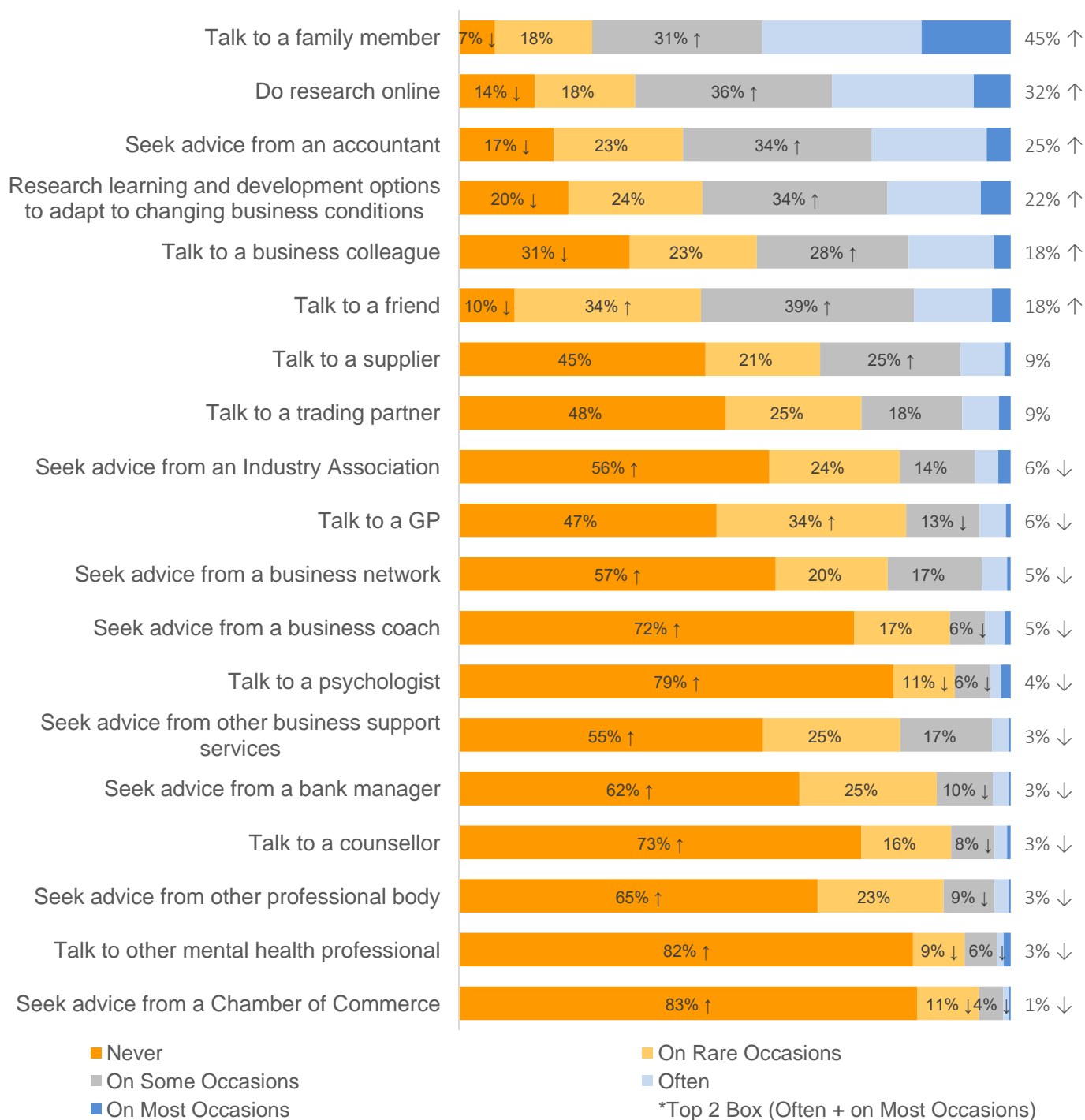
C3. Please help us understand why you answered the previous question the way you did.

Weighted Base: Small Business Owner and Mental Health Survey (2020) Weighted base No stress n=213

Sources of Support

Whilst SBOs were most likely to report that they talk to a family member when they are anxious and concerned about their business, nearly more than four in ten (45%) said that they would do this on most or all occasions when they feel anxious and concerned about their business.

Figure 10: Sources of Support when Anxious and Concerned



C1. How often do the following when anxious and concerned about business?

Weighted Base: Small Business Owner and Mental Health Survey (2020) Weighted base n=1015

It is typical of business owners to seek support from known and previously used business sources such as speaking to business colleagues, liaising with accountants, or doing online research for themselves. Details by demographic and business types are shown in Table 7. The data shows that the size of the business influences the likelihood that business owners will turn to business support resources in times of anxiety and concern. Significant differences in responses by SBOs were found in use of business support services with the following measures:

Talking to a business colleague

More likely to use on most or all occasions were business owners who have at least one employee:

- 1-4 employees (33% c/w 18%)
- 5-9 employees (39% c/w 18%)
- 10-19 employees (37% c/w 18%)

Less likely to use on most or all occasions were business owners who are:

- sole traders (10% c/w 18%)
- closed businesses (6% c/w 18%)

Research learning and development options to adapt to changing business conditions

More likely to use on most or all occasions were business owners who have at least 10 employees:

- 10-19 employees (42% c/w 22%)

Less likely to use on most or all occasions were business owners who are:

- in electricity, gas, water and waste services (2% c/w 22%)

Seek advice from an accountant

More likely to use on most or all occasions were business owners who have at least five employees:

- 5-9 employees (44% c/w 25%)
- 10-19 employees (48% c/w 25%) or
- aged 65 years and over (42% c/w 25%)

Less likely to use on most or all occasions were business owners who are:

- in start-up or pre-profit business stage (6% c/w 25%)

Do research online

More likely to use on most or all occasions were business owners who work in Other services (60% c/w 32%)

Table 7: Use of Business Contacts Support when Anxious by Category

	n=	Talking to a business colleague	Research learning and development options to adapt to changing business conditions	Seek advice from an accountant	Do research online
Total	1015	18%	22%	25%	32%
A - Agriculture Forestry and Fishing	78	16%	21%	45%	20%
B - Mining	3	30%	20%	25%	51%
C - Manufacturing	36	16%	29%	31%	35%
D - Electricity, Gas, Water and Waste Services	3	13%	2% ↓	19%	3% ↓
E - Construction	172	15%	15%	32%	27%
F - Wholesale Trade	34	36%	30%	18%	27%
G - Retail Trade	57	21%	31%	20%	37%
H - Accommodation and Food Services	39	17%	11%	17%	27%
I - Transport, Postal and Warehousing	79	7%	14%	30%	11%
J - Information Media and Telecommunications	10	19%	33%	21%	48%
K - Financial and Insurance Services	95	23%	13%	17%	29%
L - Rental, Hiring and Real Estate Services	114	10%	19%	28%	32%
M - Professional, Scientific and Technical Services	125	25%	33%	24%	49%
N - Administrative and Support Services	39	30%	31%	15%	32%
O - Public Administration and Safety	3	7%	4%	7%	4%
P - Education and Training	13	10%	28%	48%	27%
Q - Health Care and Social Assistance	59	18%	24%	11%	39%
R - Arts and Recreation Services	12	25%	48% ↑	23%	50%
S - Other Services	44	27%	34%	8%	60% ↑
NSW	357	19%	26%	27%	34%
VIC	283	21%	23%	28%	33%
QLD	202	17%	20%	18%	28%

	n=	Talking to a business colleague	Research learning and development options to adapt to changing business conditions	Seek advice from an accountant	Do research online
SA	64	13%	11%	34%	22%
WA	92	17%	17%	13%	37%
TAS	7	29%	13%	60%	47%
NT	8	0%	17%	44%	56%
ACT	2	0%	6%	93% ↑	13%
0 (Sole trader)	649	10% ↓	19%	20%	27%
1-4	278	33% ↑	26%	31%	42%
5-9	50	39% ↑	34%	44% ↑	42%
10-19	38	37% ↑	42% ↑	48% ↑	46%
18 - 39 years	198	14%	32%	16%	41%
40 - 64 years	626	19%	20%	23%	31%
65 years and over	191	21%	21%	42% ↑	28%
Male	613	20%	17%	28%	31%
Female	402	17%	30%	21%	34%
English	861	17%	21%	25%	30%
Other language	154	26%	31%	29%	43%
Central business districts	177	20%	22%	22%	39%
Suburban area	664	19%	22%	26%	31%
Semi-rural area	163	11%	20%	21%	40%
Regional cities	144	13%	21%	23%	35%
Rural area	135	15%	32%	33%	35%
Start-up stage + pre-profit	78	14%	20%	6% ↓	33%
Growing	184	20%	26%	29%	37%
Established and stable	260	22%	20%	27%	35%
Established but stressed	205	27%	27%	25%	34%
Declining	123	16%	28%	16%	33%
Closed	165	6% ↓	12%	33%	19%

C1. How often do the following when anxious and concerned about business? – Most or All Occasions

Weighted Base: Small Business Owner and Mental Health Survey (2020) Weighted base n=1015

SBOs are less likely to turn to other business support services such as trading partners, suppliers, business coaches, bank managers than those support services mentioned previously. Details by demographic and business types are shown in Table 8. Businesses with 10-19 employees seemed to branch out the most to gain support in times of need.

Significant differences in responses by SBOs were found in use of business support services with the following measures:

Seek advice from a trading partner

More likely to use on most or all occasions were business owners who have at least one employee and this increases as business size gets larger:

- 1-4 employees (16% c/w 9%)
- 5-9 employees (19% c/w 9%)
- 10-19 employees (23% c/w 9%)

Less likely to use on most or all occasions were business owners who are:

- in transport, postal and warehousing (2% c/w 9%)
- operating in Western Australia (3% c/w 9%)
- sole traders (4% c/w 9%)

Seek advice from a supplier

Less likely to use on most or all occasions were business owners who are:

- in transport, postal and warehousing (3% c/w 9%)
- operating in Queensland (3% c/w 9%)

Seek advice from a business coach

More likely to use on most or all occasions were business owners who have at least one employee:

- in wholesale trade industry (32% c/w 5%)
- 10-19 employees (14% c/w 5%)

Less likely to use on most or all occasions were business owners who are:

- in retail trade (1% c/w 5%)
- in financial services industry (0% c/w 5%)
- in health care and social assistance services industry (1% c/w 5%)
- in semi-rural areas (0% c/w 5%)
- in regional cities (1% c/w 5%)
- closed businesses (0% c/w 5%)

Seek advice from a bank manager

Less likely to use on most or all occasions were business owners who are:

- in health care and social assistance services industry (0% c/w 3%)
- operate in Queensland (0% c/w 3%)
- in semi-rural areas (0% c/w 3%)

Seek advice from other business support service

More likely to use on most or all occasions were business owners who have at least five employees:

- 5-9 employees (10% c/w 3%)
- 10-19 employees (11% c/w 23%) or

Less likely to use on most or all occasions were business owners who are:

- declining business stage (0% c/w 3%)
- closed businesses (0% c/w 3%)

Table 8: Use of Other Business Support when Anxious by Category

	n=	Talk to a trading partner	Talk to a supplier	Seek advice from a business coach	Seek advice from a bank manager	Seek advice from other business support services
Total	1015	9%	9%	5%	3%	3%
A - Agriculture Forestry and Fishing	78	15%	23%	4%	4%	0%
B - Mining	3	0%	0%	0%	0%	0%
C - Manufacturing	36	9%	13%	3%	1%	5%
D - Electricity, Gas, Water and Waste Services	3	0%	0%	0%	0%	1%
E - Construction	172	9%	9%	6%	7%	8%
F - Wholesale Trade	34	7%	19%	32%↑	0%	0%
G - Retail Trade	57	10%	18%	1%↓	2%	1%
H - Accommodation and Food Services	39	13%	8%	4%	2%	2%
I - Transport, Postal and Warehousing	79	2%↓	3%↓	2%	1%	1%
J - Information Media and Telecommunications	10	21%	7%	10%	3%	3%
K - Financial and Insurance Services	95	10%	3%	0%↓	3%	4%

	n=	Talk to a trading partner	Talk to a supplier	Seek advice from a business coach	Seek advice from a bank manager	Seek advice from other business support services
L - Rental, Hiring and Real Estate Services	114	6%	2%	2%	0%	1%
M - Professional, Scientific and Technical Services	125	10%	9%	6%	4%	2%
N - Administrative and Support Services	39	9%	14%	10%	2%	8%
O - Public Administration and Safety	3	4%	4%	0%	4%	4%
P - Education and Training	13	2%	1%	1%	1%	5%
Q - Health Care and Social Assistance	59	7%	2%	1%↓	0%↓	6%
R - Arts and Recreation Services	12	7%	16%	1%	10%	0%↓
S - Other Services	44	9%	14%	5%	9%	1%
NSW	357	9%	11%	5%	5%	5%
VIC	283	10%	12%	3%	3%	1%
QLD	202	10%	3%↓	4%	0%↓	4%
SA	64	8%	5%	2%	1%	3%
WA	92	3%↓	8%	11%	5%	2%
TAS	7	7%	7%	0%↓	8%	8%
NT	8	0%	17%	0%	0%	0%
ACT	2	0%	0%	0%	6%	6%
0 (Sole trader)	649	4%↓	6%	3%	2%	1%
1-4	278	16%↑	13%	5%	5%	6%
5-9	50	19%↑	15%	10%	7%	10%↑
10-19	38	23%↑	17%	14%↑	8%	11%↑
18 - 39 years	198	7%	7%	9%	7%	5%
40 - 64 years	626	9%	9%	3%	2%	3%
65 years and over	191	9%	11%	4%	4%	1%
Male	613	9%	8%	4%	3%	4%
Female	402	9%	10%	6%	3%	3%
English	861	8%	9%	5%	3%	3%
Other language	154	12%	9%	4%	6%	3%
Central business districts	177	6%	5%	2%	2%	6%

	n=	Talk to a trading partner	Talk to a supplier	Seek advice from a business coach	Seek advice from a bank manager	Seek advice from other business support services
Suburban area	664	9%	8%	6%	3%	4%
Semi-rural area	163	4%	6%	0%↓	0%↓	2%
Regional cities	144	6%	10%	1%↓	2%	2%
Rural area	135	12%	12%	4%	3%	1%
Start-up stage + pre-profit	78	3%	5%	3%	4%	4%
Growing	184	11%	10%	10%	7%	6%
Established and stable	260	11%	6%	4%	2%	4%
Established but stressed	205	11%	17%	6%	4%	5%
Declining	123	8%	11%	2%	1%	0%↓
Closed	165	3%	3%	0%↓	1%	0%↓

C1. How often do the following when anxious and concerned about business? –Most or All Occasions

Weighted Base: Small Business Owner and Mental Health Survey (2020) Weighted base n=1015

SBOs are less likely to turn to business networks and industry associations than to other business supports. Details by demographic and business types are shown in Table 9 and demonstrate that SBOs with more than 10 employees are more likely to seek advice from networks or associations in comparison to SBOs with less than ten employees. Significant differences in responses by SBOs were found in use of business support services with the following measures:

Seek advice from an industry association

More likely to use on most or all occasions were business owners who have at least one employee and this increases as business size gets larger:

- 5-9 employees (13% c/w 5%)
- 10-19 employees (18% c/w 5%)

Less likely to use on most or all occasions were business owners who are:

- operating in South Australia (1% c/w 5%)
- operating in semi-rural areas (2% c/w 5%)
- in declining 5% c/w 5%) or closed (7% c/w 5%) business stage

Seek advice from a business network

More likely to use on most or all occasions were business owners who have at least one employee and this increases as business size gets larger:

- 10-19 employees 15% c/w 6%)

Less likely to use on most or all occasions were business owners who are:

- operating in South Australia (0% c/w 6%)

Seek advice from a Chamber of Commerce

More likely to use on most or all occasions were business owners who have at least one employee and this increases as business size gets larger:

- 5-9 employees (5% c/w 1%)
- 10-19 employees (9% c/w 1%)

Less likely to use on most or all occasions were business owners who are:

- operating in South Australia (0% c/w 1%)
- operating in rural areas (0% c/w 1%)

Seek advice from other professional body

More likely to use on most or all occasions were business owners who have at least one employee and this increases as business size gets larger:

- 10-19 employees (10% c/w 3%)

Less likely to use on most or all occasions were business owners who are:

- in closed business stage (0% c/w 3%)

Table 9: Use of Business Networks and Associations Support when Anxious by Category

	n=	Seek advice from a business network	Seek advice from an Industry Association	Seek advice from a Chamber of Commerce	Seek advice from other professional body
Total	1015	5%	6%	1%	3%
A - Agriculture Forestry and Fishing	78	1%	1%	0%	0%
B - Mining	3	0%	0%	0%	0%
C - Manufacturing	36	1%	3%	4%	2%
D - Electricity, Gas, Water and Waste Services	3	1%	1%	0%	0%
E - Construction	172	6%	7%	3%	6%
F - Wholesale Trade	34	1%	1%	2%	1%
G - Retail Trade	57	3%	3%	1%	3%
H - Accommodation and Food Services	39	8%	6%	0%	0%
I - Transport, Postal and Warehousing	79	2%	2%	1%	0%
J - Information Media and Telecommunications	10	12%	4%	4%	9%
K - Financial and Insurance Services	95	10%	10%	0%	5%
L - Rental, Hiring and Real Estate Services	114	4%	16%	0%	1%
M - Professional, Scientific and Technical Services	125	9%	7%	2%	4%
N - Administrative and Support Services	39	9%	7%	0%	2%
O - Public Administration and Safety	3	4%	4%	4%	4%
P - Education and Training	13	1%	1%	1%	1%
Q - Health Care and Social Assistance	59	1%↓	8%	0%	3%
R - Arts and Recreation Services	12	2%	7%	0%	4%
S - Other Services	44	6%	2%	5%	1%
NSW	357	6%	9%	2%	4%
VIC	283	6%	5%	1%	2%

	n=	Seek advice from a business network	Seek advice from an Industry Association	Seek advice from a Chamber of Commerce	Seek advice from other professional body
QLD	202	6%	7%	2%	2%
SA	64	0%↓	1%↓	0%↓	1%
WA	92	2%	4%	3%	4%
TAS	7	0%↓	0%	0%	8%
NT	8	0%	0%	0%	0%
ACT	2	0%	0%	0%	0%
0 (Sole trader)	649	3%	4%	0%	2%
1-4	278	7%	8%	2%	4%
5-9	50	13%↑	13%	5%↑	8%
10-19	38	15%↑	18%↑	9%↑	10%↑
18 - 39 years	198	4%	3%	2%	3%
40 - 64 years	626	6%	6%	1%	3%
65 years and over	191	2%	12%	1%	3%
Male	613	6%	8%	2%	4%
Female	402	4%	4%	1%	2%
English	861	5%	6%	1%	3%
Other language	154	6%	6%	2%	2%
Central business districts	177	4%	5%	2%	2%
Suburban area	664	6%	6%	2%	4%
Semi-rural area	163	1%↓	2%	1%	1%
Regional cities	144	4%	7%	1%	3%
Rural area	135	2%	9%	0%↓	1%
Start-up stage + pre-profit	78	2%	2%	3%	0%
Growing	184	10%	11%	2%	6%
Established and stable	260	8%	6%	1%	3%
Established but stressed	205	5%	5%	3%	4%
Declining	123	1%↓	5%	0%	2%
Closed	165	0%↓	7%	0%	0%↓

C1. How often do the following when anxious and concerned about business? –Most or All Occasions

Weighted Base: Small Business Owner and Mental Health Survey (2020) Weighted base n=1015

SBOs most commonly seek the support of family and friends when they are feeling anxious and concerned. Details by demographic and business types are shown in Table 11 and there are little differences in the seeking of family for support except that those in wholesale trade are significantly more likely to use this support on all or most occasions (85%) in comparison to the average of 45%.

Significant differences in responses by SBOs were found in use of support from friends with the following measures:

Talk to a friend

Less likely to use on most or all occasions were business owners who are:

- in rental, hiring and real estate service (3% c/w 18%)
- sole traders (13% c/w 18%)
- closed businesses (4% c/w 18%)

Talk to a family member

More likely to use on most or all occasions were business owners who are in:

- in wholesale trade

Table 10: Use of Family and Friends Support when Anxious by Category

	n=	Talk to a family member	Talk to a friend
Total	1015	45%	18%
A - Agriculture Forestry and Fishing	78	59%	16%
B - Mining	3	25%	0%
C - Manufacturing	36	49%	11%
D - Electricity, Gas, Water and Waste Services	3	44%	0%
E - Construction	172	40%	25%
F - Wholesale Trade	34	85%↑	38%
G - Retail Trade	57	40%	30%
H - Accommodation and Food Services	39	38%	19%
I - Transport, Postal and Warehousing	79	33%	6%
J - Information Media and Telecommunications	10	37%	21%
K - Financial and Insurance Services	95	46%	16%
L - Rental, Hiring and Real Estate Services	114	49%	3%↓
M - Professional, Scientific and Technical Services	125	41%	17%
N - Administrative and Support Services	39	57%	15%
O - Public Administration and Safety	3	4%	4%
P - Education and Training	13	35%	11%

	n=	Talk to a family member	Talk to a friend
Q - Health Care and Social Assistance	59	48%	25%
R - Arts and Recreation Services	12	34%	22%
S - Other Services	44	37%	24%
NSW	357	46%	21%
VIC	283	37%	18%
QLD	202	50%	12%
SA	64	49%	17%
WA	92	52%	18%
TAS	7	24%	13%
NT	8	74%	8%
ACT	2	100%	0%
0 (Sole trader)	649	40%	13%↓
1-4	278	54%	26%
5-9	50	59%	27%
10-19	38	52%	29%
18 - 39 years	198	42%	17%
40 - 64 years	626	47%	20%
65 years and over	191	43%	9%
Male	613	44%	17%
Female	402	47%	18%
English	861	43%	17%
Other language	154	56%	21%
Central business districts	177	43%	16%
Suburban area	664	47%	21%
Semi-rural area	163	40%	11%
Regional cities	144	44%	12%
Rural area	135	39%	10%
Start-up stage + pre-profit	78	31%	11%
Growing	184	52%	21%
Established and stable	260	47%	26%
Established but stressed	205	50%	19%
Declining	123	51%	14%
Closed	165	31%	4%↓

C1. How often do the following when anxious and concerned about business? –Most or All Occasions

Weighted Base: Small Business Owner and Mental Health Survey (2020) Weighted base n=1015

Although SBOs most likely sought out mental health advice from their GP, they are not likely to seek out advice in general regarding their mental ill health or seek medical professionals when feeling anxious or concerned.

Details by demographic and business types are shown in Table 12 and there are no differences in the seeking GPs for support.

Significant differences in responses by SBOs were found in use of support from friends with the following measures:

Talk to a counsellor

Less likely to use on most or all occasions were business owners who are:

- aged 65 years or more (0% c/w 3%)
- closed businesses (0% c/w 3%)

Talk to a psychologist

Less likely to use on most or all occasions were business owners who are:

- in transport, postal and warehousing industry service (0% c/w 5%)
- operate in Victoria (0% c/w 4%) or South Australia (0% c/w 4%)
- in established and stable business stage (1% c/w 4%)

Talk to other mental health professional

More likely to use on most or all occasions were business owners who:

- operate in New South Wales (6% c/w 3%)

Less likely to use on most or all occasions were business owners who are:

- operate in Victoria (0% c/w 3%) or South Australia (0% c/w 3%)

Table 11: Use of Professional Support when Anxious by Category

	n=	Talk to a GP	Talk to a counsellor	Talk to a psychologist	Talk to other mental health professional
Total	1015	6%	3%	4%	3%
A - Agriculture Forestry and Fishing	78	0%	4%	0%	0%
B - Mining	3	0%	0%	0%	0%
C - Manufacturing	36	10%	3%	4%	1%
D - Electricity, Gas, Water and Waste Services	3	0%	0%	0%	0%
E - Construction	172	7%	6%	2%	4%
F - Wholesale Trade	34	0%	0%	0%	1%
G - Retail Trade	57	6%	4%	2%	2%
H - Accommodation and Food Services	39	1%	1%	2%	2%
I - Transport, Postal and Warehousing	79	1%	1%	0% ↓	0%
J - Information Media and Telecommunications	10	9%	4%	4%	2%
K - Financial and Insurance Services	95	2%	2%	2%	0%
L - Rental, Hiring and Real Estate Services	11	9%	0%	9%	9%
M - Professional, Scientific and Technical Services	125	9%	4%	5%	3%
N - Administrative and Support Services	39	8%	1%	15%	0%
O - Public Administration and Safety	3	0%	0%	0%	0%
P - Education and Training	13	1%	1%	1%	1%
Q - Health Care and Social Assistance	59	7%	5%	6%	1%
R - Arts and Recreation Services	12	10%	1%	5%	4%
S - Other Services	44	10%	4%	4%	4%
NSW	357	9%	4%	7%	6% ↑
VIC	283	3%	2%	0% ↓	0% ↓
QLD	202	7%	3%	6%	1%
SA	64	1%	1%	0% ↓	0% ↓
WA	92	3%	2%	1%	1%
TAS	7	0%	0%	0%	0%
NT	8	0%	0%	0%	0%
ACT	2	6%	6%	0%	0%
0 (Sole trader)	649	6%	2%	4%	2%
1-4	278	5%	5%	4%	3%
5-9	50	5%	3%	4%	3%

	n=	Talk to a GP	Talk to a counsellor	Talk to a psychologist	Talk to other mental health professional
10-19	38	7%	5%	6%	5%
18 - 39 years	198	5%	8%	6%	3%
40 - 64 years	626	5%	2%	3%	2%
65 years and over	191	7%	0% ↓	5%	5%
Male	613	6%	3%	4%	3%
Female	402	6%	4%	3%	2%
English	861	6%	2%	4%	3%
Other language	154	4%	6%	2%	2%
Central business districts	177	9%	4%	4%	3%
Suburban area	664	5%	3%	3%	2%
Semi-rural area	163	11%	5%	5%	3%
Regional cities	144	7%	4%	4%	3%
Rural area	135	10%	2%	9%	9%
Start-up stage + pre-profit	78	14%	9%	13%	5%
Growing	184	2%	6%	3%	1%
Established and stable	260	6%	1%	1% ↓	1%
Established but stressed	205	4%	4%	4%	4%
Declining	123	3%	0%	0%	0%
Closed	165	8%	0% ↓	8%	6%

C1. How often do the following when anxious and concerned about business? –Most or All Occasions

Weighted Base: Small Business Owner and Mental Health Survey (2020) Weighted base n=1015

Insight: SBOs rely heavily on family members and friends for their mental health support. A significant number will research online or look for learning and development options which provides a great opportunity to develop support tools.

Strategies to Monitor Wellbeing and Mental Health

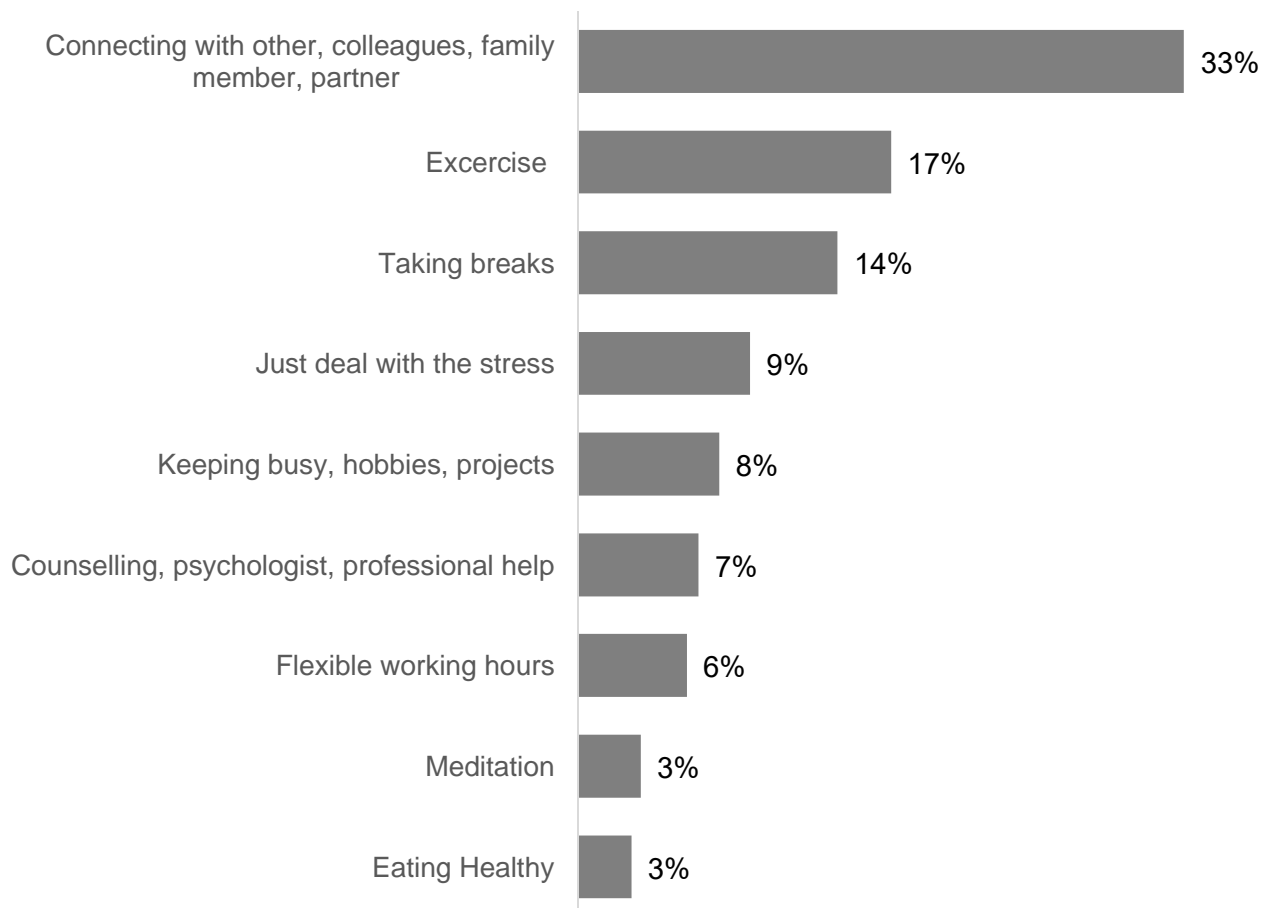
The main strategies SBOs use to monitor and maintain their mental health are to connect with people, colleagues, family, or friends (33%). Other strategies include doing exercise (17%) or keeping busy and having hobbies (8%). One in seven (14%) take breaks and 6% have flexible working hours as a strategy to maintain their mental health and wellbeing. Another strategy is that many SBOs will “just deal with it” (9%).

“My husband might, I'm sure he has other people in the industry that he can talk to, he is probably talking to his staff. So, he's probably got that support and we talk to each other obviously”. **Female Indigenous 1-4 Employees**

One in five (21%) SBOs claim to have no stress. This is particularly true of SBOs aged over 65 years with two in five (39%) reporting that they have no stress.

Men also are less likely to seek professional help to maintain mental health.

Figure 11: Strategies used to maintain and monitor mental health and wellbeing



C2. Do you have strategies in place to monitor and/or maintain your mental health and wellbeing?

Weighted Base: Small Business Owner and Mental Health Survey (2020) Weighted base n=1015

SBOs are most likely to connect with others and only SBOs who operate in the transport, postal and warehousing industry (10%) are less likely to use this strategy. Details of coded responses by demographic and business types are shown in Table 12.

