

The Search For  
Work-Life Balance  
At SECURA

by

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A Research Paper  
Submitted in Partial Fulfillment of the  
Requirements for the  
Master of Science Degree  
in

Training and Development

Approved: for Completion of 4 Semester Credits

  
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The Graduate School  
University of Wisconsin-Stout

June 2006

**The Graduate School  
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**Title:** *The Search For Work-Life Balance at SECURA*

**Graduate Degree/ Major:** MS in Training and Development

**Research Adviser:** Dr. Katherine Lui

**Month/Year:** June 2006

**Number of Pages:** 53

**Style Manual Used:** American Psychological Association, 5<sup>th</sup> edition

ABSTRACT

Work-life balance benefits and services offered to associates have an impact on employee retention. SECURA Insurance, a mutual insurance company specializing in personal, commercial, and farm insurance products and services in Appleton, Wisconsin, has done a work-life balance survey. This study is to determine if the work-life balance needs of current staff are being met, and to predict and plan for the needs in five years. This will help give SECURA a competitive advantage for recruitment and retention of the limited supply of qualified insurance professionals in the Fox Cities. The study was conducted in an electronic survey format to all 394 associates, of which 43.15% responded. The results showed SECURA which benefits and services are currently being utilized, recommendations for additional benefits and services, and

predicted needs 5 years from now to help SECURA to plan to meet these needs.

The Graduate School  
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Acknowledgments

I would like to take this opportunity to thank the people that have offered me guidance and support throughout this process.

- The most important people that I have to thank are my husband, Mark Priddis, and children, Brian and Megan Priddis for all of their support and understanding when I have had to adjust my priorities during this journey. Your support and understanding are truly appreciated, and I know it will all be worthwhile for us all in the long run.
- I also would like to thank Dr. Sandhya Sridhar and Dr. B.S. Sridhar for encouraging me to go on for my Master's degree after completing my Bachelor's degree in 2004. Your support has been truly appreciated, and has helped me to understand my capabilities.
- I would then like to thank Dr. Bill McConkey for guiding me to the Master's Training and Development program at UW Stout. You have helped me to filter my interests into one specific program that is truly tailored to my career path. Your support along the way has supported your belief in me.
- Lastly, I would like to acknowledge Dr. Kat Lui for guidance in the program, and challenging me to complete this project at my highest level.

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## Chapter I: Introduction

SECURA is a mutual insurance company that specializes in personal, commercial, and farm insurance products and services to the Midwest. This 105-year-old company consists of approximately 500 associates. This includes 394 associates at the home office in Appleton, Wisconsin, 40 associates at the Michigan claims office, and the remaining are field representatives located at various locations throughout the region. SECURA services approximately 400 independent agencies located in Illinois, Indiana, Iowa, Kansas, Kentucky, Michigan, Minnesota, Missouri, and Wisconsin. SECURA would like to increase their market to additional states, and increase the number of policyholders in their existing market. This would require additional staff, so it is important to attract qualified associates and retain the ones already employed by SECURA.

SECURA pays close attention to work-life balance because the services and benefits offered to associates have an impact on employee retention. As a way to attract and retain qualified staff at the home office in Appleton, there are various ways that SECURA is working to help improve the work-life balance of associates. While currently offering many benefits to help associates find their balance, SECURA also has many services the company offers in-house. This is important because it will help give SECURA a competitive advantage over the limited selection of qualified, experienced insurance professionals in the market. Recruitment and retention of qualified and experienced insurance professionals was the main focus of why this topic was chosen.

### *Statement of the Problem*

The statement of problem is to make recommendations to improve the work-life balance of SECURA's home office associates during the next five years.

### *Purpose of the Study*

The purpose of this study is to examine ways to improve the work-life balance of SECURA associates at the home office in Appleton, Wisconsin. This will help to identify the work-life balance needs of the associates now, determine if these needs are being met, and address ways to fulfill the changing needs within the next five years. Implementation of the recommendations will help SECURA recruit and retain the limited selection of qualified, experienced insurance professionals in the market. Secondary benefits of this study are to (1) compare Human Resources' vs. associates' views on the current work-life balance benefits and services offered; (2) recommend additional services and benefits to provide and which ones to discontinue offering; and (3) predict additional work-life balance services and programs within the next five years.

### *Assumptions of the Study*

The overall assumptions of this project are:

1. By using an electronic survey to all 394 associates, at least 30% of the surveys will be completed and returned, and these returned surveys will represent the workforce of SECURA.
2. The survey respondents answer the survey questions in a truthful manner.

3. This project continues to get the support needed by SECURA throughout completion.

#### *Definition of Terms*

For purpose of this study, the following terms which are used in this research paper will be defined:

*Associate.* The term used by SECURA for an employee currently working for SECURA.

*Baby Boomers (Boomers).* This generation in the workplace was born 1946-1964. It is the largest and most heavily chronicled generation of 76.5 million members. They were spoiled by their parents, and have a youthful and individualistic mindset. They are rebellious in nature, and are extremely loyal to their kids. In the workplace, they want respect and a flexible route into semi-retirement (Harris, 2005).

*Flexible work arrangements (FWAs).* Benefits offered by employers to offer employees options to the traditional 40-hour work week (Robinson, 1974). Examples of FWAs are alternate career paths, job sharing, flextime, telecommuting, and generous maternity/paternity leaves (Spinks, 2004).

*Echo Boomers (Nexters or Generation Y).* This generation was born 1977-1994, and has 72 million members. They are considered the second wave of Boomers. They have been spoiled by their extremely loyal, fun-loving parents, and have a key role in family decisions. They are found to be self-absorbed, hotly competitive, and eager to spend money. They are independent, and feel enjoying life is more important than work (Harris, 2005).

*Generation X (Xers).* This generation was born 1965-1976. There are 46 million members, and they are the children of the early Boomers and the Forgotten Generation (1936-1945). They have an entrepreneurial sense and cynical nature from growing up in prosperity and being pampered by their parents. Overall, they are more independent than Boomers, and feel that proper work-life balance is crucial (Harris, 2005).

*Work-life balance.* An employee's contentment and sense of balance, satisfaction, happiness, and success in life, the workplace, home, and community without guilt, sacrifice, and compromise (Spinks, 2004.)

