

Most Americans "Live to Work," But Don't Prepare for Illness or Injury That Could Put Their Income at Risk

PHILADELPHIA, April 29, 2010 - Most American workers say they derive satisfaction from their job and "live to work." But only about a third say they have actively prepared for being sidelined due to an injury or illness, even though nearly nine out of 10 say they know there are steps they can take to protect themselves. These are some of the findings from a Yankelovich [survey](#) among full and part-time employees conducted for Cigna (NYSE:CI).¹

Moreover, many workers don't necessarily make the connection between staying healthy and staying on the job. When asked what can be done to prepare for the possibility of being out of work for an extended period of time, **fewer than two in 10 (16 percent) say trying to be healthier or staying well.**

"It's remarkable that so many Americans place a high value on work, but many aren't taking steps to safeguard one of their most important assets - their ability to earn a living," said **Dr. Robert Anfield, chief medical officer** for Cigna's disability insurance unit (<http://www.cigna.com/diam>).

The survey, similar to one conducted in 2009, explored attitudes toward work, awareness of preventive measures that protect workers against injury and illness, and what workers are doing to prepare for loss of salary due to layoff, injury or illness.

Americans Still Live to Work

Consistent with last year's survey results, **63 percent of Americans say they "live to work,"** compared to the 36 percent who "work to live." Among those people in the "live to work" category, 33 percent say their work gives them satisfaction, 18 percent love their job and would continue working even if they won the lottery, and 12 percent find their job brings structure and purpose to their life. These responses were classified as "live to work."

Taking a "work to live" perspective, 15 percent of people surveyed say they work primarily for the paycheck, eight percent would rather be doing something else but feel stuck due to the bad economy, eight percent feel their job is just okay and work mainly for benefits like insurance, while six percent say they'd rather be retired but need to save more money.

Focusing on Prevention and Wellness

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*.² Understanding this connection between a healthy workforce and a healthy bottom line, employers are investing in workplace wellness programs, even in a struggling economy. For example, a recent Hewitt Associates survey indicates that almost two-thirds (65 percent) of employers say they invest in long-term solutions to improve the overall health and productivity of their workforce and also reveals an emerging interest in absence management.³ Another study by Watson Wyatt (now part of Towers Watson) and the National Business Group on Health reports that 72 percent of employers with at least 1,000 employees have enhanced their onsite offerings with health coaching, stress management programs or employee assistance programs - or they plan to offer these types of programs in the next 12 months.⁴

However, only **12 percent of workers Yankelovich surveyed for Cigna readily identified workplace wellness programs as a way to help them prepare** for the possibility that an injury or illness could keep them out of work for more than just a few days. They are focusing instead on strategies such as saving more money so there's a financial cushion, or purchasing new or additional disability insurance. Nine percent cited employee assistance programs.

"It's clear that insurers and employers need to do more to help workers understand that taking care of their health - both physical and emotional - is one of the best ways to avoid a disabling illness or injury," Anfield said.

Preparing in Uncertain Times

Today, many are referring to America's struggling economy as the Great Recession. The economic uncertainty of the past few years has forced many Americans to start thinking ahead and change their personal habits - perhaps some for the first time. Revisiting the family budget is tops among the changes. The U.S. Department of Commerce reports Americans are saving more now than they did in the last 10 years.⁵ The Live to Work survey underscores this. **Among those who said they prepared for a possible layoff, 71 percent said they saved more money.**

However, a layoff is not the only risk to family income. According to the Social Security Administration, three in 10 people entering the workforce today will become disabled before retiring⁶ and nearly 90 percent of disabling accidents and illnesses are not work related.⁷

In spite of these numbers, the U.S. Bureau of Labor Statistics reported last year that just 46 percent of full-time workers had short-term disability benefits and only 39 percent signed up for long-term disability benefits.⁸ In the Live to Work survey, **only 36 percent of workers said they had taken steps to prepare for a disabling injury or illness**, and of those, 51 percent said they rely on increased personal savings while only 32 percent purchased new or additional disability insurance.

"Going without disability insurance can be risky, particularly for young people with families to support," said Anfield. "Short-term and long-term disability insurance, which are both very cost-effective when purchased through an employer, can help workers replace a portion of their income if they're unable to work due to a disabling illness or injury - helping them meet their rent or mortgage, monthly food and utility bills and other financial obligations."

Maintaining a Healthy Balance

The Live to Work survey also asked people how successful they are in balancing their work and personal life. A surprising 92 percent say they're successful in striking a healthy balance, and 71 percent say their employer does a good job in helping them achieve this balance. However, 64 percent say they would find it valuable to learn more about what they could do better to maintain a healthy balance, which indicates that not everyone is as successful as they might want to be.

"Maintaining a healthy work/life balance is one of the keys to achieving emotional well-being, and there's a very strong correlation between emotional well-being and physical health," said **Dr. Doug Nemecek, senior medical director** for Cigna's behavioral health unit. "We know that when people are depressed, stressed, distracted or anxious, they're more likely to suffer a disabling injury or illness, so it's important for employers and workers to understand the need for a healthy work/life balance."

Resources for More Information

Cigna disability [consumer education kit](#)

Cigna tips on [health and wellness](#)

Cigna survey implications [white paper](#)

Cigna live to work/return to work [podcast](#)

Cigna's monthly [Health and Wellness resolutions podcast series](#)

About the Survey

The survey on disability insurance, conducted by Yankelovich, a part of The Futures Company, consisted of telephone interviews with 956 full and part-time employed Americans 18 years of age or older. Interviews took place March 4 - March 8, 2010. Data are weighted by age, gender, geographic region and race to ensure reliable and accurate representation of the population. The sampling error for this study is +/- 3.1 percent.

About Cigna

Cigna (NYSE:CI), a global health service company, is dedicated to helping people improve their health, well being and sense of security. Cigna Corporation's operating subsidiaries provide an integrated suite of medical, dental, behavioral health, pharmacy and vision care benefits, as well as group life, accident and disability insurance, to approximately 46 million people throughout the United States and around the world. To learn more about Cigna, visit www.cigna.com. To sign up for email alerts or an RSS feed of company news, log on to <http://newsroom.cigna.com/rss/>. Also, follow us on Twitter: [@cigna](#) and visit Cigna's YouTube channel at <http://www.youtube.com/cignatv>

1 "Preparing for Uncertainty," conducted for Cigna by Yankelovich, a part of The Futures Company, March 2010.

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

3 *Hewitt Survey Shows Employers Continuing to Invest in Health of Workers Despite Uncertainty of Future Health Care Landscape*, Hewitt Associates, March 2010

4 *2009/2010 North American Staying@Work Report: The Health and Productivity Advantage*, Watson Wyatt/National Business Group on Health, November 30, 2009.

5 *Personal Income and Its Disposition, Monthly*, U.S. Department of Commerce, March 29, 2010.

6 Social Security Administration, Fact Sheet January 31, 2007.

7 *Injury Facts 2008 Ed.*, National Safety Council.

8 *National Compensation Survey: Occupational Earnings in the United States, 2008*, U.S. Bureau of Labor Statistics, March 2009