Table 12: Connecting with Others as a Strategy by Category

	n=	Connecting with other, colleagues, family member, partner
Total	1015	33%
A - Agriculture Forestry and Fishing	78	39%
B - Mining	3	51%
C - Manufacturing	36	27%
D - Electricity, Gas, Water and Waste Services	3	9%
E - Construction	172	18%
F - Wholesale Trade	34	47%
G - Retail Trade	57	29%
H - Accommodation and Food Services	39	50%
I - Transport, Postal and Warehousing	79	10% ↓
J - Information Media and Telecommunications	10	33%
K - Financial and Insurance Services	95	34%
L - Rental, Hiring and Real Estate Services	114	57%
M - Professional, Scientific and Technical Services	125	21%
N - Administrative and Support Services	39	35%
O - Public Administration and Safety	3	93% ↑
P - Education and Training	13	43%
Q - Health Care and Social Assistance	59	57%
R - Arts and Recreation Services	12	37%
S - Other Services	44	31%
NSW	357	32%
VIC	283	31%
QLD	202	30%
SA	64	26%
WA	92	51%
TAS	7	19%
NT	8	65%
ACT	2	93% ↑
0 (Sole trader)	649	33%
1-4	278	33%
5-9	50	29%

	n=	Connecting with other, colleagues, family member, partner
10-19	38	34%
18 - 39 years	198	42%
40 - 64 years	626	33%
65 years and over	191	23%
Male	613	26%
Female	402	43%
English	861	30%
Other language	154	47%
Central business districts	177	23%
Suburban area	664	34%
Semi-rural area	163	33%
Regional cities	144	29%
Rural area	135	26%
Start-up stage + pre-profit	78	42%
Growing	184	40%
Established and stable	260	29%
Established but stressed	205	34%
Declining	123	32%
Closed	165	25%

C2. Do you have strategies in place to monitor and/or maintain your mental health and wellbeing? – coded

Weighted Base: Small Business Owner and Mental Health Survey (2020) Weighted base n=1015

SBOs are likely to use a variety of physical strategies to monitor and maintain their mental health and wellbeing. Details of coded responses by demographic and business types are shown in Table 13. SBOs in New South Wales (7%) were significantly more likely than average (3%) to use healthy eating as a strategy and SBOs in the start-up and pre-profit business stage (14%) were significantly more likely than average (3%) to use meditation as a strategy.

Table 13: Physical Distractions as a Strategy by Category

	n=	Exercise	Taking breaks	Keeping busy, hobbies, projects	Flexible working hours	Eating Healthy	Meditation
Total	1015	17%	14%	8%	6%	3%	3%
A - Agriculture Forestry and Fishing	78	19%	20%	20%	2%	14%	0%
B - Mining	3	0%	0%	0%	0%	0%	0%
C - Manufacturing	36	21%	3%	3%	2%	1%	8%
D - Electricity, Gas, Water and Waste Services	3	18%	13%	0%	1%	0%	0%
E - Construction	172	15%	11%	6%	7%	3%	0% ↓
F - Wholesale Trade	34	41%	33%	11%	7%	0%	0%
G - Retail Trade	57	16%	8%	6%	5%	3%	3%
H - Accommodation and Food Services	39	14%	11%	10%	3%	1%	1%
I - Transport, Postal and Warehousing	79	9%	20%	8%	4%	6%	4%
J - Information Media and Telecommunications	10	17%	14%	13%	4%	3%	0% ↓
K - Financial and Insurance Services	95	13%	21%	12%	10%	0%	5%
L - Rental, Hiring and Real Estate Services	114	11%	3%	1% ↓	1%	0%	1%
M - Professional, Scientific and Technical Services	125	11%	15%	6%	6%	2%	6%
N - Administrative and Support Services	39	24%	11%	13%	10%	2%	5%
O - Public Administration and Safety	3	0%	0%	0%	0%	0%	0%
P - Education and Training	13	65% ↑	1% ↓	0%	1%	4%	18%
Q - Health Care and Social Assistance	59	35%	20%	1%	17%	0%	2%
R - Arts and Recreation Services	12	21%	16%	7%	4%	8%	10%
S - Other Services	44	19%	20%	13%	4%	0% ↓	13%
NSW	357	23%	15%	7%	4%	7% ↑	5%
VIC	283	16%	18%	14%	7%	1%	2%
QLD	202	8%	8%	2% ↓	6%	1%	4%
SA	64	10%	10%	10%	7%	1%	0%

	n=	Exercise	Taking breaks	Keeping busy, hobbies, projects	Flexible working hours	Eating Healthy	Meditation
WA	92	21%	14%	3%	11%	0% ↓	4%
TAS	7	12%	8	0% ↓	19%	4%	8%
NT	8	26%	26%	0%	9%	0%	0%
ACT	2	0%	0%	0%	0%	0%	7%
0 (Sole trader)	649	19%	15%	9%	5%	4%	4%
1-4	278	13%	14%	6%	7%	1%	2%
5-9	50	16%	13%	6%	9%	1%	3%
10-19	38	15%	5% ↓	3%	10%	2%	4%
18 - 39 years	198	19%	20%	6%	13%	4%	6%
40 - 64 years	626	18%	15%	9%	5%	3%	3%
65 years and over	191	11%	4% ↓	6%	2% ↓	0% ↓	1%
Male	613	12%	10%	7%	6%	3%	2%
Female	402	25%	21%	9%	6%	3%	6%
English	861	17%	15%	7%	6%	3%	3%
Other language	154	19%	12%	11%	7%	3%	6%
Central business districts	177	16%	13%	5%	6%	5%	3%
Suburban area	664	19%	14%	6%	7%	3%	4%
Semi-rural area	163	5% ↓	19%	19%	9%	2%	1%
Regional cities	144	15%	9%	4%	9%	1%	4%
Rural area	135	20%	6%	11%	2%	8%	0%
Start-up stage + pre-profit	78	13%	8%	6%	11%	1%	14% ↑
Growing	184	21%	28%	14%	6%	6%	6%
Established and stable	260	15%	10%	6%	8%	2%	3%
Established but stressed	205	22%	16%	8%	9%	6%	0% ↓
Declining	123	22%	12%	8%	1% ↓	0%	3%
Closed	165	9%	8%	2%	0% ↓	1%	1%

C2. Do you have strategies in place to monitor and/or maintain your mental health and wellbeing? – coded

Weighted Base: Small Business Owner and Mental Health Survey (2020) Weighted base n=1015

Many SBOs said that they had no stress and owners aged 65 years or more (39%) were significantly more likely than average (21%) to say they had no stress. Nearly one in ten SBOs said that they would just deal with the stress and only SBOs who operate in health care and social assistance (0%) are less likely to use this strategy.

Table 14: No Particular Strategy by Category

	n=	Just deal with the stress	No stress
Total	1015	9%	21%
A - Agriculture Forestry and Fishing	78	9%	10%
B - Mining	3	20%	5%
C - Manufacturing	36	12%	27%
D - Electricity, Gas, Water and Waste Services	3	19%	41%
E - Construction	172	10%	23%
F - Wholesale Trade	34	0%	39%
G - Retail Trade	57	18%	22%
H - Accommodation and Food Services	39	6%	28%
I - Transport, Postal and Warehousing	79	20%	42%
J - Information Media and Telecommunications	10	15%	11%
K - Financial and Insurance Services	95	18%	28%
L - Rental, Hiring and Real Estate Services	114	4%	10%
M - Professional, Scientific and Technical Services	125	7%	24%
N - Administrative and Support Services	39	2%	16%
O - Public Administration and Safety	3	0%	4%
P - Education and Training	13	1% ↓	4%
Q - Health Care and Social Assistance	59	0% ↓	9%
R - Arts and Recreation Services	12	11%	15%
S - Other Services	44	7%	13%
NSW	357	10%	18%
VIC	283	6%	21%
QLD	202	9%	28%
SA	64	20%	26%
WA	92	12%	18%
TAS	7	6%	13%
NT	8	0%	0%
ACT	2	0%	0%
0 (Sole trader)	649	9%	20%
1-4	278	10%	23%
5-9	50	8%	26%
10-19	38	9%	21%
18 - 39 years	198	5%	11%
40 - 64 years	626	10%	19%
65 years and over	191	13%	39% ↑

	n=	Just deal with the stress	No stress
Male	613	10%	27%
Female	402	9%	13%
English	861	10%	22%
Other language	154	4%	17%
Central business districts	177	11%	22%
Suburban area	664	10%	21%
Semi-rural area	163	11%	15%
Regional cities	144	8%	29%
Rural area	135	6%	24%
Start-up stage + pre-profit	78	8%	7%
Growing	184	7%	18%
Established and stable	260	8%	32%
Established but stressed	205	12%	14%
Declining	123	15%	26%
Closed	165	7%	20%

C2. Do you have strategies in place to monitor and/or maintain your mental health and wellbeing? – coded

Weighted Base: Small Business Owner and Mental Health Survey (2020) Weighted base n=1015

There were no significant differences between business owners in different industries, business sizes, age groups or business stages in using professional help as a strategy for maintain or monitoring mental health and wellbeing.

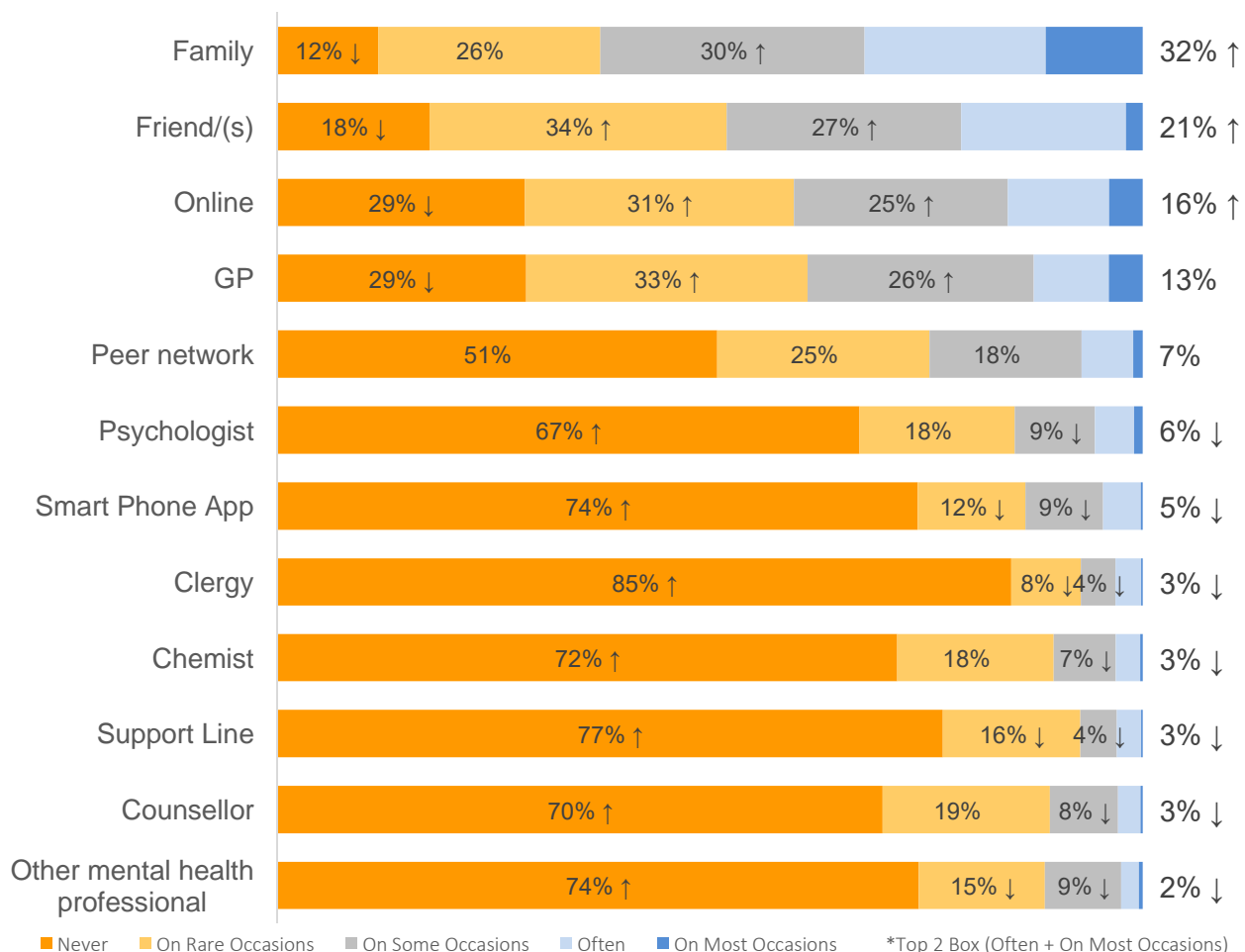
Insight: SBOs do not generally use professional help to monitor and maintain their mental health and wellbeing, rather they rely on connecting with others or developing their own personal strategies. For example, start up and pre-profit stage businesses were more likely to use meditation as a form of physical distraction. This could be due to these sectors having rated higher levels of stress on SBOs. Men are less likely than women to seek professional help to maintain mental health. Older Small Business Owners are particularly likely to either report no stress or to say that they will just get on with it as a way of coping.

Regularity of Sources of Support Used

More than half of SBOs use either family (88%), friends (82%), online resources (71%), or a GP (71%). One third of SBOs (32%) reported that they consulted with family as a support on most or all occasions, followed by friends (21%). External sources used most often were online resources (16%) and the GP (13%). SBOs were significantly less likely to turn to mental health professionals including psychologists (6%), counsellors (3%), support line (3%), or other mental health professionals (2%).

“Oh, look, maybe. I don't think I would use it. I'm fortunate that my partner works in our business and is an owner of the business as well. So, we share the things. ... the critical things you do talk about ... But that's a clear mechanism that we both have. I mean, [partner name] went through a period last week or the week before where she was getting frustrated. And then she was very concerned about the marches that took place, before they took place, because it was going to impact the economy and therefore would impact our business, that sort of thing. Well, I probably got over it” **Male Melbourne 5-9 Employees**

Figure 12: Regularity of Use of Sources of Support



C4. How often do you, or would you, look to the following for information or support?

Weighted Base: Small Business Owner and Mental Health Survey (2020) Weighted base n=1015

There were no significant differences between SBOs operating in different industries, business sizes, location, age, gender, or business stage in reporting of seeking support from family, friends, or GPs. However, younger (aged 18-39 years) SBOs were significantly more likely than average to use supports as follows:

- Online support (32% c/w 16%).
- Peer networks (17% c/w 7%).
- Counsellor (9% c/w 3%).
- Other mental health professional (8% c/w 3%).

Table 15: Use of Support by Category

	n=	Online	Peer networks	Chemist	Psychologist	Counsellor	Other mental health professional
Total	1015	16%	7%	3%	6%	3%	2%
A - Agriculture Forestry and Fishing	78	1% ↓	0%	4%	5%	0%	0%
B - Mining	3	20%	25%	0%	0%	0%	0%
C - Manufacturing	36	20%	1%	0%	1%	0%	1%
D - Electricity, Gas, Water and Waste Services	3	0% ↓	0%	0%	1%	0%	1%
E - Construction	172	20%	11%	8%	10%	10% ↑	7%
F - Wholesale Trade	34	9%	1%	0%	0%	1%	0%
G - Retail Trade	57	26%	12%	1%	3%	2%	2%
H - Accommodation and Food Services	39	12%	6%	1%	2%	1%	1%
I - Transport, Postal and Warehousing	79	9%	8%	0%	0% ↓	0%	2%
J - Information Media and Telecommunications	10	26%	11%	4%	6%	3%	5%
K - Financial and Insurance Services	95	10%	10%	0%	0% ↓	0%	0%
L - Rental, Hiring and Real Estate Services	114	2% ↓	1% ↓	9%	9%	0%	0%
M - Professional, Scientific and Technical Services	12	20%	4%	0% ↓	4%	2%	3%
N - Administrative and Support Services	39	35%	4%	0%	16%	8%	0%
O - Public Administration and Safety	3	0%	0%	0%	0%	0%	0%

	n=	Online	Peer networks	Chemist	Psychologist	Counsellor	Other mental health professional
P - Education and Training	13	19%	9%	1%	1%	1%	1%
Q - Health Care and Social Assistance	59	31%	13%	1%	11%	1%	1%
R - Arts and Recreation Services	12	23%	24%	1%	5%	1%	8%
S - Other Services	44	18%	14%	4%	5%	4%	8%
NSW	357	19%	4%	6%	7%	3%	3%
VIC	283	13%	8%	1%	3%	1%	0% ↓
QLD	202	18%	13%	4%	9%	6%	5%
SA	64	14%	7%	1% ↓	4%	1%	0% ↓
WA	92	9%	5%	0% ↓	1%	1%	3%
TAS	7	8%	19%	0%	0%	0%	0%
NT	8	0%	0%	0%	0%	0%	0%
ACT	2	6%	6%	6%	6%	6%	6%
0 (Sole trader)	649	16%	6%	4%	5%	3%	2%
1-4	278	14%	8%	2%	7%	3%	3%
5-9	50	12%	9%	2%	6%	6%	3%
10-19	38	18%	10%	3%	8%	5%	5%
18 - 39 years	198	32% ↑	17% ↑	7%	8%	9% ↑	8% ↑
40 - 64 years	626	14%	5%	1% ↓	5%	2%	1%
65 years and over	191	3% ↓	3%	7%	6%	0%	0%
Male	613	12%	7%	4%	6%	3%	2%
Female	402	21%	7%	2%	5%	3%	3%
English	861	14%	7%	3%	6%	2%	2%
Other language	154	26%	6%	4%	2%	5%	3%
Central business districts	177	13%	5%	1% ↓	5%	2%	4%
Suburban area	664	19%	9%	3%	4%	4%	3%
Semi-rural area	163	10%	1% ↓	0% ↓	9%	2%	3%
Regional cities	144	15%	4%	0% ↓	5%	2%	3%
Rural area	135	9%	2%	10%	14%	1%	2%
Start-up stage + pre-profit	78	31%	7%	1% ↓	16%	2%	9%
Growing	184	23%	8%	6%	4%	4%	1%
Established and stable	260	15%	7%	0% ↓	2% ↓	1%	0% ↓
Established but stressed	205	15%	10%	2%	5%	4%	3%

	n=	Online	Peer networks	Chemist	Psychologist	Counsellor	Other mental health professional
Declining	123	9%	7%	5%	6%	6%	5%
Closed	165	7%	1%	6%	9%	0% ↓	1%

C4. How often do you, or would you, look to the following for information or support? PROMPTED – Most or All Occasions

Weighted Base: Small Business Owner and Mental Health Survey (2020) Weighted base n=1015

Whilst there was no significant difference between various business sizes, the use of peer networks can be of particular benefit to sole traders as demonstrated by the following participant in the qualitative interviews.

“So, I have a bunch of good friends who have very good businesses and they're close friends. We sat down, we had a Skype and Facebook meeting...where we discussed the problems and how to cope with it. We came up with certain plans, we have to live with it and find a way to settle down with these things going on, because it's not going to open anytime soon. And it will take time to recover and survive in this situation. So now I feel after getting a payment and after discussing with friends I can say I'm pretty stable”.

Female sole trader Sydney

Even for SBOs with employees, reaching out to peers and close friends can be a beneficial support during times of crisis.

“Sometimes it's nice to know you're not the only one going through the situation. It's not just our business that might be struggling with turnover at the moment. And everyone else is in the same position.... We're doing the best we can, and that's really what we get out of the talking to other people in the industry that helps know that you're doing the right thing. And that also then gives you confidence. You don't get a negative spin on what's going on”. **Male 5-9 employees Adelaide**

The main reasons given for the use of peer networks were because of relatability (62%), followed by anonymity (28%).

“They generally know the field and have been in the same situation and have approaches that could help or come up with ideas and solutions”. **Male sole trader Aged 40-64 years Brisbane**

“Peer support networks tend to have someone in the same situation, and they can help you work through the first steps in finding the assistance you need”. **Female sole trader Aged 18 – 39 years Regional Queensland**

“The main reason would be anonymity. I wouldn't want others that may know me, to know the troubles I might be having. Also, it's a great way to bounce ideas and problems off other people in the same industry, without competition”. **Female sole trader Aged 18 – 39 Perth**

C9. Why would you prefer peer support networks?



SBOs who were significantly more likely than average (62%) to say they used peer networks because of relatability:

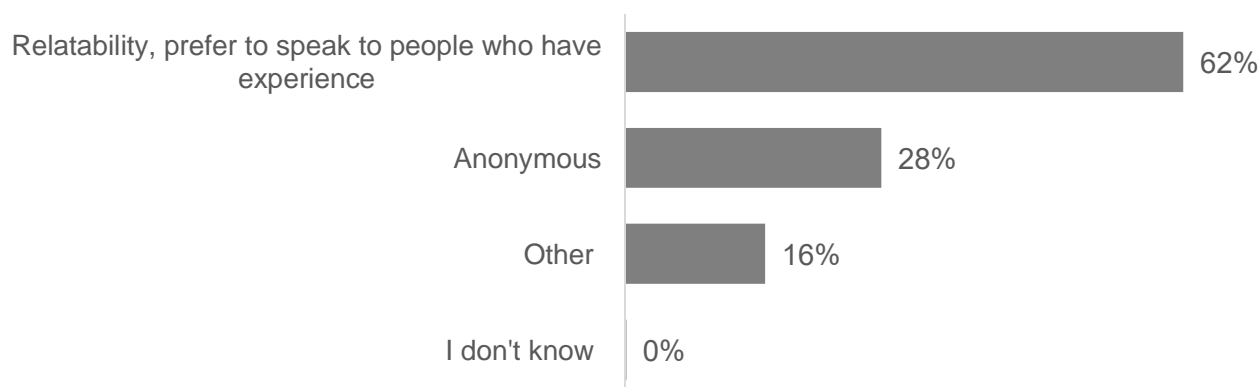
- operate in professional, scientific, and technical services (98%)
- are in a growing business stage (98%)

SBOs who were from a CALD background (51%) were significantly less likely than average (62%) to say they used peer networks due to lack of relatability and low preference to speak to people who have do not have similar experiences

SBOs who were significantly more likely than average (28%) to say they used peer networks because of anonymity are:

- in declining business stage (85%)

Figure 13: Reasons for Using Peer Networks



C9. Why would you prefer peer support networks? – coded

Weighted Base: Small Business Owner and Mental Health Survey (2020) Weighted base used peer networking n=497

Insight: SBOs are unlikely to search for external sources of support but those used most often were online resources and the GP. In fact, these are the two points where the help-seeking journey are most likely to begin.

Barriers to Accessing Support

The main barrier for SBOs to seek support is the cost of most help services, selected by 54%, lack of time (46%), and availability of services in business hours (23%).

A perception of several barriers was encapsulated by this SBO in his in-depth interview:

"I was actually talking to someone about this the other day. It would be pointless going to a psychologist or psychiatrist or whatever you call those people and saying to them about what's going on because you'll sit with them for half an hour or an hour, and then they'll give you a bill for \$150. And to me, that would stress me out more than anything else, just paying out money". **Male 1-4 employees Sydney**

SBOs operating in rural areas (59%), and SBOs aged 18-39 years (17%), were significantly more likely than the average SBO (5%) to say that a barrier to access was the lack of transport available to make and attend potential appointments.

Others find it a struggle to know where to look and do not have the time or resources to search efficiently. There is also the concern or embarrassment felt by SBOs regarding others finding out that they sought out mental health services and support as it may be looked down upon by friends or family.

"I think being a small business owner is sometimes incredibly stressful. And you don't know what you don't know. I mean, look there are a lot of resources available, I think, but it's knowing where to look for them, and also having the time. And I am very time poor, I've got two kids on my own, and yeah, I run a business, and I've got a staff. So, life gets busy". **Female 5-9 Employees Sydney**

"I'd say that there'd be a few things. One would be time; a lot of small business owners sacrifice and use time as an excuse. For example, I'm in [City] and I work in [Suburb], but if the specialist was in the city it's like, "Ugh I've got to allocate half the day by the time I get there, by the time I have the meeting, come back, I'm going to lose a whole half day, I've not got a half day. No, don't worry about it." So, that would be one factor. **Male 5-9 Employees New South Wales regional**

"Other factors would be a lot of people still think that it's a failure in themselves to seek that help. They feel like, "Look, only weak people would need to do that, and I don't consider myself weak." So, it could be what they feel is a reflection on their character and a weakness. And probably the third thing would be they feel embarrassed as well. They wouldn't want to tell anybody, and they want to hide it. So, I think probably a combination of those three". **Male 1-4 Employees Sydney**

"They (SBOs) would feel like when it is just yourself and you don't have anyone to bounce things off, it might seem like you're making a mountain out of a molehill and you should just suck it up and get over it". **Female Sole trader Regional NSW**

Language proficiency and is a particular problem for people who come from a CALD background, particularly as Australia is highly multicultural, this issue was raised many times.



“Maybe if it's like migrants, the language problem might be an issue, they might not know, they might know where to get it or they might isolate and don't talk to friends and get the resources. So, language and also the avenue of getting there is maybe part of the problem” **Female 1-4 Employees CALD Sydney**

SBOs aged 18-39 years (23%) were also significantly more likely than average (11%) to say that a barrier to accessing support was that services were unavailable either online or by phone.

Figure 14: Barriers to Seeking Help



C6. Which of the following would keep you from seeking help? Please select the factors that would keep you from seeking help. (Choose top 4)

Weighted Base: Small Business Owner and Mental Health Survey (2020) Weighted base n=1015

Insight: The main barriers to accessing support are cost, time and accessibility. Any tools developed should address these three barriers first. A suggestion would be **to focus on the use of online support** that may be free or relatively cheaper compared to other help services such as mental health professionals, for example online courses that an SBO can sign up to and complete in a time frame and hours that suit them. This lifts the burden of accessibility, lack of time and cost in comparison to something like having to visit a psychologist weekly. Additionally, advertising should be produced to inform where to seek help and highlight that many health services are confidential, particularly aimed at SBOs.

Methods for Accessing Information Services

Just under half (47%) of participants rated a face-to-face method of accessing information services as most favourable. This may be due to experience with having to stay on hold whilst contacting services via the phone, not getting the right answer through online and messenger services and giving up/losing hope or wanting to show someone physical things such as charts and stats to aid in explanations.

SBOs aged 65 years (68%) or more were significantly more likely than average (47%) to rank face-to-face first (68%) and SBOs aged 18-39 years (29%) were significantly less likely to rank face-to-face method first for accessing information services.

Participants in the qualitative research had a variety of preferences.

"I think initially probably, online or by phone, and then perhaps face to face, depending on to what extent they are going through mental health issues. I guess it's probably difficult for a person to do a one on one, face to face, initially because they probably need to break the ice a little bit first and maybe that would be easy to do online. Because like I said, a lot of people do face that initial fear of being weak by seeking help and they have those second thoughts about actually attending a meeting and seeking help. Doing it face to face may be a little to confronting first up". **Male 1-4 Employees Sydney**

"Podcast sounds good ... then one-on-one, webinars. I think it's about each individual, because not everyone will react or are comfortable in all the same environments". **Male 5-9 Employees Adelaide**

"Emails or a mental health webinar about self-help, all of these different options that might be available". **Male 5-9 Employees Adelaide**

"Well, sometimes I think something that works quite well, would probably be like, say a free seminar where you're invited to go along and you can bring a couple of staff members, and you get to listen to say an expert person who has run a business and done the same thing, that sort of thing. And then, you can also do some networking while you're there and speak to people, and that sort of thing. So, I did go to something like that last year and I found that it was really enjoyable, and it was also quite inspirational because you're listening to someone who's extremely successful generally. That sort of thing I think is good". **Female 5-9 Employees Regional VIC**

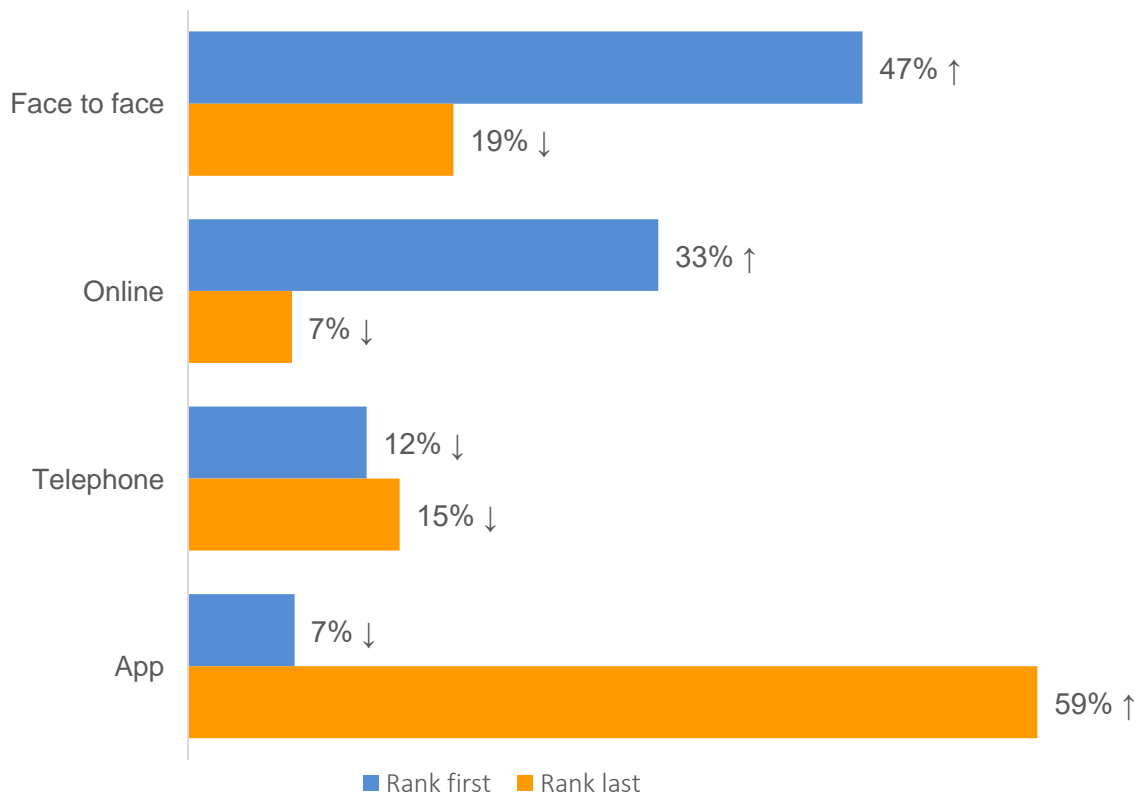
"Maybe a seminar sharing a similar difficulty with our situation with maybe other small businesses in the same situation, so that what we have resonates of the things that we want, or the experience we share. In terms of mental health issues I haven't shared, it's only maybe to share with the economic climate of the business and we do share and say whether your business is doing well or not, then finding out how you cope, things like that, not in terms of mental health. So, I would say mental health issues it also might have similar effect, positive effect sharing with peers". **Female 1-4 Employees Sydney CALD**

*“Webinars would be most helpful... Well because they're short and sweet. If they're like half an hour and then question and answers at the end, where it can be anonymous, or people could post some questions and then the presenter can answer them in a live Q&A, I find that helpful because people might need a little push to actually get started in seeking help. So that could possibly lead to opening a door for an individual that would otherwise be suffering”. **Female 10-19 Employees QLD***

SBOs aged 18-39 years (23%) were significantly more likely than average (7%) to rank an App first as a tool in accessing information services. In contrast SBOs aged 40-64 years (3%) were significantly less likely to rank an App method first for accessing information services.

Out of the SBOs who spoke English, only (63%) were significantly more likely than average (59%) to rate an App last. SBOs from a CALD background were significantly less likely (38%) to rank an App method last for accessing information services.