*Work-life balance benefits.* Same as flexible work arrangements (Carlson, 2005).

*Workplace balance services.* Services offered on-site by the employer to allow associates the opportunity to address home/life issues in the workplace. This is a term for perks offered that are not FWAs. Examples are mail service, fitness centers and programs, and on-site doctors. They reduce turnover, so the investment improves the bottom line (Taylor, 2005).

*Workplace support.* Same as work-life balance services. Workplace supports like convenience services, on-site childcare and fitness programs; mental health and information and referral services; and more recently massage, car care, and laundry services on site (Spinks, 2004).

### *Limitations of the Study*

The two main limitations of the work-life balance study conducted at SECURA are as follows:

1. The purpose of this study is to examine the work-life balance programs, not to implement them. Human Resources will have to determine what programs they feel will benefit SECURA in the future, and which ones are cost effective.
2. The results of the survey are time limited. There may be a need to redo the survey in the future to keep current on the work-life needs of the workforce.

*Methodology*

SECURA will use an electronic survey for all home office associates to determine what the work-life balance needs are. This will be done by a survey created in Survey Monkey (<http://www.surveymonkey.com>), and a link will be sent in an email to all associates. The following chapter will provide research on what other companies are doing to enhance their associates' work-life balance, provide statistics, describe the viewpoints of associates on the programs and services provided by employers, and explain the current work-life balance programs in place.

## Chapter II: Literature Review

To make recommendations to improve the work-life balance of SECURA's home office associates, one should first look at correctly defining work-life balance. Brown (2005) looks at work-life balance this way: "it does not mean that you have an equal balance. Trying to schedule an equal number of hours for each of your various work and personal activities is usually unrewarding and unrealistic" (p. 20). This belief may cause more stress than relieve it. According to a June 2004 Monster.com poll, more than 80% of the respondents indicated that they were not happy with the balance they have struck between their work and personal lives (Brown, 2005).

To clearly define work-life balance, it is an associate's contentment and sense of balance, satisfaction, happiness, and success in life, the workplace, home, and community without guilt, sacrifice, and compromise (Spinks, 2004). Each associate has unique needs to fulfill work-life balance – unique from others, and unique to that time period in life. Needs change as your job changes, and as your life changes (i.e. marriage, a family, aging parents, preparation for retirement.) Hammonds (2004) feels that work-life balance is a lifelong quest. He quotes Carli Williams Yost, work-life consultant, saying, "It gets in people's heads that the ultimate goal is a 50-50 split between work and life, but there are times when I've happily devoted 80% of my time to work – and other times when I couldn't" (p. 76). In Hammonds' book of life (2004), "the tough part is recognizing the chapters for what they are – just temporary episodes that together make up a coherent and satisfying whole" (p. 76). For SECURA to

attract and retain the best associates, it is their challenge to provide services and benefits that will help each associate to reach that unique work-life balance.

Spinks (2004) feels work-life balance cannot be obtained by an individual without support from the employer, co-workers, family, or community. The employer assists in this by offering flexible work arrangements, benefits offering employees options to the traditional 40-hour work week through programs such as telecommuting and reduced hours. Support from coworkers is also required to help each other find work-life balance. According to Spinks (2004), “comprehensive planning, clear priorities, adequate resources, and clear communication make it possible for a team or work unit to be responsive, focused, efficient, and resilient” (p. 6). Finally, to achieve work-life balance, an employee needs to rely on “immediate family, friends and neighbors to provide stability and backup when an employee is dealing with the everyday demands of raising a family, caring for a sick or dying family member, starting or maintaining a personal relationship, taking courses, engaging in physical activity, or contributing to the community” (p. 6). The final support is community. This is the access a person has to the assistance programs within the community, such as childcare and eldercare. If one of the three segments is weak, it will cause imbalance, and the other two areas must increase to keep the balance. An example of this would be the inability to find childcare – an associate will then have to either miss work, or rely on a neighbor, family member, or friend to watch the children. The employer that is able to connect the associates with community



resources will help them maintain higher work-life balance. This will help in the retention of qualified balanced associates.

#### *Assessing Current Position*

In order to determine how successful SECURA is with aiding employees in work-life balance, they must determine what their current position is. Nora Spinks (2004) says “a good indicator of where to focus your energies is finding the discrepancy between what HR thinks it is offering and what employees across the organization think is available” (p. 7). This will be done by conducting a survey question to have associates determine what work-life balance benefits associates are currently taking advantage of, and to determine the awareness of the benefits being offered.

#### *Identifying Additional Needs and Benefits*

It is important for SECURA to determine what additional needs they would like to offer to help today's associates to reach work-life balance, and prepare for the needs of the current staff in the next five years. A survey will be conducted to all home office associates to determine what these needs are. After they are determined, it will be human resource's responsibility to see what services are available to offer, and the costs involved for those services.

Not only do the costs need to be identified, but also the benefits. As more and more companies are providing extra work-life balance services, more information is becoming available about the benefits. Chris Taylor (2005) stated that 56% of firms now have corporate wellness programs in place. He proves his point by sharing success stories of companies as Johnson & Johnson that saved

\$225 per employee every year in hospital costs; Steelcases's medical claims decreased by 55%, and participants at Allied Materials cut back medical payments by 20%, disability costs by 33%, and workers' compensation by 79%. Other benefits of these benefits are less employee turnover, less time away from work, and saving time and resources to replace and train workers.

#### *Work-Life Balance vs. Career*

Although many companies are looking for the best ways to retain employees, sometimes the work-life balance benefits offered may not be as beneficial as a company may perceive. In the article "Employees Choosing Work Over Perks" (2004), there is discussion on the economic impact to the job market in the United Kingdom. Job security is currently at an all-time low, which has created a business culture that

supports the belief that longer hours equal a more devoted, loyal and productive worker. When it comes to promotion, the person who works long hours is more likely to be promoted over someone of equal ability who leaves the office on time to accommodate family commitment. (p. 3)

This creates a stressful work culture for the employees when the benefits are offered, but not supported by the management. If employees are taking advantage of new services being offered by their company for balance between work and life, many see it as needing a crutch to aid the less strong.

