

CIGNA Study Reveals

Most Americans Live to Work

But Few Prepared for a Disability That Could Put Their Job and Income at Risk

Faced with a volatile economy, record-high foreclosures, and shrinking retirement funds, many workers today have become more fiscally conservative. Yet, a recent study shows many still are placing risky bets with their jobs and their income by not protecting themselves in the event of an unexpected illness or injury.

The study, conducted by Yankelovich on behalf of CIGNA, surveyed 956 full and part-time American workers and looked at their attitudes toward work. The study also gauged workers' general awareness of measures to protect themselves against a work-stopping injury and illness, and how they prepared for the possibility of a loss of salary due to layoff, injury or illness.

The findings provide employers a glimpse into challenges faced by today's workers. It also offers insight into opportunities to build a more satisfied, more productive and more financially secure workforce.

63% | **36%**
live to work | work to live

Most Enjoy Work

Overwhelmingly, Americans "live to work." Nearly two-thirds – 63 percent of respondents – say they work for reasons beyond the paycheck, with many citing personal satisfaction and a sense of purpose as their key drivers. Conversely, of the 36 percent who said they "work to live," most say they view work as just that – a way to bring in a paycheck.

Live to Work

- 33 percent like their job and get satisfaction from going to work each day.
- 18 percent love their job and would work even if they won the lottery.
- 12 percent say their job is great and it gives their life purpose and structure.

Differences exist between the sexes. Men are more likely to say they live to work to provide for their family and because it's the responsible thing to do. Women are more likely to say they live to work because it makes them feel proud and needed, and that work gives them a way to see and do interesting things.

Work to Live

- 23 percent primarily work for the paycheck and/or benefits.
- 8 percent would rather do something else but feel stuck due to the economy.
- 6 percent want to retire but need to save more in order to do so.

Differences exist between full- and part-time workers. Half of all part-time workers say they "work to live," compared to just 33 percent of all full-time workers.

Most Unprepared to Stop Work

When it comes to protecting their ability to continue working, the majority – 86 percent – know they can take steps to prepare for a work-stopping injury or illness. However, when asked if they had taken steps in the past six months to prepare, only one in three – 36 percent – say they had done so.

Differences exist between professions. Those in

managerial positions were more likely to have taken steps – 41 percent – compared to just 28 percent of semi-skilled or unskilled workers and 27 percent of clerical workers.

63% | **36%**
did nothing to prepare | took steps to prepare



facts.

Most Say Work Contributes to Their Well-Being

Fact: Sixty-three percent of employees say they “live to work.”

Just because employees want to work doesn't mean they can. Unhealthy lifestyles and higher rates of chronic disease are putting many employees at risk for disabling illness and injury that can jeopardize their ability to work.

How Can Employers Help?

It's estimated that 70 percent of chronic illnesses are preventable or reversible¹, so it makes sense for employers to focus on **prevention and wellness**. Programs like stress management, smoking cessation, and nutrition and fitness courses can improve employees' overall health and reduce their risk for disabling illness and disease.

Look for health and disability plans that emphasize prevention and wellness and **get employees active and engaged** in programs – using coaches, incentives and communications to keep employees motivated.

And get proof. Ask health benefit companies to show you their program participation and completion rates. See which ones were able to help employees not only change unhealthy behaviors – but sustain those changes. Ask disability carriers about their return-to-work rates and disability durations to find the one most committed to keeping your employees doing what they like – working.

“It's remarkable that so many Americans place a high value on work but many aren't taking steps to safeguard their productivity, or to protect their income in case they're not able to work.”

– Dr. Robert Anfield
Chief Medical Officer
CIGNA's Disability Business.

Some Say Financial Security is a Key Reason to Work

Fact: Of the 36 percent of individuals who say they “work to live,” most say it's the paycheck and/or the benefits that keep them working.

For many, work is necessary for financial survival. Helping to keep these workers healthy and on the job is essential to their financial security. In fact, personal illness and disability are the leading reasons for personal bankruptcies in the United States today.²

What Can Employers Do?

According to the American College of Occupational and Environmental Medicine, one of the biggest barriers to returning to work following a disability is time. The longer someone is away from work, the poorer the outlook for returning to productive employment. Research shows that only half of employees return to work after a six-month continuous disability.

Disability carriers with dedicated **vocational rehabilitation** counselors are able offer more focused resources to help injured and ill employees get back to work and earn a paycheck. Ask your disability carrier if they offer vocational rehabilitation services and what the services include. Carriers committed to helping people recover and return to work will likely have dedicated staff who spend 100 percent of their time in this area.

Few Have Prepared for Work-Stopping Injury/Illness

Fact: Eighty-six percent of workers know that they can take steps to prepare for a work-stopping injury or illness – but only 36 percent say they have done so.

The workplace is a logical forum to educate employees about the value of income protection programs like disability insurance. It provides a convenient venue for helping them find and get the coverage they know they need.

What Can Employers Do?