Figure 15: Ranking Modes for Information Services



C.7. Please rank the following modes in the order of your preference to access information services

Weighted Base: Small Business Owner and Mental Health Survey (2020) Weighted base n=1015

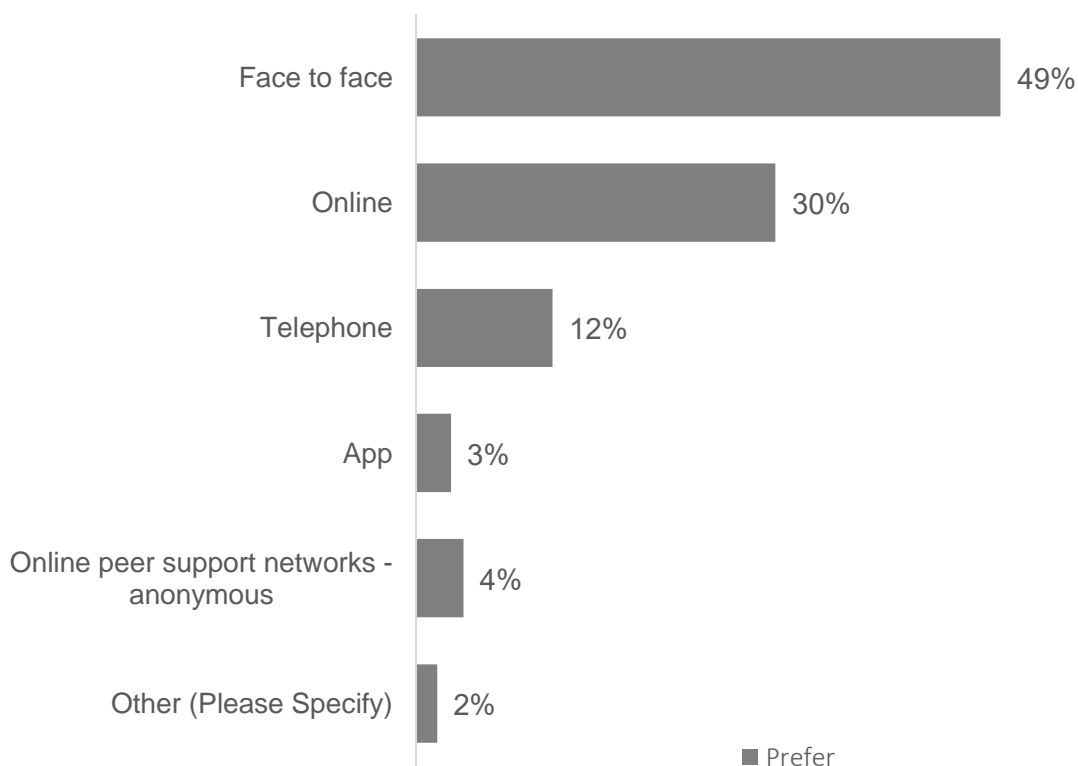
Methods for Accessing Services

Nearly half (49%) said they would prefer to access support services face-to-face. SBOs aged 18-39 years (30%) were significantly less likely to rank the face-to-face method first for accessing support services.

SBOs aged 18-39 years (11%) and female SBOs (6%) were significantly more likely than average (3%) to prefer to access support services via an App and SBOs aged 40-64 years (1%) and male SBOs (1%) were significantly less likely to prefer to access support services via an App.

SBOs operating in rural areas (10%) were significantly more likely than average (2%) to say they would not use any of these methods.

Figure 16: Ranking Modes for Information Services



C8. Which of the following modes would you prefer to access support services? (for example: information about small business support services, Mental health support services for small business owners, counsellors, etc)

Weighted Base: Small Business Owner and Mental Health Survey (2020) Weighted base n=1015

Insight: The preferred methods for accessing both information and service supports are face-to-face and online. These two methods often go hand in hand as online methods are often used to search for and find face-to-face services. Younger business owners would be more likely to access services via an App than their older counterparts possibly due to their higher experience and knowledge of navigating and accessing Apps due to their technological era in which they were brought up in.

Awareness and Use of Existing Support Services

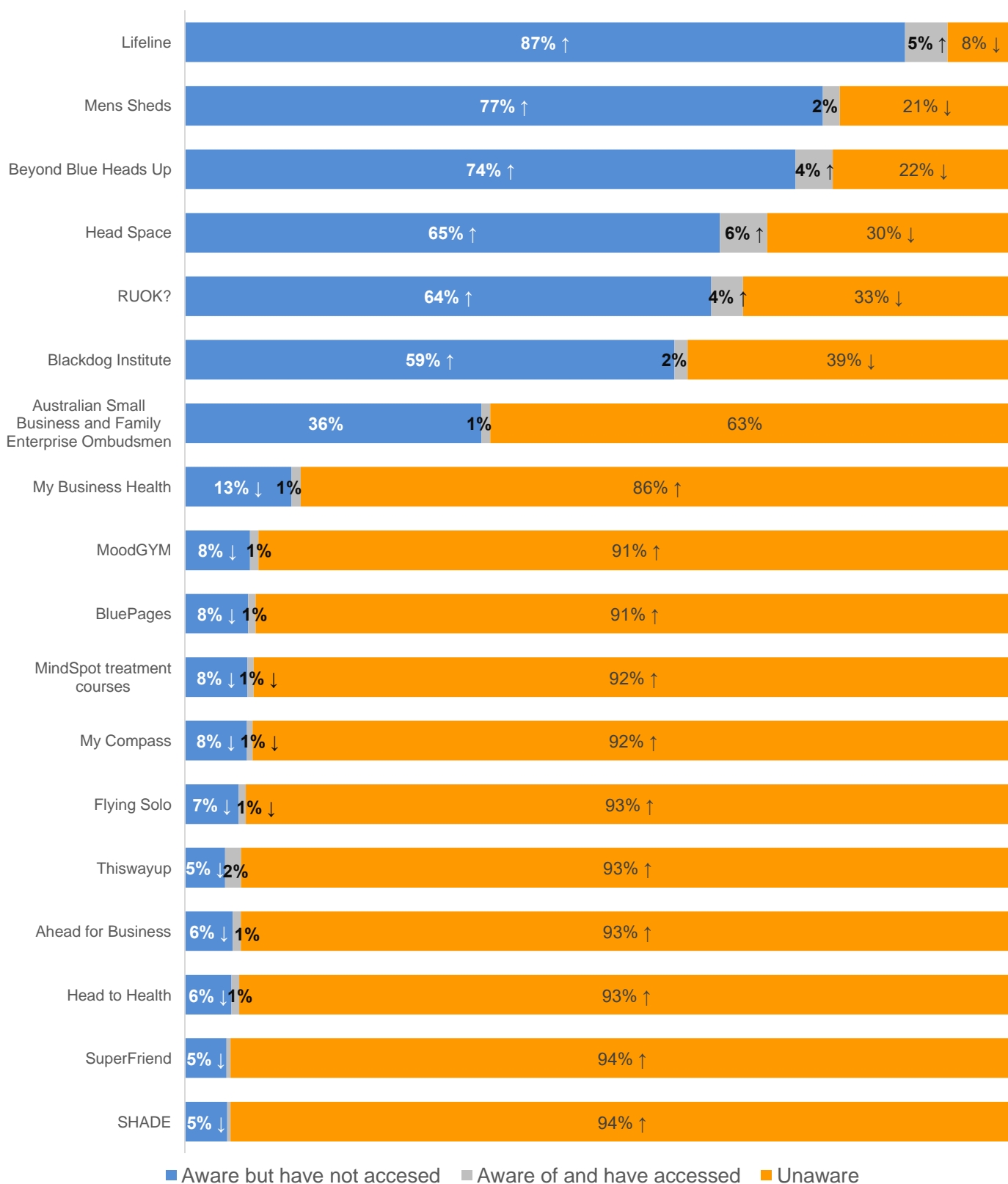
Whilst the majority of businesses were aware of several mental health support services including Lifeline (92%), Men's Shed (79%), Beyond Blue (78%), Head Space (71%), RUOK (68%), and Blackdog Institute (61%), few SBOs had accessed any or heard of the many other mental health services available outside of these popularly advertised options. .

In light of this, participants that took part in the in-depth interviews mostly named the same well-known support services. There was little knowledge of support services for businesses and little knowledge of less advertised services in comparison to highly marketed services such as Lifeline and Beyond Blue.

*"I know there's Beyond Blue and some of those types of organizations. There's probably mental health support for employers or small business owners or something again. **Male 10-19 Employees regional***

*"Look, I don't know if they specialised in that area only (small business owners and employee's mental health). I think it's an area that they would be able to advise accordingly to small business owners, but I wouldn't say that there's one set up only for small businesses, I don't know if they would be that restrictive". **Male 1-4 Employees Sydney***

Figure 17: Awareness and Use of Support Services



C.7. Please rank the following modes in the order of your preference to access information services

Weighted Base: Small Business Owner and Mental Health Survey (2020) Weighted base n=1015

6% of SBOs had accessed Head Space. SBOs aged 18 – 39 years (17%), female SBOs (10%), and SBOs in start-up or pre-profit stage (29%), were significantly more likely to have accessed Head Space.

SBOs who were significantly more likely to be aware of Head Space but not using it are:

- aged 40-64 years (73% c/w 65%).
- speak only English (68% c/w 65%).
- sole traders (70% c/w 65%).

SBOs who were significantly more likely to be unaware of Head Space are:

- aged 65 or more years (57% c/w 30%).
- male (36% c/w 30%).
- have 1-4 employees (40% c/w 30%).
- have 5-9 employees (45% c/w 30%).

Significant differences in awareness by business size illustrate that SBOs with 1-4 employees (40%) and 5-9 employees (45%) are significantly more likely than average (30%) to be unaware of Head Space. SBOs with 5-9 employees are significantly more likely than average (33%) to be unaware of RUOK?

Table 16: Not Aware of Mental Health Support Agencies by Business Size

	Total	0 (Sole trader)	1-4	5-9	10-19
n=	1015	649	278	50	38
Australian Small Business and Family Enterprise Ombudsmen	63%	62%	68%	60%	53%
Beyond Blue Heads Up	22%	23%	19%	20%	20%
MoodGYM	91%	92%	90%	86%	87%
BluePages	91%	92%	91%	87%	86%
My Compass	92%	92%	92%	88%	89%
Thiswayup	93%	93%	94%	91%	92%
MindSpot treatment courses	92%	92%	92%	89%	90%
SHADE	94%	95%	95%	91%	91%
Head Space	30%	24% ↓	40% ↑	45% ↑	36%
Lifeline	8%	8%	7%	9%	11%
Flying Solo	93%	94%	91%	86%	88%
My Business Health	86%	87%	87%	74% ↓	81%
Head to Health	93%	94%	94%	89%	91%
Blackdog Institute	39%	38%	42%	42%	48%
RUOK?	33%	31%	33%	49% ↑	44%
Mens Sheds	21%	22%	18%	21%	28%
Ahead for Business	93%	93%	95%	86%	88%
SuperFriend	94%	94%	96%	90%	89%

C.10. What is your level of awareness of the following support services? UNAWARE

Weighted Base: Small Business Owner and Mental Health Survey (2020) Weighted base n=1015

Significant difference in awareness by age and gender show that SBOs aged 65 years or more and men are significantly more likely than average to be unaware of a range of support services. Similarly, SBOs aged 18-39 years and female are significantly less likely to be unaware of a range of support services.

Table 17: Not Aware of Mental Health Support Agencies by Age and Gender

	Total	18 - 39 years	40 - 64 years	65 years and over	Male	Female
n=	1015	198	626	191	613	402
Australian Small Business and Family Enterprise Ombudsmen	63%	53%	65%	65%	62%	64%
Beyond Blue Heads Up	22%	27%	22%	15%	20%	24%
MoodGYM	91%	78% ↓	94%	97% ↑	95% ↑	85% ↓
BluePages	91%	74% ↓	95% ↑	98% ↑	95% ↑	86% ↓
My Compass	92%	77% ↓	94%	99% ↑	94%	88%
Thiswayup	93%	79% ↓	96%	99% ↑	96% ↑	89% ↓
MindSpot treatment courses	92%	77% ↓	94%	99% ↑	96% ↑	85% ↓
SHADE	94%	82% ↓	97% ↑	99% ↑	97% ↑	90% ↓
Head Space	30%	24%	23% ↓	57% ↑	36% ↑	20% ↓
Lifeline	8%	14%	6%	8%	10%	4%
Flying Solo	93%	84% ↓	94%	97%	95%	89%
My Business Health	86%	77%	85%	97% ↑	87%	84%
Head to Health	93%	84% ↓	95%	98% ↑	95%	90%
Blackdog Institute	39%	53%	32%	47%	41%	36%
RUOK?	33%	17% ↓	29%	61% ↑	40% ↑	21% ↓
Mens Sheds	21%	42% ↑	16%	14%	16%	28%
Ahead for Business	93%	81% ↓	95%	99% ↑	95%	91%
SuperFriend	94%	82% ↓	97% ↑	100% ↑	97% ↑	91% ↓

C.10. What is your level of awareness of the following support services? UNAWARE

Weighted Base: Small Business Owner and Mental Health Survey (2020) Weighted base n=1015

Significant differences in awareness by CALD and non-CALD participants depict that small business from CALD backgrounds are significantly more likely than average to be unaware of Head Space (46% c/w 30%), Lifeline (18% c/w 8%), and Men's Shed (50% c/w 21%) support services. As one of the participants in the qualitative interview said, it is difficult to know where to look.

"Specifically, for small business, mental health services actually I don't know exactly where to get this, maybe New South Wales Self Help Services, there's the Health Department maybe that's the point of access". Female 1-4 Employees CALD Sydney

Table 18: Not Aware of Mental Health Support Agencies by CALD and non-CALD

	Total	English	Other
n=	1015	861	154
Australian Small Business and Family Enterprise Ombudsmen	63%	66%	47%
Beyond Blue Heads Up	22%	22%	23%
MoodGYM	91%	92%	85%
BluePages	91%	93% ↑	82% ↓
My Compass	92%	93%	85%
Thiswayup	93%	94%	88%
MindSpot treatment courses	92%	92%	91%
SHADE	94%	96%	89%
Head Space	30%	27% ↓	46% ↑
Lifeline	8%	6% ↓	18% ↑
Flying Solo	93%	93%	92%
My Business Health	86%	88%	76%
Head to Health	93%	94%	91%
Blackdog Institute	39%	37%	53%
RUOK?	33%	31%	44%
Mens Sheds	21%	16% ↓	50% ↑
Ahead for Business	93%	94%	91%
SuperFriend	94%	95%	90%

C.10. What is your level of awareness of the following support services? UNAWARE

Weighted Base: Small Business Owner and Mental Health Survey (2020) Weighted base n=1015

Significant difference in awareness by locations show that SBOs who operate in suburban areas are less likely to be unaware of a range of support services. SBOs in rural areas are more likely to be unaware of services such as MoodGym and SuperFriend

Table 19: Not Aware of Mental Health Support Agencies by Location

	Total	Central business districts	Suburban area	Semi-rural area	Regional cities	Rural area
n=	1015	177	664	163	144	135
Australian Small Business and Family Enterprise Ombudsmen	63%	66%	61%	74%	55%	65%
Beyond Blue Heads Up	22%	28%	22%	16%	24%	10%
MoodGYM	91%	92%	88% ↓	98%	94%	98% ↑
BluePages	91%	92%	88% ↓	95%	94%	96%
My Compass	92%	91%	90% ↓	96%	93%	95%
Thiswayup	93%	91%	91% ↓	95%	94%	97%
MindSpot treatment courses	92%	88%	89% ↓	93%	96%	96%
SHADE	94%	92%	93%	96%	96%	98%
Head Space	30%	31%	27%	30%	32%	34%
Lifeline	8%	7%	7%	15%	15%	7%
Flying Solo	93%	90%	90% ↓	95%	94%	96%
My Business Health	86%	87%	83%	90%	92%	90%
Head to Health	93%	95%	91% ↓	96%	96%	96%
Blackdog Institute	39%	38%	39%	35%	40%	30%
RUOK?	33%	30%	29%	33%	24%	44%
Mens Sheds	21%	26%	23%	15%	9% ↓	11%
Ahead for Business	93%	95%	92%	97%	97%	95%
SuperFriend	94%	97%	92% ↓	98%	97%	100% ↑

C.10. What is your level of awareness of the following support services? UNAWARE

Weighted Base: Small Business Owner and Mental Health Survey (2020) Weighted base n=1015

Significant difference in awareness by locations highlight that SBOs who have declining businesses are more likely to be unaware of a range of support services. Businesses that had closed were also more likely to be unaware of the range of support systems available.

Table 20: Not Aware of Mental Health Support Agencies by Business Cycle

	Total	Start-up stage + pre-profit	Growing	Established and stable	Established but stressed	Declining	Closed
n=	101	78	184	260	205	123	165
Australian Small Business and Family Enterprise Ombudsmen	63%	50%	62%	73%	60%	79%	47%
Beyond Blue Heads Up	22%	24%	26%	19%	15%	21%	29%
MoodGYM	91%	74%	87%	95%	89%	98% ↑	95%
BluePages	91%	66% ↓	89%	96%	87%	100% ↑	98% ↑
My Compass	92%	66% ↓	86%	97% ↑	91%	100% ↑	97%
Thiswayup	93%	72% ↓	92%	96%	91%	99% ↑	98%
MindSpot treatment courses	92%	77%	88%	95%	92%	99% ↑	93%
SHADE	94%	74% ↓	96%	97%	92%	98%	99%
Head Space	30%	22%	24%	35%	28%	42%	25%
Lifeline	8%	11%	7%	7%	7%	12%	7%
Flying Solo	93%	73% ↓	92%	93%	90%	100% ↑	99% ↑
My Business Health	86%	71%	84%	91%	78%	98% ↑	89%
Head to Health	93%	78%	93%	96%	88%	99% ↑	99%
Blackdog Institute	39%	50%	46%	35%	43%	40%	28%
RUOK?	33%	20%	34%	32%	31%	45%	29%
Mens Sheds	21%	39%	37% ↑	14%	16%	20%	11%
Ahead for Business	93%	81%	90%	97% ↑	88%	100% ↑	97%
SuperFriend	94%	78% ↓	91%	99% ↑	92%	99% ↑	99%

C.10. What is your level of awareness of the following support services? UNAWARE

Weighted Base: Small Business Owner and Mental Health Survey (2020) Weighted base n=1015

Insight: Whilst awareness of some of the major mental health support services such as Lifeline, Beyond Blue and RUOK was high, there was little knowledge of any support services aimed specifically at SBOs. SBOs from a CALD background were less likely than others to be aware of any support services. Additionally, SBOs with declining business were more likely to be unaware of Mental Health support agencies, contributing to increased poor mental health due to a failing business and lack of profit. Moreover, it was emphasized that the increased level of stress a business caused on an SBO directly impacted their knowledge and access of help services. This was particularly evident in the start-up and pre-profit staged small businesses as levels of stress are significantly higher than those who are older or are in stable and established businesses. Finally, SBOs living within rural regions of Australia were more likely to be unaware of help services, underlining the power of marketing and advertising of these services potentially hold in more populated cities or towns. It is also noted that females, start-up and pre-profit stage companies and business owners aged 18-39 experience the highest levels of stress and 18-39 year olds are less happy in comparison to other age groups. This may provide insight as to why they were significantly more likely to access services such as Head Space which focus on meditation and stress relief.

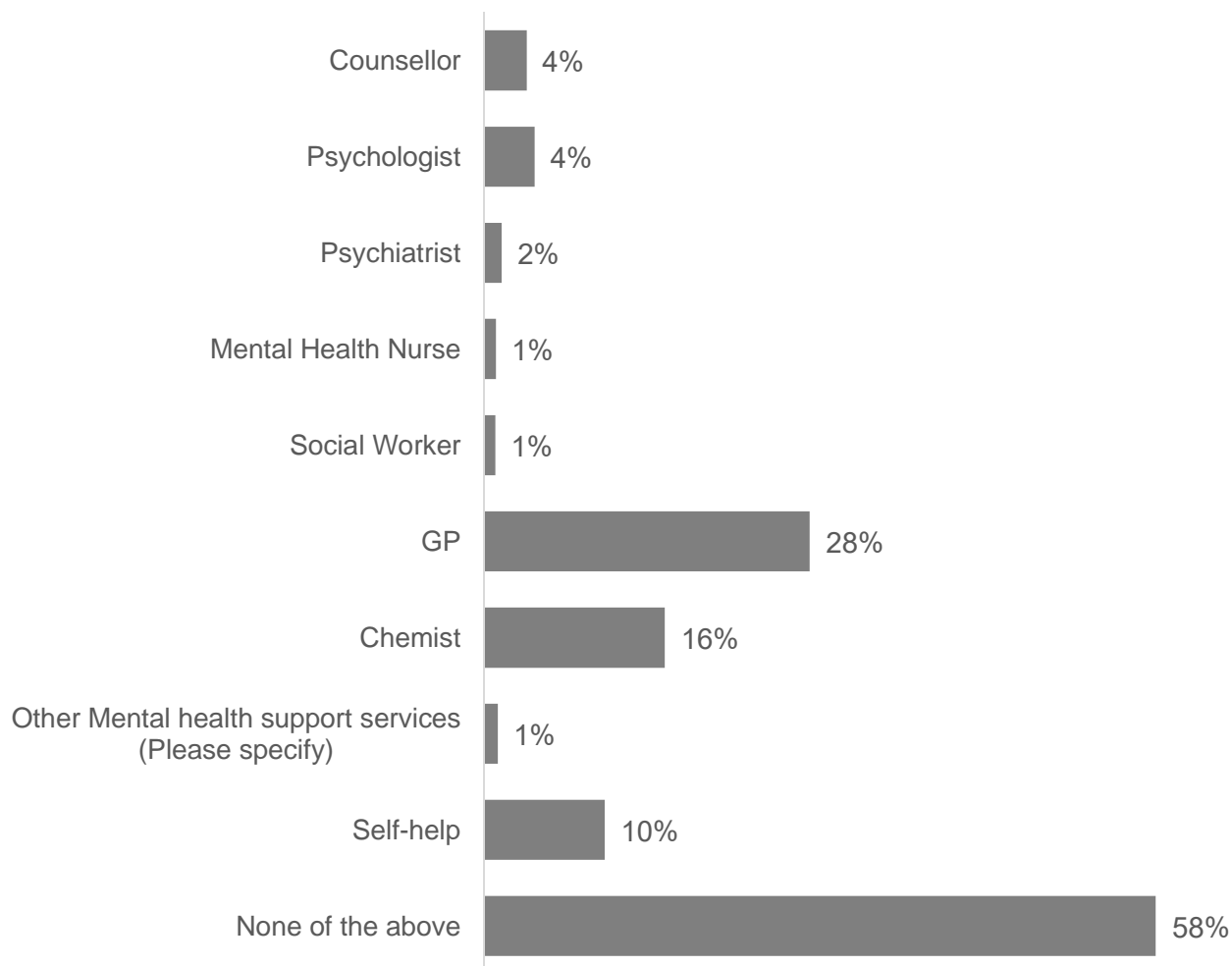
Effectiveness of Support

In general, SBOs are unlikely to use support services, although four in ten (42%) had accessed some support service in recent months. Even in times of crisis, the first option was to attempt to solve their problem independently and strategise self-help solutions rather than approach professional help.

Use of Support Services

Whilst the majority (58%) of SBOs had not accessed any professional support services, four in ten (42%) had accessed some sort of support in recent months. The most likely support service was to have visited their GP (28%), followed by a chemist (16%), and self-help (10%).

Figure 18: Support Services Used in Past Few Months



D5. During the past few months, as a Small Business Owner, have you used any of these health services?

Weighted Base: Small Business Owner and Mental Health Survey (2020) Weighted base n=1015

The use of mental health support services is often as a result of a referral.

"I went for a 715 Health Check, which is an Aboriginal Health Check...then they offer you services to Aboriginal organisations, but also they inform you that there's other providers that you can ring online and you can access them, like Beyond Blue, things like that or Helpline, or you can also access 10 visits under Medicare that they write out a referral to a private practice of a mental health worker". **Female 10 – 19 employees Aboriginal Regional New South Wales**

Significant differences in usage of various methods are shown in Table 22.

Table 21: Use of Support by Category

	n=	Coun sellor	Psych ologist	Psyc hiatri st*	Mental Health Nurse*	Social Worker *	GP	Chemi st	Other Mental health support services*	Self-help
n=		38	4	16	11	10	286	159	12	10
Total	1015	4%	4%	2%	1%	1%	28%	16%	1%	10%
A - Agriculture Forestry and Fishing	78	0%	5%	0%	0%	0%	31%	21%	0%	4%
B - Mining	3	25%	0%	0%	0%	5%	24%	0%	0%	0%
C - Manufacturing	36	0%	1%	0%	3%	0%	38%	15%	0%	10%
D - Electricity, Gas, Water and Waste Services	3	0%	0%	1%	0%	0%	44%	0%	0%	18%
E - Construction	172	7%	7%	1%	1%	4% ↑	31%	11%	1%	8%
F - Wholesale Trade	34	0%	0%	0%	0%	1%	35%	12%	0%	36%
G - Retail Trade	57	5%	3%	1%	0%	1%	36%	25%	0%	19%
H - Accommodation and Food Services	39	2%	2%	1%	2%	0%	28%	15%	0%	13%
I - Transport, Postal and Warehousing	79	3%	4%	2%	2%	0%	39%	39%	8% ↑	2%
J - Information Media and Telecommunications	10	3%	4%	2%	0%	0%	25%	11%	0%	2%
K - Financial and Insurance Services	95	0%	2%	0%	0%	2%	8% ↓	6%	0%	2%
L - Rental, Hiring and Real Estate Services	114	1%	0%	0%	0%	0%	23%	18%	0%	4%
M - Professional, Scientific and Technical Services	125	6%	4%	2%	2%	0%	25%	11%	2%	21%
N - Administrative and Support Services	3	9%	18% ↑	2%	0%	0%	24%	23%	0%	10%
O - Public Administration and Safety	3	0%	0%	93% ↑	0%	0%	93% ↑	0%	0%	0%

	n=	Coun sellor	Psych ologist	Psyc hiatri st*	Mental Health Nurse*	Social Worker *	GP	Chemi st	Other Mental health support services*	Self-help
P - Education and Training	13	13%	1%	0%	0%	1%	11%	2% ↓	0%	33%
Q - Health Care and Social Assistance	59	2%	7%	4%	0%	0%	26%	3% ↓	1%	15%
R - Arts and Recreation Services	12	10%	5%	5%	4%	0%	38%	9%	5%	12%
S - Other Services	44	5%	5%	1%	4%	0%	40%	20%	0%	8%
NSW	357	3%	3%	1%	1%	1%	23%	18%	2%	9%
VIC	28	5%	3%	1%	1%	0% ↓	38%	16%	0% ↓	11%
QLD	202	4%	11% ↑	4%	2%	4% ↑	25%	13%	3%	7%
SA	64	1% ↓	0% ↓	1%	0% ↓	0%	36%	12%	0%	8%
WA	92	1%	3%	0%	0% ↓	0%	22%	13%	0%	22%
TAS	7	8%	0%	0%	0%	0%	27%	23%	0%	9%
NT	8	0%	0%	0%	0%	0%	17%	0%	0%	39%
ACT	2	0%	0%	0%	6%	0%	0%	0%	0%	0%
0 (Sole trader)	649	3%	3%	1%	1%	1%	26%	16%	1%	9%
1-4	278	4%	7%	2%	2%	1%	31%	14%	1%	15%
5-9	50	7%	6%	2%	1%	2%	36%	19%	1%	10%
10-19	38	3%	6%	3%	2%	2%	33%	19%	1%	8%
18 - 39 years	19	8%	6%	2%	4% ↑	5% ↑	28%	17%	4% ↑	18%
40 - 64 years	626	3%	5%	2%	0% ↓	0% ↓	28%	11%	1%	10%
65 years and over	191	2%	1%	0%	1%	0%	31%	30% ↑	0%	4%
Male	613	4%	5%	1% ↓	1%	2% ↑	26%	17%	1%	7%
Female	402	3%	4%	3% ↑	1%	0% ↓	32%	13%	1%	16%
English	861	4%	5%	2%	1%	1%	28%	14%	1%	9%
Other language	154	4%	2%	1%	1%	0%	28%	24%	0%	18%
Central business districts	177	8%	10%	3%	4% ↑	0%	31%	13%	1%	12%
Suburban area	664	4%	4%	2%	1%	1% ↑	28%	17%	2% ↑	12%
Semi-rural area	163	3%	13% ↑	4%	3%	0% ↓	41%	17%	1%	13%
Regional cities	144	6%	8%	2%	4% ↑	0% ↓	28%	21%	2%	10%
Rural area	135	3%	4%	3%	2%	0%	32%	19%	2%	5%
Start-up stage + pre-profit	78	8%	14% ↑	6%	6% ↑	0%	26%	13%	3%	18%
Growing	184	7%	5%	2%	2%	1%	34%	20%	1%	16%
Established and stable	260	2%	4%	1%	0% ↓	0% ↓	22%	13%	0%	11%
Established but stressed	205	6%	5%	1%	1%	1%	30%	12%	4%	12%
Declining	123	1%	1%	0%	0%	5% ↑	25%	12%	0	5%

	n=	Coun sellor	Psych ologist	Psyc hiatri st*	Mental Health Nurse*	Social Worker *	GP	Chemi st	Other Mental health support services*	Self-help
Closed	165	0% ↓	2%	1%	0%	0%	33%	23%	0%	3%

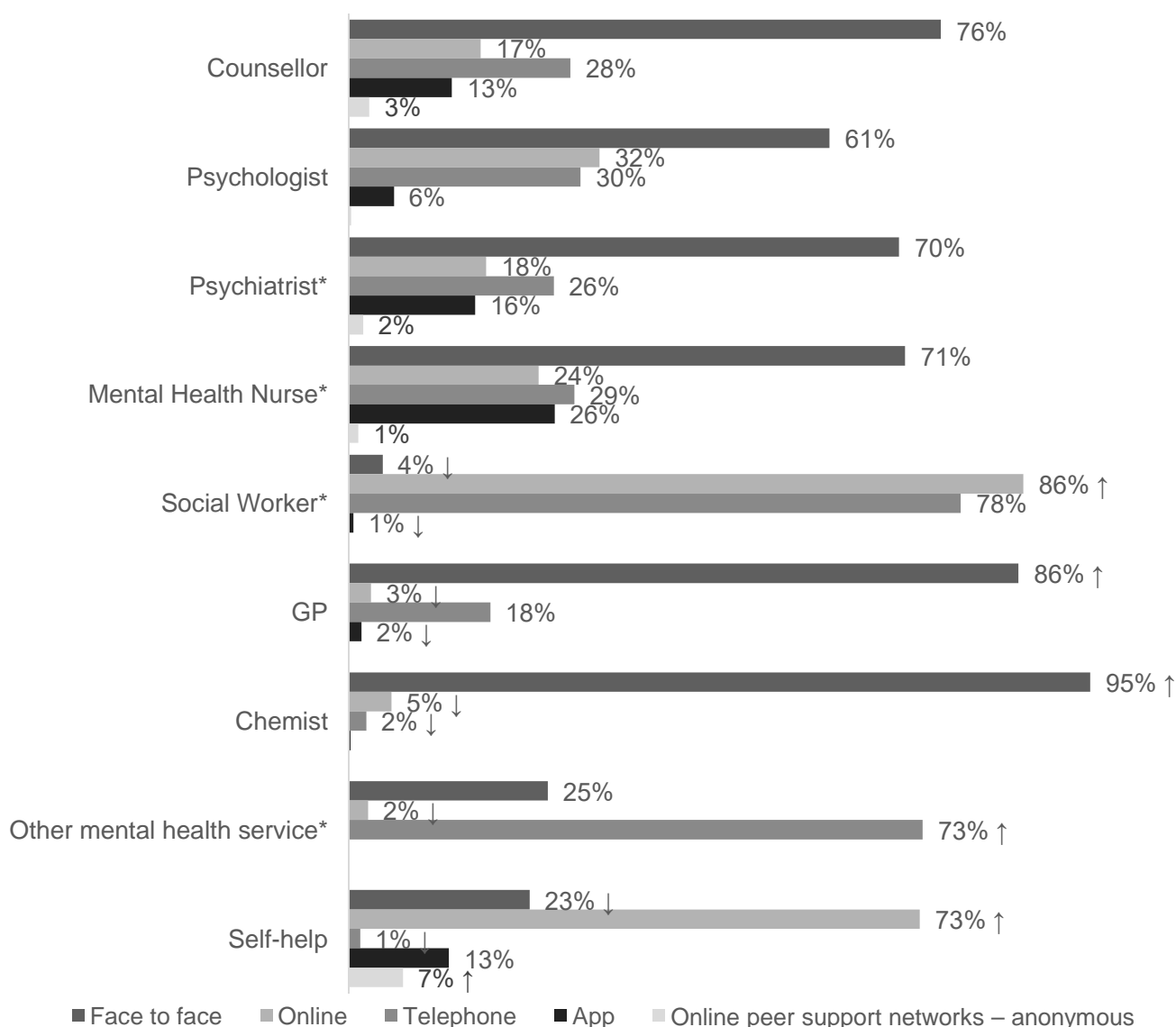
D5. During the past few months, as a Small Business Owner, have you used any of these health services?