Many times companies that have work-life balance benefits in place find that they are not supported by the company culture. Carlson (2005) quotes Carol Sladek, a work-life consultant with Hewitt Associates, "It's often the middle

managers who are the missing links. They aren't aware of the company's policies or don't agree with them" (p. 62). If the middle managers are not using the benefits, they can become less understanding of those who try to use them. The higher the level of employee that uses the programs, the more successful the programs will be. Carlson also uses an example of "a Chief Executive Officer (CEO) that might encourage work-life balance by taking parental leave after a child's birth or lifting weights at the onsite fitness center" (p. 62). This would demonstrate to the CEO's employees that the programs are supported and encouraged by upper management. In contrast, she continues to show an example of a contrasting culture "the CEO might discourage work-life balance by working 75 hours per week, eschewing exercise and never taking a vacation" (p. 62). Upper management support of a program will reflect in the success of a work-life balance program within the organization.

Companies are willing to make the investment in work-life balance benefits in order to attract and retain qualified associates. Some question if the investment in work-life balance is as beneficial as employees' compensation. A recent DTI survey showed that "one in three employees would prefer flexible working hours to a £1,000 pay rise" ("Resources for Success," 2004, p. 36). This would mean that two of every three employees would rather take the money. According to Yahoo Finance, on September 12, 2005, the United States dollar equivalent would be \$1,820.7971. This information is from the United Kingdom, which is considered the hardest working country in Europe, according to Croner Consulting, who also states that 61% of HR professionals think employees are

reluctant to take benefits fearing it may hinder their career ("Employees Choosing Work Over Perks", 2004).

Will Robinson (1974) believes that for flexible work arrangements to succeed, businesses must act ethically by affording the same level of treatment and commitment to its flexible work arrangement employees as it does to its office employees. Failure to do so creates a self-fulfilling prophecy whereby employees are not engaged on challenging roles, do not gain experience necessary for advancement, and ultimately are perceived as less valuable to the organization. (p. 223)

The work-life balance survey used for this project will determine if the associates at SECURA are using the benefits at all career levels within the organization, and if the needs of the associates are being met.

#### *Generational Differences*

As many older workers are putting in long hours to demonstrate commitment to the organization, many younger workers are looking for flexible schedules. The younger worker is willing to give up some personal time in order to be able to leave during the day to attend to personal things, like going to a child's soccer game. Older workers are used to putting in the long hours at the office, where younger ones enjoy the benefits of technology. A study done in the summer of 2001 by CareerBuilder found that "40% of workers planned to stay in touch with their workplace while on vacation" (Society of Human Resource

Managers [SHRM], 2001, para. 4). Staying in touch through voicemail and email is also done on a regular basis outside of regular work hours.

Since all four of the generations are represented in our workforce, we must identify that there are different work ethics, and views on work-life balance benefits. While many of the younger workers have always had work-life balance concerns from employers, the older workers have not. This is causing a clash in the views of the benefits by the workers. While some expect the employer to offer them, others are viewing those who use the benefits as showing signs of weakness.

The overall view of the different generations of each other is also creating a clash in views. To define the generations represented at SECURA, the Veterans were born before 1945, the Boomers were born between 1946-1964, the Xers were born between 1965-1976, and the Nexters were born 1977 or later. According to Zemke, Raines, and Filipczak (2000), the clash occurs because the Boomers are viewed by the Xers as self-righteous workaholics that take their jobs too seriously but are clueless, while the Nexters say they work too much. The Xers are viewed by the Veterans as lacking experience and not knowing what hard work is, while the boomers feel they are slackers, always doing things their own way, instead of the prescribed way (our way), and the Nexters just want them to cheer up. The Nexters are viewed by Boomers as needing to learn to entertain themselves and needing too much attention, while the Xers view them as another self-absorbed generation of spoiled brats. This

clash creates friction between the generations, and for an employer if they cater to one group over another's needs or style.

According to Harris (2005), "the attitude of many senior employees is, 'if I don't see you work, you must not be working.' She reminds them that younger employees often prefer to leave at 5 p.m. to pursue other interest. 'They could be back on the computer at 8 p.m. and working until midnight.'" (p. 46). The boundary between work and life is sometimes cloudy in order to help maintain a stronger work-life balance when needed. Corporate work-life balance needs change as individual work-life needs change for the workforce.

### *Gender Differences*

When determining work-life balance needs, not only are there differences between the generations in a workforce, but there also are differences between genders. Carlson (2005) states that "women and workers younger than 35 cite work-life balance as the most important component to their overall job satisfaction. Meanwhile, men consider work-life balance the fourth most important component to their overall job satisfaction" (p. 62).

Dual-career families are creating an increase in need for work-life balance benefits for men, as well as women. Men are spending more time with their children today, than they were in previous years. Brady (2004) evaluated a 2002 study by the Families & Work Institute that determined men in 1977 spent an average of 1.8 hours a day with their kids. The study in 2004 determined that "working men born between 1965 and 1979 now spend about 3 ½ hours a day with their kids – the same amount as working women" (para. 3). The survey also

determined that 70% of men would take a pay cut to spend more time with their family and almost half would turn down a promotion if it meant less family time” (para. 3). The importance of work-life balance to men is not just in dual-career families. “Men with stay-at-home wives insist they want to spend more time with their kids than men did a generation ago even if it means taking a cut in pay” (para. 10).

#### *Work-Life Balance Trends*

To help make SECURA the preferred employer, awareness of work-life balance programs needs to be communicated. Not only do the current needs of associates need to be identified, but also the future needs should be examined. As the workforce ages, there is usually a change in the outside of work responsibilities for the members of the workforce. Eldercare is a new trend of interest, as identified by SHRM 2003 Benefits survey. It is becoming as important as childcare, and corporations must be proactive to this age group to retain and attract them (Lockwood, 2003).

### Chapter III: Methodology

The purpose of this study is to make recommendations to SECURA's Human Resource department on ways to improve the work-life balance of associates at the home office. This will help to identify the needs of the associates now and within the next five years. Implementation of the recommendations will help to increase retention of existing employees and help attract new employees to SECURA. Secondary benefits of this study are to (1) compare Human Resources' vs. associates' views on the current work-life balance benefits and services offered; (2) recommend additional services and benefits to provide and which ones to discontinue offering; and (3) predict additional work-life balance services and programs within the next five years.