Make it easier for people to get **disability insurance coverage**. If you're not already providing coverage, consider doing so. Carriers usually have several options to choose from – including short-term and long-term coverage. Employers can pay all or part of the premium, or can opt for a voluntary program where employees pay the full premium. By offering coverage through the worksite, employees have the opportunity to take advantage of discounts usually

only available through an employer-sponsored plan. When offering disability coverage on a voluntary basis, don't overlook the need for **education** and regular reminders. Frequent communications to employees about the value of disability benefits coverage can provide the needed impetus to get employees to take action and sign up so a portion of their income is protected. Use annual enrollment meetings to educate employees about the value of disability coverage. Run articles in company newsletters and websites throughout the year to reinforce the message of planning for the future. The more times people hear the message, the more likely they will take action.

Most Don't Readily See the Connection Between Health and Disability

Fact: Only 12 percent identified workplace wellness programs as a way to help them prepare for a disabling illness or disease, and just nine percent cited employee assistance programs.

What programs does your employer offer to help you prepare for a disabling illness or injury?



Staying healthy – physically and mentally – is one of the best ways to avoid a disabling illness or injury. Studies show that companies that take steps to keep employees healthy – mind and body – see higher employee productivity, lower benefit costs and stronger bottom lines.

What Can Employers Do?

The overall annual cost of poor health in the workplace is estimated to be \$1.8 trillion, according to the *Journal of Occupational and Environmental Medicine*.³ Understanding this connection between a healthy workplace and a healthy bottom line, employers are investing in workplace wellness programs. You can help employees make the connection between staying healthy and staying on the job by making the workplace a culture of health.

Ask your carrier if they offer **health and disability assessment and predictive modeling** tools which can help your organization better understand employee risks. The results of these assessments and predictive models can pinpoint areas where employees may need more support. This information can help guide you in developing strong, supportive health and disability benefit programs. Often, early identification, outreach and intervention can predict or lessen health issues which may lead to disability. And by asking employees to take the assessments, you'll be sending a clear message to your workforce that you value their health and well-being and that you want to help.

Personal Savings May Not Be Enough

Fact: Of those who prepare for a disabling injury or illness, 51 percent say they saved money and only 32 percent purchased new or additional disability coverage.

Nearly seven in 10 American workers are living paycheck to paycheck.⁴ Add to that the fact that three in 10 people entering the workforce today will become disabled at some time before retirement,⁴ and you have a recipe for financial disaster.

What Can Employers Do?

Beyond offering disability insurance to employees, pay attention to management of **family medical leave (FML)**, and be aware that these leaves can often be a precursor to a disability. CIGNA has found that individuals on FML are five times more likely to have a short-term disability claim. And those on FML for family issues are 50 percent more likely to develop a disabling behavioral health issue. **Early intervention** and support for the emotional and physical needs of employees out on FML can help them get back to work – and to their paycheck – sooner.

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Most Want Help Maintaining Work/Life Balance

Fact: Ninety-two percent say they have a healthy work/life balance, with 71 percent crediting their employers for helping them achieve the balance. Yet six in 10 said they would like to learn more about ways to better maintain a healthy balance – with younger workers the most interested.

Research shows there is a very strong correlation between emotional well-being and physical health. When people are depressed, stressed, distracted or anxious, they are more likely to suffer a disabling injury or illness, so it's important for employers and workers to understand ways to strike a healthy work/life balance.

What Can Employers Do?

Employee assistance programs can help people take control and better manage the daily pressures of balancing work and personal life demands. Whether it's help finding a quality day care facility or someone to help out with an elderly parent, assistance with financial issues or help with marriage and child-rearing issues, employee assistance programs can quickly connect employees with the resources and tools they need.

Since money concerns are often a key driver of stress, look for programs and services that can help individuals take more control of their finances. Services like **health and wellness discounts** can help employees save on products and services to keep them healthy. And services that help employees create a living will and other legal documents online can help them take control of their financial future and relieve them of worry so they can stay focused and safe on the job.

Summary: For the majority of Americans, work means a lot more to them than a paycheck to cover the bills. While most workers say they know they can take steps to prepare for a work-stopping injury or illness, only a third have done so. Further, few Americans readily make the connection between staying healthy and staying on the job. Now more than ever, employees need the added financial security that disability insurance provides. Employers play a key role in helping employees make the link between health and financial security.

To learn more about the survey and what employers can do to support their employees and improve health and productivity, contact your CIGNA representative or write to reply@cigna.com. Additional information about the survey can be found at <http://newsroom.cigna.com>. Be sure to visit our company educational toolkit at www.cigna.com/diam.

info:



About the survey:

The survey, conducted by Yankelovich, a part of The Futures Company, consisted of phone interviews among a national sample of 956 full- and part-time employed Americans, aged 18 and over. Interviews were conducted March 4 - 8, 2010. The sampling error for this study is +/- 3.1 percentage points.

¹ www.cdc.gov/nccdphp – Updated April 2008.

² American Journal of Medicine, Volume 122, Issue 8, 741-746, August 2009

³ *Journal of Occupational and Environmental Medicine* (April 2009), Health and Productivity as a Business Strategy: A Multiemployer Study.

⁴ American Payroll Association, Getting Paid in America Survey, 2008.

⁵ Social Security Administration, Fact Sheet, January 31, 2007

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