Weighted Base: Small Business Owner and Mental Health Survey (2020) Weighted base used support service: Counselor n=58, psychologist n=, 45 Psychiatrist n= 16 mental health nurse n= 11 social worker n= 10 GP n= 286 Chemist n=159 Other mental health service n= 12 self help n= 106

*Caution low sample size

Most SBOs who accessed support services did so face-to-face. Self-help services were accessed by the majority of users online (73%). Social workers were also accessed via online services the most (86%)

Figure 19: Mode of Support Services Used in Past Few Months



D5. During the past few months, as a Small Business Owner, have you used any of these health services?

Weighted Base: Small Business Owner and Mental Health Survey (2020) Weighted base used support service: Counselor n=58, psychologist, n=45, Psychiatrist n=16, mental health nurse n=11, social worker n=10, GP n= 286, Chemist n=159, Other mental health service n=12, self help n= 106

*Caution low sample size

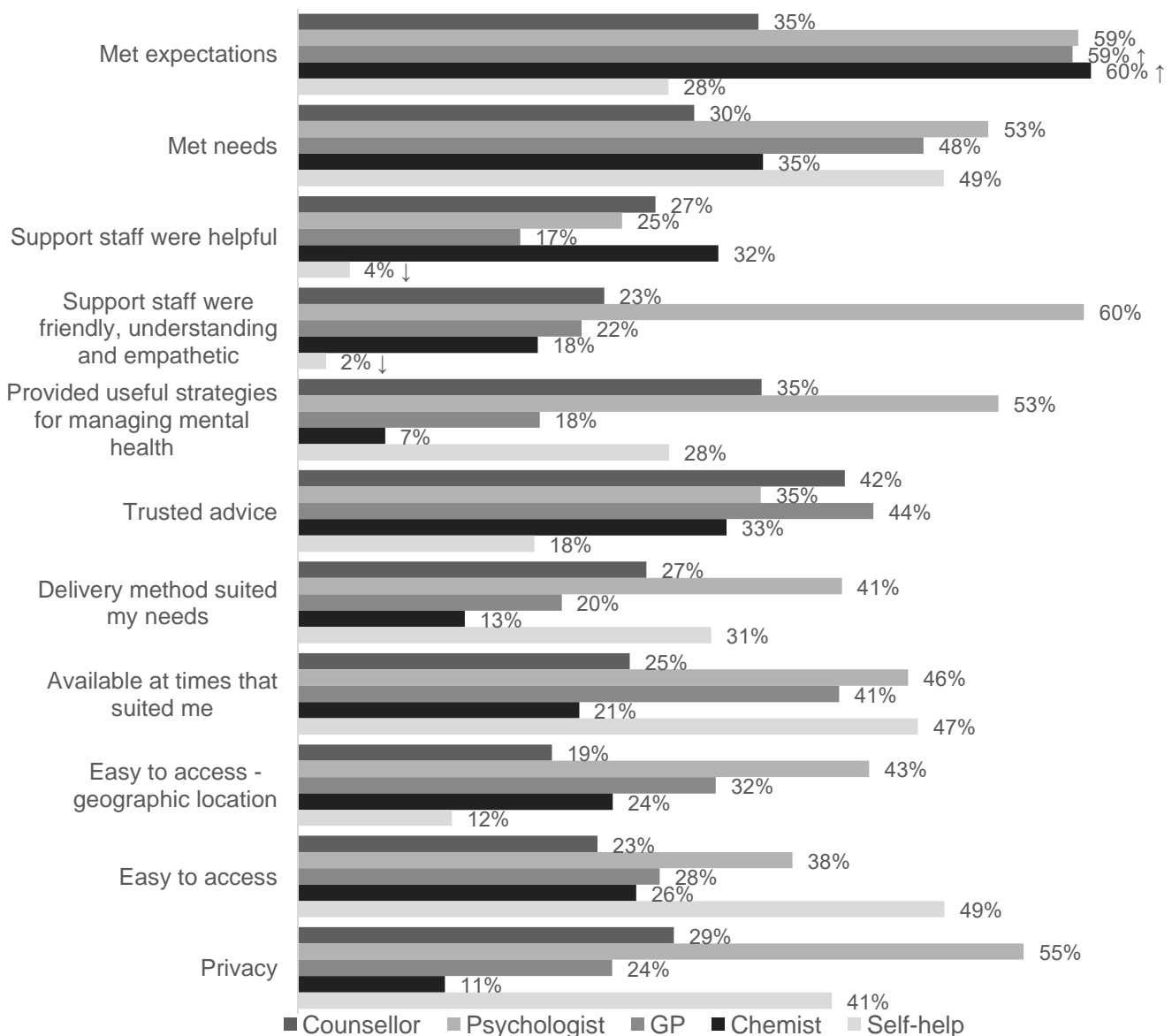
Insight: Less than half of SBOs had recently accessed support and those that did were most likely to have accessed their GP or Chemist. About one in ten accessed self-help service which were mostly accessed online. Interestingly a Chemist was more likely to be visited in person in comparison to a GP, possibly due to concerns regarding the contagion of COVID-19. Telephone services were highly used in Social work and Other Mental Health services, possibly due to the anonymity these services supply, particularly by those who suffer from anxiety where face-to-face communication may not be an option.

Evaluation of Support Services Used

More than half of SBOs who sought support from psychologists (59%), GP (59%), and Chemist (60%), reported that the service met their expectations.

“Well, they’ve been great because it’s someone else to talk to, other than your family. By talking to someone independent, that has no dog in the fight, basically, by talking to someone independent, they listen, they’re able to provide suggestions”. Female 10-19 employees Aboriginal regional New South Wales

Figure 20: Qualities of Support Services Used in Past Few Months



D.7. What qualities of the service did you like?

Weighted Base: Small Business Owner and Mental Health Survey (2020) Weighted base used support service: Counsellor n=58, psychologist n=, 45 Psychiatrist n= 16 mental health nurse n= 11 social worker n= 10 GP n= 286 Chemist n=159 Other mental health service n= 12self help n= 106

*Caution low sample size

The main aspects of services that stood out were:

- Helpful for psychologist (24%), GP (13%) and Chemist (20%)
- Nothing for Counsellor (53%) and Self-help (30%)

Table 22: Aspect of Service that Stood Out

	Counsellor	Psychologist	GP	Chemist	Self Help
Trustworthy		2%	5%		
Easily accessible/convenient	5%	1%	2%	7%	22%
Patient			0%		
Helpful	11%	24%	13%	20%	14%
Knowledgeable	1%	9%	2%	8%	13%
Professional		1%	1%	11%	
Compassionate	1%	20%	13%	3%	1%
Good pricing	0%	0%	1%	2%	
Expensive		6%	1%	2%	
Good medication			3%	13%	
Fast/efficient		0%	1%	3%	2%
Friendly	0%		9%	3%	
Good location			1%	2%	
Supportive	8%	4%	4%		
Good referral		1%	7%		
Non-judgmental	1%	1%	2%		7%
Understanding	8%	2%	4%		2%
Good listener	3%	8%	8%	0%	1%
Known for a long time	2%	0%	11%	1%	
Nothing	53%	17%	11%	16%	30%
Other	18%	17%	24%	31%	14%

D8- Aspect of service that stood out* - unprompted

Weighted Base: Small Business Owner and Mental Health Survey (2020) Weighted base used support service: Counselor n=58, psychologist n=, 45 GP n= 286 Chemist n=159 Self help n= 106

The main aspects of services that stood out were:

- Expensive for psychologist (15%) and poor availability for psychologist (11%),
- Nothing for Counsellor (35%) and Self-help (24%)

Table 23: Aspect of Service that Did Not Like

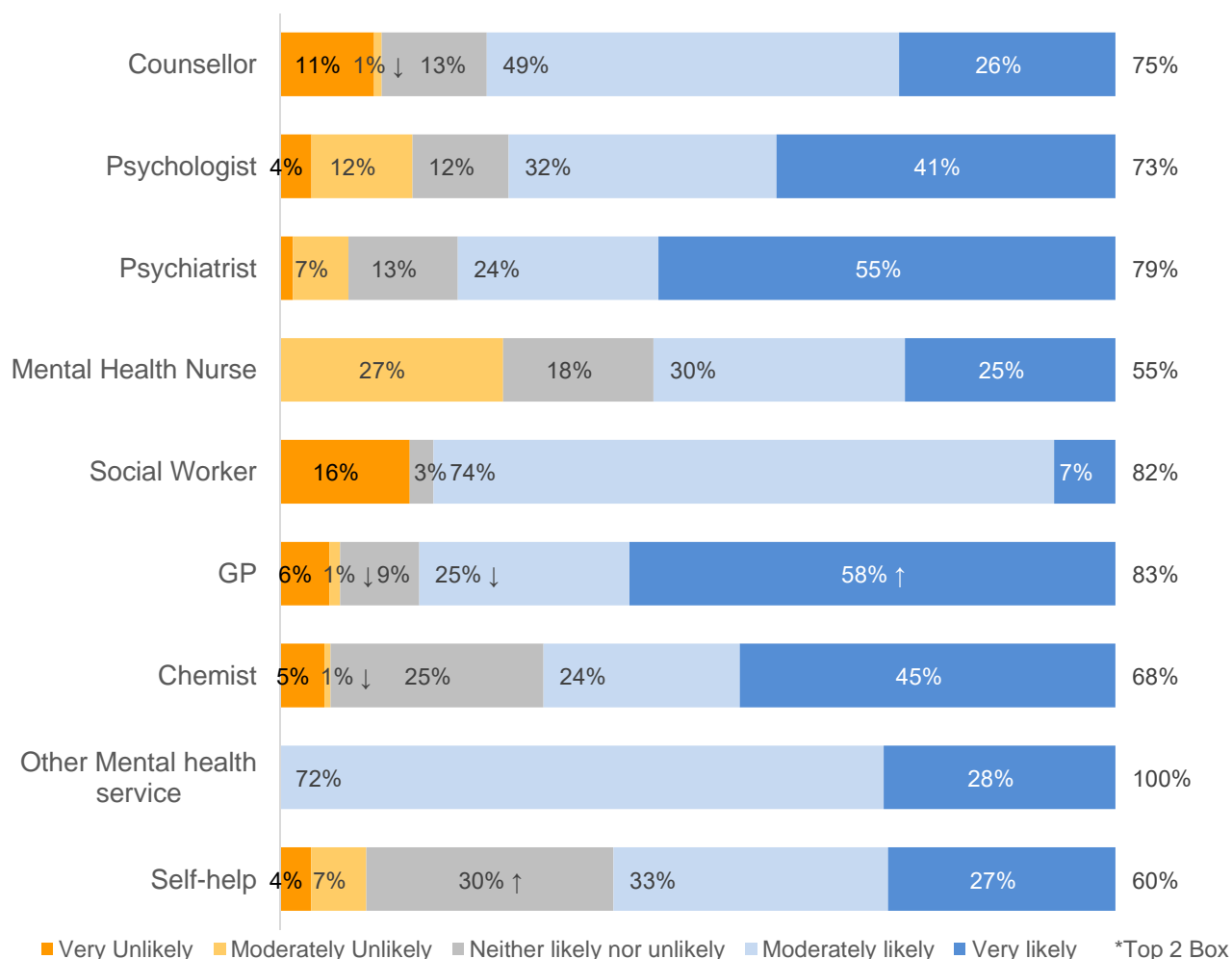
	Counsellor	Psychologist	GP	Chemist	Self Help
Expensive	1%	15%	1%	0%	
Too busy/waiting time		0%	4%	1%	2%
Not effective		7%	0%	2%	7%
Not in person	1%	6%	2%		0%
Poor availability		11%	2%	1%	
Not private enough				1%	3%
Needed more motivation					1%
Not knowledgeable	13%	0%	0%	4%	0%
Appointment too short	1%	0%	1%		0%
Didn't listen/understand	1%		3%	0%	
Everything	1%	0%			
Nothing	35%	8%	8%	2%	24%
Other	47%	59%	79%	88%	62%

D9- Aspect of service did not like - unprompted

Weighted Base: Small Business Owner and Mental Health Survey (2020) Weighted base used support service: Counselor n=58, psychologist n=, 45 GP n= 286 Chemist n=159 Self help n= 106

The majority of SBOs would recommend the use of their support service to family or friends who are experiencing difficulty, in particular they would moderately likely to very likely recommend "Other Mental Health Services" (100%), GP (83%) and Social Worker (82%).

Figure 21: Likely to Recommend Support Services Used in Past Few Months



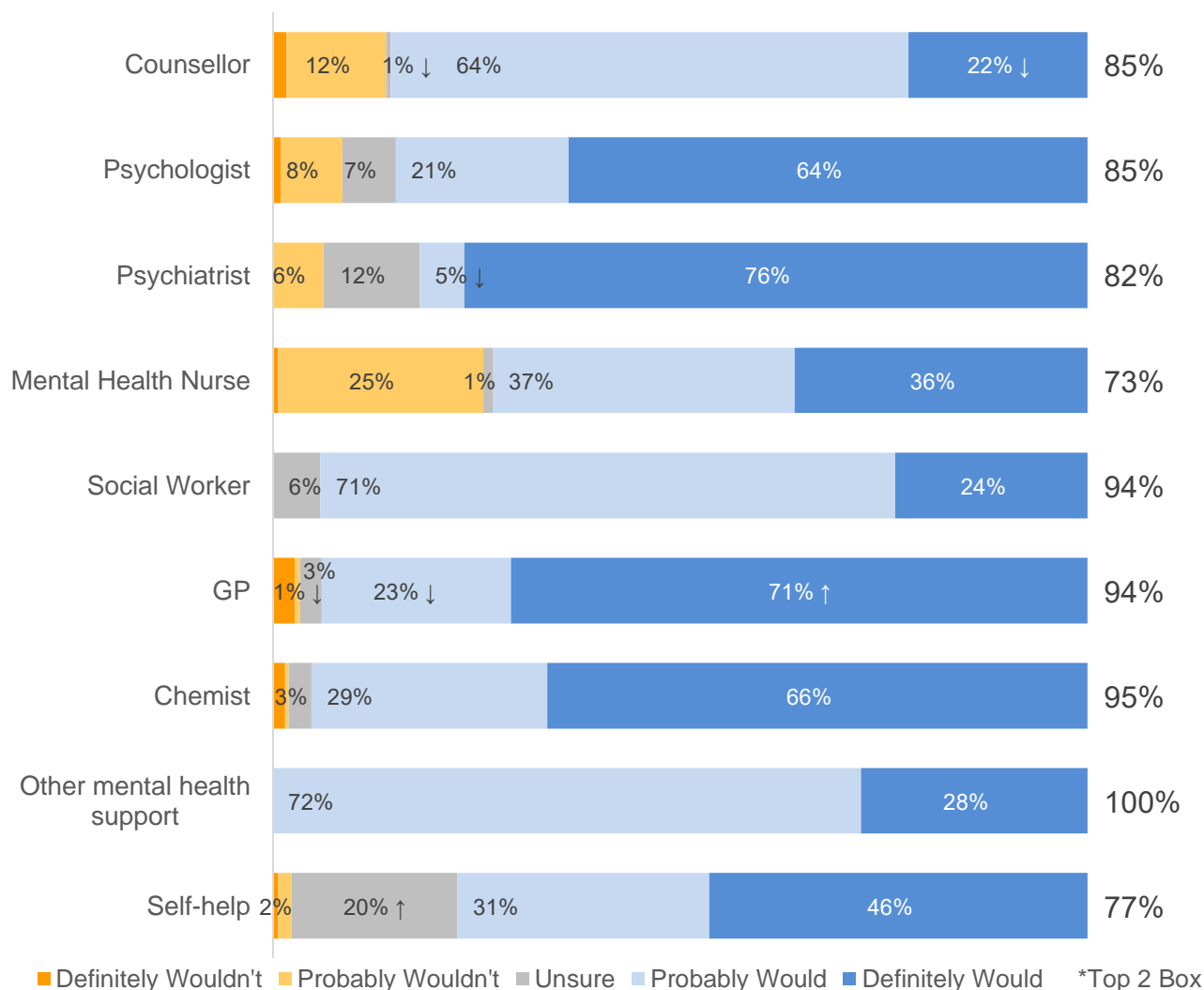
D.10. Would you recommend the service to a friend or family member experiencing difficulty?

Weighted Base: Small Business Owner and Mental Health Survey (2020) Weighted base used support service: Counselor n=58, psychologist n=, 45 Psychiatrist n= 16 mental health nurse n= 11 social worker n= 10 GP n= 286 Chemist n=159 Other mental health service n= 12self help n= 106

*Caution low sample size

The majority of SBOs say they would use their support service again.

Figure 22: Mode of Support Services Used in Past Few Months



D.11. Would you use the service again?

Weighted Base: Small Business Owner and Mental Health Survey (2020) Weighted base used support service: Counsellor n=58, psychologist n=, 45 Psychiatrist n= 16 mental health nurse n= 11 social worker n= 10 GP n= 286 Chemist n=159 Other mental health service n= 12self help n= 106

*Caution low sample size

Insight: Small Business Owners who had recently accessed mental health support had their expectations met and would recommend that support service to others.

Response to Bushfires and COVID-19

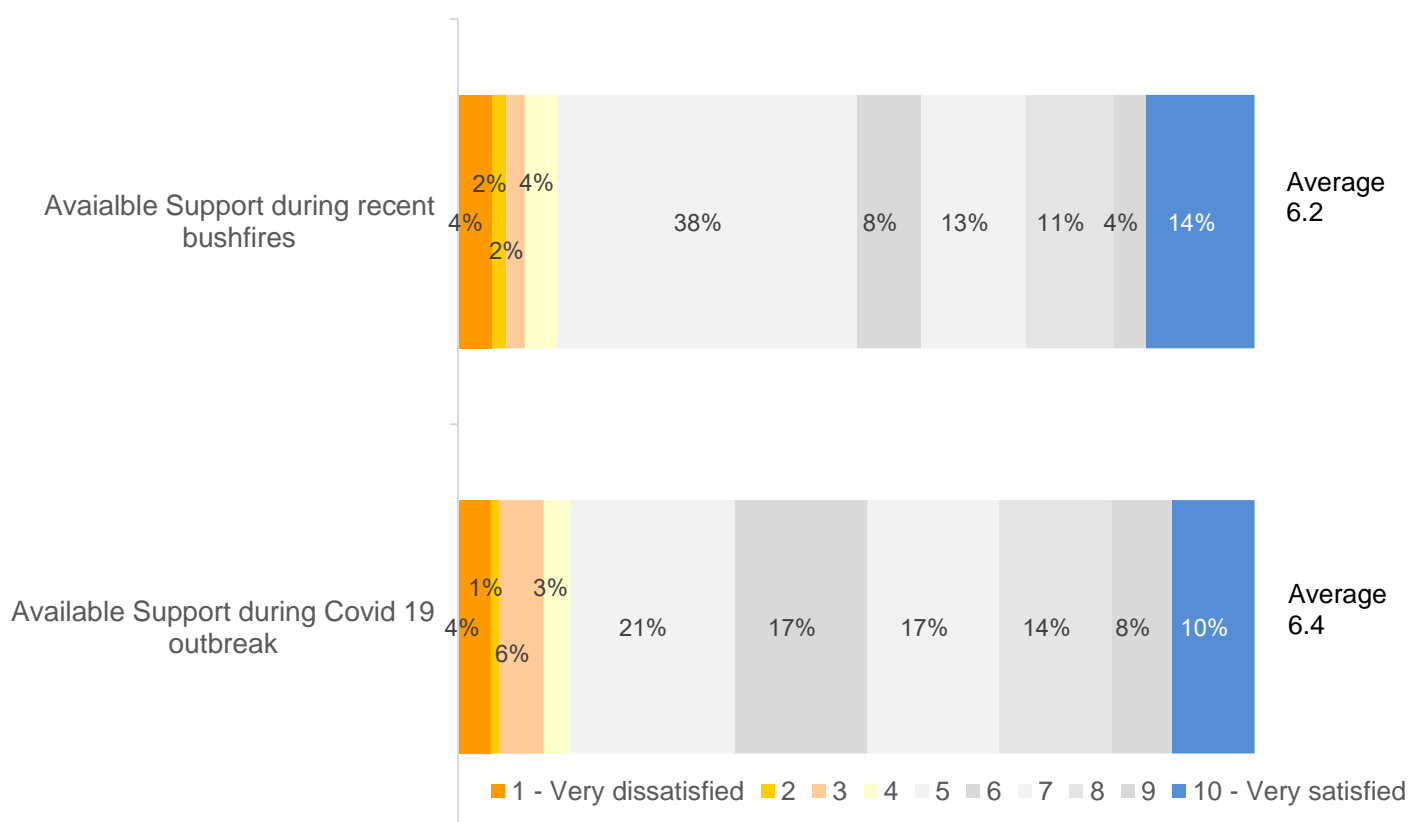
Overall, SBOs rate the response from the Australian Government to crises quite highly. The response has been rated more highly for those impacted by the COVID-19 pandemic (6.4/10) than for those who were affected by the bushfires (6.2/10).

Half (50%) of all SBOs said that they did not think they were missing any support.

Satisfaction with Available Support

SBOs rated their satisfaction with the response to the bushfire crisis (6.2/10) and to COVID-19 (6.4/10).

Figure 23: Satisfaction Rating for Availability of Support



D12. How satisfied are you with the level of support available to you as a small business owner during the recent bushfires?

D12a. How satisfied are you with the level of support available to you as a small business owner during the COVID-19 outbreak?

Weighted Base: Small Business Owner and Mental Health Survey (2020) Weighted base n=1015

Gaps in Support

Overall, SBOs rate the response from the Australian Government to crises quite highly. The response has been rated more highly for those impacted by the COVID-19 pandemic than for those who were affected by the bushfires.

Half (50%) of all SBOs said that they did not think they were missing any support. For some, this is because the SBOs attempted to work through the crisis to the best of their abilities.

*“Obviously, because it has affected business. But as I said earlier that it's all about how you handle what's going on. And importantly that, as I said, it's things that aren't in my control I try not to stress about”. **Male 5-9 employees Adelaide.***

JobKeeper was named as a positive response provided from the Australian Government, following the COVID-19 outbreak; this relieved some of the financial pressure, which was the greatest contributor to stress, from the SBO.

*“Yeah, because of JobKeeper alone, I would say, “Yeah, I'm fine.”. **Female 10-19 Employees Melbourne***

*“It's been lucky to get a top up of JobKeeper when I haven't been able to have people here in the business, I mean, that's been marvellous”. **Female Sole trader Regional NSW***

In addition to the contribution to financial stress, external financial support from banks and Australian Governments also had the effect of improving mental wellbeing, because it demonstrated that there was some support available.

*“The bank basically said, “We'll suspend it for six months, and then we'll revisit it in six months' time.” So, that was really nice because it felt like the bank was on my side, and turned around and said, “Don't stress, we understand you're in hospitality. We'll suspend it for six months, and we'll get back on track after six months.” So, that was a huge relief, but then I still had the creditors to pay. So, we also lodged an application for the Australian Government, and they gave us a \$10,000 grant, and that morning I received it, that day I was basically paid almost 70% of my creditors, just got rid of all the bills, outstanding bills, and brought up-to-date”. **Male 1 – 4 employees Melbourne***

Open responses in the survey reflected similar sentiments:

*“All the significant organisations and agencies have been fabulous in sending out missives about accessing financial support and providing education training sessions online.”. **Female 1-4 employees regional Western Australia***

*“Not really, the government is doing its best in this situation”. **Female 10-19 employees Adelaide***

*“I feel the support that has been offered by state and federal government has been much more generous than I expected”. **Male 5- 9 employees Melbourne***

*"I'm really looking for financial support rather than stress and mental health support".
Male, 5-9 employees Melbourne*

D13. Do you feel your business is missing out on support that could help?

But not all participants in the study were satisfied with the response to the crises.

*"Well, it's devastating when you've had a business which is trading well. You've built up from a non-viable business over a 24 year period, you've got a stable staff, you've got no reason to expect that anything is going to bowl you over and then out of left field, you're suddenly not trading. You're suddenly having to lay off nine of your 11 staff. You're having to put your managers on reduced hours and lower wages. All of it is very, very difficult. And I'm insulted by the Prime Minister's comment about we have to get Australia out from underneath the doona. I've never worked harder in my business than I have over the last couple of months because there's been so much to do. None of it producing any income, but a lot to do in terms of trying to maintain our staff and maintain even our capacity to pay bills". **Female 10-19 employees Regional Western Australia***

*"Whilst support given by the Australian Government, as well as Australian Governmental organisations and industry peak bodies are appreciated, much of it has been absolutely generic and more about saving their own jobs and making sure they are being seen to do something than really helping to address the specific circumstances faced by small business owners. I appreciate and understand that it will be difficult as each small business owner likely faces a different situation than another given a wide variety of factors, but if the Australian Government, as well as Australian Governmental organisations and industry peak bodies are serious in helping and not just playing their usual politics to win votes, then they need to really sit down with us, listen more and provide practical assistance and support to ensure that we all survive and can come out the other side strong together". **Male 10-19 employees CALD Perth***

*"I have some concern about the manner in which information is disseminated. As a registered small business, I don't see why the information about relevant services couldn't be sent directly to us. After all our address and contact details are easily available". **Male 5-9 employees CALD Perth***

*"I'm concerned about the next financial year. The support that has been offered so far has been great, but our business is not currently eligible, and I can see the times ahead being tougher on our business financially". **Male 10-19 employees Brisbane***

On the contrary, the reaction to the response from the bush fires was not positive, especially when the SBO was indirectly impacted by the bushfires.

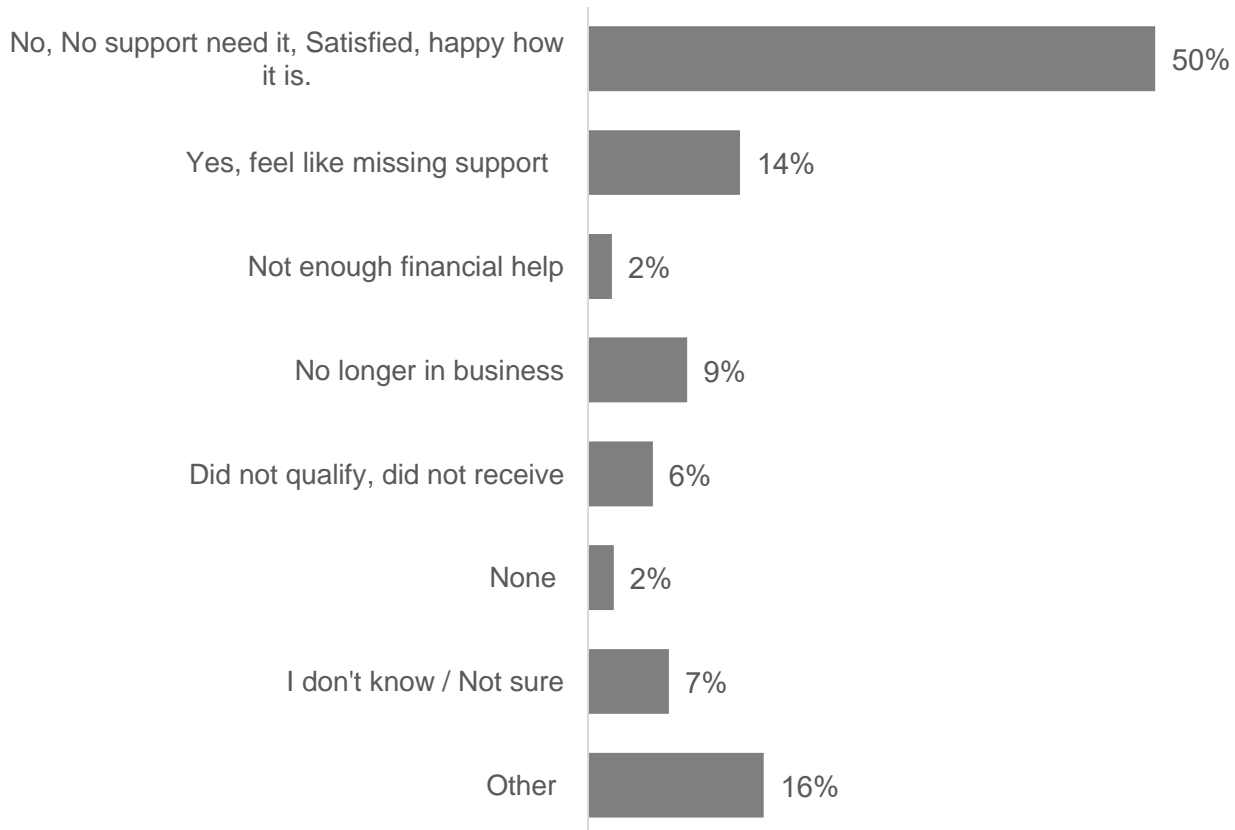
"Like a lot of these things, they get a one-year extension of a grant or something, and it's just all haphazard. They need to be able to plan with some sort of security, and an eight or a 10-year funding course would be better, as far as I am concerned, than these ad hoc add-ons. And then you get a bushfire. So, suddenly, it's \$50 million allocated to Lifeline and mental health, whereas that should be there in place all the time. So when the extreme event happens, no matter what it is, those people are geared up, ready to go,

and they can handle it, whereas, in the bushfires in southern New South Wales, those people are just exhausted and run off their feet as if they were fire fighters, because they're inundated with calls and they can't handle it. They don't have the support staff to do it". **Male 1-4 employees Farmer Rural New South Wales**

"After Sampson Flat we received no support and were left \$400,000 out of pocket. After the Cudlee Creek bushfire, we were indirectly affected and received no support". **Male 5-9 employees rural South Australia**

"We are not in a bush fire declared area however we have been directly impacted by 1). loss of business and 2). loss of crop due to smoke damage". **Male 5-9 employees rural Farmer Rural New South Wales**

Figure 24: Support Services Used in Past Few Months



D13. Do you feel your business is missing out on support that could help? - CODED

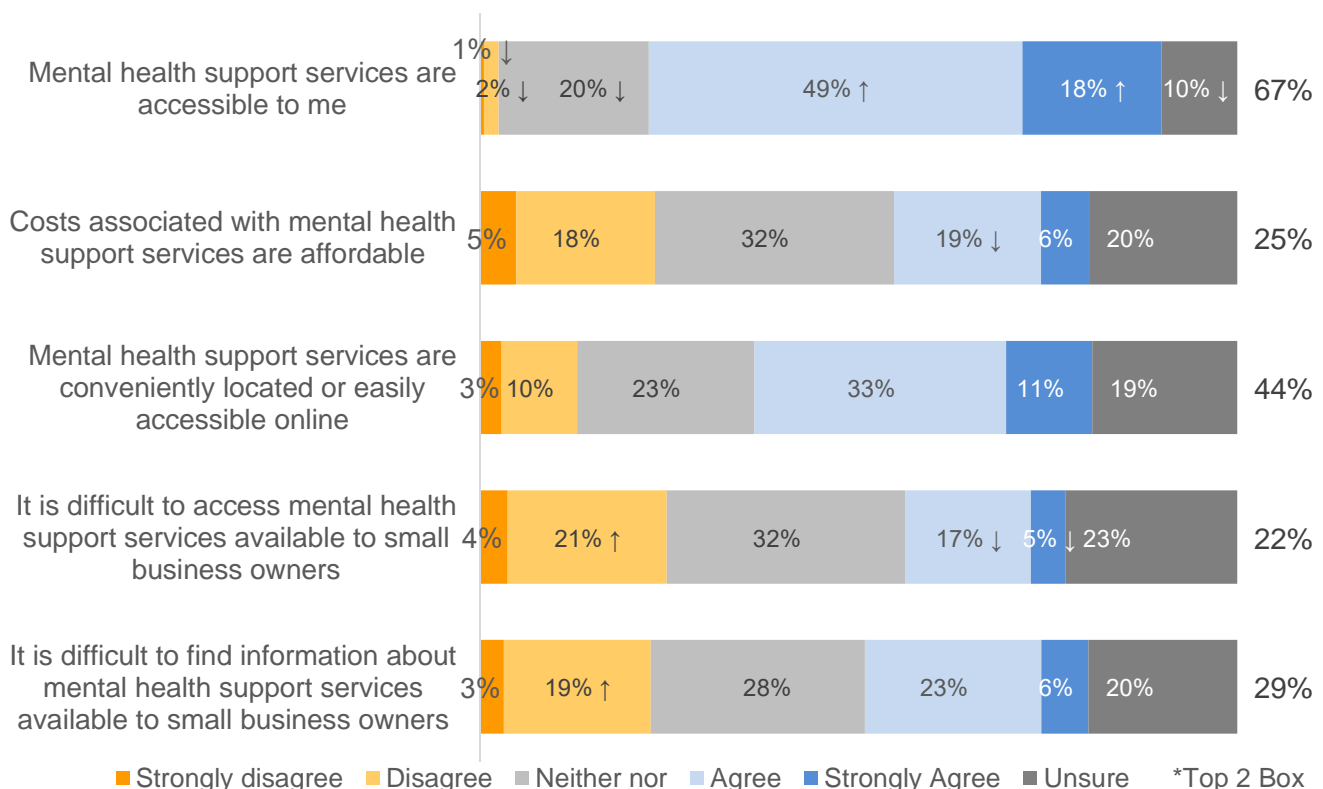
Weighted Base: Small Business Owner and Mental Health Survey (2020) Weighted base n=1015

Insight: Small Business Owners were happy with the support received during recent crises, more so with the support during the COVID-19 pandemic than with that during the bushfire crisis, particularly due to the fact that the bushfire crisis inadvertently affected many citizens, who, because of this form of impact, received little to no support. On the whole, most did not think that there was any more support required.