SECURA will first identify which work-life balance areas associates feel are successful and which ones can be improved. It is important for SECURA to determine what additional services they would like to offer to help today's associates to reach work-life balance and prepare for the needs of the current staff in the next five years. All home office associates will be asked to take an electronic survey to determine their needs. This will be created in Survey Monkey (<http://www.surveymonkey.com>) and a link will be sent in an email to all associates.

#### *Subject Selection and Description*

An electronic survey will be sent to all home office associates to determine the work-life balance benefits and services associates are currently using and additional support they are seeking. This will be created in Survey Monkey and a



link will be sent in an email format to allow for completion of survey. This will determine what services and benefits are currently being used, what needs can be anticipated within the next five years, and associates' recommendations of future services. Demographics will also be provided to see what part of the workforce is being represented.

### *Instrumentation*

The researcher developed the 10 item questionnaire based on the literature review in chapter 2.

### *Data Collection Procedures*

1. An electronic survey was administered to all home office associates using Survey Monkey ([www.surveymonkey.com](http://www.surveymonkey.com).)

### *Data Analysis*

An electronic survey tool, Survey Monkey, will be used to conduct the survey. An annual usage fee is paid by SECURA for use of this software. It will also create a link to the survey to an email, keep the results confidential, and help with analysis of results.

### *Limitations*

The main limitation in the method is the diversity of the sampling. By sending the survey out to all associates to complete the survey with confidential responses, it is possible that the overall response will not be an accurate sampling of the different populations at SECURA.

Another limitation is that usage of work-life balance benefits and services may not be accurate. There may be benefits that are used at SECURA by only a

few people often, while some benefits are used rarely by many may appear like they are used more often overall. An example of this is the nursing room for nursing mothers may be used by only a few nursing mothers several times a week, while the café may be used by a larger quantity of associates once a week.

### *Study Importance*

To help make SECURA the preferred employer, awareness of work-life balance programs and services needs to be communicated. This will help SECURA to remain above the competition in the community and the insurance industry in employee retention and recruitment. Not only do the current needs of workers need to be identified, but also the future ones should be identified. By doing this study today, it will help SECURA anticipate the future needs of the associates and prepare for them.

## Chapter IV: Results

This chapter reports the results of the work-life balance survey provided to SECURA associates in October 2005. The purpose of the study was to improve the work-life balance of SECURA associates at the home office in Appleton, Wisconsin. The survey was designed to identify the needs of the associates now, determine if those needs are being met, and prepare for continuing to fulfill the changing needs within the next five years.

The survey was sent as an email link to all 394 of the home office associates on October 5, 2005. This survey was included as part of the company celebration of Customer Service Week, which gave tips to associates in stress reduction, work-life balance, and thanking our internal and external customers. The anticipated 30% response rate was exceeded. One hundred and seventy associates responded to the survey, yielding a 43.15% response rate. The 170 respondents answered the 10 questions on the survey to provide feedback on current and future work-life balance needs. All returned surveys were included in the pool evaluated, even if not all of the answers were completed.

The first two questions on the survey were asked to determine the demographics of the responder. The third question was asked to determine the position of the participant at SECURA. Questions four and five were asked to determine the current responsibilities of the participant outside of work. Question six was asked to determine anticipated work-life balance concerns of associates five years from now. Question seven was asked to determine the current

satisfaction of the associate for SECURA's work-life balance benefits. Question eight was asked to find out which of the work-life balance benefits that SECURA is currently offering that the respondent is using. Question nine was asked to determine the importance of work-life balance benefits to SECURA associates in comparison to additional money. The tenth, and final, question was asked to find out what additional work-life balance benefits the respondent would be interested in SECURA offering.

The following graphs and information display the answers provided by the respondents for the work-life balance survey. The responded column in the charts comes from the information provided by respondents to the survey. The actual column in the chart is from demographic information provided by SECURA's Payroll Specialist. The results of the survey were also summarized and presented to the Human Resources team with a list of recommendations to improve current and future work-life balance services at SECURA.

### *Survey Results*

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Table 1

#### *Question 1: Gender of participants*

Gender	Responded	Actual	Response Rate
Male	37	121	30.58%
Female	132	273	48.35%
Skipped Question	1		
Totals	170	394	

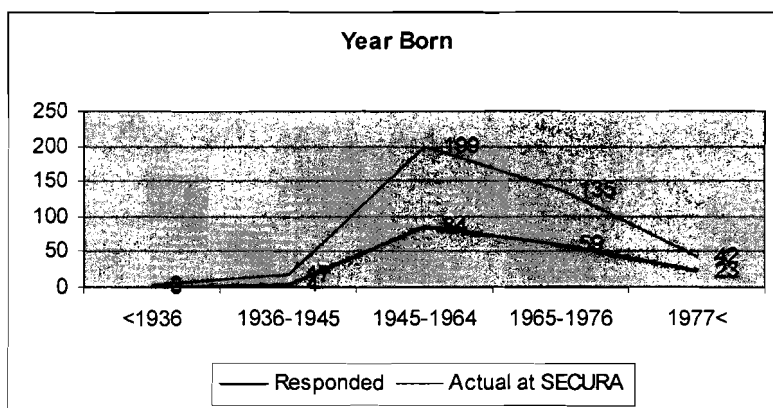
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Table 2

*Question 2: What year were you born?*

	Responded	Actual
<1936	0	2
1936-1945	4	17
1945-1964	84	199
1965-1976	59	135
1977<	23	42

Figure 1: Question 2



The age categories for this survey are a representation of the five generations that are currently in the America's workforce (Harris, 2005). At SECURA, all five generations are represented in the workforce. As the research of the generations states, Baby Boomers are the largest generation. This is also true at SECURA. This is followed by Generation X and the Echo Boomers.

Figure 1 illustrates that the number of associates in each generation at SECURA

support the research findings. It also shows that the number of associates that responded to the survey evenly represent the generations of the workforce.

As the Echo Boomers are entering the workforce and the Baby Boomers begin retiring, the benefits and services offered will also change. The way that work-life balance benefits are viewed will also change, which would warrant the study is conducted again in the future.

Table 3

*Question 3: What is your position at SECURA?*

	Responded	Actual
Nonexempt	76	149
Exempt	68	178
Sup/Mgr	25	54
Executive	1	13

Figure 2: Question 3

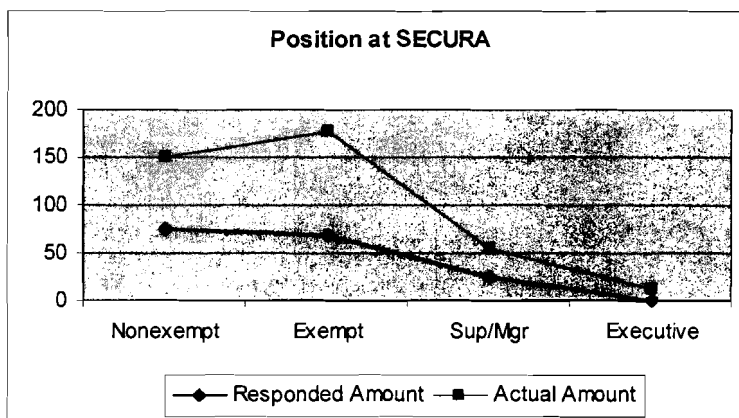


Figure 2 illustrates the number of associates that are in each of the four employment categories at SECURA in comparison to the number of responses in

each of the categories. This is a good representation from each of the categories, but with a smaller percent of exempt associates and a larger percent in the supervisor/manager category.

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Table 4

*Question 4: Are you a caregiver for an aging relative?*

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Responded Yes	Total Responses	Percentage of Caregivers to Responses
16	168	10%

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Table 5

*Question 5: How many dependents do you have in each age group listed below?*

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Quantity in each Age Group						Response Total
Age Group	0	1	2	3	4 or more	
0-2 years old	77	14	2	0	0	93
2-5 years old	80	20	0	0	0	100
5-12 years old	75	38	18	2	0	133
13-18 years old	79	28	12	0	0	119
18-22 years old	79	14	6	0	0	99

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The categories for this question were chosen to differentiate the parental needs for associates. They were separated into categories by type of day care and other work-life balance benefits that would be associated with that age group: toddler, preschool, elementary school age, teenage, and college age children.

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Table 6

*Question 6: Five years from now, which of the following do you predict for yourself?*

	Response Total
No Children	34
Young Children	32
Elementary Age	36
Teens	47
College Age Kids	29
Adult Children/with you	11
Adult Children/without you	29
Continuing Education	37
Caregiver aging adult	39
Retiring	11
Self/Other employment	8

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Figure 3: Question 6

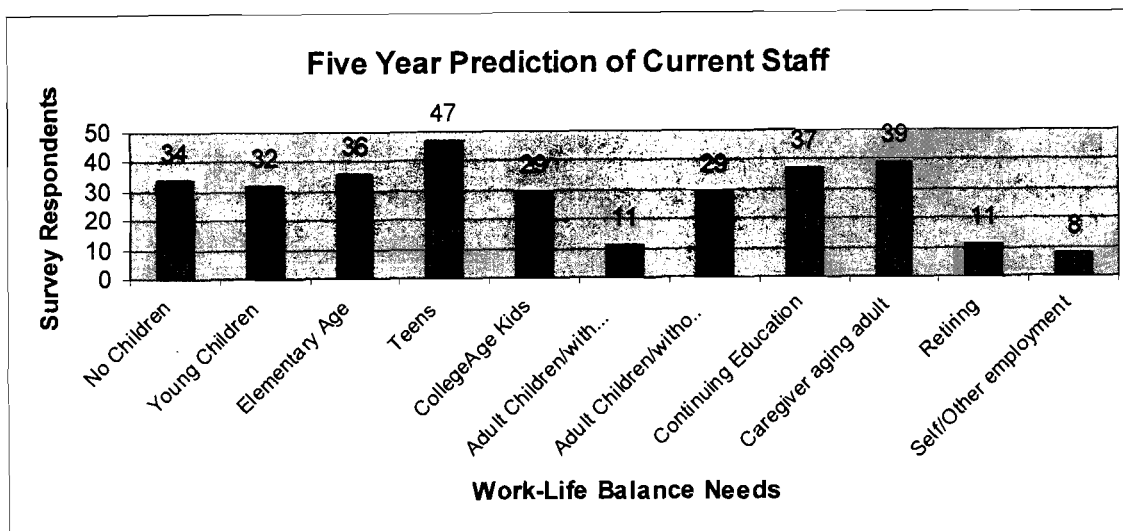


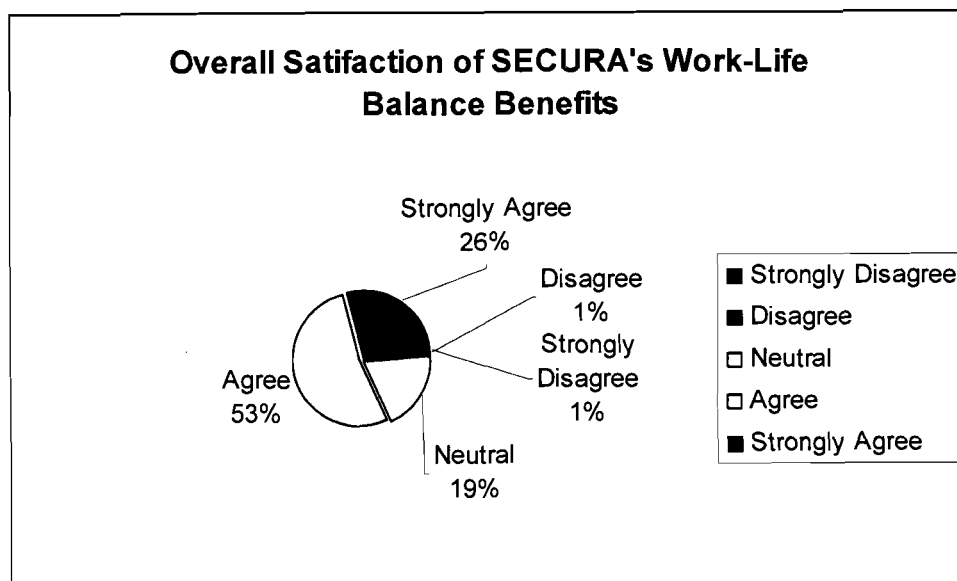
Table 7

*Question 7: Overall, I am satisfied with*

*SECURA's work-life balance benefits*

	Responses	Percentage of Total
Strongly	1	1%
Disagree		
Disagree	2	1%
Neutral	32	19%
Agree	90	53%
Strongly Agree	44	26%
Total	169	100%
Responses		

Figure 4: Question 7



Seventy-nine percent of respondents either strongly agreed or agreed.