Mental Health Support in times of Crisis

Over two thirds (67%) of SBOs agree (18% strongly agree and 49% agree) that mental health support services are accessible to them but less than half (45%) say mental health support services are conveniently located or easily accessible online. One quarter (25%) of SBOs agree (6% strongly agree and 19% agree) that costs associated with mental health support services are affordable. On the other hand, less than one quarter (22%) agree that it is difficult to access mental health support available to SBOs. Nearly three in ten (29%) of SBOs agree that it is difficult to find information about mental health support services available to SBOs.

Figure 25: Agreement with Statements About Mental Health Support



D15. To what extent do you agree or disagree with the following statements in relation to you as a small business owner?

Weighted Base: Small Business Owner and Mental Health Survey (2020) Weighted base n=1015

Insight: Small Business Owners were happy with the support received during recent crises, and most did not think that there was any more support required. The major complaint would be that mental health supports are not affordable.

Role for Australian Government in Providing Mental Health Support

Participants in the qualitative phase were asked what role Australian Government should play in the provision of mental health services for SBOs. Most participants thought that the Australian Government could play an important role in this area although there was little knowledge as to whether or not this might already be provided, and they had not actually sought support.

"I feel, first, there should be something, I'm not sure if it's already there or not. Maybe, a workshop thing to help mentally or handle or support the stress level for such business. Because it's really stressful. For me I was lucky enough to find and act proactively".

Female sole trader Adelaide

"Maybe there are resources there. There could well and truly be actually webinars, phone numbers, etc. to tap in to and such. I just haven't had the need to probably look at that as such. I get a lot of emails from different government departments of their work in terms of issues with regards to any awards and the like". **Male 10-19 Employees Regional NSW**

There was even the thought that Australian Government support would be a gesture of good will to businesses and a demonstration that there was support for everyone, even if the business did not qualify for financial support.

"I think I would be nice for the government to do that. Especially if those people who aren't getting a say in the JobKeeper or any types of funding. It's like you're getting a bit of help from the government either way". **Female sole trader Sydney**

"I think so. Now since you mentioned, that would have really helped actually. The financial support was there, the news, the information was there, how to prevent and what to do and what not to do. But things like this would have really helped. But out there, there are a lot of people who don't talk to people and for them information like this would have really helped". **Male 5-9 employees Melbourne**

This attitude was also volunteered in the quantitative survey in response to whether they felt their business was missing out on support that could help.

"It would be helpful if the Prime Minister addressed this problem in one of his updates to urge business owners to seek help mentally before the rigours of restarting business kick in and we are all too busy starting the economy to worry about looking after ourselves".

Male 10-19 employees regional New South Wales

D13. Do you feel your business is missing out on support that could help?

There was acknowledgement that support from the Australian Government might prevent a mental health situation becoming worse.

"I think prevention is better than cure. So, if this already exists and it regularly tells us healthy living, think positively, keep practicing this, so this will prevent us from getting deep into depression". **Female 1-4 Employees Sydney CALD**

On the other hand, it should be remembered that although the overall response to the Australian Government input was positive, not all participants thought that the Australian Government should be providing mental health and wellbeing support.

"Oh, I think people might hesitate in using that service. I suppose it depends on how that service is sold ... and accessed. I don't think I would use it". **Male Melbourne 5-9 Employees**

"And to me, if the government kept out of it, but supported those people who are experienced and have a lot to do with that field, I think that would be a better way out of it. I just don't think governments are good at that sort of thing. They might put \$50 million or \$X million towards the concept, and then they'll employ people who probably aren't as well experienced in those sort of things as they should be. And it just sort of doesn't hit the nail on the head. It just misses the target. But they're comfortable in that they've already allocated \$X to it". **Male 5-9 employees Farmer rural New South Wales**

When asked about the preferred method of delivery of support services that the Australian Government might provide, there were a variety of responses with no clear preference given.

- **factsheets and website:**

"I think fact sheets will be good because you can take your time to read or you can read as quickly as possible. And it doesn't take up too much of the mental capacity, I think. Because it's a lot of things, or a lot of factors that affect a Webinar. And sometimes the things that they show on the Webinar you cannot access it afterwards. Probably a fact sheet or just a video without any interaction with resources would be good". **Female sole trader Sydney**

"Online access to anything is just so valuable. Most of the farmers around here have got our satellite access to internet. It's a pretty good service. And no matter where you are you can sort of access anything. And a lot of guys around here are, you know, sort of 40 minutes to an hour's drive even out of [Name of Town]". **Male 5-9 employees Farmer rural New South Wales**

- **telephone helplines:**

"I think the problem with the podcast would be that I feel that most of the people in different businesses have different problems. So is not necessarily that the podcast in my opinion of course, I just don't feel that a podcast would be an umbrella above all of the small businesses. So, I just feel that to start with the helpline and to go from there to see where this would take would be more helpful". **Male 5-9 employees CALD Sydney**

- **webinars:**

"webinars would be most helpful...Well because they're short and sweet". **Female 10-19 Employees regional Queensland**

"Just looking at it now that being proactive is more important than reactive. So that if there are webinars or information along those lines about mental health". **Male 5-9 employees Adelaide**

- **podcasts:**

"podcast sounds good ... then one-on-one, webinars. I think it's about each individual, because not everyone will react or are comfortable in all the same environments". Male 5-9 Employees Adelaide

- **local seminars:**

"Well, in regional centres you can feel a bit cut off, so I would probably like, say a free seminar where you're invited to go along and you can bring a couple of staff members, and you get to listen to say an expert person who has run a business and done the same thing, that sort of thing. And then, you can also do some networking while you're there and speak to people". Female 5-9 employees regional Victoria

"Maybe a seminar sharing a similar difficulty with our situation with maybe other small businesses in the same situation, so that we have resonates of the things that we want, or the experience we share". Female 1-4 employees CALD Sydney

One aspect that was clear from participants was that it would be important that, whoever and however the support was provided, it would be provided by someone with an understanding of how business operates and what the main stressors in business are.

"Something that would be specifically for the small business or medium business. That would be something interesting and more precise". Female sole trader Adelaide

"Somebody that actually knows, not just generically, but knows about my state". Female sole trader Darwin

"If I knew someone or a key person that I could go to, in a forum, not just like this, where someone is able to guide you, that you can say, "Look, these are the honest, real things that are worrying me. This is what I'm really thinking." And someone that can keep you level and say, "Okay, well, what's the chance of that happening?" Or "This would probably be a good strategy in your situation." I think that would be very, very helpful., I feel like I can Google and get most information myself that someone would probably tell me. Once again, I'm not knocking Beyond Blue. I think if I felt suicidal, I haven't, but if I was, I think I would call them. But once again, it's very hard to pick up the phone, "Hello Beyond Blue, I'm Matt and I run a business in [Name of Town], we're in the shit." "Yeah. What are we going to talk about?" There's no point to it. There needs to be someone that really understands". Male 10-19 employees regional Western Australia

"I guess for me, it might be a central go-to person, group, department, whatever you want to call it, that can listen, provide perhaps some counsel and advice. But then maybe give some... because I guess a small business owner's problem are... apart from family... if you just sort of restrict it to the business side... it's going to be related to cash flow. It's going to be related to taxation and clients and those other things. If there were a place where a business owner could take their problems and then that, those problems often cause greater problems within the business and the operation and how that person manages their business. For example, me, if I were... and I still get like this a little bit... If I get behind in say, GST quarterly returns, all of a sudden, the one that I didn't do last time

becomes a monumental mountain to climb over. So, then you get to the second one that you haven't done because you haven't done the first one. You know what I mean? It just keeps getting bigger and bigger". **Male 1-4 employees Darwin**

Many SBOs interviewed felt that the Australian Government should reach out to them, either by email or some other method but also be available on the websites and channels that are frequently used by SBOs, such as the ATO.

"I know probably the government wants to do something, so they must do something to reach us. So maybe there's a department for small business, so small business council and things like that. Maybe they have some pamphlet or newsletter or regular newsletter or an App that we can download or there is some weekly news or things like that to keep us informed regularly... Yeah, I think so, rather they keep in touch with us instead of we look for it. So at least we know we have this in mind someone is caring about us, at a time when we need them, we know where to find them. Not when we're really in need then we start looking. I think it's better that they start already approaching us, so even though we don't need it or we know this exists we can tell our friend if my friend needs that, I say, Oh, go to this, download this App they are very helpful", things like that".

Female 1-4 Employees CALD Sydney

"Emails, definitely, and notifications through myGov, that would be good because you always get those notifications and everybody looks at those, because when they come through it could be from the taxation office or Medicare or whatever, but there. If the government was to put out a podcast that'd be good, and definitely on their websites because I think more and more people are going to... I know I'm hooked up with the New South Wales Health website and the government website, yeah, I keep an eye on the coronavirus Government website, just to know what restrictions are relaxing and what we can and can't do. So, through all those channels that we're already looking on, yeah, that would be good". **Female 10-19 employees Brisbane**

"I mean, obviously we've got all the other government information that they've been pretty good at getting to us.". **Male 10-19 regional Western Australia**

Australian Government Working with other Organisations to Provide Support

When SBOs were part of an association or other industry organisation it made sense that support provided by the Australian Government might be shared through the association or industry body. Ideally, it was hypothesised that not only would the support be easily accessible, but it would most likely be more relevant as the association or industry body could work to tailor the tools to their specific industry.

"I guess it was all new for everybody. It would have been good to have some sort of contact person who could understand our industry. Because I thought, "No-one's going to understand our industry, why we're shut down." We're not hospitality, though that's what we do. It's not obvious that we've shut down. Somehow to have somebody, whether it's through the Association or..." **Male Melbourne 10-19 Employees.**

"Within that professional body, there's usually regular training and updates and stuff that you have to do, and there's certain things that you have to do to keep your professional memberships et cetera, it wouldn't be a bad idea if the government said, "Look, we're going to offer people to be able to freely talk to these people and we encourage people to do that as part of their ongoing membership obligations... To their industry and profession, to be able to seek this sort of help and feel free that they're going along okay". **Male 1-4 Employees Sydney**

"I'd look at our association. Because they've got probably 3000 optometrists. There would have to be a fair amount of optometrists who would probably need some support that way". **Female 5-9 Employees Sydney**

"That's where having that connection with someone and I would recommend it to our hotel group". **Male 10-19 employees regional Western Australia**

Insight: Small Business Owners agree that there is definitely a role for Australian Government to provide mental health support services specifically for business owners. Support from the Australian Government would be best provided online as either webinars, fact sheets, or podcasts or as helplines. The most important aspect of any support services provided would be to ensure that they have a business focus. The Australian Government could work with industry bodies to provide better business focus for services provided.

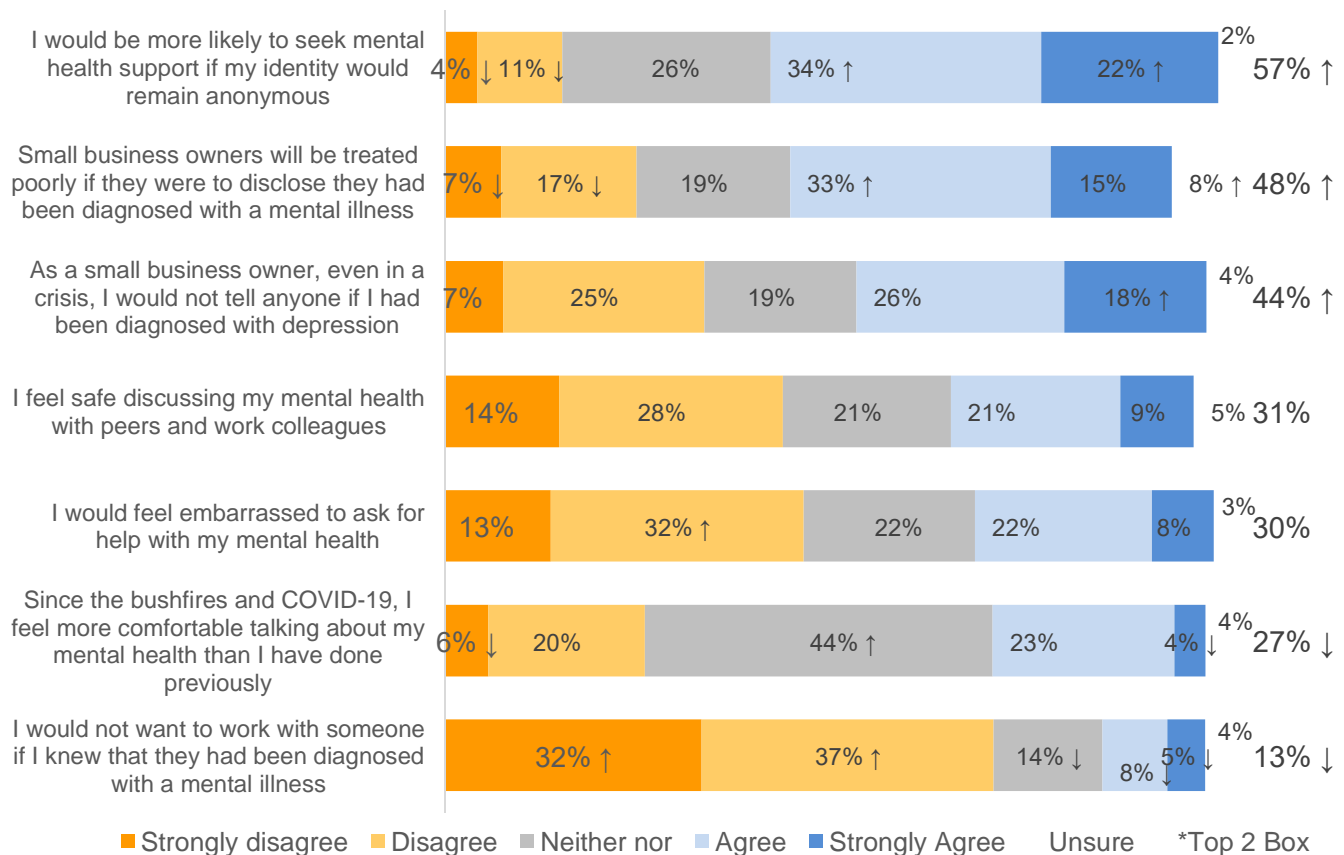
Working with Mental Health

Attitudes to Mental Health in the Workplace

Whilst SBOs are tolerant of mental illness in the workplace for their employees, they are likely to want to conceal their own mental health issues from others. More than half of all SBOs surveyed (57%) agreed that they would be more likely to seek mental health support if their identity were anonymous and nearly half (48%) agreed that SBOs would be treated poorly if they were to disclose they had been diagnosed with a mental illness. More than four in ten participants surveyed (44%) agreed that as an SBO, even in a crisis, “I would not tell anyone if I had been diagnosed with depression”. More than four in ten (42%) disagreed that they felt safe discussing their mental health with peers and work colleagues. Three in ten (30%) agreed that they would feel embarrassed to ask for help with their mental health. The effect of recent crises has only made a little over one quarter feel more comfortable talking about their mental health openly compared to previously.

More than two thirds (69%) disagreed that they would not want to work with someone if they knew that they had been diagnosed with a mental illness. Overall, this highlights an SBOs compassion for others, but not for themselves.

Figure 26: Agreement with Statements About Mental Health in the Workplace



D.4. To what extent do you agree or disagree with the following statements:

Weighted Base: Small Business Owner and Mental Health Survey (2020) Weighted base n=1015

There were no significant difference in agreement with statements about mental illness in the workplace other than that SBOs who were in the established and stable business stage were significantly less likely (38% c/w 57%) to agree that they would be more likely to seek mental health support if their identity were anonymous.

During the qualitative phase, SBOs with employees were more open about the effect of mental health in the workplace. A typical situation might be that it is not immediately obvious that an employee suffers from mental illness.

“Really, I wouldn't have known this at the time in the sense of issues around anxiety. I suppose it's probably the main one. Generally, when you're interviewing somebody, they're not going to say, “Oh, by the way, I have anxiety and depression or whatever it might be.... You don't often find that out until later. In a couple of staff members, I found out some years later and it turns out, they've been suffering from this for many years. In fact, we employed one staff member earlier this year, and I only just found out a week or two ago that she suffers from anxiety. I never would have known”. **Male 10-19 Employees Regional NSW**

For many, one of the biggest stressors at any time, but particularly in times of crisis was their concern for their staff.

“It's not just the mental health you're worried about. You're trying to support your staff as well”. **Female Aboriginal 10-19 Employees Regional NSW**

“Look, it hasn't been great. My staff have been terrific. They've done the job that's being put in front of them, but I think the JobKeeper and whatever has really helped them. And without the JobKeeper, we wouldn't be here. So, everyone went on that pretty quickly. So, the staff that have been here have done marvellous. I've had housekeepers painting and I've had people do very different jobs and they've been terrific. But like anything, they're nervous”. **Male 10-19 employees regional Western Australia**

But the main strategy was to spend a little more time checking in with their staff and talking more.

“I mean, it's very broad. It can be that, one, because of COVID-19 that we're not achieving what we should be achieving, and therefore it then affects the other guys as well, to an extent that we're all pretty positive that we just ride the storm out. But there's other factors too. It's obviously personal life, what's happening on the home front. And we've all got pretty good support networks”. **Male 5-9 employees Adelaide**

Mental health is a more prevalent and more common concern than it had been in the past.

“As a whole kitchen and the chefs and the cooks, I personally have interacted with them in 20, 22 years of my career and experience, I come across that 60%, 70% of them are introverts. So, they don't like to talk with a lot of people. I mean, things are changing now, because I mean, to be honest, 20 years back, there was nothing as mental health. Someone was disturbed, someone was just stressed out or sick or whatever”. **Male 1-4 employees Melbourne**

*“Sadly, I think mental health is becoming more prevalent than less prevalent as such, if that's the right terminology, I think as time goes on with just day-to-day pressures of life and work and families and so many things and such. Just in personal experiences, it seems to be as time goes on more people that appear to be dealing with these issues and challenges than what there may have been 10 years ago, 20 years ago, 30 years ago, etc.”. **Male 10-19 Employees Regional NSW***

*“I really don't know. I'm not an expert on communication. Unfortunately, we had a guy who's probably two doors down the road from us. He committed suicide probably six or eight weeks ago. And I'm not sure how you could have solved his problem”. **Male 5-9 Employees Farmer rural New South Wales***

There are also times that it is not just the immediate workplace where an SBO will face the challenges of mental illness. The topic can also extend to clients and suppliers.

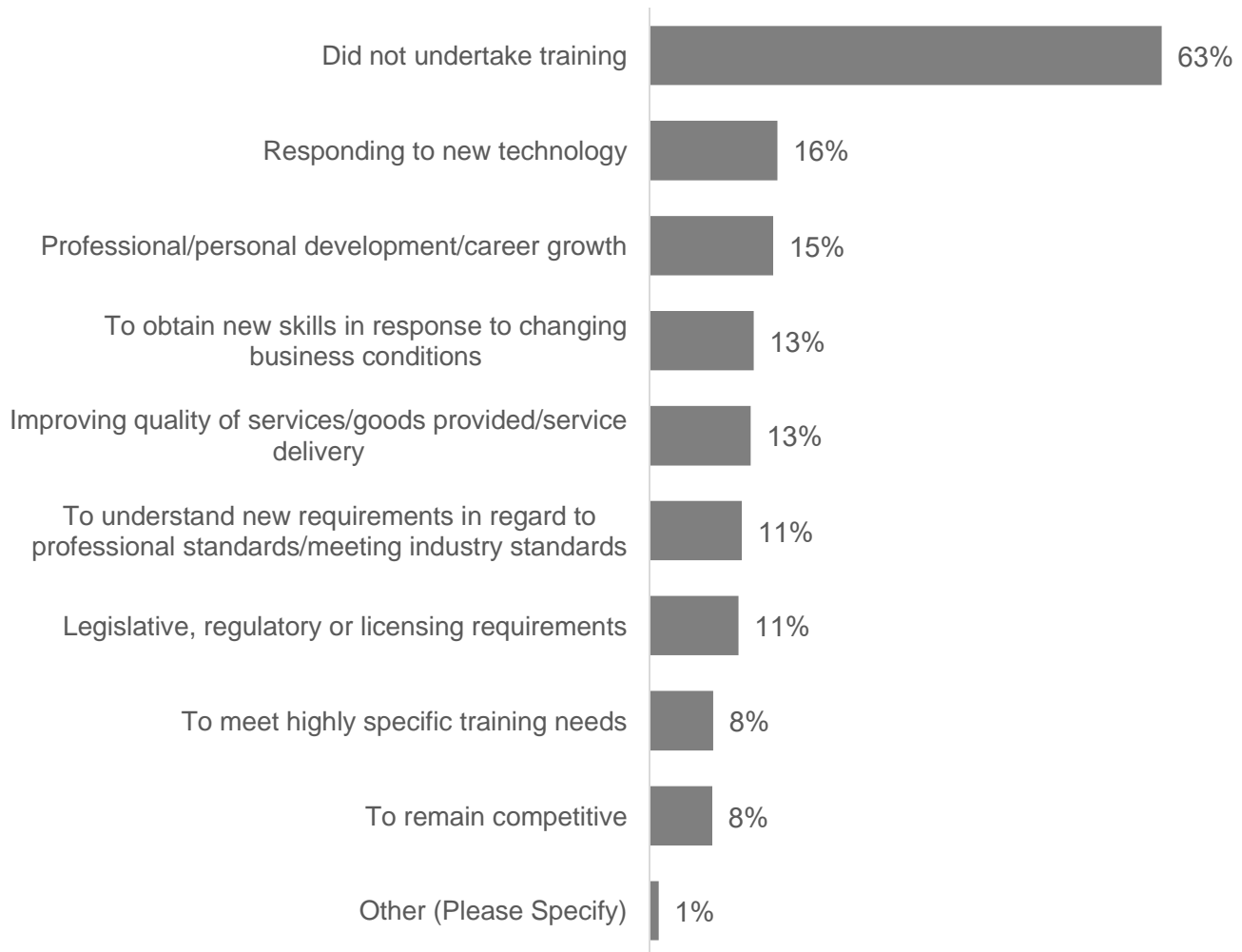
*“Look I will say that if you are talking about mental wellness - we are doing property management. A lot of tenants are as I said around 25- 30% of the business affected by the virus. That they completely lost their jobs, or they are lucky, and they still have three days or 50% or they are getting JobKeeper. A lot of them unfortunately falling through the cracks and ringing us. And sometimes you feel like that they most probably should talk to somebody who is more qualified with their mental health than us”. **Male 5-9 employees Sydney***

Insight: Small Business Owners are likely to be tolerant of others in the workplace who have a mental illness but are less likely to want to reveal their own mental illness to others. SBO's who are more experienced or older are also aware that attitudes and values regarding mental health in the workplace have grown and evolved in comparison to the beliefs held 10 to 20 years ago and it is now regarded as a real illness, rather than just basic ill health or stress.

Training

Nearly two thirds of SBOs (63%) have not undertaken any training that allows them to adapt to changing business conditions. Those that undertook training were most likely to take training responding to new technology (16%) and training for professional development and career growth (15%).

Figure 27: Training Undertaken



D16. Have you undertaken training recently that allows you to adapt to changing business conditions for any of the following?

Weighted Base: Small Business Owner and Mental Health Survey (2020) Weighted base n=1015

Details by demographic and business types are shown in Table 25. The data depicts stress over family and social matters will vary. Significant differences in responses by SBOs were found in training levels with the following measures:

By Industry

SBOs working in agriculture, forestry and fishing were significantly less likely than other to:

- To obtain new skills in response to changing business conditions (1% c/w 13% average).
- To meet highly specific training needs (1% c/w 8% average).
- Improving quality of services/goods provided/service delivery (0% c/w 13% average).
- Responding to new technology (3% c/w 16% average).
- Professional or personal development or career growth (1% c/w 15% average).
- To remain competitive (1% c/w 8% average).

SBOs working in manufacturing were significantly less likely than other SBOs to have taken training in:

- Legislative, regulatory, or licensing requirements (3% c/w 11% average).

By State:

SBOs operating in Victoria were significantly more likely than other SBOs to:

- To have not undertaken training (80% c/w 63% average).

SBOs operating in Victoria were significantly less likely than other SBOs to:

- legislative, regulatory, or licensing requirements (5% c/w 11% average).

By Business Size:

SBOs who are sole traders were significantly less likely than other SBOs to take training:

- To understand new requirements regarding professional standards/meeting industry standards (8% c/w 11% average).
- To remain competitive (5% c/w 8% average).

SBOs with 5-9 employees were significantly more likely than other SBOs to have taken training:

- To remain competitive (17% c/w 18% average).

SBOs with 10-19 employees were significantly more likely than other SBOs to have taken training:

- To understand new requirements regarding professional standards/meeting industry standards (25% c/w 11% average).

- In legislative, regulatory, or licensing requirements (25% c/w 11% average).
- To remain competitive (24% c/w 18% average).

By Age:

SBOs aged 18-39 years were significantly less likely than other SBOs to:

- To have not undertaken training (46% c/w 63% average).

SBOs who are aged 18-39 years were significantly more likely than other SBOs to take training:

- Improving quality of services/goods provided/service delivery (28% c/w 13% average).

SBOs aged 65 years or more were significantly more likely than SBOs to have taken training:

- To have not undertaken training (80% c/w 63% average).

SBOs aged 65 years and over were significantly less likely than other SBOs to have taken training:

- For professional/personal development/career growth (5% c/w 15% average).

By Business Cycle

SBOs in the start-up and pre-profit stage were significantly more likely than other SBOs to have taken training to:

- To obtain new skills in response to changing business conditions (31% c/w 13% average).

SBOs who are aged 18-39 years were significantly more likely than other SBOs to take training:

- Improving quality of services/goods provided/service delivery (28% c/w 13% average).

SBOs who are closed were significantly less likely than other SBOs to have taken training:

- To understand new requirements regarding professional standards/meeting industry standards (2% c/w 11% average).
- In legislative, regulatory, or licensing requirements (0% c/w 11% average).
- To remain competitive (0% c/w 8% average).

Table 24: Rating of Training by Category

	n=	To obtain new skills in response to changing business conditions	To meet highly specific training needs	To understand new requirements in regard to professional standards/meeting industry standards	Legislative, regulatory or licensing requirements	Improving quality of services/goods provided/service delivery	Responding to new technology	Professional/personal development/career growth	To remain competitive	Did not undertake training
Total	1015	13%	8%	11%	11%	13%	16%	15%	8%	63%
A - Agriculture Forestry and Fishing	78	1%↓	1%↓	0%	6%	0%↓	3%↓	1%↓	1%↓	87%
B - Mining	3	0%	0%	40%	20%	46%	25%	0%	0%	34%
C – Manufacturing	36	5%	3%	7%	3%↓	11%	11%	2%↓	19%	75%
D - Electricity, Gas, Water and Waste Services	3	0%	0%	0%	0%	0%	1%↓	1%↓	2%	98%↑
E - Construction	172	11%	12%	8%	10%	15%	14%	8%	11%	59%
F - Wholesale Trade	34	6%	6%	10%	2%	42%	37%	25%	7%	51%
G - Retail Trade	57	22%	7%	7%	8%	8%	11%	6%	16%	64%
H - Accommodation and Food Services	39	14%	8%	10%	9%	18%	12%	12%	9%	66%
I - Transport, Postal and Warehousing	79	19%	7%	18%	9%	25%	10%	15%	5%	64%
J - Information Media and Telecommunications	10	12%	6%	3%	6%	7%	13%	19%	11%	68%
K - Financial and Insurance Services	95	14%	7%	16%	26%	19%	27%	28%	4%	61%
L - Rental, Hiring and Real Estate Services	114	5%	2%	10%	19%	1%↓	16%	15%	4%	68%
M - Professional, Scientific and Technical Services	125	22%	12%	17%	10%	9%	22%	22%	10%	55%
N - Administrative and Support Services	39	9%	7%	11%	4%	7%	17%	12%	8%	71%
O - Public Administration and Safety	3	4%	0%	4%	0%	4%	0%	93%↑	0%	3%↓
P - Education and Training	13	8%	20%	5%	6%	1%↓	4%	22%	4%	75%
Q - Health Care and Social Assistance	59	23%	14%	19%	16%	18%	15%	35%	4%	41%

	n=	To obtain new skills in response to changing business conditions	To meet highly specific training needs	To understand new requirements in regard to professional standards/meeting industry standards	Legislative, regulatory or licensing requirements	Improving quality of services/goods provided/service delivery	Responding to new technology	Professional/personal development/career growth	To remain competitive	Did not undertake training
R - Arts and Recreation Services	12	11%	5%	12%	0%↓	11%	11%	6%	11%	74%
S - Other Services	44	18%	10%	14%	5%	8%	19%	14%	13%	68%
NSW	357	14%	8%	14%	11%	10%	19%	15%	10%	57%
VIC	283	6%	6%	7%	5%↓	8%	9%	8%	4%	80%↑
QLD	202	13%	9%	12%	14%	20%	14%	23%	6%	58%
SA	64	25%	15%	14%	18%	10%	15%	11%	14%	59%
WA	92	19%	9%	8%	18%	24%	25%	22%	8%	56%
TAS	7	5%	0%	21%	20%	0%	24%	2%	4%	41%
NT	8	39%	0%	44%	36%	9%	30%	44%	9%	26%
ACT	2	6%	6%	13%	0%	0%	0%	7%	0%	87%
0 (Sole trader)	649	12%	7%	8%↓	8%	12%	15%	15%	5%↓	68%
1-4	278	13%	10%	17%	15%	12%	16%	16%	10%	57%
5-9	50	16%	11%	19%	18%	12%	22%	13%	17%↑	53%
10-19	38	23%	14%	25%↑	25%↑	18%	26%	15%	24%↑	45%↓
18 - 39 years	198	23%	16%	17%	10%	28%↑	20%	24%	10%	46%↓
40 - 64 years	626	12%	7%	11%	13%	9%	16%	16%	8%	64%
65 years and over	191	6%↓	4%	7%	6%	7%	11%	5%↓	6%	80%↑
Male	613	13%	9%	12%	14%	14%	17%	16%	8%	61%
Female	402	12%	6%	11%	7%	10%	15%	15%	8%	67%
English	861	12%	7%	11%	11%	13%	16%	15%	7%	63%
Other language	154	21%	11%	15%	10%	11%	18%	15%	10%	62%
Central business districts	177	14%	8%	17%	11%	16%	17%	16%	9%	60%
Suburban area	664	14%	7%	14%	12%	13%	16%	18%	7%	63%
Semi-rural area	163	16%	13%	11%	9%	11%	11%	16%	7%	63%
Regional cities	144	15%	15%	14%	10%	16%	15%	11%	13%	58%
Rural area	135	17%	10%	7%	12%	12%	11%	6%	7%	62%
Start-up stage + pre-profit	78	31%↑	16%	15%	4%	9%	10%	23%	10%	55%
Growing	184	13%	7%	16%	12%	22%	24%	17%	14%	55%
Established and stable	260	9%	7%	12%	12%	12%	11%	17%	6%	66%

	n=	To obtain new skills in response to changing business conditions	To meet highly specific training needs	To understand new requirements in regard to professional standards/meeting industry standards	Legislative, regulatory or licensing requirements	Improving quality of services/goods provided/service delivery	Responding to new technology	Professional/personal development/career growth	To remain competitive	Did not undertake training
Established but stressed	205	18%	12%	17%	16%	17%	23%	19%	12%	53%
Declining	12	13%	6%	5%	17%	9%	11%	6%	4%	64%
Closed	165	4%	3%	2%↓	0%↓	2%	11%	9%	0%↓	85%

D16. Have you undertaken training recently that allows you to adapt to changing business conditions for any of the following?