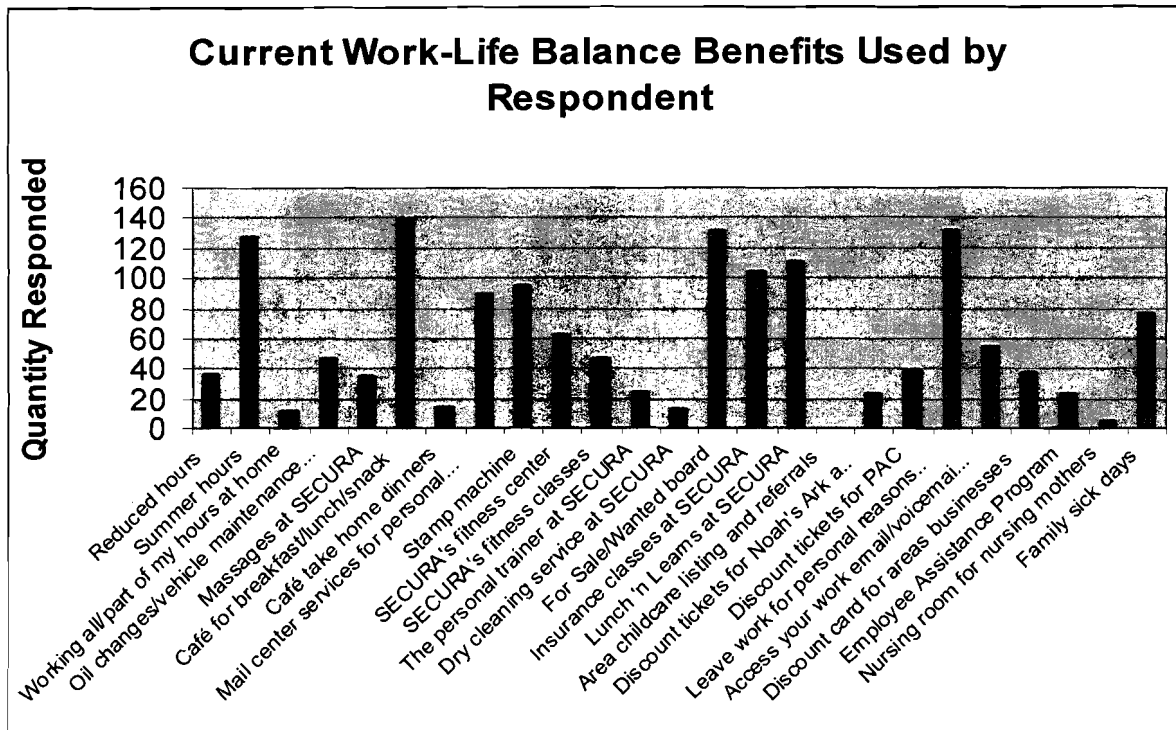
Only 2% either strongly disagreed or disagreed. Nineteen percent were neutral.

Table 8

*Question 8: I am currently taking advantage of the following work-life balance benefits at SECURA*

	Response Percent	Response Total
Reduced hours	21.3%	36
Summer hours	75.7%	128
Working all/part of my hours at home	7.1%	12
Oil changes/vehicle maintenance from Matthew's	27.8%	47
Massages at SECURA	20.7%	35
Café for breakfast/lunch/snack	82.2%	139
Café take home dinners	8.3%	14
Mail center services for personal use	53.3%	90
Stamp machine	56.2%	95
SECURA's fitness center	37.3%	63
SECURA's fitness classes	27.8%	47
The personal trainer at SECURA	14.8%	25
Dry cleaning service at SECURA	7.7%	13
For Sale/Wanted board	77.5%	131
Insurance classes at SECURA	61.5%	104
Lunch 'n Learns at SECURA	65.7%	111
Area childcare listing and referrals	0.0%	0
Discount tickets for Noah's Ark and Six Flags	13.6%	23
Discount tickets for PAC	23.1%	39
Leave work for personal reasons & make-up later	78.1%	132
Access your work email/voicemail after hours	32.5%	55
Discount card for areas businesses	22.5%	38
Employee Assistance Program	13.6%	23
Nursing room for nursing mothers	3.0%	5
Family sick days	45.6%	77

Figure 5: Question 8



Question nine stated the following: A recent survey in the United Kingdom showed that one in three employees would prefer flexible work hours to a pay raise of 1,000 pounds (approximately \$1,820 USD.) Would you take the money instead? See responses in Table 9.

Table 9

*Question 9: Choice of money over flexible work hours*

	Response Total	Response Percent
Yes	75	44.1%
No	95	55.9%
	170	

Figure 6: Question 9

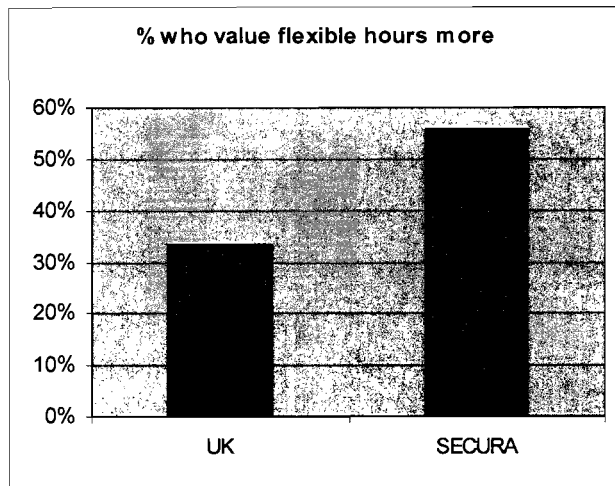


Table 10

*Question 10: What are additional work-life balance benefits you would like to see at SECURA?*

Most Common Responses	Quantity	Response
		Total
Summer hours all year, or early Fridays	7	13.5%
10 hour days x 4 days week/Compressed work week	6	11.5%
ATM machine	6	11.5%
Referred to ability to do some work at home	5	9.6%
Total responses to this question	52	

### *Summary*

This study has determined that the different generations are represented in the workforce, and the work-life balance needs are different for each generation. Since many of SECURA associates are Baby Boomers, their

relatives and children are also aging. This has decreased the need for daycare and increased the need for care for aging relatives. The results also show an interest for changing the hours to allow for compressed work weeks or working at home. This is something that the literature review also demonstrated was a generational difference as Echo Boomers are continuing to enter the workforce.