Weighted Base: Small Business Owner and Mental Health Survey (2020) Weighted base n=1015

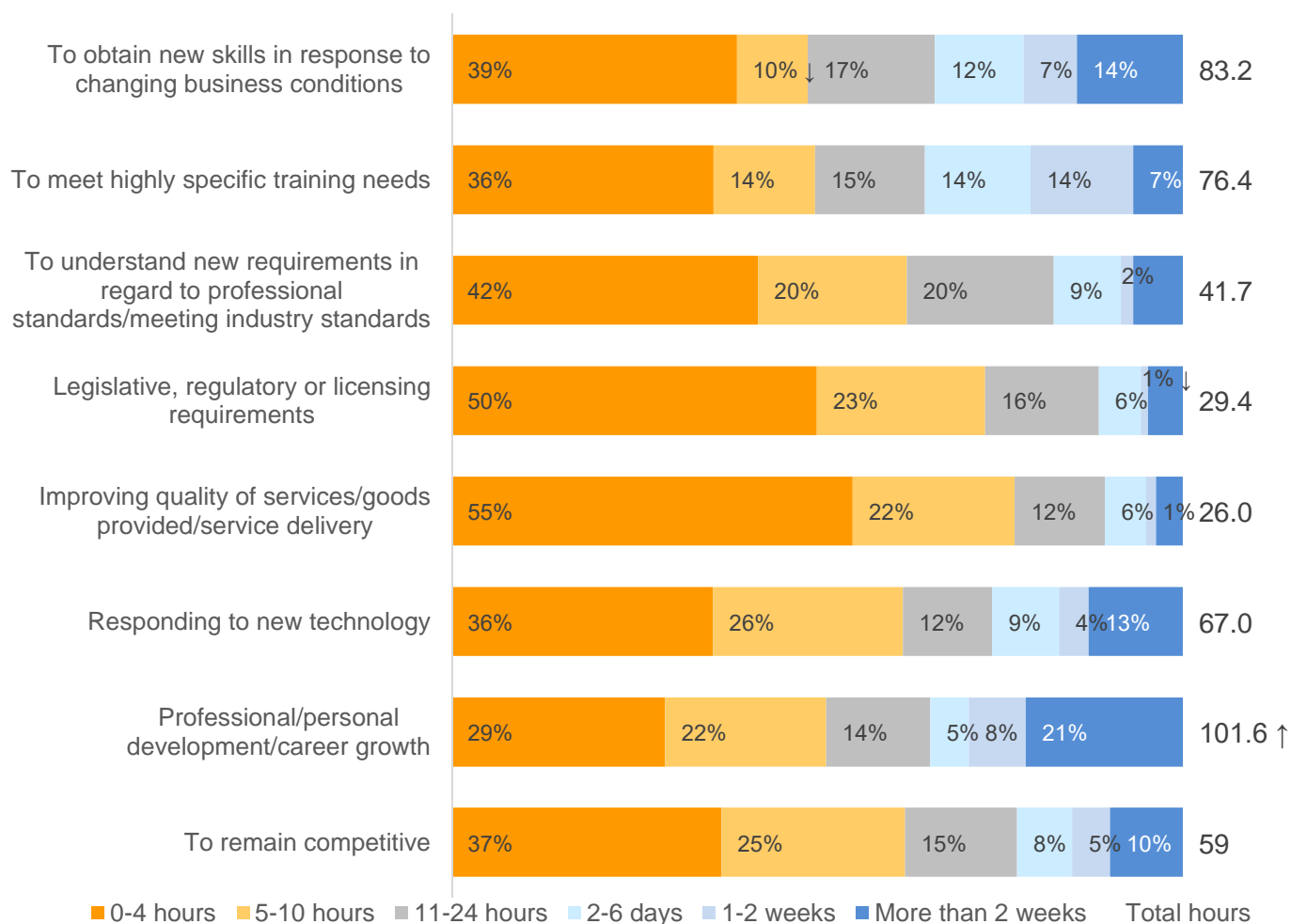
Time Spent in Training

The average time spent on training recently by the business was 60 hours. SBOs spent:

- 83.2 hours to obtain new skills in response to changing business conditions.
- 76.4 hours to meet highly specific training needs.
- 41.7 hours to understand new requirements regarding professional standards/meeting industry standards.
- 29.4 hours for legislative, regulatory, or licensing requirements.
- 26.0 hour in improving quality of services/goods provided/service delivery.
- 67.0 hours responding to new technology.
- 101.6 hours for professional or personal development or career growth.
- 59.0 hours to remain competitive.

SBOs were significantly more likely to have recently spent time in training for professional or personal development or career growth.

Figure 28: Time Spent in Training



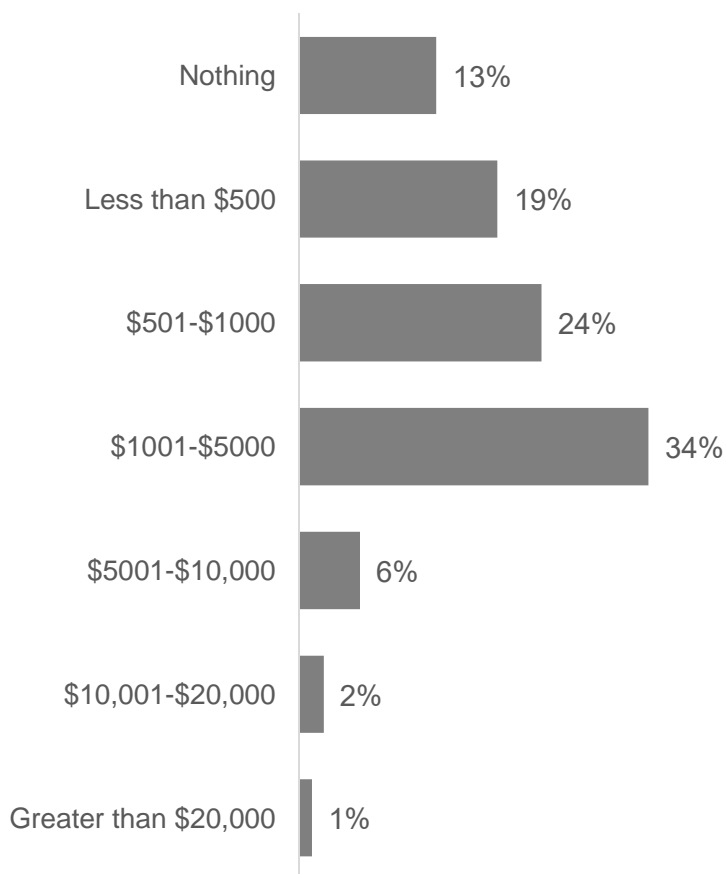
D.17. (if codes a-i in Q16) How much time did you spend recently undertaking such training(s)?

Weighted Base: Small Business Owner and Mental Health Survey (2020) Weighted base n=1015 New skills n=131, Specific training needs n=80, New professional requirements n=116, legislative or regulatory training n=112, improve quality of product n=127, respond to new technology n=161, professional development n= 155, competitive n=79

Training Budget

Approximately one third (34%) of SBOs' budgeted \$1000-\$5000 each year on training. 13% had no money to budget for training. Only 3% had a budget of over \$10,000

Figure 29: Annual Training Budget



D19. How much do you budget for training each year for your business?

Weighted Base: Small Business Owner and Mental Health Survey (2020) Weighted base n=1015

Reasons for Training

The main reason for training in either understanding new requirements for professional or industry standards (36%) or for legislative or regulatory training (37%) was for a licensing requirement for the business. As demonstrated in Table 25, another major reason for doing any type of training was to adapt and to keep ahead.

Table 25: Reasons for Training Types

	To obtain new skills in response to changing business conditions	To meet highly specific training needs	To understand new requirements in regard to professional standards/ meeting industry standards	Legislative or regulatory or licensing requirements	Improving quality of services/ goods provided / service delivery	Responding to new technology	Professional/ personal development/ career growth	To remain competitive
<i>n</i> =	131	80	116	112	127	161	155	79
Being ahead	1%	0%	1%		4%	1%	3%	2%
Adapt, keeping up	16%	13%	23%	18%	16%	19%	11%	13%
Growth	1%	3%	2%		2%	5%	21%	3%
Increase sales	9%	1%	5%	6%	6%	5%	4%	13%
New technology	4%	8%	2%		1%	29%	0%	5%
Staff training	7%	7%	7%	0%	0%	0%	4%	2%
Acquiring new skills	11%	5%	2%	0%	1%	6%	6%	0%
Improving skills	7%	4%	0%	1%	9%	3%	6%	3%
To be competitive	2%	3%	1%		4%	1%	2%	19%
Licensing requirement	5%	6%	36%	37%	2%		10%	
Safety improvements	10%	0%	7%	3%	1%	0%	0%	
I don't know		0%	2%	0%	1%	1%		

In reading the verbatim comments it was clear that much of the training had been taken as part of SBOs' response to COVID-19.

Keeping up with technology:

*Using Zoom & remote server access. **Male 10-19 employees Melbourne***

*Webinars zoom meetings becoming common. **Female 5-9 employees Sydney***

*I wanted to have the latest technology such as zoom and be competent using it. **Female sole trader Perth***

*Using online to keep business contacts. **Male 10-19 employees Melbourne***

*Using Zoom/ MS teams/ Skype/ Online consults. **Female 10-19 employees Brisbane***

*To help with the changing way my business now operates - more online than before. **Female 10-19 employees regional South Australia***

For competition:

*Ensuring we are visible during COVID-19. **Male 1-4 employees Melbourne***

*I would like for us to increase market share, post-COVID-19. **Male 1-4 employees Perth***

*Assist in pitching for new clients. **Male 1-4 employees Sydney***

*To keep and gain new clients. **Female 1-4 employees Sydney***

*Actioning the new work immediately as well as regularly communicating with the respective clients. **Male sole trader Sydney***

Response to changing business conditions:

*Adapting to new social distancing anxiety. **Female 1-4 employees Brisbane***

*In response to COVID-19 changes. **Female 10-19 employees regional New South Wales***

*Required changes to due COVID-19. **Male 5-9 employees regional Victoria***

*So, my business could deal with COVID-19 safely. **Female sole trader Sydney***

*It was the COVID-19 training to further understand the virus and about hygiene. **Male sole trader regional South Australia***

*I wanted to offer products that are compliant with COVID-19 rules so my customers could still access my service. **Female sole trader Perth***

Insight: Mental health is not generally a high priority for small business strategy. The majority of business owners had not undertaken any training in recent times and where they placed focus was either on regulatory issues or on new technology. Additionally, many SBOs favoured time spent training themselves for personal growth in their own business rather than focusing on the company as a whole.



Summary Recommendations

The results from the study of SBOs provide a baseline gauge for perceptions of mental health and their availability, use and evaluation of currently active support services. The results could be viewed as indicators for possible areas of policy development for the provision of mental health services.

The stage of the business cycle age and gender have a large effect on mental wellbeing of the SBO. Future research should focus on deeper understanding of people in start-up and pre-profit stages. As aforementioned, it is an ever recurring theme that males generally are less open to the overall topic of mental health, including but not restricted, to less likelihood of using assistance such as counsellors or psychologists or stating that they simply have no stress at all. Although this may be true, bias may occur due to a male's "can do" attitude, rejecting the thought of stress or other negative feelings they may be experiencing. Furthermore, due to the increased stress levels experienced by start-up and pre-profit stage businesses and the lack of communication about mental health, it is of utmost importance that these be investigated in future studies.

As this research was conducted during the ongoing COVID-19 pandemic and following the bushfire crisis, these crises added stress to the majority of SBOs, so it is recommended to conduct a similar survey during times of normalcy. This allows for an accurate evaluation of the true levels of stress experienced by SBOs when business is running as per usual.

It appears that the level of stress is underreported. Even in times of crisis, once the financial concerns are managed, the SBO is likely to believe that they do not require additional help. Many SBOs are focused on financial issues in comparison to their mental health due to fear of being treated poorly in the workplace, not wanting others to know about their mental health issues and the overall negative view that some people have regarding others with mental illness. This may explain why many SBOs believe the only valid stress they should be experiencing is financial, whereas mental stress can be seen as a lower priority or unreported. Another possibility is whilst SBOs are tolerant of mental illness in the workplace for others, they are likely to want to conceal their own mental health issues from others. This is possibly due to the fact that they aspire to maintain a "leadership" persona throughout their business and also caused by the fact that mental illness may be viewed as a form of "weakness" in one's character, particularly for males. Further investigation may be warranted to determine the triggers and timing of stress, anxiety, and depressive episodes amongst SBOs, particularly those in established businesses and older SBOs.

There were indications that there is low awareness and usage of existing services as well as a perception of their high cost, lack of time and availability of services during business hours or in convenient locations. Whilst the most preferred method for receiving support was face-to-face the second preferred method was online. This may be explained through the inextricable link between online services and face-to-face services as typically the latter is found through online searches. There is an opportunity for the Australian Government to develop online tools that are accessible to SBOs, particularly those affected by mental health who also struggle with time management due to their business workload. Further research should be considered to determine the specific tools to develop or the evaluation of any tools already developed against the requirements of SBOs. These requirements may include that the tools be inexpensive,

accessible, convenient, and easy to use and have a specific business focus to ensure relatability between the SBO and the service provider, making it unique from other generic health services. Additional focus could be through the introduction of social media tools, which are extremely common in this day and age, advertising positive mental health, particularly in the workplace, with additional professional advice on how to cope with anxiety, work stress, depression or even simple comments on how to improve one's lifestyle. This ensures that the tool developed is easily accessible by many Australians who already have social media accounts present and eliminates the need to sign up or apply for new sites and tools. It also increases advertising and shareability of the tool which may aid in spreading awareness of mental health in small businesses.

A focus on mental health and wellbeing is not generally a high priority for SBOs when considering their business strategy. This may be due to the fact that small businesses may have increased priorities on stability regarding finance and providing for their family. Additional reasoning is due to the fact that one third of small businesses have only between \$1000 and \$5000 to spare on training. This training may include how to handle mental health in the workplace, but other stressors such as finance, hygiene regulations (particularly due to COVID-19) and self-development schemes are preferred. Future work should focus on motivations and challenges to making mental health strategies a priority for SBOs. Through this, small businesses may thrive by heightening the attitudes of employees that may be suffering with mental health issues that have not been disclosed with the employer yet, whilst motivating the SBO if they too are struggling with any form of mental ill-health.



Appendix A –Sample Plan

The following sample plan for invitation to complete the survey was presented to the Department.

Quantitative

Industry Code	Industry Label	SA2 Label	Non employing	1-4 Employees	5-19 Employees	Total
A	Agriculture, Forestry and Fishing	Total NSW	220	69	17	306
		Total Vic	161	52	12	226
		Total QLD	182	42	10	235
		Total SA	65	27	8	100
		Total WA	62	25	6	93
		Total TAS	21	7	3	32
		Total NT	3	1	1	5
		Total ACT	2	0	0	2
A	Total Agriculture, Forestry and Fishing		716	225	59	999
B	Mining	Total NSW	5	3	1	8
		Total Vic	3	1	0	5
		Total QLD	6	3	1	10
		Total SA	2	1	0	3
		Total WA	10	4	1	15
		Total Tas	0	0	0	1
		Total NT	0	0	0	0
		Total ACT	0	0	0	0
B	Total Mining		26	12	4	43
C	Manufacturing	Total NSW	65	51	28	143
		Total Vic	58	41	27	126
		Total QLD	44	28	18	89
		Total SA	17	9	7	34
		Total WA	24	14	10	48
		Total Tas	5	2	2	9
		Total NT	1	1	1	3
		Total ACT	2	1	1	3
C	Total Manufacturing		215	147	93	456
D	Electricity, Gas, Water and Waste Services	Total NSW	8	4	1	13

Industry Code	Industry Label	SA2 Label	Non employing	1-4 Employees	5-19 Employees	Total
		Total Vic	6	3	1	10
		Total Qld	4	3	1	8
		Total Sa	2	1	0	3
		Total WA	2	2	0	4
		Total Tas	0	0	0	1
		Total NT	0	0	0	0
		Total ACT	0	0	0	0
D	Total Electricity, Gas, Water and Waste Services		22	12	4	38
E	Construction	Total NSW	388	283	48	719
		Total Vic	372	192	34	598
		Total Qld	258	143	34	435
		Total SA	88	34	8	130
		Total WA	153	64	16	233
		Total Tas	21	10	3	34
		Total NT	9	5	2	16
		Total ACT	18	11	2	31
E	Total Construction		1308	743	147	2198
F	Wholesale Trade	Total NSW	76	55	26	156
		Total Vic	66	45	21	132
		Total Qld	39	24	12	75
		Total SA	16	8	4	28
		Total WA	20	12	6	38
		Total Tas	3	2	1	5
		Total NT	1	1	0	2
		Total ACT	1	1	0	2
F	Total Wholesale Trade		223	146	71	440
		Total NSW	111	95	42	249
		Total Vic	89	75	32	196
		Total Qld	62	48	28	139
		Total SA	21	16	10	47
		Total WA	30	23	15	68
		Total Tas	6	5	3	15
		Total NT	2	2	2	5
		Total ACT	3	3	2	8

Industry Code	Industry Label	SA2 Label	Non employing	1-4 Employees	5-19 Employees	Total
G	Total Retail Trade		325	267	134	726
H	Accommodation and Food Services	Total NSW	50	75	46	170
		Total Vic	43	59	36	139
		Total Qld	29	37	29	95
		Total SA	10	12	10	32
		Total WA	14	17	15	46
		Total Tas	4	4	4	12
		Total NT	1	1	1	4
		Total ACT	2	3	3	8
H	Total Accommodation and Food Services		153	208	143	504
I	Transport, Postal and Warehousing	Total NSW	258	75	11	343
		Total Vic	231	51	7	289
		Total Qld	139	35	8	182
		Total SA	46	9	2	57
		Total WA	85	15	4	105
		Total Tas	9	3	1	13
		Total NT	4	1	0	6
		Total ACT	14	2	1	17
I	Total Transport, Postal and Warehousing		782	190	34	1006
J	Information Media and Telecommunications	Total NSW	31	17	4	51
		Total Vic	21	9	2	33
		Total Qld	12	5	1	19
		Total SA	3	1	0	5
		Total WA	6	2	1	9
		Total Tas	1	0	0	1
		Total NT	0	0	0	0
		Total ACT	1	0	0	2
J	Total Information Media and Telecommunications		78	36	8	122
K	Financial and Insurance Services	Total NSW	335	68	9	412
		Total Vic	280	44	7	331
		Total Qld	183	30	5	218
		Total SA	76	11	2	89

Industry Code	Industry Label	SA2 Label	Non employing	1-4 Employees	5-19 Employees	Total
		Total WA	105	16	3	125
		Total Tas	13	2	0	16
		Total NT	5	1	0	6
		Total ACT	11	2	0	13
K	Total Financial and Insurance Services		1008	175	26	1209
L	Rental, Hiring and Real Estate Services	Total NSW	420	59	14	493
		Total Vic	331	35	9	375
		Total Qld	248	37	10	295
		Total SA	89	8	2	100
		Total WA	122	15	5	141
		Total Tas	19	2	1	22
		Total NT	9	1	0	11
		Total ACT	14	2	1	17
L	Total Rental, Hiring and Real Estate Services		1253	158	43	1453
M	Professional, Scientific and Technical Services	Total NSW	318	224	41	583
		Total Vic	262	145	30	437
		Total Qld	164	98	21	284
		Total SA	49	24	6	80
		Total WA	92	50	12	154
		Total Tas	11	7	2	20
		Total NT	4	3	1	8
		Total ACT	15	12	3	29
M	Total Professional, Scientific and Technical Services		916	563	116	1595
N	Administrative and Support Services	Total NSW	94	63	19	177
		Total Vic	81	37	13	132
		Total QLD	59	30	11	100
		Total SA	20	7	3	30
		Total WA	28	13	5	47
		Total Tas	3	2	1	6
		Total Tas NT	2	1	0	3
		Total ACT	4	2	1	7
N	Total Administrative and Support Services		293	157	53	503

Industry Code	Industry Label	SA2 Label	Non employing	1-4 Employees	5-19 Employees	Total
O	Public Administration and Safety	Total NSW	8	6	2	16
		Total Vic	7	3	1	11
		Total QLD	4	2	1	7
		Total SA	1	1	0	2
		Total WA	2	1	1	4
		Total Tas	0	0	0	1
		Total NT	0	0	0	0
		Total ACT	0	0	0	1
O	Total Public Administration and Safety		23	13	5	42
P	Education and Training	Total NSW	33	19	9	62
		Total Vic	26	14	6	46
		Total Qld	19	11	5	34
		Total SA	5	2	1	8
		Total WA	8	4	2	14
		Total Tas	1	1	0	2
		Total NT	0	0	0	1
		Total ACT	2	1	0	3
P	Total Education and Training		95	51	23	169
Q	Health Care and Social Assistance	Total NSW	145	84	33	263
		Total Vic	117	57	22	196
		Total QLD	80	49	18	147
		Total SA	32	13	5	51
		Total WA	44	19	9	71
		Total Tas	8	4	2	13
		Total NT	3	1	1	4
		Total ACT	7	4	1	12
Q	Total Health Care and Social Assistance		436	232	92	760
R	Arts and Recreation Services	Total NSW	37	15	5	57
		Total Vic	31	11	3	45
		Total QLD	18	8	3	29
		Total SA	5	2	1	8
		Total WA	9	4	1	14
		Total Tas	2	0	0	3
		Total NT	1	0	0	1

Industry Code	Industry Label	SA2 Label	Non employing	1-4 Employees	5-19 Employees	Total
		Total ACT	1	1	0	2
R	Total Arts and Recreation Services		104	41	13	159
S	Total Other Services		257	239	63	559
	Total		8232	3618	1130	12980

Qualitative

Interviews were conducted as follows:

	Count of Business size
Sole trader	7
NSW City	2
NSW Regional	1
NT - Darwin	1
SA City	1
VIC City	1
WA City	1
1 to 4 Employees	10
NSW City	4
NT - Darwin	1
SA Regional	1
VIC City	2
WA City	1
SA City	1
5 to 9 Employees	11
NSW City	4
NSW Rural	1
SA City	1
SA Regional	2
VIC City	1
VIC Regional	1
WA City	1
10 to 19 Employees	7
NSW Regional	2
QLD City	1
VIC City	2
WA Regional	2
Grand Total	35

Appendix B – Questionnaire

Quant Questionnaire

(15 - 20 minutes)

This survey is being conducted by McNair yellowSquares on behalf of the Australian Government Department of Industry, Science, Energy and Resources.

By completing the survey, you are helping ensure appropriate services are available to support SBOs' wellbeing at crisis points, such as the recent bushfires and COVID-19. The information you provide will assist us to understand stressors on Australian small business and what effective supports are needed to provide assistance.

The information you provide will be anonymous and confidential. Whether you choose to participate or not will in no way affect your business.

The survey will ask you a range of questions about your small business. It will also ask about the extent of impact on your business from the recent bushfires, or COVID-19, including if and how you have to operate your business differently.

We understand that some of these questions may be difficult for you to answer but we value your direct input and appreciate your contribution at a time that is confronting for many people. The quality of this survey depends on participants from small business like you. We know that your time is valuable. The survey will take no more than 20 minutes.

To compensate you for your time and to cover costs that you may have incurred to take part in this survey, you will receive a \$50 voucher for submitting a complete response.

For more information about the study please click [here](#).

A. PART ONE: QUALIFYING QUESTIONS

A.1. Are you a current or former business owner (including part owner)?

Yes -> **proceed to question 2.**

No -> **Pop-up text:**

'This survey is designed for current or former small business owners. As you do not currently or have not previously owned a business, this survey does not apply. Thank you for your time'. [END SURVEY]

A.2. Is/was your business a small business (i.e. employs/employed 19 or less people AND have an annual turnover between \$70,000 and \$10,000,000 in the most recent completed financial year)?

Yes -> **proceed to PART TWO.**

No -> **Pop-up text:**



'This survey is designed for current or former small business owners. For the purposes of this survey, your business is not classified as 'small' and this survey does not apply to you. Thank you for your time.' [END SURVEY]

E.1. Please select your current age:

- a. 15 – 17 -> **(Terminate) Pop-up text**
- b. 18- 39 years
- c. 40 - 64 years
- d. 65 years and over

'This survey is designed for current or former small business owners aged 18 years and older. As this does not apply to you, this survey does not currently apply. Thank you for your time.' [END SURVEY]

B. PART TWO: SMALL BUSINESS STRESSORS DURING THE RECENT BUSHFIRES OR THE CORONA VIRUS OUTBREAK

B.1. Please rate the level of stress that you have experienced with the following issues related to owning a business during challenging times. (Single Response)

	n/a	No stress at all									Extreme stress
Business											
Accessing/securing, or maintaining affordable finance		1	2	3	4	5	6	7	8	9	10
Receiving payments on time		1	2	3	4	5	6	7	8	9	10
Maintaining cashflow		1	2	3	4	5	6	7	8	9	10
Ongoing profitability/survival of business		1	2	3	4	5	6	7	8	9	10
Attracting and/or retaining customers		1	2	3	4	5	6	7	8	9	10
Continuity planning for business survival		1	2	3	4	5	6	7	8	9	10
Social											
Feeling obligated to work when sick		1	2	3	4	5	6	7	8	9	10
Challenging/long working hours		1	2	3	4	5	6	7	8	9	10
Worry about impact on family		1	2	3	4	5	6	7	8	9	10
Sense of isolation/feeling of having to 'go it alone'		1	2	3	4	5	6	7	8	9	10
Worry about impact on others (e.g. friends, community members, employees etc.)		1	2	3	4	5	6	7	8	9	10
Finding a balance between the demands of work, family and personal life		1	2	3	4	5	6	7	8	9	10

	n/a	No stress at all									Extreme stress
Staffing issues											
Staffing issues - including hiring, terminating and/or keeping employees		1	2	3	4	5	6	7	8	9	10
Staffing issues - finding/applying the correct awards/conditions		1	2	3	4	5	6	7	8	9	10
Staffing issues – managing interpersonal issues and performance		1	2	3	4	5	6	7	8	9	10
Government Requirements											
Accessing Information and support such as the JobKeeper package		1	2	3	4	5	6	7	8	9	10
Meeting tax obligations		1	2	3	4	5	6	7	8	9	10
Workplace health and safety obligations		1	2	3	4	5	6	7	8	9	10
Applying for regulatory approvals or licences		1	2	3	4	5	6	7	8	9	10
Finding information about Australian Government obligations and completing forms		1	2	3	4	5	6	7	8	9	10
Skills Development and Accessing Assistance											
Developing knowledge and skills to operate and grow your business in a changing business environment		1	2	3	4	5	6	7	8	9	10
Difficulties accessing professional business assistance (e.g. accountant, financial adviser, bank manager, business coaches, etc).		1	2	3	4	5	6	7	8	9	10
Assistance in Wellbeing											
Difficulties accessing personal assistance (e.g. GP/doctor, psychologist, counsellor, social worker, support networks, etc).		1	2	3	4	5	6	7	8	9	10
Other											
Other (please specify)		1	2	3	4	5	6	7	8	9	10

Thinking about how your business has been affected by the recent challenging times including the recent Bushfires and COVID-19 outbreak, please answer the following questions.

B.2. Is your business still operating?

- a. Yes
- b. No

B.3. **If NO (Code b in B.2.),** Is your business closed permanently or temporarily?

- a. Permanently **(Go to B.8)**
- c. Temporarily **(Go to B.8)**

B.4. **If YES (Code a in B.2.),** Have you changed the way you operate? If so, in what way?

- a. Yes
- d. No

B.5. **If YES (Code a in B.4.),** In what way have you changed the way you operate? (Open Box)

B.6. Have you found any growth opportunities? If so, what are they?

- a. Yes
- e. No

B.7. **If YES (Code a in B.6.),** What are these growth opportunities? (Open Box)

B.8. What has been the main stressor directly related to the recent bushfires or the corona virus outbreak? (Open Box)

C. PART THREE: CURRENT RESOURCES

C.1. How often do you do the following when you are anxious and concerned about your business? (Single response)

	Never	In Rare Occasions	In Some Occasions	Often	In Most Occasions
Talk to a family member	1	2	3	4	5
Talk to a friend	1	2	3	4	5
Talk to a business colleague	1	2	3	4	5
Do research online	1	2	3	4	5
Research learning and development options to adapt to changing business conditions	1	2	3	4	5
Seek advice from an accountant	1	2	3	4	5
Seek advice from a business coach	1	2	3	4	5
Seek advice from a bank manager	1	2	3	4	5
Seek advice from other business support services	1	2	3	4	5
Talk to a GP	1	2	3	4	5
Talk to a counsellor	1	2	3	4	5
Talk to a psychologist	1	2	3	4	5
Talk to other mental health professional	1	2	3	4	5
Talk to a trading partner	1	2	3	4	5
Talk to a supplier	1	2	3	4	5
Seek advice from a business network	1	2	3	4	5
Seek advice from an Industry Association	1	2	3	4	5
Seek advice from a Chamber of Commerce	1	2	3	4	5
Seek advice from other professional body	1	2	3	4	5

C.2. Do you have strategies in place to monitor and/or maintain your mental health and wellbeing during the times you are feeling anxious and concerned? (For example, talking about your feelings, being part of a peers' support group, taking regular breaks, applying more flexible working conditions in terms of location and hours... etc) (open text field)

C.3. Please help us understand why you answered the previous question the way you did (open text field)

C.4. How often do you, or would you, look to the following for information or support if you're concerned about your own mental health and wellbeing? (Single Response)

	Never	In Rare Occasions	In Some Occasions	Often	In Most Occasions
Online	1	2	3	4	5
Family	1	2	3	4	5
Friend/(s)	1	2	3	4	5
Peer network	1	2	3	4	5
GP	1	2	3	4	5
Chemist	1	2	3	4	5
Psychologist	1	2	3	4	5
Counsellor	1	2	3	4	5
Other mental health professional	1	2	3	4	5
Smart Phone App	1	2	3	4	5
Support Line	1	2	3	4	5
Clergy	1	2	3	4	5

C.5. On a scale from 1 to 5 where 1 is very unlikely and 5 is very likely, how likely is it that you would access support if you were concerned about your mental health through the following modes: (Single Response)

	Very unlikely				Very likely
Face to face	1	2	3	4	5
Online	1	2	3	4	5
Phone	1	2	3	4	5
App	1	2	3	4	5

C.6. Which of the following would keep you from seeking help? Please select all the factors that would keep you from seeking help. (Multiple response)

- a. Lack of time
- b. The cost associated to help services
- c. Inaccessibility – services are too far from where I am
- d. Inaccessibility – lack of transport available to make appointments
- e. Services are unavailable online or via phone

- f. Services are unavailable outside of business hours
- g. Unable to re-schedule appointments
- h. Don't know where to seek help

C.7. Please rank the following modes in the order of your preference to access **information services** (for example: information about small business support services, Mental health support services for small business owners, counsellors, etc...). (Multiple Response)

- a. Face to face
- b. Online
- c. Telephone
- d. App

C.8. Which of the following modes would you prefer to access **support services** (for example: information about small business support services, Mental health support services for small business owners, counsellors, etc...)? (Single Response)

- a. Face to face
- b. Online
- c. Telephone
- d. App
- e. Online peer support networks – anonymous
- f. Other (Please Specify _____)

C.9. If **online peer support networks (code e in QC.8)**, Why would you prefer peer support networks? (open text field)

C.10. What is your level of awareness of the following support services? (Single Response)

	Unaware	Aware	Aware of and have accessed
Australian Small Business and Family Enterprise Ombudsmen	1	2	3
Beyond Blue Heads Up	1	2	3
MoodGYM	1	2	3
BluePages	1	2	3
My Compass	1	2	3
Thiswayup	1	2	3
MindSpot treatment courses	1	2	3
SHADE	1	2	3
Head Space	1	2	3
Lifeline	1	2	3
Flying Solo	1	2	3
My Business Health	1	2	3
Head to Health	1	2	3
Blackdog Institute	1	2	3
RUOK?	1	2	3
Mens Sheds	1	2	3
Ahead for Business	1	2	3
SuperFriend	1	2	3

D. PART FOUR: BARRIERS TO ACCESS, USEFULNESS OF RESOURCES AND GAPS

D.1. On a Scale from 1 to 10 where 1 is not at all concerned and 10 is extremely concerned, how concerned are you about your own mental health at the moment? (Single Response)

Not at all Concerned									Extremely Concerned
1	2	3	4	5	6	7	8	9	10

D.2. In the last few months have you been told by a doctor or a health professional that you have any of the following conditions? (Select as many as applicable)

- a. Anxiety
- b. Depression
- c. A stress related problem
- d. Any other mental health problem (Please Specify_____)
- e. None
- f. Don't know
- g. Prefer not to say

D.3. On a scale of 0 to 10, where 0 means 'not at all' and 10 means 'completely'. (Single Response)

	Not at all										Completely
Overall, how satisfied are you with your life nowadays?	0	1	2	3	4	5	6	7	8	9	10
Overall, to what extent do you feel the things you do in your life are worthwhile?	0	1	2	3	4	5	6	7	8	9	10
Overall, how happy did you feel yesterday?	0	1	2	3	4	5	6	7	8	9	10
Overall, how anxious did you feel yesterday?	0	1	2	3	4	5	6	7	8	9	10

D.4. To what extent do you agree or disagree with the following statements: (Single Response)

I would not want to work with someone if I knew that they had been diagnosed with a mental illness	<i>Strongly disagree</i>	<i>Disagree</i>	<i>Neither nor</i>	<i>Agree</i>	<i>Strongly Agree</i>	<i>Unsure</i>
As a small business owner, even in a crisis, I would not tell anyone if I had been diagnosed with depression	<i>Strongly disagree</i>	<i>Disagree</i>	<i>Neither nor</i>	<i>Agree</i>	<i>Strongly Agree</i>	<i>Unsure</i>
Small business owners will be treated poorly if they were to disclose they had been diagnosed with a mental illness	<i>Strongly disagree</i>	<i>Disagree</i>	<i>Neither nor</i>	<i>Agree</i>	<i>Strongly Agree</i>	<i>Unsure</i>
I feel safe discussing my mental health with peers and work colleagues	<i>Strongly disagree</i>	<i>Disagree</i>	<i>Neither nor</i>	<i>Agree</i>	<i>Strongly Agree</i>	<i>Unsure</i>
I would be more likely to seek mental health support if my identity would remain anonymous	<i>Strongly disagree</i>	<i>Disagree</i>	<i>Neither nor</i>	<i>Agree</i>	<i>Strongly Agree</i>	<i>Unsure</i>
I would feel embarrassed to ask for help with my mental health	<i>Strongly disagree</i>	<i>Disagree</i>	<i>Neither nor</i>	<i>Agree</i>	<i>Strongly Agree</i>	<i>Unsure</i>
Since the bushfires and COVID-19, I feel more comfortable talking about my mental health than I have done previously	<i>Strongly disagree</i>	<i>Disagree</i>	<i>Neither nor</i>	<i>Agree</i>	<i>Strongly Agree</i>	<i>Unsure</i>

D.5. During the past few months as a Small Business Owner, have you used any of these health services?

- Counsellor
- Psychologist
- Psychiatrist
- Mental Health Nurse
- Social Worker
- GP
- Chemist
- Other Mental health support services (Please specify_____)
- Self-help
- None of the above

D.6. If not j in QD.5, How did you access the service(s)? (Multiple Response)

- Face to face
- Online
- Telephone
- App
- Online peer support networks – anonymous

For (Pipe QD.7 to QD.11 for each code chosen in QD.5)

D.7. What qualities of the service did you like (tick all that apply)? (Multiple Response)

- a. Met expectations
- b. Met needs
- c. Support staff were helpful
- d. Support staff were friendly, understanding, and empathetic
- e. Provided useful strategies for managing mental health
- f. Trusted advice
- g. Delivery method suited my needs
- h. Available at times that suited me
- i. Easy to access – geographic location
- j. Easy to access
- k. Privacy

D.8. Was there anything about the service that stood out? (open text field)

D.9. Was there anything about the service you did not like? (open text field)

D.10. Would you recommend the service to a friend or family member experiencing difficulty? (Single Response)

Very Unlikely	Moderately Unlikely	Neither likely nor unlikely	Moderately likely	Very likely
1	2	3	4	5

D.11. Would you use the service again? (Single Response)

Definitely Wouldn't	Probably Wouldn't	Unsure	Probably Would	Definitely Would
1	2	3	4	5

D.12. How satisfied are you with the level of support available to you as a small business owner during the recent bushfires? (Single Response)

Very dissatisfied									Very satisfied
1	2	3	4	5	6	7	8	9	10

D.12.a. How satisfied are you with the level of support available to you as a small business owner during the COVID-19 outbreak? (Single Response)

Very dissatisfied									Very satisfied
1	2	3	4	5	6	7	8	9	10

D.13. Do you feel your business is missing out on support that could help? (open text field)

D.14. Please help us understand why you answered the previous question the way you did (open text field)

D.15. To what extent do you agree or disagree with the following statements in relation to you as a small business owner: (Single Response)

Mental health support services are accessible to me	<i>Strongly disagree</i>	<i>Disagree</i>	<i>Neither nor</i>	<i>Agree</i>	<i>Strongly Agree</i>	<i>Unsure</i>
Costs associated with mental health support services are affordable	<i>Strongly disagree</i>	<i>Disagree</i>	<i>Neither nor</i>	<i>Agree</i>	<i>Strongly Agree</i>	<i>Unsure</i>
Mental health support services are conveniently located or easily accessible online	<i>Strongly disagree</i>	<i>Disagree</i>	<i>Neither nor</i>	<i>Agree</i>	<i>Strongly Agree</i>	<i>Unsure</i>
It is difficult to access mental health support services available to small business owners	<i>Strongly disagree</i>	<i>Disagree</i>	<i>Neither nor</i>	<i>Agree</i>	<i>Strongly Agree</i>	<i>Unsure</i>
It is difficult to find information about mental health support services available to small business owners	<i>Strongly disagree</i>	<i>Disagree</i>	<i>Neither nor</i>	<i>Agree</i>	<i>Strongly Agree</i>	<i>Unsure</i>

D.16. Have you undertaken training recently that allows you to adapt to changing business conditions for any of the following? (multiple response)

- To obtain new skills in response to changing business conditions
- To meet highly specific training needs
- To understand new requirements in regard to professional standards/meeting industry standards
- Legislative, regulatory, or licensing requirements
- Improving quality of services/goods provided/service delivery
- Responding to new technology
- Professional/personal development/career growth
- To remain competitive

- i. Other (Please Specify_____)
- j. Did not undertake training

Pipe QD.17 and QD.17.1 for each code in QD.16

D.17. (if codes a-i in QD16), How much time did you spend recently undertaking such training(s)?

- a. 0-4 hours
- b. 5-10 hours
- c. 11-24 hours
- d. 2-6 days
- e. 1-2 weeks
- f. More than 2 weeks

D.17.1. And, what were the reasons you undertook this training **([Pipe for each code selected in QD16 except code j])**? (open text field)

D.18. Is training part of your business plan more generally?

- a. Yes
- b. No **(SKIP QD.19)**

D.19. If YES **(Code a in QD18.)**, How much do you budget for training each year for your business?

- a. Nothing
- b. Less than \$500
- c. \$501-\$1000
- d. \$1001-\$5000
- e. \$5001-\$10,000
- f. \$10,001-\$20,000
- g. Greater than \$20,000

E. PART FIVE: DEMOGRAPHICS AND CURRENT HEALTH STATUS

E.2. Please select your gender:

- a. Male
- b. Female
- c. Other

E.3. What was the last level of formal education that you completed?

- a. No School qualification
- b. Year 10 or equivalent
- c. Year 12 or equivalent
- d. Trade or apprenticeship
- e. Certificate or diploma
- f. University (Bachelor) degree
- g. Higher degree (Post-graduate qualification)
- h. Prefer not to say

E.4. In which country were you born?

E.5. Do you identify as an Aboriginal or Torres Strait Islander person?

- a. No
- b. Yes, Aboriginal
- c. Yes, Torres Strait Islander
- d. Yes, both Aboriginal and Torres Strait Islander
- e. Prefer not to say

E.6. Do you speak any language other than English?

- a. No
- b. Yes (Please Specify_____)

E.7. Where does/did your business operate?

- a. Central business districts
- b. Suburban area
- c. Semi-rural area
- d. Regional cities
- e. Rural area

E.8. What is/was the postcode for your business?



E.9. To which industry does/did your business belong? (open text field)

E.10. How many employees does/did your business have?

- a. 0 (Sole trader)
- b. 1-4
- c. 5-9
- d. 9+

E.11. When was your business established?

- a. Within the last 12 months
- b. 1-2 years ago
- c. 3-5 years ago
- d. 6-10 years ago
- e. 11-15 years ago
- f. 15+ years ago

E.12. Is this the first small business that you owned?

- a. Yes
- b. No

E.13. How would you describe your business?

- a. Start-up stage
- b. Pre-profit
- c. Profitable and growing
- d. Established and growing
- e. Established and stable
- f. Established but stressed
- g. Declining
- h. Closed

E.14. **(if E13 =h, skip to E15)** Do you expect the number of your employees to increase, stay the same or decrease over the next 12 months?

- a. Increase
- b. Stay the same
- c. Decrease

E.15. Thinking about yourself over the last week:

a. How would you rate your Mental Health in general?	<i>Poor</i>	<i>Fair</i>	<i>Good</i>	<i>Very Good</i>	<i>Excellent</i>
b. How would you rate your Physical Health in general?	<i>Poor</i>	<i>Fair</i>	<i>Good</i>	<i>Very Good</i>	<i>Excellent</i>
c. How would you rate your relationship with your friends (and extended family members)?	<i>Poor</i>	<i>Fair</i>	<i>Good</i>	<i>Very Good</i>	<i>Excellent</i>
d. How would you rate your capacity to perform everyday duties?	<i>Poor</i>	<i>Fair</i>	<i>Good</i>	<i>Very Good</i>	<i>Excellent</i>

E.16. How often have you spoken with or socialise online with your friends and/or extended family members in the past few months?

- a. Never
- b. A few times a month
- c. Less than once a month
- d. At least once a week
- e. Almost every day
- f. Don't know
- g. Prefer not to say

CLOSING

Thank you very much for participating. This survey was conducted on behalf of the Australian Government by McNair yellowSquares. All responses are strictly confidential and will be presented in a format that does not allow any individual answers to be identified.

As mentioned, we are offering a GiftPay voucher worth \$50 as a token of appreciation for your time and to cover costs that you may have incurred to take part in this survey. We will require your email details, which will only be used to contact you with your reward. Please allow up to 14 days to receive the eGiftCard and up to 28 days to receive the postal voucher.

Are you happy for us to record your details, so that we can send the voucher out to you?

- 1 eGift Voucher
- 2 Postal Voucher
- 3 No incentive wanted

IF CODE 1: Collect email address_____

IF CODE 2: Collect address details _____



Finally, this research study consists of multiple stages, are you happy for us to contact you for further research at later stages of the study if required? You will still have the chance to decline to take part when approached if you so choose.

- a. Yes
- b. No

Thank you for your time. A quick reminder, we are McNair yellowSquares, and we assure you that your answers are used only for statistical purposes and cannot be identified back to you.

If some of the questions in this survey caused some concern, please see below the numbers of some support services.

You can read more about how McNair yellowSquares protects your privacy at www.mcnair.com.au/privacy or contact McNair on 1800 669 133 or via email on solutions@mcnair.com.au.

Or if you want any of the support services numbers refer to:

Lifeline – 13 11 14

Adult Mental Health Service –13 14 65

Beyond Blue – 1300 22 4636



Qual Questionnaire for In-Depth Interviews and Focus Groups

(IDI - 30-45 minutes)

Section 1: Introductions / Business introduction

Objective: Develop a rapport with participants and understand the basics of the business and where their main challenges lie

Explain moderator's role, respondent's role, explanation of recording, 30-45 min IDI, confidential information for research purposes only (reassure participants that they don't need to give any specific details they're not comfortable sharing; we're just looking for general

Introduce topic and explain the objectives of the session:

Our discussion today will be around challenges for your business and your mental wellbeing and accessing support.

Ask respondent to introduce himself/herself:

- Please tell me a little bit more about your business and your industry background. e.g. What is your current role in the business? When was your business established? How long have you worked in this industry? Is this the first small business that you owned/ worked for?
- How would you rate the current health of your business on a scale from 1 to 10 where 1 is "My business is about to fail" and 10 is "My business is absolutely thriving"?

My business is about to fail									My business is absolutely thriving
1	2	3	4	5	6	7	8	9	10

- What are the main challenges that you face with your business right now?

Section 2: Wellbeing in the work place

Objective: Understanding the level of mental stress now and how COVID 19 and the bushfires may have contributed to this

- In your opinion, can factors in a workplace affect a person's health and wellbeing? in what way?
- How would you rate your mental wellbeing? What made you give this rating today? How long have you felt like this? Why did you give this rating?
- In the context of the COVID-19 outbreak and/or recent bushfires, have you noticed an increase in conversation around mental health, including the availability of support and assistance?
- Has the COVID-19 outbreak and/or recent bushfires encouraged you to seek mental health support?
- Has the COVID-19 outbreak and/or recent bushfires put more pressure on your mental health?
 - If yes, what steps have you taken to help support your mental wellbeing?
- Do you think there should be more encouragement of conversations about mental ill-health?
 - Would this be beneficial/important?

Section 3: Role as an employer

Objective: Understanding attitudes to mental health in the workplace

- What sort of impact do you think mental illness would have on a workplace?
 - What elements of working in a small business may positively or negatively impact mental health and wellbeing?
- What are some of the things that would stop someone working in a small business from seeking help if they were experiencing a mental health problem?
- Do you (as an employer) feel pressure to support your employees during times of crisis?
 - Do you feel equipped to offer this support?
- Would an individual's mental health be a factor to consider when deciding whether to employ someone
- Do you believe it is the business owner's obligation to look after their employees' mental health?

If so, how does this responsibility impact on your own mental health?

Have you tried any peer-support networking? If so, have you found it to be a helpful support mechanism?

Section 4: Support for Mental health in the workplace

Objective: Understanding what support if any business owners have to deal with mental health problems. Create a journey map of how they find resources

- Are there approaches used in your workplace to address mental ill-health? What are they?
- What actions or strategies would be helpful in supporting the mental health of someone working in a similar industry to you?
- What method of delivery would work best for people in small business to access support or programs targeted at mental health and preventing mental illness?
 - At what stage do you think you should seek support services?
 - Where would you go to get your information about Mental health support services for businesses from?
 - PROBE SPECIFICALLY FOR: Where would/did you start to look? IF had already looked ask: where did you net look, how did you find these resources? How satisfied were you with the support you were able to obtain?

Section 5: Knowledge and evaluation of types of support services

Objective: Understanding what services are known and used and what would be most useful. What resources can the government provide

- Are you aware that there are Mental health support service available for small business owners and employees in Australia? PROBE: What services are you aware of?
 - Have you used any of these services? Please tell me about your experience using these services.
 - Are you aware of any free of charge support services available?
PROBE: What services are you aware of?
 - Do you think there is enough support available for you as a SBO/ worker? What other form of support you would have liked to have that you cannot get currently?
- Are the services available convenient to you? PROBE: If not why not?
- What do you think is the role for government in providing support resources for small business owner's mental health?
 - Do you think Employee Assistance Programs would be helpful for small business owners?
- What format do you find most helpful for getting mental health information? For example, are factsheets, webinars etc helpful?
 - Would you go to intermediaries or trusted advisors for mental health support?
 - Online Resources:
 - Do you listen to podcasts?

- Would you be open to listening to podcasts that gives small business advice and information?
- Do you subscribe to any business podcasts?

Section 6: Final wrap up

- What support do you feel your business is missing?
- What would you suggest the government provides to help businesses like yours deal with mental wellbeing for you and your workforce.
- **Questions /**
- **Thank and release**

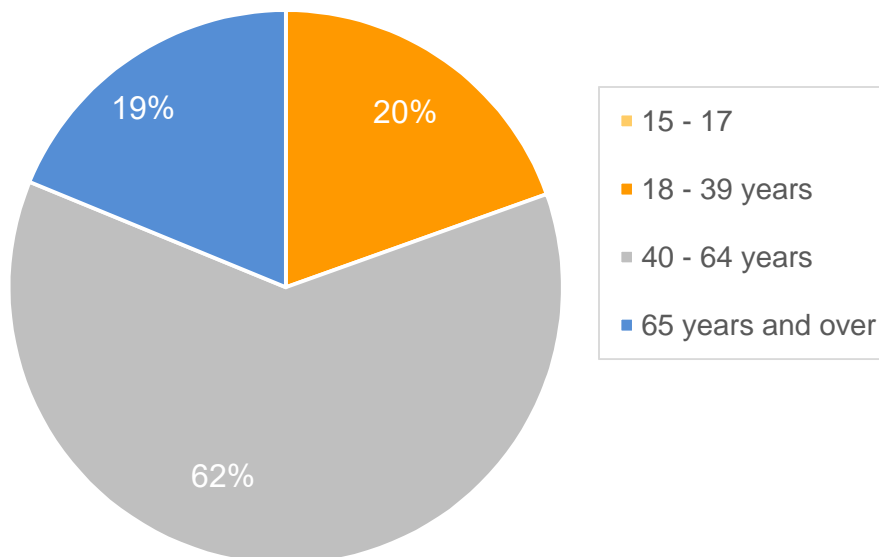


Appendix C - Suggestions for the Questionnaire

- Add questions to identify business owners who started their business as a lifelong ambition or as a last resort with follow up questions to determine the difference in the mindset of the two groups and the effect of running a small business on their mental wellbeing.
- Include questions that explore the importance of information available before starting their business and their importance for SBOs, to consequently explore whether the introduction of mental wellbeing business routine has a place from the business formation stages.
- Include questions that explore small business and support organisations from a CALD perspective.
- Explore the role of language barriers and its effect on help seeking behaviour.
- Follow up questions on Questions C.7. *Please rank the following modes in the order of your preference to access information services (Face to Face, Online, Telephone and App) and Questions C.8. Which of the following modes would you prefer to access support services (Face to Face, Online, Telephone and App) to gain better understanding as to what are the reasons they prefer those modes and how to develop them to better meet SBOs needs.*
- Follow up questions to explore the reason behind their choice of their favourite mental wellbeing coping mechanism and support and information sources (family, online research, account advice...etc.) and how reliable these are perceived.
- It is clear from the study that the larger the number of employees the higher probability of the SBO experiencing more stress and anxiety. It would be beneficial to include questions that explore the reasons behind this elevated stress (*for example: is it the number of employees, dealing with a larger number of stake holders? Is it the fact that they are dealing with more diverse problems or issues, or is the rules and regulations related to number of employees such as tax and employment conditions... etc?*)

Appendix D – Profile of Respondents

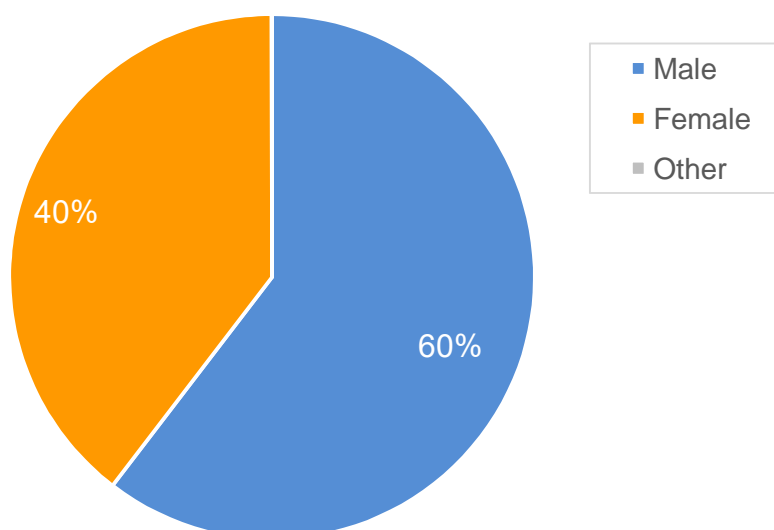
Figure 30: Age



A4. Please select your current age:

Weighted Base: Small Business Owner and Mental Health Survey (2020) Weighted base n=1015

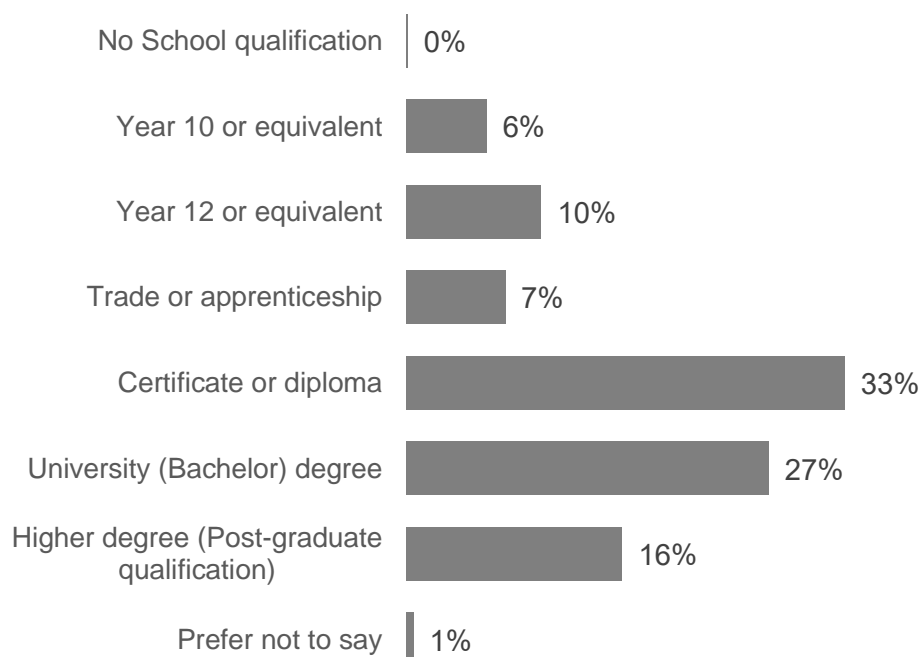
Figure 31: Gender



E2. Please select your gender:

Weighted Base: Small Business Owner and Mental Health Survey (2020) Weighted base n=1015

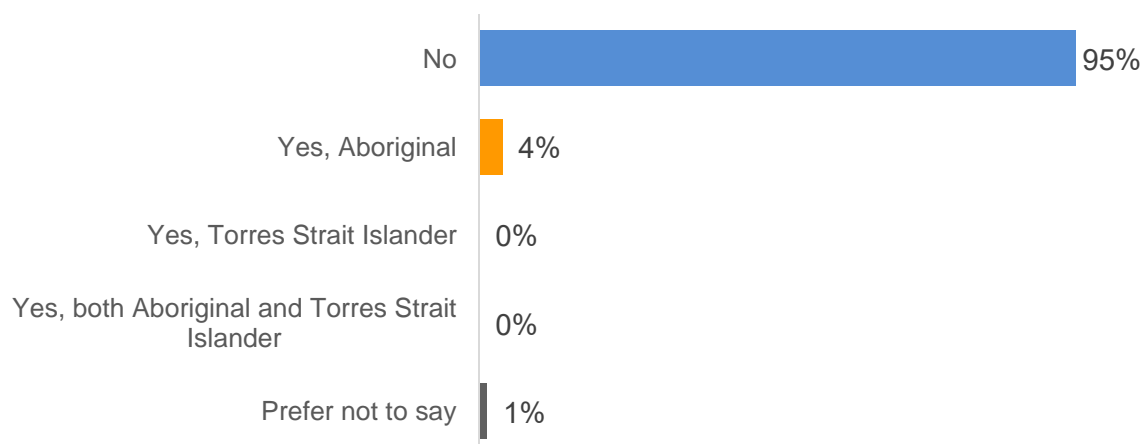
Figure 32: Education



E3. What was the last level of formal education that you completed?

Weighted Base: Small Business Owner and Mental Health Survey (2020) Weighted base n=1015

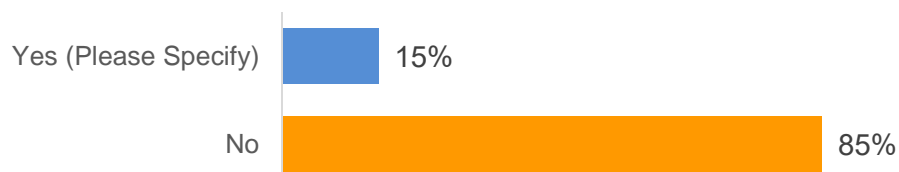
Figure 33: Indigenous



E5. Do you identify as an Aboriginal or Torres Strait Islander person?

Weighted Base: Small Business Owner and Mental Health Survey (2020) Weighted base n=1015

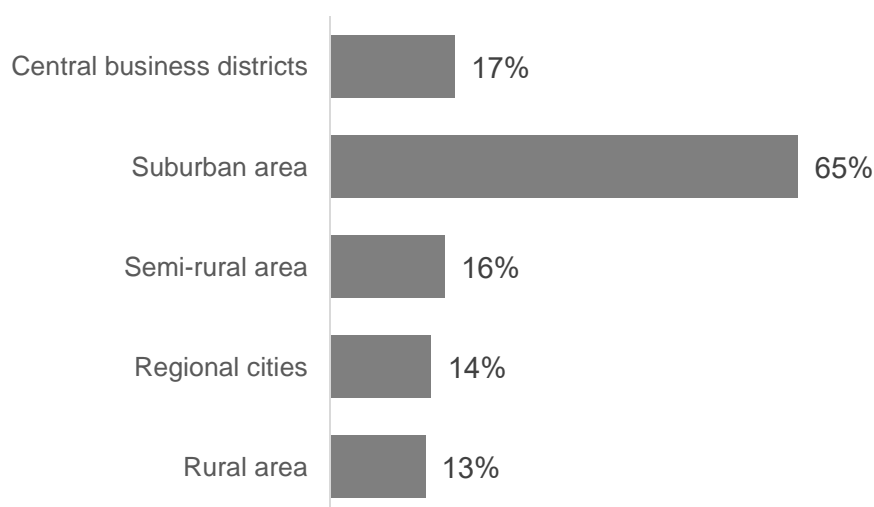
Figure 34: CALD



E6. Do you speak any language other than English?

Weighted Base: Small Business Owner and Mental Health Survey (2020) Weighted base n=1015

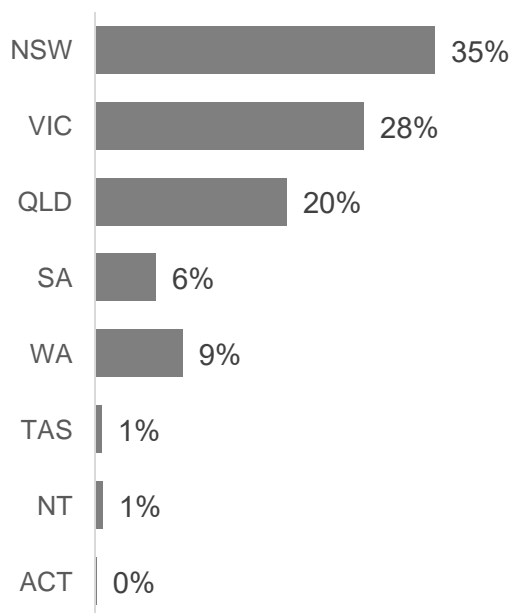
Figure 35: Business Location



E7. Where does/did your business operate?