## Chapter V: Discussion

SECURA is working to help improve the work-life balance of their home office associates in Appleton, Wisconsin. This will aid with recruitment and retention of qualified and experienced insurance professionals. While currently offering many benefits to help associates find their balance, SECURA also has many services the company offers in-house. This is important because it will help give SECURA a competitive advantage over the limited selection of qualified, experienced insurance professionals in the market.

### *Limitations*

The three main limitations of the work-life balance study conducted at SECURA are as follows:

1. The purpose of this study is to examine the work-life balance programs, not to implement them. Human Resources will have to determine what programs they feel will benefit SECURA in the future and which ones are cost effective.
2. The results of the survey are time limited. There may be a need to re-do the survey in the future to keep current on the work-life needs of the workforce.
3. The survey question 8 stated: I am currently taking advantage of the following work-life balance benefits at SECURA (please check all that apply). Although it measures what benefits and being used, it does not ask to what extent. This question may be misleading, because the nursing room for nursing mothers may be used by only 5 associates, but

several times a week. In contrast, café for breakfast/lunch/snack was selected by 139 associates, some of whom may only use the café services occasionally. The question states quantity of associates, not quantity of uses.

### *Conclusions*

The following conclusions were made based on the results of the survey in chapter 4 in comparison to the literature review in chapter 3:

1. SECURA associates are using the work-life balance benefits offered.
2. SECURA associates do not fear if they use the benefits that it will affect their career. In the literature review, 61% surveyed were reluctant to take benefits because they may hinder career ("Employees Choosing Work Over Perks," 2004). In this survey, 43.15% of all associates responded to the survey, of which 75.7% are taking advantage of summer hours at SECURA. This shows that SECURA management is supporting and/or using the work-life balance benefits offered.
3. SECURA understands the importance of balancing the three support areas: employer, coworkers, and family or community. They are offering work-life balance benefits that help them as the employer and connecting them with community benefits to help the associate create unique work-life balance.



4. The workforce at SECURA is primarily in the baby boomer generation, born between 1946 and 1964 (Harris, 2005).
5. There are currently 16 respondents that are caregiver for an aging relative. The prediction five years from now in the survey is that this number will increase to 39. Eldercare is a new trend of interest, as identified by SHRM 2003 Benefits survey (Lockwood, 2003), and is supported by the survey conducted at SECURA.
6. In question 6, "five years from now, which of the following do you predict for yourself?" the highest response was children 13-18 years old. The need for daycare is decreasing in this survey.
7. Of the work-life balance benefits listed on the survey in question 8, no one is taking advantage of area childcare listing and referral.

### *Recommendations*

*Change in practices.* The following recommendations are suggested for change in practices of this work-life balance study:

1. Question 8 should be rephrased to include the quantity of usage by respondent, instead of just if the respondent has used the work-life benefit at SECURA. The question can be rephrased to measure usage over a time period (e.g. number of times used nursing room over the past 12 months. Responses could be ranges of time 0, 1-4, 5-10, 10-15, more than 15).
2. Question 10 could include some choices of possible future work-life benefits. In the report and presentation made to SECURA's

Human Resource department, there were 6 people that chose an ATM machine on-site in the open-ended question. When the recommendation was made to SECURA, it appeared that only 6 of 170 people were interested in an ATM, although there were 6 people that had that request and took the time to write it into the open ended question.

*Future research.* The following recommendations are suggested for future research of this work-life balance study:

1. The study is done again at SECURA after there has been a change in workforce (e.g. mass hiring or mass retirement phase) shifting the demographics of the originally surveyed workforce.
2. The survey should also be done again at a later date, so that the five year predictions can be validated and to revise the data.
3. In question 8, offer an additional choice of "none of the above" to measure participants that are not using any work-life balance benefits offered by the company. This will help to measure who is not using any of the benefits, and may help prove that people see it as a way that may hinder their career. This survey did not address the fear of using the benefits, because they may show weakness or affect promotability.

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## Appendix A: Researcher's Journal of Events

Date	Event
6/7/05	Met with Manager of Learning and Development to review topics of interest and get approval to work on the project for SECURA with support of management.
6/8/05	Met with Vice President of Human Resources to select the topic of most interest to researcher and SECURA, and to get the support of upper management for this project. Vice President assigned Benefits Coordinator as the company advisor for this project.
6/9/05	Met with Benefits Coordinator to explain the time line, next meeting after research has been completed, and researcher is ready to determine the scope of the project.
6/24/05	Completed the UW-Stout Human Subjects Training requirement.
8/29/05	Completed Research Adviser form, signed up for class.
9/1/05	Met with Kat Lui to review study to date.
9/13/05	Sent survey to IRB for approval
9/27/05	Project approved by IRB
10/5/05	Survey was sent to all SECURA associates
10/7/05	Survey deadline
10/24/05	Met with Benefits Coordinator to discuss the results of the survey.
11/16/05	Presented the results of the survey to the HR team with recommendations
1/16/06	Met with Kat Lui to review draft

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2/8/06	Met with Kat Lui to review draft
2/8/06	Attended Thesis Survival Workshop at UW-Stout. Also met with April and Jana on formatting concerns.

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## Appendix B: Email sent to communicate survey with link

**From:** Dee Priddis  
**Sent:** Wednesday, October 05, 2005 10:16 AM  
**To:** WI Office  
**Subject:** Work Life Balance Survey



Work Life Balance Day  
National Customer Service Week

Attention Home Office Associates

Work-life balance survey - please take a few minutes to complete the brief confidential survey at <http://www.surveymonkey.com/s.asp?u=739171335821> by the end of the day on Friday, October 7<sup>th</sup>. This is a voluntary survey that will assist in better meeting your current and future work-life balance needs from SECURA. I am working with this project in conjunction with my thesis at UW Stout.