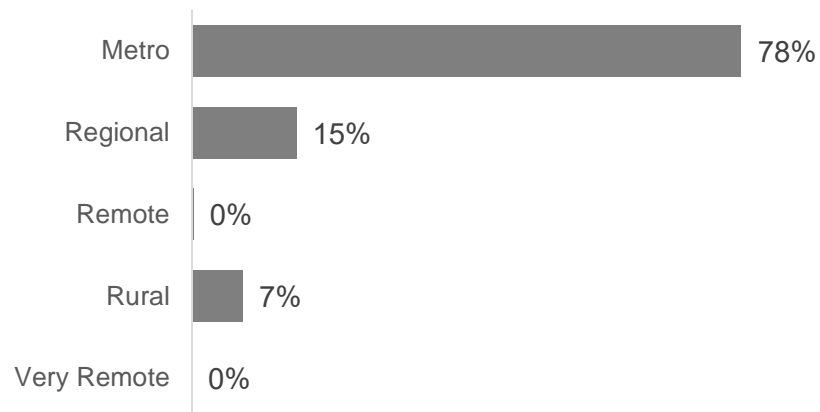
Weighted Base: Small Business Owner and Mental Health Survey (2020) Weighted base n=1015

Figure 36: State



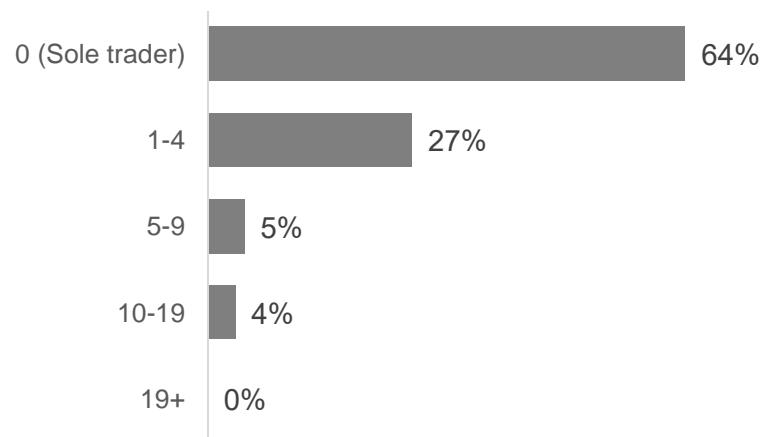
Weighted Base: Small Business Owner and Mental Health Survey (2020) Weighted base n=1015

Figure 37: Remoteness



Weighted Base: Small Business Owner and Mental Health Survey (2020) Weighted base n=1015

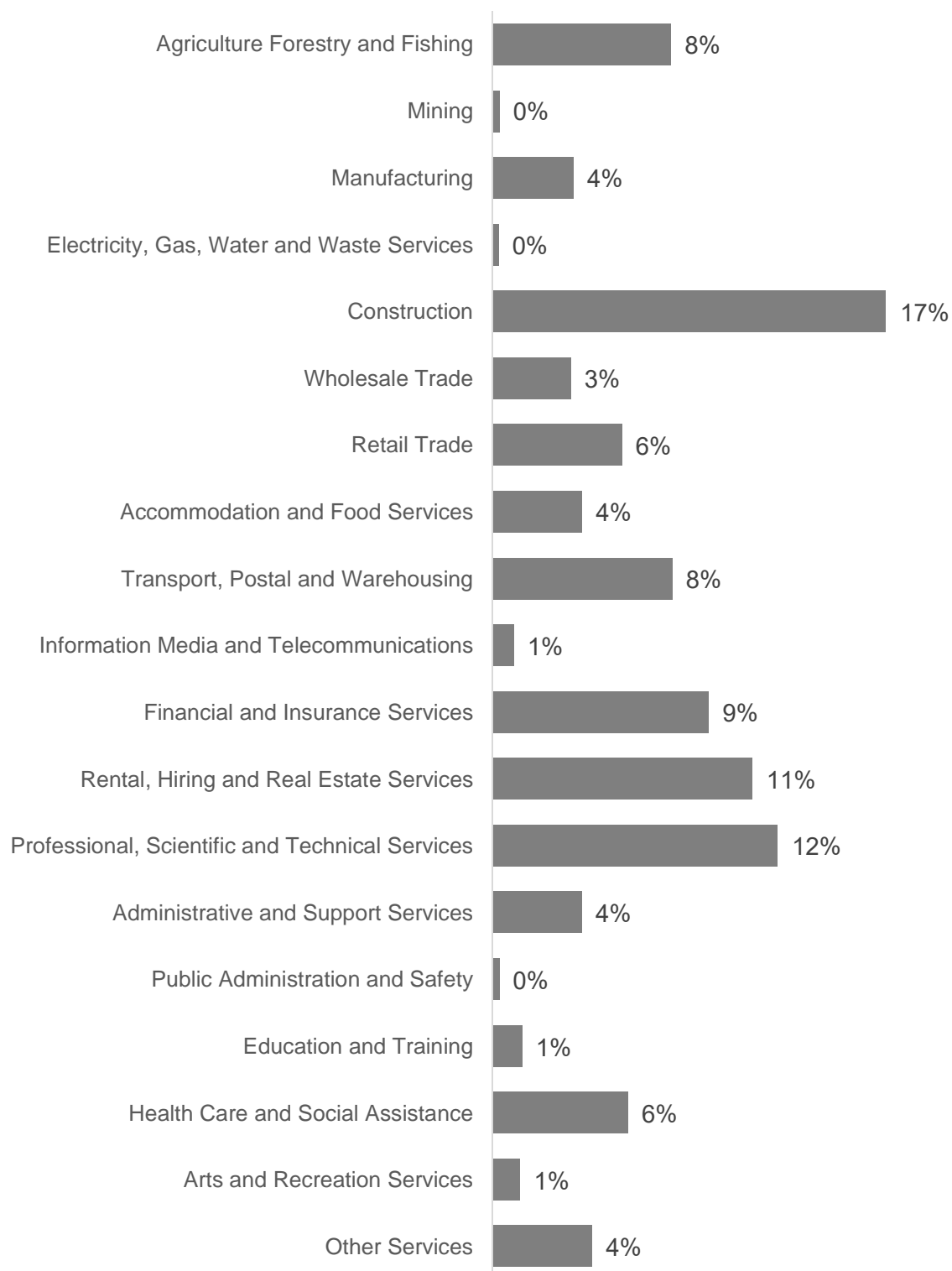
Figure 38: Business Size



A3. How many employees does/did your business have?

Weighted Base: Small Business Owner and Mental Health Survey (2020) Weighted base n=1015

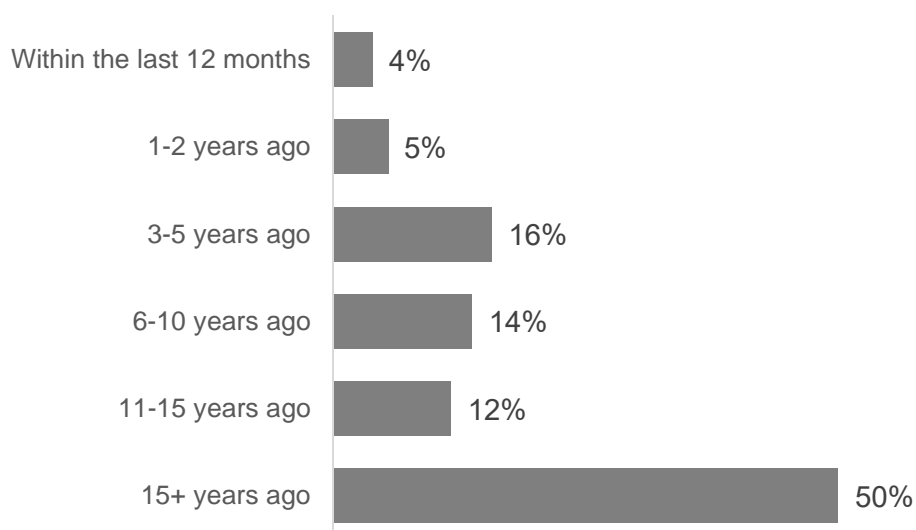
Figure 39: Business Industry



E9. To which industry does/did your business belong?

Weighted Base: Small Business Owner and Mental Health Survey (2020) Weighted base n=1015

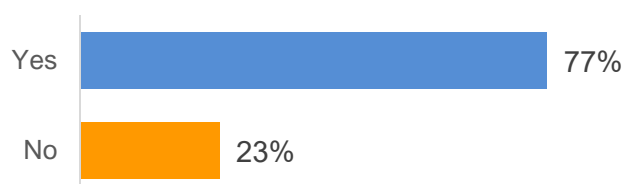
Figure 40: Business Establishment



E10. When was your business established?

Weighted Base: Small Business Owner and Mental Health Survey (2020) Weighted base n=1015

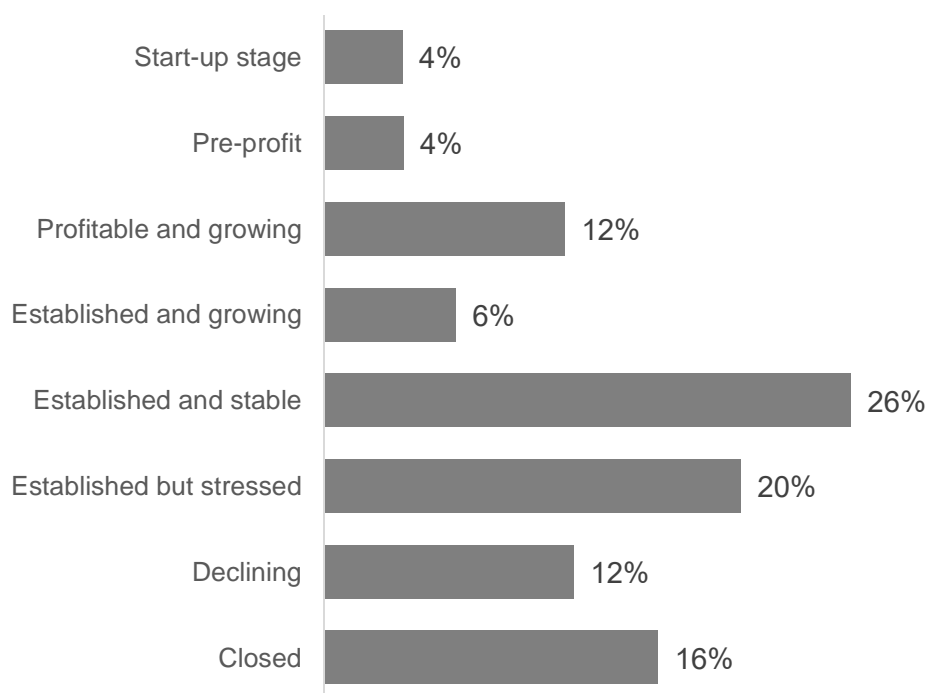
Figure 41: Business Ownership



E11. Is this the first small business that you owned?

Weighted Base: Small Business Owner and Mental Health Survey (2020) Weighted base n=1015

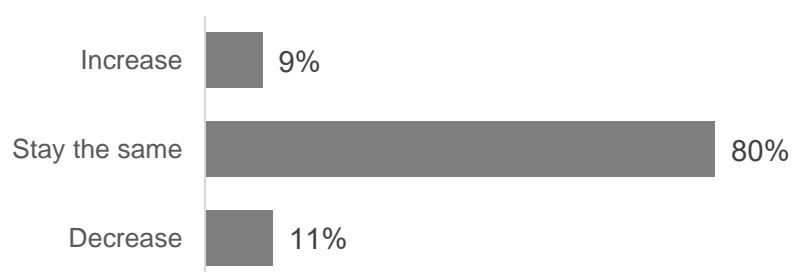
Figure 42: Business Stage



E12. How would you describe your business?

Weighted Base: Small Business Owner and Mental Health Survey (2020) Weighted base n=1015

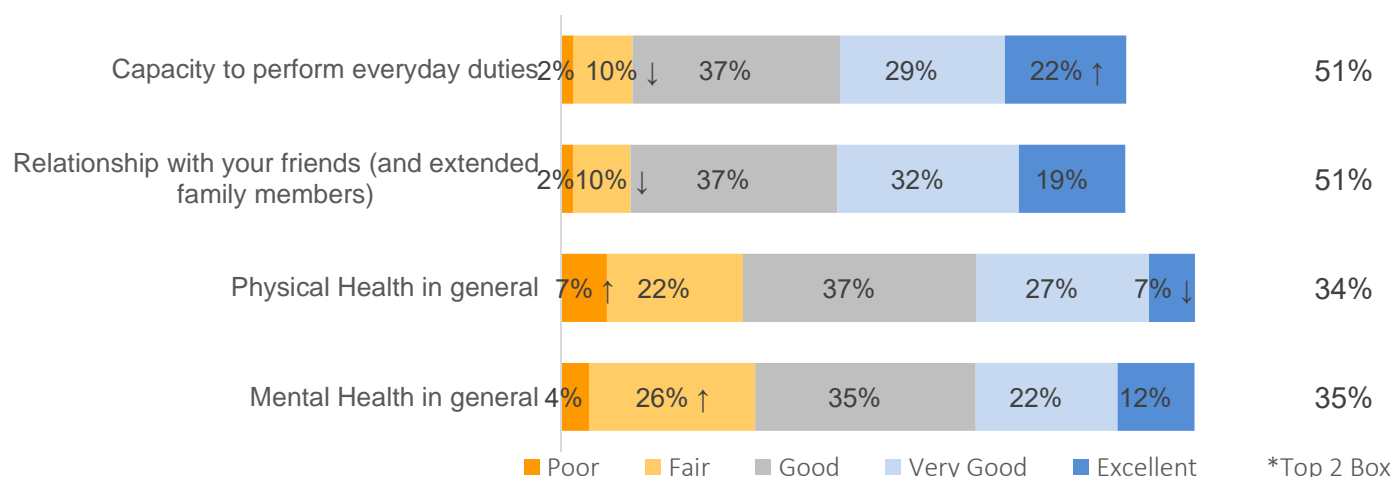
Figure 43: Business Employee Number



E13. Do you expect the number of your employees to increase, stay the same or decrease over the next 12 months?

Weighted Base: Small Business Owner and Mental Health Survey (2020) Weighted base n=1015

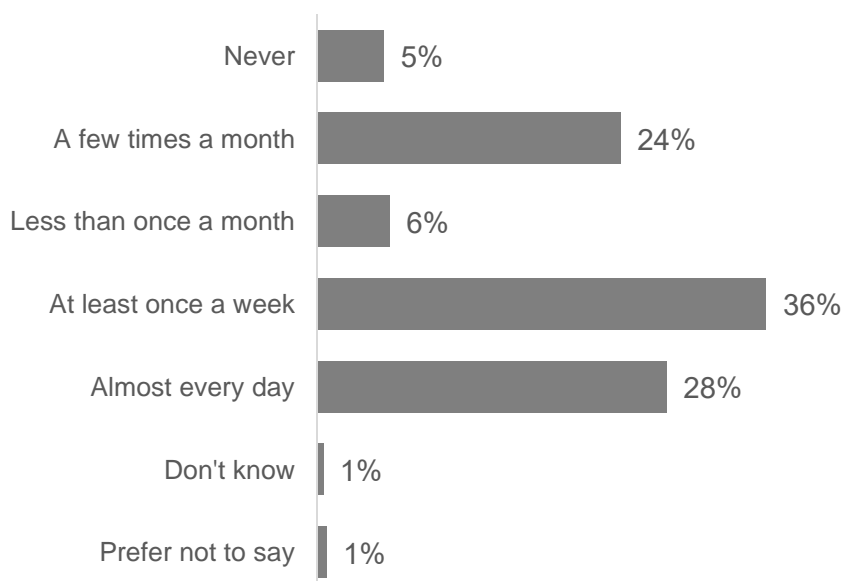
Figure 44: Personal Health



E14. Thinking about yourself over the last week, how would you rate your ... ?

Weighted Base: Small Business Owner and Mental Health Survey (2020) Weighted base n=1015

Figure 45: Social Interaction



E15. How often have you spoken with or socialised online with your friends and/or extended family members in the past few months?

Weighted Base: Small Business Owner and Mental Health Survey (2020) Weighted base n=1015

Appendix E: Background research

Methodology

McNair yellow Squares conducted secondary research to identify broad trends amongst small businesses, review published reports and statistics, and provide specific insight into the issues faced by small business during times of normality and during times of crises such as bushfires, drought and the COVID-19 pandemic. Several publication sources were accessed to inform the landscape of small business attitudes, along with a vast range of Australian Government-provided material, academic papers and public records available for online viewing.

The following sources were accessed and referenced in these findings:

- Allianz
- Australian Bureau of Statistics, 2017-18, (ABS)
- Australian Small Business and Family Enterprise Ombudsman – Small Business Counts 2016, 2019, (ASBFEO)
- Australian Centre for Business Growth, 2018, University of South Australia (UniSA)
- Australian Tax Office, 2015, 2017 (ATO)
- COVID-19 creates added stress in small business community, MYOB, May 2020
<https://www.myob.com/au/about/news/2020/COVID-19-creates-added-stress-in-small-business-community>
- Family Business Survey, 2018 (FBS)
- Indeed
- KPMG Enterprise and Family Business Australia (FBA) 2017/18
- Rethink Success white paper, 2017 and Moments that Matter, 2017, National Australia Bank (NAB)
- MYOB Business Monitor, 2018, (MYOB)
- More than of Australia's SBOs experience mental health issues, MYOB, September 2019
<https://www.myob.com/au/about/news/2019/small-business-owners-experience-mental-health-issues>
- The Australian Industry Group, Business experiences of the COVID-19 pandemic March to May 2020, June 2020



Main Findings

The Australian Bureau of Statistics (ABS) defines small businesses as those that employ fewer than 20 people. (This includes micro-businesses, employing between 1 and 4 people). An overview of the small business industry indicates that small business accounts for 98% of all Australian businesses (ASBFEO2019), which has expanded by 6% since 2016 (ASBFEO, 2016), and provided employment opportunities for 2.2 million people (ASBFEO 2019). 62%, or the majority of small businesses are self-employed, with 27% comprising of micro business (ASBFEO 2019). Within the small business sector, agriculture/forestry/fishing ranked foremost at 79% for employment by industry share with rental, hiring and real estate services following close behind at 75% and construction at 70% (ABS). In comparison to the overall architecture of the industry, including small businesses, the construction division constituted the largest sector, that being 17% of all businesses (ABS 2017-18). On the contrary, industries regarding agriculture/forestry/fishing held the largest reduction of total business number shown through the decrease of 1635 businesses or 1% of these businesses closing down. (ABS 2017-18).

Through the evaluation and assessment of small business success, it was found that within the first three years of their start up, 60% of businesses had stopped their operation, implying that more than half had failed to profit from or expand their company effectively (ABS 2019).

Trends reviewed between the years of 2014 to 2018 revealed that survival rate percentages of small businesses were significantly lower in comparison to larger businesses within the four years that had passed. It conveyed that only 60% of non-employing businesses survived in comparison to an 86% survival rate in businesses with over 200 employees. The primary reasons explaining why small to medium companies had failed in continuing their business revealed at 25% admitted to poor leadership, planning and management skills, 17% stated lack or ignorance in research and marketing of the company, 14% declared a poor understanding of finance, 13% did not anticipate the impact of external risk and had not developed mitigation plans, and 11% admitted to poor governance and increased problems within personal relationships including partners and family which led to the collapse of the business (UniSA 2018).

Challenges for small businesses were cited as access to finance, access to innovation, access to justice, cybersecurity and Australian Government assistance and procurement. Only 50% of small businesses and 31% of micro-businesses reported innovative activity, with 23% citing access to funds being largest barrier to innovative activities (ASBFEO 2019). Additionally, lack of innovative skills also proved to be an obstacle for micro and small businesses in contributing to innovating planning and ideas by 23% (ASBFEO 2019). Innovative thinking and ideas is typically one the most defining factors that separate one business from another. If not practiced regularly, it can be hypothesized that the small business would not become known for its unique qualities which make it stand out from the hundreds and thousands of other small businesses available. Access to innovation is greatly affected by finance as a budget is usually required to create new products, alter previous services or aid in the ability to bring an overall idea to light. Moreover, innovative ideas and creativity require time for testing and brainstorming, a luxury that many SBOs lack. Finally, innovation is blocked by fear and wariness to adapt or change what they know due to the possibility of failure and financial detriment, something that many SBOs cannot afford to deal with. As stated previously, levels of

stress are underrated in many SBOs and therefore it is unclear whether stress could be a contributor to this obstacle.

Over half of small businesses had to ask for payment of invoices more than once and 92% believed cash flow limited the generation of revenue (2019). Furthermore, in the last five years, 22% of small businesses have been involved in a dispute, with 44% of small businesses saying payment times were the protagonist of these disputes (2019). As finance was one of the primary stressors in SBOs, it is understandable why and how these disputes occurred.

In terms of security, small businesses are the target of 43% of all cybercrimes and that number is increasing with 89% of small businesses expressing that they have at least some concern about hacking (ASBFEO, 2019). There is a significant gap between large businesses accessing Australian Government assistance, 43%, in comparison to small and micro businesses who sit at 16% and 7% respectively (ASBFEO 2019). In light of this, there has been an increase in the value of Australian Government contracts awarded to small businesses between 2017-18 and 2016-17 (\$13 billion compared to \$10 billion) but the percentage value of Australian Government contracts this represented fell 21% in 2016-17 to 18% in 2017-18 (ASBFEO 2019).

When starting their current small business, owners sought advice and information regarding business administration systems with 51% of knowledge being provided from formal sources such as tax professionals and industry associations, and 49% from informal sources such as google, friends, family and other businesses (ATO 2017) In 2017, 16% of small businesses didn't seek any advice, representing a statistically significant decline of 28% in comparison to 2015.

Demographics recorded a net income of \$0-\$25,000 for 49% of small business company tax returns in 2016, compared to 37% in 2013 (Australian Small Business and Family Enterprise Ombudsman – Small Business Counts 2019) More than half, that being 61%, of employing small businesses owners are over the age of 45 years-old (ASBFEO, 2019). One in four working Australians are self-employed and, out of 2,019 Australians surveyed, 22 to 35 year-olds were the most enthusiastic about starting their own business with 37% of those stating that they would act on their business within the upcoming 12 months (*Rethink Success*, NAB). In a survey of 1,003 businesses, 44% of respondents felt that having a business website generated more customer enquiries, however, micro businesses do not appear to use online instruments to aid in the expansion of their business. (MYOB). With reference to small businesses that held a social media presence and account, the use of platforms such as Facebook and Instagram had a significant increase of 53% between 2017 to 2018 regarding interaction and communications with customers. Additionally, it was found that more women are managing and or owning a small business with a growth of 4% from 1999 to 2019. (MYOB). This increase between customer and company communications can possibly be attributed to the increase of visual marketing through an Instagram or Facebook profile, where attractive pictures of products are displayed and videos uploaded on how services are provided or how they are used. It is an easy and accessible platform which allows customers to directly ask about a product they may not know about with the company's product attached in the message. Moreover, it allows for informal communication between a customer and company which reduces the need for formal messages through platforms such as emailing, which may take longer to reply to/ receive a reply to due to their structure.

Council of Small Business Australia chief executive Peter Strong said, “New business owners are typically trusting and optimistic.” Success as an Australian SME business today is less about being a good financial manager and more about passion, persistence and having a growth mindset (*Moments that Matter*, NAB 2017). Interestingly, small to medium enterprises (SMEs) are likely to reach 11 years in business and then shut down, indicating that although passion is an invaluable characteristic to start and develop a business, in the end, stamina and motivation is what “sees them through the long haul” (*Moments that Matter* Chapter 2 2017) .

Amongst **family businesses**, including small businesses, effective communication, and even healthy conflict, between family members is considered vital to boost the sustainability and stability of the business which indirectly increases the positive wellbeing of the family overall. Without socioemotional wealth, there is greater likelihood a family business will be forced to close. According to “*Moments that Matter*” by NAB at least 24% of small business owners had considered closing their business due to feeling burnt out and that they needed a break. While future leaders are occupied with learning their family’s business, which requires vigorous intergenerational communication, incumbents, being occupied with running the business, may not be as concerned with how they share information to successors (FBA, 2017/18).

Balancing both socioemotional and economic needs was identified as the primary source of conflict within the family over the last 12 months. Many small business owners and families stated that relationship issues within the family had a higher influence over their business, rather than just focusing on straight forward business strategies. The top financial objectives of family businesses were sales and sales growth, profitability and profit margins, and return on investment. Future family business leaders were more likely to prioritise sales growth over other financial objectives, including strategic direction, innovation or expansion (FBA).

Effects of COVID-19

COVID-19A report published in June 2020 by the National Employer Association Australian Industry (Ai) Group titled “Small Business Owners Experience Mental Health Issues”, has described in detail the experiences reported to Ai Groups of the impacts that COVID-19 has had on their business. In particular, the study focused on the months of March, April, and May of 2020 to investigate these implications and the result of the pandemic. Most business owners stated that reduced demand was the biggest impact of COVID-19 across the three months of March (53% of all businesses who responded), April (69%) and May (59%). This is in addition to businesses inside the hospitality, tourism and transport, and recreational sectors who had to temporarily cease operations due to restrictions placed in the workplace and upon the public. Additionally, the temporary discontinuation of businesses was also due to reduced demand, possibly due to social distancing restrictions and lockdown laws (March 9%, April 5%, and May 14% of all businesses who responded).

"The COVID-19 pandemic is having a severe impact on Australian businesses and communities. This report looks at the business experience from March through to May of 2020," Innes Willox, Chief Executive of Ai Group.

The report also reveals the effects of the pandemic in terms of increased workload due to new OH&S procedures (hygiene) 26% in March and increased anxiety levels within the workforce (due to uncertainty) 21% in March.



Businesses also reported disruptions to supply, inputs, imports, and freight (15% in March). Although the effects of these issues interfered with less businesses, as the time progressed, by it did not reduce to zero.

While the majority of businesses experienced the negative impact of the COVID-19 outbreak, a few businesses reported that the pandemic outbreak had not affected their operations (March 9%, April 4%, and May 17%). These businesses also reported an increase in demand for services particularly in the month of March. (March 11%, April 8%, and May 6%).

In an effort to protect their businesses respondents made several changes to adjust to the new conditions. In March just over two-thirds of businesses (63%) changed their operations allowing their employees to work from home wherever possible. This had continued through April (44%) and May (26%). The second most common action taken by reporting businesses in March was to increase communications. This included internal and external communications with customers and suppliers (19%). In April, while staff working from home continued to be the most common response to adapting in the new conditions (44%) other measures were taken such as reducing staff working hours (38%) and reducing staff numbers (23%). Reflecting on this, it seems that out of the three options aforementioned, working from home can be hypothesised as the most beneficial as it incurs loss of financial stability for the employee. Of course, when these courses of actions are unavailable due to not being applicable for JobKeeper assistance and declining profitable funds, it is understandable that reducing staff numbers and working hours would be set-in motion without choice. During the month of May, more businesses reported shifts or changes in their business architecture and structure to accommodate social distancing rules (32%), followed by attaining JobKeeper income for employees (20%).

When asked what would help aid in the management their response to the COVID-19 pandemic, business owners' most popular response over the three month period was "Financial Assistance" with consistently more than a third of reporting businesses regarding this as their most important assistive requirement (38% March, 50% April and 36% in May).

In March, two-thirds of respondents (60%) indicated that having clear and transparent rules, in addition to more information (58%), was the most important assistance needed, however this requirement had dropped dramatically as the situation progressed, with more businesses nominating "Easing of restrictions and return of normal trading" as one of their most required assistance (39% April and 32% May) after financial assistance. Through this, one can note that even when financial assistance has been provided, it may not support the entire backbone of a SBO's financial requirements as much as regular business operations and trading may.

It should be noted that the Ai Group report should be used as an indication and only to demonstrate the concerns, issues and circumstances that participating businesses had about the effects of the COVID-19 pandemic on their business in each of these months. The report should not be interpreted or used as a representative sample of the Australian economy (n=633).

Small Businesses and Mental Health Issues

A survey conducted amongst small business owners/managers by the MYOB in 2019 aimed to understand the degree to which mental health issues such as depression and anxiety affected small businesses and the extent to which this directly affected the functionality and continuation of a business. It was found that 43% of participants reported experiencing some mental health condition or symptom of mental ill-health since starting a business. For business owners/managers aged under 40, this statistic increased to 52%.

The research also shows that more than half (56%) of SBOs/managers indicated that running their own business had led to feelings of anxiety or depression, with almost half (48%) of all participants stating that their anxiety was mainly caused by financial and cashflow concerns.

Data from the MYOB research indicated that businesses with a larger number of employees were most likely to experience mental health conditions, with 62% of business owners/managers employing between five to nine employees reporting being affected, compared to only 38% of sole traders. In addition to this, the study found that the incidence of stress was higher in businesses with employees (12%) as opposed to sole traders (4%).

Most respondents indicated that family (47%) was the most likely place to go for advice when feeling stressed, followed by their GP (31%), and friends (28%).

The research also quoted Beyond Blue lead clinical adviser, Dr Grant Blashki, who said that Beyond Blue was developing resources for advisors, family and friends of SBOs to help equip and provide information on how to be a helpful support role model for people who want to establish mentally healthy workplaces but do not have sufficient information or resources.

Dr. Blashki further highlighted the importance of seeking support for business owners who felt stressed, anxious or depressed, stating that “Research shows that mentally healthy workplaces attract and keep top talent, get the best out of everyone and provide a strong return on their wellbeing investment”. He also advised that “Taking a proactive approach to your own health and wellbeing can assist in overcoming challenges, build healthy relationships and work more productively”.

Small Business Mental Health and COVID-19

A new study conducted by MYOB in 2020 showed that nearly two thirds (58%) of small businesses have been negatively impacted by the COVID-19 outbreak and just over two thirds (66%) of SBOs feel that the pandemic negatively affected their mental health. The research also found that 67% of SBOs who took part in the study encountered feelings of stress or anxiety while trying to work around the new COVID-19 restrictions relevant to their business.

Furthermore, research found that the main causes of stress and anxiety amongst SBOs are managing cash flow and financial issues, working for long hours, work-life balance, feeling isolated, performing several roles in the business and their general feeling of sole responsibility for the business' success or failure as a whole.

Pertaining to the change of workplace from office to home life, the research found that a third of the participants, mental wellbeing had been negatively impacted by the requirement to work from home. It also indicated that the biggest challenge participants were faced with while working from home was the ability to separate home life from work life (33%), lack of face to face interactions with clients and customers (32%), not being able to socialise with colleagues (29%), sitting at a desk all day (25%) and snacking and not eating the right food (25%).

Some of the activities that respondents found helpful to their mental wellbeing were exercise (51%), watching TV or movies (47%), being outside (47%) and connecting with family and friends (47%). It can be noted that general downtime assisted in improving one's mental wellbeing or at least distracted participants temporarily from feeling overwhelmed and over-worked.

According to this research, in the last 12 months, COVID-19 (55%), finances (51%), work related stress (45%), lack of sleep (41%) and relationships (22%) have been the five main factors that negatively impacted respondents' wellbeing.

MYOB and Smiling Mind have launched a specialised program to help SBOs reduce stress and anxiety.

Smiling Mind's Co-Founder and Chair, Jane Martino, explains the importance of the program and it's modules stating *"Australian businesses are under immense pressure right now, and the confronting reality is that these COVID-19 related burdens are likely to remain for months, and potentially years, to come."*

The program will include four specialized modules launched in the leading Smiling MindApp to help SBOs take proactive measures to manage their mental health. Additionally, it is an easily accessible tool available to all that may need it although it should be noted that the Smiling MindApp is not specifically designed for SBOs. The modules are designed to help people like SBOs manage the unique range of stressors and challenges they face on a regular day-to-day basis and will include Mindfulness Foundations, Stress Management, Relationships and Resilience training.



Recommendations for Research Direction and Scope of Study

The desk research identified opportunities for probing small business perspectives and a framework for primary research efforts. The imbalance between access to Australian Government assistance between large and small businesses may be a direct reflection of lack of awareness by small businesses of what support is available. Australian Government assistance is an area that could be further examined in the research, what types of businesses are seeking this type of assistance, and why, and how it relates to mental health. Additionally this research can help aid the Australian Government in providing financial and mental support to small business in a time of crisis such as the COVID-19 pandemic or if any future crises were to occur such as natural disasters, bushfires, draughts and more. Moreover, further research can be conducted on SBOs who do experience troubles with mental health concerns and the trends between poor mental health and the success of a business and whether these factors intertwine in the business world. Finally, it would be interesting to develop research on large business companies who grew from starting out as a small business to see which support systems was most beneficial to them and how they overcame obstacles such as poor mental health, family conflict, financial difficulties and the overall stress that can be placed on a SBO.

Research did not explore the reasons and motivations for choosing different sources of advice at different stages of the business cycle. Particularly in regard to stress and mental health, it would be relevant to further investigate sources of advice or information choices when starting a business, while running a business, reasons for choice, as well as exploring small businesses that don't seek any advice or information, and why. Furthermore, research did not explore the vast forms of mental health other than anxiety and depression. It could be hypothesised that further research on individual mental health issues could provide insight on how each condition affects an SBO differently particularly in handling stress, communication with clients and family and intellectual ability regarding finance and accounting. What is more is that research did not cover the impact of social media at length. It would be recommended to study each popular social media platform such as Facebook, Instagram, Twitter, Snapchat, YouTube and even platforms such as the newly introduced "TikTok" and how these platforms affect the overall public view of the small business, how it affects sales, marketing and reputation of the business.