Thanks,  
Dee

---

**DeAnne Priddis**

Learning & Development, SECURA Insurance  
☎ (920) 830-4718    [dee\\_priddis@secura.net](mailto:dee_priddis@secura.net)

## Appendix C: Survey

This survey was created and conducted using [www.surveymonkey.com](http://www.surveymonkey.com), an electronic survey tool that helps keep participants anonymous from the creator.

### Work-Life Balance at SECURA

[Exit this survey >>](#)

Please take a few minutes to give us your input on your work-life balance at SECURA. With this confidential survey tool, individual responses cannot be identified, so your honest feedback is appreciated. This survey is voluntary - please answer only the questions you are comfortable answering. If you wish to withdraw from the survey, please exit out, and your answers will not be tabulated in the results. We appreciate your input in helping us help you obtain a better work-life balance!

**1. I am a:**

Male

Female



**2. What year were you born?**

1935 or earlier

1936-1945

1946-1964

1965-1976

1977 or after



**3. What is your position at SECURA?**

☐ Non-exempt associate (hourly)

☐ Exempt associate (not supervisor or manager)



- ☒ Supervisor/Manager
- ☒ Executive Team member

**4. Are you a caregiver for an aging relative?**

Yes

No



**5. How many dependents do you have in each age group listed below?**

	0	1	2	3	4 or more
0-2 years old	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>
2-5 years old	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>
5-12 years old	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>
13-18 years old	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>
18-22 years old	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>

**6. Five years from now, which of the following do you predict for yourself? Please check all that apply.**

- ☒ No children
- ☒ Young children 0-preschool age

- ☐ Children in elementary school
- ☐ Children 13-18 years old
- ☐ Children in college
- ☐ Adult children living with you
- ☐ Adult children not living with you
- ☐ Continuing your own education
- ☐ Caregiver for an aging adult
- ☐ Retiring
- ☐ Self employed/employer other than SECURA

**7. Overall, I am satisfied with SECURA's work-life balance benefits.**

Strongly  
Disagree

Disagree

Neutral

Agree

Strongly  
Agree



**8. I am currently taking advantage of the following work-life balance benefits at SECURA:  
(Please check all that apply.)**

- ☐ Reduced hours
- ☐ Summer hours
- ☐ Working all/part of my hours at home
- ☐ Oil change/vehicle maintenance from Matthew's
- ☐ Massages at SECURA
- ☐ Cafe for breakfast/lunch/snack

- ☐ Cafe take home dinners
- ☐ Mail center services for personal use
- ☐ Stamp machine
- ☐ SECURA's fitness center
- ☐ SECURA's fitness classes
- ☐ The personal trainer at SECURA
- ☐ Dry cleaning service at SECURA
- ☐ For Sale/Wanted board
- ☐ Insurance classes at SECURA
- ☐ Lunch 'n Learns at SECURA
- ☐ Area childcare listing and referrals
- ☐ Discount tickets for Noah's Ark and Six Flags
- ☐ Discount tickets for PAC
- ☐ Leave work for personal reasons & make-up later
- ☐ Access your work email/voicemail after hours
- ☐ Discount card for area businesses
- ☐ Employee Assistance Program
- ☐ Nursing room for nursing mothers
- ☐ Family sick days

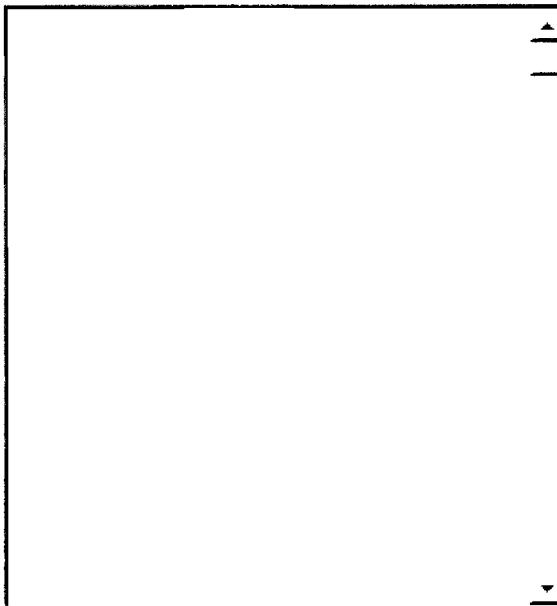
**9. A recent survey in the United Kingdom showed that one in three employees would prefer flexible work hours to a pay raise of 1,000 pounds (approximately \$1,820 USD.) Would you take the money**

instead?

Yes

No

10. What are additional work-life balance benefits you would like to see at SECURA?



**Next >>**

**Work-Life Balance at SECURA**

**[Exit this survey >>](#)**

Thank you for your participation!

This research has been approved by the UW-Stout IRB as required by the Code of Federal Regulations Title 45 Part 46.

## Appendix D: Outline of Work-Life Balance Survey Results Shared with HR

This information was shared during a team meeting on November 16, 2005. This is the outline that Researcher shared with the Human Resources team, and a copy was given to each of the team members.

### Work-Life Balance Survey Summary

We received 170 responses to the survey, of the 394 home office associates (43.15%)

Of the results, the largest needs predicted by associates for 5 years from now are:

1. Children 13-18 years old (braces, upcoming college spending, less daycare emphasis) (47)
2. Caregiver for an aging adult (number increased from 16 currently to 39)
3. Continuing own education (37)

Services associates are currently taking advantage of now:

- Top ones are Café, summer hours, for sale/wanted board, leaving work early for personal reasons and making up later.
- No one chose area childcare listing and referral (service unknown or everyone is already set?)

Open Ended Results – What additional work-life balance benefits you would like to see at SECURA?

1. Summer hours all year, or early Fridays (7)
2. 10 hour days x 4 days week/Compressed work week (6)
3. Tyme machine (6)
4. Referred to ability to do some work at home (5)

Recommendations

1. Check into getting a Tyme machine on-site
2. Communicate childcare listing & referral
3. Additional resources for caregiver of aging adult
4. Additional services/resources for parents of teens